



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

SCHOOL AND FAMILY CARE PACKAGE



Product Illustration



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What is the Product?

The School & Family Care Package is a 'Life Assurance Product' which covers the parents for the costs of education and family support following an unfortunate event

Who is it for?

- **Children Studying in the U.A.E. Schools**
- **Parents Residing within the U.A.E.**

Covering Four Possible Misfortunes

- **Loss of Life**
- **Permanent Total Disability**
- **Terminal Illness**
- **Involuntary Loss of Employment of the Primary Breadwinner**



Package and Benefits Summary

STANDARD COVER

i) Life section of the policy includes:

- Children's school tuition fees and other schooling expenses for the remainder of the current academic year but no less than one full school term tuition fees.
- Cover extends to provide costs for counseling to assist with the mental wellbeing of the children.
- As we feel so strongly about supporting families through difficult times, we have also provided cover for the cost and expenses of flying in two immediate family members into the U.A.E and included the cost of domestic assistance at home.

ii) Involuntary Loss of employment section of the policy includes:

Children's school tuition fees & certain schooling expenses is provided for one full schooling term.

iii) Personal Accident cover is provided for the child up to a limit of AED 100,000 for Accidental Death or Permanent Total Disability plus Accidental Medical expenses up to a limit of AED 25,000.

OPTIONAL COVER

Parents will also have the option to purchase AED 200,000 Personal Accident cover, for Accidental Death or Permanent Total Disability plus Accidental Medical expenses up to a limit of AED 50,000.



Benefits and Assurance Value when Staying in the U.A.E.

LOSS OF LIFE	PERMANENT TOTAL DISABILITY	TERMINAL ILLNESS
School Tuition Fee outstanding for the remainder of the current Academic Year per child but no less than one full school term tuition fee*		
School Co-curricular activities & Extra-curricular activities organized by the school Up to a maximum limit of AED 2,500 per child per term for the remainder of the current Academic Year		
School Uniform & Sports Kit Up to a maximum limit of AED 1,200 per child per term for the remainder of the current Academic Year		
School Stationery Up to a maximum combined limit of AED 1,000 during the Indemnity Period per child		
School Bus / School Transport Up to a maximum limit of AED 2,500 per child per term for the remainder of the current Academic Year		
Psychological Counselling for the child: Up to a maximum limit of AED 2,500 or actuals whichever is less per child		
The support of two immediate family members is covered immediately following occurrence of an insured event, limited to the following per family. i) Round trip economy class air ticket including: visa expenses (subject to the governing regulations and immigration restrictions) - Up to a combined maximum limit of AED 5000 for two immediate family members for a maximum period of stay of 14 days within the U.A.E. ii) Allowance for Accommodation, Food & Transportation expenses during their stay in the U.A.E. - Up to a combined maximum limit of AED 500 per day to cover two immediate family members for a maximum period of stay of 14 days within the U.A.E.		
Home Help, immediately following occurrence of an insured event: Up to a maximum limit of AED 1,500 per month for the remainder of the current Academic Year		

INVOLUNTARY LOSS OF EMPLOYMENT OF THE PRIMARY BREADWINNER

One full school term tuition fee* per child
School Co-curricular activities & Extra-curricular activities organized by the school Up to a maximum limit of AED 2,500 per child
School Uniform & Sports Kit Up to a maximum limit of AED 1,200 per child
School Stationery Up to a maximum limit of AED 1,000 per child

**The maximum compensation in respect of School Tuition Fees shall not exceed those declared at the time of purchasing this Policy
Note: The above benefits are subject to the Policy Conditions, Definitions, Limitations and Exclusions*



Benefits and Assurance Value when Leaving the U.A.E.

LOSS OF LIFE

PERMANENT TOTAL DISABILITY

TERMINAL ILLNESS

A lump sum pay-out for one full schooling term tuition fee* per child

The support of two immediate family members is covered immediately following occurrence of an insured event, limited to the following per family.

i) Round trip economy class air ticket including: visa expenses (subject to the governing regulations and immigration restrictions) - Up to a combined maximum limit of AED 5000 for two immediate family members for a maximum period of stay of 14 days within the U.A.E.

ii) Allowance for Accommodation, Food & Transportation expenses during their stay in the U.A.E. - Up to a combined maximum limit of AED 500 per day to cover two immediate family members for a maximum period of stay of 14 days within the U.A.E.

Relocation Allowance up to a maximum limit of AED 15,000 will also be paid to the family

**The maximum compensation in respect of School Tuition Fees shall not exceed those declared at the time of purchasing this Policy
Note: The above benefits are subject to the Policy Conditions, Definitions, Limitations and Exclusions*



Exclusions – School & Family Care Cover

LOSS OF LIFE

PERMANENT TOTAL DISABILITY

TERMINAL ILLNESS

1. War, Civil War/Commotion, Terrorism & other Political Risks
2. Loss caused by or contributed to or arising from nuclear fission, nuclear fusion or radioactive contamination and / or use Nuclear weapons or devices or chemical or biological agents or any other destructive device, agents, weapons, etc.
3. Loss resulting from natural disasters/catastrophes (including but not limited to) earthquakes, tornados, etc.
4. Any loss not notified to the Company within the 30 days claim notification period
5. Any misrepresentation or concealment made by or on behalf of the Policyholder
6. Any pre-existing medical condition or any medical & physical impairment from which the policyholder(s) were suffering and / or had a serious history at the start of this cover and that which was not declared in the proposal form attaching to this policy
7. Infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition
8. Participation in, or training for, any hazardous/extreme/adventure sports activity for leisure, competition or for any form of race not declared at the time of purchasing this plan
9. Suicide & Attempted suicide
10. Any loss arising from intentional self-inflicted injury or illness
11. Any loss arising from being under the influence of/use of alcohol or drugs and hallucinatory substances
12. Any loss resulting due to any breach of law by the policyholder(s) and if proven guilty by the U.A.E. courts / or any government body within the U.A.E. or outside the U.A.E.
13. The Policyholder(s) and their children covered under this policy do not have valid U.A.E. residence visa and are not residing within the U.A.E. at the time of the claim
14. The Policy is subject to sanctions clause as attached



Exclusions – School & Family Care Cover

INVOLUNTARY LOSS OF EMPLOYMENT OF THE PRIMARY BREADWINNER

1. If the Primary Breadwinner was dismissed by his employer in accordance with the employer's rights to do so as per the prevailing Federal Labour Law in the U.A.E.
2. War, Civil War/Commotion, Terrorism, other Political Risks & reasons, Strikes, Labour dispute or lock-out
3. Loss of employment caused by or contributed to or arising from nuclear fission, nuclear fusion or radioactive contamination and / or use Nuclear weapons or devices or chemical or biological agents or any other destructive device, agents, weapons, etc.
4. Loss of employment resulting from natural disasters/catastrophes (including but not limited to) earthquakes, tornados, etc.
5. Any loss not notified to the Company within the 30 days claim notification period
6. Any misrepresentation or concealment made by or on behalf of the Policyholder
7. Loss of employment as a result of any Nationalisation / Emiratisation programme
8. If the Primary Breadwinner is deemed to have impending knowledge of possible job loss in the reasonable opinion of the Company and defaulted on their duty of disclosure at the time of purchasing this policy
9. Loss of employment due to misconduct, criminal conviction, dishonesty or any fraudulent act involving the Primary Breadwinner
10. If the loss of employment is in any way voluntary or results directly or indirectly from the own actions of the primary breadwinner
11. If there is no evidence or documentation proving that the loss of employment was indeed involuntary
12. Loss of employment as a result of resignation or mutual agreement with the employer or voluntary retirement
13. Completion of the natural expiry an employment contract period and / or non-renewal of the employment contract
14. If the Primary Breadwinner refuses any other reasonable employment offered by their employer
15. If the Primary Breadwinner is Self-employed for less than two consecutive years at the time of a claim
16. If at the date of loss of employment, the Primary Breadwinner was employed in a family business for less than two consecutive years
17. The period for which payment was received from the employer instead of the working notice
18. The Policyholder(s) and their children covered under this policy do not have valid U.A.E. residence visa and are not residing within the U.A.E. at the time of the claim
19. The Policy is subject to sanctions clause as attached



