

## Additional Information

- ▶ No surrender value would be available in the first two policy years.
- ▶ Partial surrender is not available.
- ▶ The longer the policy is held to maturity, the higher would be the surrender value as a percentage of contributions.
- ▶ Policyholders shall have a freelook period of 15 days from the date of acceptance of risk for reviewing the policy terms and conditions. In case the policy is subsequently cancelled, the premium paid will be duly refunded after adjusting for any policy issue expenses.
- ▶ Policyholder can opt for changing the frequency of premium payment options, by giving a notice, 15 days prior to premium paying due date.
- ▶ Policyholder can opt to change/introduce new beneficiary at any point of time by giving a written application.

## Claim Acceptance

Oman Insurance will be liable for claim only after receipt of premiums and issue of the policy document.

## Further Information or Queries

For any additional information or queries, please contact Customer Services on our toll-free number 800 4746 or any one of our offices below.



# INTRODUCING FAMILY SHIELD

# IT'S YOUR LIFE

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FAMILY SHIELD



CORPORATE &  
INVESTMENT BANKING

شركة بعمّات للتأمين (ش.م.ع.)  
Oman Insurance Company (PSC)

ANOTHER UNIQUE LIFE INSURANCE PRODUCT FROM OMAN INSURANCE COMPANY IN  
ASSOCIATION WITH SOCIÉTÉ GÉNÉRALE!

شركة بعمّات للتأمين (ش.م.ع.)  
Oman Insurance Company (PSC)



## Family Shield - SAVINGS PLAN SIMPLIFIED

Family Shield from Oman Insurance Company is primarily for providing financial security for your loved ones and also ensuring a healthy return on your investments. The primary reason for saving is for your dear children for their education or marriage needs. You may also decide to provide a financial cover for your spouse, should something unfortunate happen to you.

Thus, Family Shield is flexible enough to give you the opportunity to provide financial comfort to your family against the uncertainties of life.

### Primary Features

- ▶ Life covered is of the parent or the main bread earner in the family, while child/spouse is the beneficiary.
- ▶ Flexibility of premium paying term of 5, 10 or 15 years.
- ▶ Premium can be paid on flexible options of monthly/quarterly/half yearly or annual payment plans.

#### 100% CAPITAL GUARANTEED - PROTECTED BY SOCIÉTÉ GÉNÉRALE

- ▶ Additional terminal bonus on maturity, depending on investment returns.
- ▶ In the event of unfortunate death due to any cause or permanent total disability due to an accident of the policyholder, there is an in-built family income benefit and waiver of premium rider in addition to the guaranteed maturity value, to take care of and safeguard the beneficiary's interests.
- ▶ Early withdrawals allowed subject to Surrender Value Charges, from year 3 onwards.

#### NO MEDICAL EXAMINATION REQUIRED!

- ▶ Family Shield does not require the policy holder to undergo a medical examination. Policy is issued based on a simple 'declaration of good health'.

### Who can invest in Family Shield?

- ▶ Family Shield can be purchased by any parent/grand-parent of a child, or the bread earner in a family, within the age bracket of 20 to 50 years of age. However, insured age should not exceed 65 at maturity.
- ▶ In case insured's age at entry is 50 or more, the percentage of protected maturity value shall get reduced according to age and policy term. Also, for applicants over the age of 45, a simple health check-up may be required.

### How do I invest in Family Shield?

- ▶ Application forms are available at all offices of Oman Insurance and at the offices of our authorized distributors.
- ▶ Premiums can be paid on a monthly/quarterly/half yearly/annual basis. However, monthly option will be accepted only through credit card.
- ▶ Mode of payment:
  - Cash
  - Cheque
  - Credit card

## Key Benefits of Family Shield

### In case of unfortunate death of policy holder:

Beneficiary (Child/Spouse) receives:

- Family Income Benefit** - Monthly income equal to the policyholder's monthly premium contribution to take care of the family's regular expenses.
- Waiver of Premium** - Savings policy would remain operational with all further premiums being waived off.
- Guaranteed Maturity Benefit** - On maturity, the beneficiary would receive the guaranteed maturity amount as was assured to the policyholder.
- Terminal Bonus** - In addition, beneficiary shall also be eligible for a Terminal Bonus, depending on actual investment returns.

### In case of survival to maturity:

**Guaranteed Maturity Benefit** - The policy holder is assured of receiving the guaranteed maturity value for the chosen term.

**Terminal Bonus** - Depending on actual investment returns, a further terminal bonus shall also be given, thus ensuring a risk free investment and providing the required financial security to the family.

#### NO ADMINISTRATION CHARGES/NO FEES

### Added Benefit - Total Permanent Disability

Should the policy holder, unfortunately suffer, Total Permanent Disability due to an accident, during the period of the policy, all benefits as per death benefits would be available to the policy holder.

## Premium Payable and Guaranteed Maturity Value

### 5 Year Term Plan\*

	Premium (AED p.m.)	Guaranteed Maturity Value (AED)
Min	200	12,000
Max	3,000	180,000

### 10 Year Term Plan\*

	Premium (AED p.m.)	Guaranteed Maturity Value (AED)
Min	200	24,000
Max	3,000	360,000

### 15 Year Term Plan\*

	Premium (AED p.m.)	Guaranteed Maturity Value (AED)
Min	200	36,000
Max	3,000	540,000

\* The above figures are for standard age and risk only. For non-standard age and risk, maturity value shall be confirmed upon satisfactory fulfillment of any underwriting requirement.

\* For monthly premiums in excess of AED 2,000 under 5 Year Plan, AED 1,000 under 10 Year Plan & AED 700 under 15 Year Plan, the proposer may be required to undergo medical examination.

\* Expected returns of up to 7% p.a on savings fund which shall be provided in the form of terminal bonus.