

# YourCare

## Key features document



## Helping you decide

This important document explains the main features of the YourCare policy.

You should read this document carefully together with the YourCare Policy Conditions so that you understand what you are buying and keep them in a safe place for future reference.

In the event of any discrepancies between this document and the Policy Conditions, the Policy Conditions will prevail.

# What is YourCare?

YourCare is a critical illness term insurance policy for residents of the United Arab Emirates. YourCare pays you the critical illness cover amount if you are diagnosed with a serious illness during the policy term. There is no need for you to undergo any medical tests when applying. Everything is done online.

## The policy provides three different levels of cover:

### 1. Essential

Cancer-only critical illness cover which pays the amount insured if you were diagnosed with any type of cancer covered under this policy.

### 2. Plus

Critical illness cover includes 10 of the most common critical illnesses as per our claims experience in the Middle East over the last 30 years, including cancer cover. The list of illnesses can be viewed at the end of this page.

### 3. Complete

Covers 10 of the most common critical illnesses including cancer and pays an additional hospitalisation benefit.

## All three options include the following benefits free of charge:

1. AED 50,000 child's cancer cover,
2. Medical second opinion service and
3. AED 20,000 funeral coverage.

## What can YourCare do for you?

You may have medical insurance with limited access to hospitals, clinics or restrictions on international cover, it may include a co-pay and also have a maximum claim amount per year. Your medical insurance is often tied to your employment and you may not have appropriate cover if you are between jobs.

YourCare pays you the critical illness cover amount if you are diagnosed with a critical illness during the term of the policy. This enables you to get the best specialist treatment you need without compromising due to the limitations of your medical insurance.

You can also use the insured amount to cover other costs like treatment related travel and other day-to-day expenses in case you are unable to work due to your ongoing treatment.

YourCare is available to UAE residents and the policy is valid as long as you are a permanent resident of the Gulf Co-operation Council ('GCC') countries.

## What do you need to do?

- Provide us with all the information we ask for when you apply for the policy and answer all the questions on your application fully, truthfully and accurately.
- Pay all your premiums outlined in your personalised illustration until the end of your policy term.
- Let us know if you become permanently resident outside of the GCC.

## How long can the policy last?

You get to choose a policy term of 5 or 10 years. If you pay all your premiums, you will be protected under the policy until the end of your chosen policy term.

Your policy will stop earlier in the event of any claim except for hospitalisation and child's cancer cover benefit claim, if you stop paying your premiums or if you become a permanent resident outside of the GCC. There is no policy value at any time.

## Who does the policy cover?

At the time of applying for the policy, you must be a UAE resident and between the ages of 18 and 49.

## What cover can YourCare provide?

### Cancer cover

You can choose Cancer Cover of AED 500,000, AED 750,000 or AED 1,000,000 which pays out as a result of a cancer diagnosis covered under this policy.

### Critical Illness

You can choose Critical Illness cover of AED 500,000, AED 750,000 or AED 1,000,000 which pays out as a result of contracting one of the 10 critical illnesses covered under this policy.

### Critical Illness conditions covered by YourCare

1. Aorta graft surgery – for disease and trauma
2. Benign brain tumour – resulting in permanent symptoms
3. Cancer – excluding less advanced cases
4. Cardiomyopathy – of specified severity
5. Coronary artery bypass grafts – with surgery to divide the breastbone

6. Heart attack – of specified severity
7. Heart failure – of specified severity
8. Heart valve replacement or repair – with surgery to divide the breastbone
9. Kidney failure – requiring permanent dialysis
10. Stroke – with permanent symptoms

For more information on the critical illness and cancer cover conditions covered under this policy, please refer to the YourCare policy conditions.

### Child's cancer cover

Child's cancer cover is included with all three cover options. The cover starts on the child's first birthday and ends on the day before the child's 19th birthday. The amount of cover is fixed at AED 50,000 and only one claim is possible per policy.

### Hospitalisation Benefit

Hospitalisation Benefit is only available with the Critical Illness Complete. The benefit will pay out AED 2,500, AED 5,000 or AED 7,500 per week depending on the level of cover chosen, if you are hospitalised for 4 or more consecutive days.

### