

SYNOPSIS OF COVER

Inception Date	1 December 2014
Benefits Covered	1. Death Due to Any Cause - DAC 2. Permanent Total Disability (Due to Accident or Illness) - PTD
Free Cover Limits (Per Borrower)	QR 2,000,000 up to Age of 55 QR 1,000,000 from Ages between 56 to 60 QR 250,000 from Ages between 61 to 65
Waiting Period	Takaful Benefit will not be paid before the expiry of the Waiting Period, which is thirty (30) days from the inception of Assured's Finance (Debt)
Disability deferment period	180 Days, as defined herein, to pay the Assured the Takaful's Benefit,
Claim Notification	Within thirty (30) days of the event

Exclusions:

Coverage Benefit is not payable if Death or Permanent Total Disability of the Assured occurs either directly or indirectly due to any of the causes stated below:

1. Death or Permanent Total Disability due to illness or sickness occurred during the first 30 (thirty) days from the Loan approval date.
2. Engaging in or training for any dangerous or hazardous sports, competitions or activities where it is not related to the Assureds' job. Hazardous sports or activities may include but not limited to:
 - Any form of aerial flight including light aircraft, monoplanes, ballooning, hand gliding, parachuting;
 - Water sports such as powerboats, water skiing, jet skiing, diving or underwater activities;
 - Horse riding activities such as hunting, jumping, polo, racing;
 - Participation in any kind of power-vehicle race, rally or competition
 - Bungee jumping etc.
3. Suicide, attempted suicide or self-inflicted Injuries by the Assured, while sane or insane.
4. Punishment of the Assured by the due process of law.
5. Influence of alcohol, narcotics or drugs.
6. The committing, or attempting to commit or the aiding or abetting by the Assured of any unlawful act – even if, in doing so, there was no intention by the Assured to cause himself Injury or Sickness.
7. Engaging in aviation, gliding or any other form of aerial flight other than as fare paying passenger on a regular route of a commercial aircraft.
8. Member's active participation in war (whether declared or not), civil war, insurrection, riot, terrorist act, mutiny, piracy, civil commotion, revolution, military or other acts of violence originating from any political or civil unrest.
9. Any loss or damage, cost or expense directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear explosion, pollution, contamination and/or fire following thereon.
10. Infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency syndrome (AIDS) or any AIDS related condition other than blood transfusion.

In such events as above, the Assureds' cover shall be terminated without the payment of the Takaful Benefit Amount

This document is issued as synopsis of the Credit Life Takaful arranged by Beema and does not purport to show full terms and conditions of coverage nor vary them in any way.


 شركة الضمان للتأمين الإسلامي
 Damaan Islamic Insurance Company

*** The Policy is underwritten by**