

LIFE PROTECTION PLAN

LifeLine

NO-ONE CAN SEE THE  
FUTURE COMING, BUT YOU  
CAN BE PREPARED  
FOR IT.

Security for your family's future,  
assured with our new Life Protection Plan  
at the lowest cost premiums.

NGi

الوطنية للتأمينات العامة  
NATIONAL GENERAL INSURANCE

Insuring your peace of mind



## The NGI - Life Protection Plan is the ideal way of providing a substantial amount of life cover at the lowest possible cost for a known period.

The Protection Plan is term assurance contract which provides cover against the financial consequences of death and if required also total disability. The need to provide high cover at a minimal cost may arise for a number of reasons. For example you may need :

To provide a source of income for your family, particularly when the children are young and dependent on you.

To ensure that your early death or total disability does not jeopardize your future plans for your children in terms of their weddings, education..... etc.

To ensure that any house loan is repaid, so that if either you or your spouse dies or suffers a critical illness, your house which is probably your main asset - is left unencumbered.

To protect the continuity of your business (for your dependants) by ensuring that funds are available to repay any business loan on death or total disability.

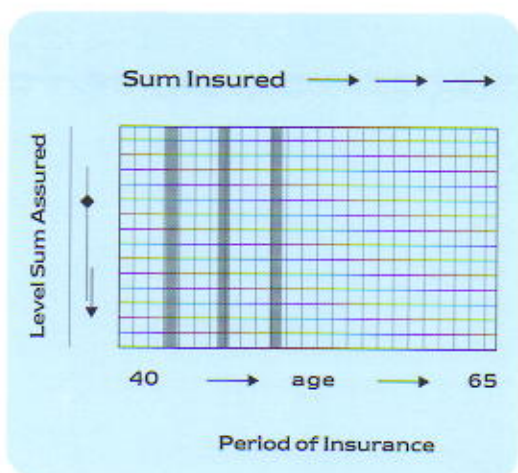
The NGI - Life Protection Plan is the solution to all these problems as it can provide:

### Higher cover for a low cost

Example - male age 35 next birthday to provide a lump sum on death of Dhs 500000 during a 20 year term the annual premium would be Dhs 1,700 ie just over Dhs4.00 per day.

### The Benefit

The basic objective of the NGI Protection Plan is to pay a lump sum if you die within the term of the Plan. You also have the flexibility to tailor the Plan to suit your circumstances by being able to choose from a range of additional benefits. The additional benefits you can choose from are -



### **Disability Benefit**

Total Permanent Disability as a result of injury or disease which prevents the insured from following his/her usual occupation for six months and is thereafter totally and permanently incapable of performing any occupation for remuneration or profit.

### **Waiver of Premium**

This additional benefit provides that if you are unable to follow any occupation for at least six months due to sickness or accident, the present contribution to your Plan will be paid in full by the Company from the next due date.

### **Other Important Details**

The NGI - Life Protection Plan is a term assurance contract where the sum assured is payable within a specified term. There is no surrender value to the Plan.

### **Eligibility**

The minimum age at entry is 18 next birthday and the maximum age at entry is 60 nearest birthday.

### **Term**

The minimum term of the Plan is 5 years and the maximum term is up to age 65. In certain circumstances the Company will allow a term of less than 5 years.



The benefit commences six months after onset and notification of sickness or accident and will continue until the earliest of, your return to work, the Plan expiry date or your 60th birthday.

This means that the level of protection you currently enjoy will not be affected in any way.

### **Accidental death**

If death occurs as a result of an accident, a cash sum (in addition to the Basic sum assured) will be payable.

### **Contributions**

The minimum annual contribution (including the policy fee)  
USD = 160.-  
AED = 600.-

### **Death benefit**

The benefit payable on death is the Basic sum assured plus the sum assured in respect of any additional benefits.

**To Apply:**

Either call our Customer Service Department on +9714 2222 772 or  
log-on to our website: [www.ngi.ae](http://www.ngi.ae) and fill in the on-line application form.

In association with



Also available from NGI - MOTOR insurance - HOUSEHOLD insurance - LIABILITY insurance  
PERSONAL insurance - PROPERTY insurance - INDUSTRIAL & MARINE insurance - MEDICAL insurance