

HEMAYA PLUS

**SECURING THEIR DREAMS,
PROTECTING YOUR WORLD**



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

SECURING OUR FUTURE. *together.*



SECURING THEIR DREAMS, PROTECTING YOUR WORLD

Life is unpredictable and one can never be sure about the future, therefore being able to provide for your family and see them happy is something you will always strive for. You are there for your family today, taking care of their current needs and future dreams in the best possible manner; but what happens if an unfortunate event occurs that leaves your loved ones without you. Will they be able to sustain the same comfortable lifestyle they are living now? Can they pursue the same dreams and aspirations in your absence?

HEMAYA PLUS

SALAMA has designed Hemaya Plus with an aim to provide you and your family with financial security and peace of mind.

The straight forward solution to end this worry and ensure your family is protected against all financial losses is to invest in a cost effective plan for a fixed term, which provides financial security in uncertain times.

WHAT IS HEMAYA PLUS?

Hemaya Plus is a Family Takaful Plan that aims:

- To payout an agreed Family Takaful Benefit if the Covered Member passes away during the term of the Plan or is diagnosed as being terminally ill with a life expectancy of less than 12 months.
- To payout selected and agreed additional Protection Benefit on the occurrence of the respective covered event.

WHAT YOU NEED TO KNOW?

- You pay a fixed, Regular Contribution as per your chosen payment frequency or a single lump sum at the start of the Plan. The Plan ceases if you stop payment of Regular Contributions.
- Let us know if there is any change in your health, occupation, family history or participation in any hazardous pursuit, change in residence status between the time of completing the application form and issuance of the Plan.

HOW DOES THE PLAN WORK?

- It is a fixed Term Protection Plan, that pays out an agreed sum if the Covered Member passes away or suffers from an unfortunate event covered by the Plan.
- Minimum and maximum criteria:

Minimum age at start of Plan	18 Years
Maximum age at start of Plan	74 Years
Maximum age at expiry	100 Years

- Terminal Illness Benefit is included as a built-in cover.
- Once the Plan is set up, the benefit amount or Plan Term cannot be changed.
- The Plan can be on single or joint life first death basis in which case payout will be on first death and the Plan will be terminated.

PLAN OWNERSHIP

Hemaya Plus can be owned by an Individual or Corporate entity.

PLAN CURRENCY

UAE Dirham and US Dollar, are acceptable Plan currencies.

CONTRIBUTIONS

- You may choose to pay a Single Contribution or Regular monthly, quarterly, half yearly or yearly Contributions.
- Your Contribution amount is based on your age, gender, occupation, health status, Benefit amount, smoking habits and term of the Plan.
- A Contribution will not be regarded as paid unless it is received by SALAMA within the grace period of 90 days from the Contribution due date.
- Your Contribution amount is fixed at the start of the Plan and does not change during the Plan Term.
- You can choose to have a Contribution Payment Term that is equal to or less than the Plan Term. In the latter case, the limits below apply:

Plan Term	Contribution Payment Term
2 to 5	Same as Plan Term
6 to 10	5
11 to 15	8
16 to 20	10
21 to 25	12
26 to 30	15
31 to 35	18
36 to 82	20



METHOD OF PAYMENT

We accept Contributions from any of the following methods:

- Cheque
- Credit Card*
- Standing Order
- Telegraphic Transfer

* For Credit Card Payment an additional fee is applicable

TABARRU' SURPLUS

For the purpose of calculating Surplus, the Tabarru' Fund is reviewed each calendar year. Depending on the overall claims experience of the Tabarru Fund, a Surplus may be declared and distributed to eligible Plan Holders in proportion to the Contributions paid, subject to the approval of the Board of Directors of SALAMA.

TERMINATION OF PLAN

Your Plan will terminate automatically when any one of the following happens:

- The expiry date is reached.
- Family Takaful Benefit/ Terminal Illness amount is paid in full.
- You cancel the Plan.
- Your regular Contribution is not received by SALAMA by the end of the Grace Period.

