

SCHEDULE OF BENEFITS

BENEFITS	DEFINITION
DEATH (NATURAL / ACCIDENTAL)	In the event of death (natural or accidental) of the life assured, the Principal Sum in respect of that person shall be paid.
ACCIDENTAL DEATH BENEFIT	In the event of accidental death of the life assured an amount equivalent to the Principal Sum in respect of that person shall be paid in addition to the Principal Sum.
PERMANENT TOTAL DISABILITY (ACCIDENTAL & SICKNESS)	In the event of Permanent Total Disablement caused by an accident/sickness of an Insured Person incapacitating him to follow his own or similar occupation/any occupation, a lump sum amount equivalent to the Principal Sum shall be paid.
PERMANENT PARTIAL DISABILITY (ACCIDENTAL & SICKNESS)	In the event of Permanent Partial Disablement caused by an accident/sickness of an Insured Person, percentage of the Principal Sum as per Continental Scale of Benefits, shall be paid.
TEMPORARY TOTAL DISABILITY (ACCIDENTAL&SICKNESS)	In the event of temporary, total and continuous disability caused by an accident/sickness of an Insured Person, a weekly indemnity equivalent to 100% of declared weekly salary for a maximum period of 52 weeks shall be paid. [Waiting Period For Accident = NIL days For Sickness = 7 days]
MEDICAL EXPENSES (ACCIDENTAL)	In the event of bodily injury as a result of an accident, the necessary, reasonable and customary medical expenses subject to a maximum of AED.5,000/- / AED 10,000/- per person per year shall be paid.
REPATRIATION EXPENSES	In the event of death (natural or accidental) the necessary, reasonable and customary expenses at actual subject to a maximum of AED.5,000/- / AED 10,000/- for transportation / burial of the body shall be paid.
Oman Insurance Company P.S.C.	