Exclusions – Personal Accident Cover

APPLICABLE FOR CHILDREN AND PARENTS (IF OPTED) COVERED UNDER THIS SECTION

1. War, Civil War/Commotion, Terrorism, other Political Risks & reasons, Strikes, Labour dispute or lock-out
2. Bodily or mental illness or disease
3. Loss caused by or contributed to or arising from nuclear fission, nuclear fusion, or radioactive contamination and / or use Nuclear weapons or devices or chemical or biological agents or any other destructive device, agents, weapons, etc.
4. Loss resulting from natural disasters/catastrophes (including but not limited to) earthquakes, tornados, etc.
5. Any loss not notified to the Company within the 30 days claim notification period
6. Any misrepresentation or concealment made by or on behalf of the Policyholder
7. Suicide & Attempted suicide
8. Any loss arising from intentional self-inflicted injury or illness
9. Any loss arising from being under the influence of/use of alcohol or drugs and hallucinatory substances
10. Any loss resulting due to any breach of law by the policyholder and if proven guilty by the U.A.E. courts / or any government body within the U.A.E. or outside the U.A.E.
11. Policyholder engaging in or taking part in any naval, military or air force operations
12. Pregnancy, childbirth or abortion or any complications arising therefrom
13. Poisoning (including inhalation of gases) unless occurring simultaneously with, and in consequences of an accident
14. Any Pre-existing medical & physical impairment from which the policyholder was suffering and / or had a serious history at the start of this cover
15. Participation in, or training for, any hazardous /extreme /adventure sports activity for leisure, competition or for any form of race. *If parents purchased the optional Personal Accident cover, it should be noted that participation in, or training for, any hazardous/extreme/adventure sports activity for leisure, competition or for any form of race not declared at the time of purchasing this plan would be excluded
16. The Policy is subject to sanctions clause as attached



Features and Benefits of the Product

FEATURES

- The product caters to both Two Parent and Single Parent families
- Choice to cover either one parent or both parents, however in either scenarios one parent should be nominated as the Primary Breadwinner to be eligible for the Involuntary Loss of Employment
- Cover is available to parents under the age of 65 years
- A pre-underwritten product, and the premium calculation is dependent upon each individual's personal circumstances*

BENEFITS

- 24/7, Worldwide cover
- 100% acceptance criteria subject to policy terms and conditions
- Low cost
- The policy can be purchased at anytime during the year
- The indemnity is hassle free unlike traditional Life Assurance policies
- Claims are simply paid to the School in respect of the outstanding school tuition fees with the balance being paid to the family and all other benefits will be paid directly to the family
- Families have the choice to opt for a cash benefit if they decide to leave the U.A.E. following Loss of Life or Permanent Total Disability or Terminal Illness



Eligibility Criteria

- ❑ **Parents of the children that are registered in the U.A.E. school who are:**
 - i) Holding a valid U.A.E. residence visa and residing within the U.A.E.**
 - ii) Aged up to 65 years**
 - iii) The parent who is the Primary Breadwinner and is employed continuously for a minimum period of six months or is self-employed at the start of this policy subject to:**
 - i) Minimum self-employment period must be two consecutive years*
 - ii) The business or trade is viable and has been financially stable for the past two years*
 - iii) The income gained from the same business or trade is steady which enables him to sustain the role of Primary Breadwinner*
 - iv) Complete the Online Application and all requisite documents submitted for issuing the policy.**
 - v) Premium has been received by the insurer**
- ❑ **Children holding valid U.A.E. residence visa, residing within the U.A.E., studying in a U.A.E. school and aged between 3 to 20 years.**



How does the Policy Operate?

Once the Online Application has been completed and the application has been accepted and payment received, a policy will be issued for a period of 12 months

- ✓ **Following occurrence of a covered incident during the policy period, under Life section of the policy:**
 - Outstanding or due school tuition fee will be paid to the school
 - fees that the family have already paid to the school will be paid to the family on a pro-rata basis for the remainder of that school period but no less than one full school term
 - the additional benefits will be paid to the family

- ✓ **In case of a claim under the Involuntary Loss of employment (ILOE) section of the policy, subject to completion of an initial waiting period of one full school term and/or until completion of 06 months of continuous employment whichever is the later:**
 - one full school term tuition fee will be paid to the school
 - additional benefits will be paid to the family
 - if the school fees is already paid for, the family will receive a reimbursement

- ✓ **Following a claim under the School & Family Care Package, if the policy ends, the Personal Accident policies for both the children and parent(s) (if opted) will also end concurrently**

- ✓ **In case the family decides to relocate outside the U.A.E. following Loss of life or Permanent Total Disability or Terminal Illness, only cash benefits will be paid to the family as defined in the benefits section.**

- ✓ **Premium payment mode is full annual premium payment at the time of purchasing the policy**

- ✓ **Cooling-Off or Free Look Period – Policyholders are entitled to a full refund of premium if a cancellation request is made within 30 days of purchase**

Note: The above are subject to the Policy Conditions, Definitions, Limitations and Exclusions



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This Product is underwritten by Al Ain Ahlia Insurance Co. PSC, incorporated in Abu Dhabi by Act 18 of 1975 and licensed as an insurer pursuant to Insurance Registration No. 3 of Law No. 6 of 2007 concerning the establishment of the Central Bank of the U.A.E. and its regulations.