### **Family Coverage** (Individual + Spouse + Dependent Children)

- Only a maximum of four dependent children are covered for 10% of the sum insured each, except for Accident Medical Reimbursement.
- Reimbursement where 100% of limit applies.
- Spouse is covered for 100% of sum insured.
- Any additional dependent child can be added at additional premium.

### **Eligibility**

 Anyone is eligible to sign for this policy as long as they and their spouse (if opted for Family coverage) are between the ages of 18 to 64 years and GCC citizens or GCC residents holding a valid Business, Employment, or Residency Visas.

### **Key Features**

- 24 hour Worldwide Coverage.
- Double Indemnity in case of Death in a common carrier.
- Food Poisoning Coverage.
- Coverage for Death by Drowning.
- Lump sum Payment in case of Permanent Disability.
- Innocent Bystander Coverage in case of any strike, riot or civil commotion.

### Your AXA Agent

With more than 103 million customers around the globe, AXA is one of the world's largest insurance providers. We offer a wide range of insurance products to meet your personal and business needs.

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The liability of AXA Insurance (Gulf) B.S.C. (c) does not commence until the Proposal has been accepted and the Premium has been paid. AXA Insurance (Gulf) B.S.C. (c) reserves the right to ask for special terms or decline the Proposal. Please refer to the Policy Handbook for full terms, conditions & exclusions. A specimen copy of this Policy is available on request

Registered in the Insurance Companies Register - Certificate No. (69) dated 22/01/2002. Subject to the provisions of Federal Law No. (6) of 2007 concerning the establishment of Insurance Authority and Organization of its work. Agent: Kanoo Group (Insurance Agent) L.L.C

### personal accident insurance

# Your worldwide 24/7 protection **Smart Protector Plan**







Note: Preferred and Preferred Plus Plans are not available for those persons who are occupied as van salesmen, drivers, industrial workers, mechanics, carpenters, plumbers, masons, farmers, filling station attendants and any other similar occupation.

Smart Protect your family today and ensure their welfare for tomorrow.

AXA can help you stay in control of your financial wellbeing in the unfortunate event of any personal accidents.

AXA's low cost, high value solution will support you and your family in the event of accidental injury or even a life altering experience like the death of your spouse. With our Smart Protector Plan you can have peace of mind in knowing that your loved ones will be protected.

### **Your Smart Protector Benefits**

#### **Affordable**

Premiums starts as low as 24 cents per day for coverage over USD 54K per year.

### **Global Benefits**

■ 24/7 Worldwide accident protection coverage.

#### **Flexible**

- Choose coverage between USD 54K to USD 272K.
- Choose Family or Individual coverage options.

#### Convenient

- Quick and easy application.
- No medical examination required.

Anyone is eligible to sign for this policy



For more information visit your nearest AXA outlet, or visit www.axa-gulf.com

## Your covers at a glance

Benefits - Per Person*	Currency	Essential	Essential Plus	Preferred	Preferred Plus	
I. Loss of Life due to Accident**	AED/QAR	200,000	400,000	750,000	1,000,000	
	BHD	20,000	40,000	75,000	100,000	
II. Permanent Total Disablement due to an Accident	AED/QAR	200,000	400,000	750,000	1,000,000	
	BHD	20,000	40,000	75,000	100,000	
III. Permanent Partial Disablement due to an Accident (as per scale)	AED/QAR BHD	As per the policy Scale of Indemnity				
IV. Accident Medical Reimbursement	AED/QAR	5,000	10,000	15,000	20,000	
	BHD	500	1,000	1,500	2,000	
V. Repatriation of Mortal Remains Expenses	AED/QAR	10,000	10,000	10,000	10,000	
Reimbursement	BHD	1,000	1,000	1,000	1,000	

Annual Premium	Currency	Essential	Essential Plus	Preferred	Preferred Plus
Individual coverage	AED/QAR	330	499	999	1,299
	BHD	33	50	100	130
Family coverage*	AED/QAR	790	1,195	2,395	3,115
	BHD	79	120	240	312

<sup>\*</sup>Family Coverage: (Individual + Spouse + Dependent Children) covered for 10% of the sum insured each, except for Accident Medical

<sup>\*\*</sup>Double Indemnity in case of Death in a common carrier