



AMAN



Your trusted insurance partner

GROUP FAMILY TAKAFUL

We Care!

AMAN offer solutions that help you to protect your employees wherever they are in the world. Aman's SME Family Takaful plan is uniquely designed to cater the needs of small and medium business owners with the objective of making Takaful cover affordable for everyone.

Plan Highlights

- 24 Hours worldwide Coverage
- No Medical underwriting required
- No Claim information required
- Covers pre-existing condition for all members with nil waiting period
- Easy policy issuance process
- Efficient claim process
- Completely Shariah compliant
- Cost effective

Product Features & Benefits

Death any Cause	<p>Flat Sum Assured</p> <p>Option 1: AED 50,000 per member per year Option 2: AED 100,000 per member per year Option 3: AED 150,000 per member per year Option 4: AED 200,000 per member per year</p>
Permanent Total Disability (Accident)	100% of Sum assured (Own or Similar occupation)
Permanent Partial Disability (Accident)	As per continental scale of benefits
Temporary Total Disability (Accident)	<p>100% of weekly salary OR 1% of sum assured per week, subject to maximum weekly benefit of AED. 5,000/- payable up to a max of 52 weeks</p> <p>NIL waiting period</p>
Medical Expenses	AED 10,000 per person per annum
Repatriation Expenses	AED 10,000 per person (death only)
Terminal Illness	50% of sum assured
Eligibility	<p>Age: Minimum 18 years to maximum 65 years of age</p> <p>No. of employees: Minimum 10 to maximum 200 employees</p>

Product Features & Benefits

Sum Assured (Per Member)	Contribution (Per Member)	
	Male	Female
AED 50,000	AED 50	AED 45
AED 100,000	AED 100	AED 80
AED 150,000	AED 140	AED 125
AED 200,000	AED 200	AED 150

Notes:

- Actively at work condition is applicable
- Compulsory for all full time employees
- Takaful cover is subject to AMAN's standard policy terms & conditions
- Passive War Risk covered for members residing in UAE only
- PTD and PPD benefits are accelerated benefits.
- Quotation is based on the accuracy of the information provided. Any misrepresentation that may be learned at later stage may affect the validity of Takaful cover
- Contribution provided is for members up to age 65 years only. No member above 65 years of age may be covered under the policy

Documents Required:

- Valid Trade License
- VAT Registration certificate
- Ministry of Labour list OR payroll for Free Zone companies
- Client approval on page (04) of the quotation writing from client including plan inception date & mode of payment
- The First due payment
- Members information in excel format (attached separately)

Apply for Aman's SME Family Takaful Plan today to protect your employees instantly
For further details, please contact at Customer Service: 8004998,
Email: info@aman.ae or visit our website www.aman.ae

Client Approval

We hereby acknowledge that we have read, understood, and approved this quotation.
The following option and benefit is selected

Selected Option (Sum Assured)	Number of Members	
	Male	Female

- Mode of payment is annual in advance
- Policy Documents will be delivered after 7 working days of receiving the full documents & the payment.
- Endorsements will be done on Pro Rata basis.
- Claims must be intimated within thirty (30) days of event occur

Requested Effective date of Policy ___/___/ 20

Company's Name:

Company's Stamp:

Authorized Name and Title:

Signature:

Quotation Signed Date:

*Please refer to policy documents for complete terms & conditions