



الشركة الإسلامية العربية للتأمين (ش.م.ع.)
ISLAMIC ARAB INSURANCE CO.(P.S.C.)

Family Takaful Plan



HEMAYATI PLUS

SECURING OUR FUTURE. together.

HEMAYATI PLUS- FAMILY TAKAFUL PLAN

Financial protection for your loved ones. Assured.

Your family is very precious to you and you want to see them secure at all times. To deal with your concerns and give your family the best, we offer you HEMAYATI PLUS– Family Takaful Plan, which ensures high level of protection for your loved ones at a very attractive price. This Plan offers you comprehensive and affordable coverage for a chosen period of time to suit your needs.

KEY FEATURES

- Get higher protection at market competitive rates.
- 5, 10 or 15 Years Term.
- Choose to pay monthly or annual Contribution.
- Fixed Contribution for fixed sum covered.
- No medical examination required.
- Guaranteed Maturity Bonus Payout.
- Instant accident cover as soon as you buy the Plan. Family Takaful Benefit (Sickness & Accident) starts on receipt of first Contribution.
- Worldwide coverage - Offering complete peace of mind.

WHAT ARE THE MINIMUM AND MAXIMUM AGE AND TERM LIMITS?

Minimum Entry Age	18 years
Maximum Entry Age	55 years
Maximum Age at Maturity	70 years
Maximum Term	15 years

HOW CAN I PAY MY REGULAR CONTRIBUTIONS?

You can pay your Monthly or Annual Contribution through credit card, bank transfer or cheque (only for annual mode payment).

IF I LEAVE THE UAE, CAN I TAKE THE PLAN WITH ME?

Yes, provided you maintain your regular Contributions, the Plan is fully portable and can move around with you.

WHAT WILL HAPPEN IF I MISS MY REGULAR CONTRIBUTION?

For your convenience this Plan has a grace period. All Regular Contributions must be paid within 60 days from the Contribution due date to avoid discontinuation of Protection Benefits.

WHAT DOES THIS PLAN COVER ME FOR?

The benefits available under this Plan are:

1.1. Family Takaful Benefits (Accident and Sickness OR Accident Only)

A built-in benefit that provides a lump sum payment if the Covered Member passes away during the term of the Plan. Family Takaful Benefit issued for any one Covered Member is limited to a maximum of AED 500,000. In case, the underwriting process declines the 'Accident and Sickness' cover, only accidental cover is offered. Accident Only Benefit would be paid if death results directly and solely as a result of an Accident within 30 days of the accident.

1.2. Terminal Illness Benefit

This benefit becomes payable if the Covered Member is diagnosed as being terminally ill with a life expectancy of less than 12 months.

1.3. Guaranteed Maturity Bonus

Covered Members are eligible to receive a Bonus Payout if they continue paying all Contributions till maturity and no claims have been made.

Guaranteed Maturity Bonus Table:

TERM	BONUS (AS % OF TOTAL CONTRIBUTIONS)
5 Year Plan	80%
10 Year Plan	90%
15 Year Plan	100%



WHAT IS THE BASIS OF THE CONTRIBUTIONS AND HOW MUCH DO I NEED TO PAY?

Contribution payments depend on your age and level of cover you choose. The following table illustrates the Contribution amount based on your benefit amount and age:

Contribution Chart Monthly *(AED)

Protection Benefit Amount (AED)	100,000			200,000			300,000			400,000			500,000			
	Age/Term in years	5	10	15	5	10	15	5	10	15	5	10	15	5	10	15
18-29	28	35	37	39	66	71	55	97	103	70	125	134	83	149	167	
30-39	32	37	42	48	72	80	68	105	116	86	136	150	103	162	188	
40-49	57	70	79	108	133	154	155	194	224	196	251	305	234	313	381	
50-55	168	196	243	320	373	472	458	543	686	581	702	888	692	893	1110	

* DISCOUNT of one Month Contribution is applicable in case of Annual Contribution (Annual Contribution is 11 times the Monthly Contribution).

HOW TO MAKE A CLAIM?

In case of a claim, the beneficiary may call or write to us. We will send a claim form to be completed and returned to us. We may ask for certificates or other evidence of claim.

Address: SALAMA - Islamic Arab Insurance Company (P.S.C.)
 Family Takaful, P.O. Box 10214, Dubai, United Arab Emirates
 Tel No: 800 SALAMA (800725262)
 E-mail: claims@salamalife.ae

[Registration No. (17) under Federal Law No. (6) of 2007].



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SALAMA - STRONG FOUNDATION FOR A BETTER FUTURE

SALAMA - Islamic Arab Insurance Company is the world's largest and oldest Sharia'h compliant Takaful solutions provider listed in Dubai Financial Market with paid up capital of AED 1.21 Billion (USD 330 Million). SALAMA has been a pioneer in the Takaful Industry right from its incorporation in 1979 to its present day distinction as the preferred Takaful provider.

SALAMA's stability and success can be attributed to the strategy of keeping customers and partners at the heart of business and staying true to its values and principles. SALAMA has always designed and developed solutions that meet the ever changing demand of customers – this has given SALAMA the solid reputation of providing the most competitive and diverse Takaful solutions.

SALAMA serves both Individual and Institutional customers through its extensive global network. At present, with its Subsidiaries and Associates companies, SALAMA is providing solutions to customers in the UAE, Saudi Arabia, Egypt, Senegal, Algeria and Jordan with plans to further expand its geographical reach to all the GCC states, South East Asia, Far East and eventually Europe.

As the UAE's specialized Takaful Company, SALAMA offers a comprehensive range of Family, General and Health Takaful solutions to Individuals and Corporates. Our high credibility, reputation for quality, high standards of services and access to Takaful's best practices has won SALAMA - "FAMILY TAKAFUL COMPANY OF THE YEAR" Award at Middle East Insurance Award 2015 and "BEST FAMILY TAKAFUL OPERATOR – ME" at Islamic Banking & Finance Awards 2016. Taking us one step further in our endeavor to remain Takaful Operator of choice.

How to Contact Us

For Further questions/enquiries of changes you wish to incorporate in your Plan, please feel to contact us through any of the below mentioned channels:

Telephone : 800SALAMA (800725262)
Website : www.salama.ae
Address : P.O. Box 10214, Dubai, United Arab Emirates
E-mail : info@salama.ae

Important Note

This marketing material contains only general information. It does not constitute an offer to buy or sell a product or services, nor is it intended to provide any Takaful or financial advice. Any person interested in HEMAYATI PLUS, should read the Terms & Conditions for this specific product, prior to making a decision.