REINSTATEMENT

Your Plan can be reinstated within 12 months from the due date of the last unpaid Contribution, at the discretion of the Operator and subject to:

- Payment of all outstanding Regular Contributions.
- No change in financial status.
- Providing a satisfactory evidence of good health.

FREE LOOK PERIOD

Within 30 days from the Plan Issue Date, you have the option to cancel your Plan and receive a refund of any Contribution paid.

RISK FACTORS

You need to be aware of the following risk factors:

- If Contributions are not received by the end of the Grace Period, the cover will cease and the Plan will be terminated.
- The Plan has no cash value at any time.
- The Plan will not pay out Benefit in the following conditions.
 - If the information provided in the Application Form or any other written statement or Declaration is not correct or complete.
 - If the event contributed to or caused by one of the exclusions specified in the Plan.
 - If all the required proofs about the events resulting in claim are not submitted.
 - Absence of proof of title to Benefits.

If the Plan is assigned to a third party, ownership rights will be transferred to the Assignee, who may nominate a new beneficiary.

ADDITIONAL BENEFITS

We understand that providing financial security only in case of the Covered Member's loss of life will not be covering all the unfortunate eventualities. To ensure you are protected all the way, we are now providing the option to add any combination of the following benefits to your Hemaya Plus Family Takaful Plan.

CRITICAL ILLNESS BENEFIT

This optional Benefit provides a lump sum on diagnosis of a Critical Illness from a predetermined list of 36 illnesses subject to a minimum survival period of one month.

If Critical Illness claim is paid, the Family Takaful Cover will be reduced by the amount paid.

ACCIDENTAL DEATH BENEFIT

This optional Benefit provides an additional lump sum where death of the Covered Member is directly and solely because of an accident.

PERMANENT & TOTAL DISABILITY BENEFIT

This optional Benefit provides a lump sum payment if as a result of a sickness or an accident, the Covered Member becomes Permanently and Totally Disabled, thus becoming unemployable. If a Permanent and Total Disability claim is paid, the Family Takaful cover will be reduced by the amount paid.

WAIVER OF CONTRIBUTION

This optional Benefit will pay the remaining Regular Contributions on behalf of the Plan Holder if as a result of sickness or accident, the Covered Member becomes Permanently and Totally Disabled and is unable to perform any occupation.

FAMILY INCOME BENEFIT

This optional Benefit provides fix annuity payments to the family upon death of the Covered Member for a period decided by him at plan commencement

ACCIDENTAL TOTAL OR PARTIAL PERMANENT DISABILITY (ACCIDENTAL DISMEMBERMENT BENEFIT)

This optional benefit provides an additional lump sum payable in the event of accidental bodily injury resulting in total or Partial Permanent Disability such as loss of limb, loss of eyes, etc. The benefit amount is scaled and is linked to predetermined list of disabilities.

CLAIMS

- To make a claim you may reach us by writing to us at; claims@salamalife.ae
OR
SALAMA - Islamic Arab Insurance Company
Claims Department
Spectrum Building
P.O.Box 10214, Dubai
United Arab Emirates
- The person making the claim must let us know promptly of either diagnosis of a Terminal Illness or passing of a Covered Member.
- A claim form is required to be filled and submitted along with required certificates and evidences.

SALAMA - STRONG FOUNDATION FOR A BETTER FUTURE

SALAMA - Islamic Arab Insurance Company is one of the world's largest and the oldest Takaful 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 leading Sharia'h compliant insurance solution 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 in the UAE, and through its extensive network of Subsidiaries and Associates in Saudi Arabia & Egypt.

As the UAE's leading Takaful Company, SALAMA offers a comprehensive range of Family, General and Health Takaful solutions. Its high credibility, reputation for quality, high standard of service and access to Takaful best practices has won SALAMA many accolades. SALAMA continues to be the preferred Takaful provider for its partners and customers - keeping up with its commitment of 'Securing our future - Together'.

HOW TO CONTACT US

For further questions/enquiries or changes you wish to incorporate in your Plan, please feel free 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:

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