



# Peace of mind for your loved ones.

Exclusive for RAKBANK customers



## MaxFreedom

Assure total peace of mind for your family when the going gets tough. In the unfortunate case of an accident or accidental death, either at home or abroad **MaxFreedom** offers comprehensive coverage for all aspects of life – the basics and the unexpected, in circumstances incurring costs which may arise as a result of an accident. This protection goes further with home and travel benefits too, where your home contents are protected while recovering in hospital or not having to pay for a trip that is cancelled due to an accident.

**Protect your loved ones, your home, things you love and travels.**

### What we cover

- The essentials of school fees, credit card bills and essential cash to use whilst recovery
- In case of no recovery, repatriation of the deceased and shipping of personal items to their home country
- In case of an accident, legal fees, loss of personal belongings and important documents

### Why RSA

We are prepared for everything life has planned for you. Over 9 million people across 100 countries trust their lives, and things they love, with us. We are here for you, bringing your best-in-class products and trusted service to see you through when you need care the most.

- Affordable premium
- Trusted provider
- Get 0% EPP up to 12 months
- Simple, paperless registration
- Easy processing
- Worldwide coverage\*

### Scope of cover / benefit

Insured Event/Benefits	Prime	Essential	Elite	Prestige	Premiere	Platinum	Superior
<b>Whilst living and working</b>							
Loan / Mortgage Payment - Monthly Benefit Up to 12 mths	1,250	3,500	6,000	15,000	20,000	25,000	30,000
Credit Card Bill Payment - Monthly Benefit, Up to 12 mths	1,250	3,500	6,000	10,000	15,000	18,500	22,000
School Fees payment - Monthly Benefit, Up to 12 mths	750	1,500	2,500	3,500	4,500	6,000	8,000
Double benefit for AD / PTD for Common Carrier Accidents	For the above	For the Above	For the Above	For the Above	For the Above	For the Above	For the Above
Permanent Partial Disablement (Scale subject to a max of)	60,000	120,000	222,000	340,000	475,000	550,000	650,000
Flying Mortal Remains to Home Country	1,250	2,500	5,000	7,500	10,000	12,500	15,000



Airfare for a Family member on repatriation	1,250	2,500	5,000	7,500	10,000	12,500	15,000
Ambulance Fee incase of accident	500	1,000	2,000	2,500	3,000	3,750	4,500
Family Cargo for Shipping Personal Things to Home Country	1,250	2,500	5,000	7,500	10,000	12,500	15,000
Medical Reimbursement for AD/PTD/ PPD	2,000	5,000	10,000	12,500	15,000	18,500	20,000
<b>Whilst at hospital</b>							
Hospital Cash due to Accident (Up to 60 Days)	AED 40 (Per Day)	AED 40 (Per Day)	AED 80 (Per Day)	AED 120 (Per Day)	AED 160 (Per Day)	AED 200 (Per Day)	AED 250 (Per Day)
Hospital Cash due to Accident in ICU (Up to 60 Days)	AED 40 (Per Day)	AED 80 (Per Day)	AED 160 (Per Day)	AED 180 (Per Day)	AED 200 (Per Day)	AED 250 (Per Day)	AED 280 (Per Day)
Broken Bones due to Accident	1,000	2,000	4,000	6,000	8,000	10,000	12,500
<b>Whilst away</b>							
Trip Cancellation / Curtailment	250	250	250	500	500	600	700
Personal Liability	20,000	25,000	25,000	25,000	25,000	25,000	25,000
Baggage Delay (25 Per Hour, in Excess of 4 Hours)	200	250	250	500	500	600	700
Trip Delay (25 Per Hour, in Excess of 4 Hours)	200	250	250	500	500	600	700
Legal Fees	1,250	2,500	7,500	10,000	12,500	15,000	18,500
Missed Departure	125	250	250	500	500	600	700
Hijack (250 per hour up to a max of 5,000)	(AED 250 per hour up to a max of AED 5,000)	(AED 250 per hour up to a max of AED 5,000)	(AED 250 per hour up to a max of AED 5,000)	(AED 250 per hour up to a max of AED 5,000)	(AED 250 per hour up to a max of AED 5,000)	(AED 250 per hour up to a max of AED 5,000)	(AED 250 per hour up to a max of AED 5,000)
Missed Flight Connection	500	500	500	500	500	600	700
ISOS (RSA Partner)	Included	Included	Included	Included	Included	Included	Included
<b>Home Contents Benefit - Whilst at Home &amp; Away</b>							
Contents	10,000	20,000	30,000	50,000	75,000	80,000	90,000
Contents Temporarily Removed	2,000	4,000	6,000	8,000	10,000	12,500	15,000
Loss/damage to contents when moving to new house	2,000	4,000	6,000	10,000	15,000	18,500	20,000
Loss of Rent & Alternative Accommodation (Hotel in UAE, AED 300 per day)	Upto AED 1,500	Upto AED 3,000	Upto AED 5,000	Upto AED 8,000	Upto AED 10,000	Upto AED 12,500	Upto AED 15,000
Replacement of Locks & Keys	250	500	1,000	1,500	2,000	2,500	2,500
Visitor's Personal Belongings lost/damaged	1,250	2,500	2,500	3,000	3,000	3,750	3,750
Tenants Liability	25,000	50,000	75,000	100,000	125,000	150,000	180,000
Loss of Documents (passport, driving license, Emirates ID/ work permit.)	1,500	3,000	3,000	3,000	3,000	3,250	3,500

World Wide Cover for Personal belongings incl. loss, accidental damage, theft in the UAE & up to 90 days while travelling worldwide.	1,000	2,000	6,000	7,500	10,000	12,500	15,000
Death or Permanent Total Disablement (For domestic help due to Accident)	5,000	10,000	15,000	20,000	30,000	35,000	40,000
Repatriation Expenses (For Domestic Help – Mortal Remains, due to Accident)	2,500	5,000	5,000	5,000	5,000	5,000	5,000
Loss of money (Up to AED 2,000 for all variants except Prime where sum Insured is up to AED 1,000) and misuse of credit card.	1,000	2,000	4,000	6,000	8,000	9,000	10,000
<b>Total Premium (Including VAT)</b>	<b>405</b>	<b>735</b>	<b>893</b>	<b>1,050</b>	<b>1,313</b>	<b>1,680</b>	<b>2,100</b>

## Secure your family's future today!

### RSA Terms and Conditions:

Territorial Limit:

- UAE for home contents and benefits
- Worldwide coverage for Personal Accident Benefits and Personal Belongings
- Jurisdiction: United Arab Emirates

### Excess / Deductibles:

- AED 100 for Medical Reimbursement for AD/ PTD/ PPD claims.
- AED 350 for Home contents
- AED 1,000 for Personal belongings for Elite, Prestige, Premiere, Platinum and Superior variants.
- AED 500 for Personal belongings for Essential variant.
- AED 250 for Personal belongings for the Prime variant.
- AED 750 for loss of money and misuse of credit cards claims for Elite, Prestige, Premiere, Platinum and Superior variants.
- AED 250 for loss of money and misuse of credit cards claims for Prime.
- AED 50 for loss of documents claim.

For additional details on covers refer to the policy wording.

T&Cs apply