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Level Term Life Insurance

- ✓ Minimum entry age: 18 years old
- ✓ Basic coverage: Death up to 75 years old
- ✓ Additional Riders:
 - Terminal Illness up to 65 years old
 - Waiver of Premium in case of disability, up to 65 years old
 - Permanent & Total Disability (PTD) due to accident or sickness (own or similar), up to 65
 - Passive War Risk & Terrorism for Lebanese citizens: covers Death till 75 and PTD till 65
 - Critical Illness rider up to 65 and covering the below diseases:
 - Alzheimer's disease
 - Bacterial Meningitis
 - Cancer
 - Coronary Artery Bypass Grafts
 - Heart Attack of specified severity
 - Kidney failure – requiring dialysis
 - Multiple Sclerosis
 - Stroke
- ✓ Duration of policy/contract: min 1 year | max till the age of 75 (exit age)
- ✓ Frequency of premium payment:
 - Annual Premium
 - Single premium: only for contracts with duration 5 and 10 years
- ✓ Guaranteed Renewability (GR) option: grants the benefit of no underwriting at renewal of contract and up till the age of 75 for Death and till the age of 65 for PTD and Critical Illness. The GR is applicable for policies/contracts with duration period 1, 5 and 10 years. GR for Critical Illness rider can be granted for policies with duration period 1 and 5 years only



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Critical Illness Insurance - Stand Alone

Essential Scheme covers 6 Illnesses

Cancer; Coronary artery by-pass grafts; Heart Attack of specified severity; Kidney failure - requiring dialysis; Major Organ Transplant; Stroke.

Comprehensive Scheme covers 37 Illnesses

Alzheimer's disease; Aorta graft surgery; Aplastic anemia; Bacterial meningitis; Benign brain tumor; Benign spinal cord tumor; Blindness; Cardiac arrest; Cardiomyopathy; Coma; Coronary angioplasty; Creutzfeldt – Jakob disease; Deafness; Dementia; Heart valve replacement or repair; HIV Infection; Liver failure; Loss of hand or foot; Loss of independent existence; Loss of speech; Motor neurone disease; Multiple sclerosis; Open heart surgery; Paralysis of limbs; Parkinson's disease; Progressive supranuclear palsy; Respiratory failure; Rheumatoid arthritis; Systemic lupus erythematosus; Third degree burns; Traumatic head injury.

- ✓ Minimum Entry Age: 18 years old
- ✓ Maximum Entry Age: 60 years old
- ✓ Expiry Age: 65 years old
- ✓ Maximum Sum Insured: \$500,000
- ✓ Guaranteed Renewability: Grants the benefit of no underwriting at renewal up till the age of 65 (Subject to an additional premium)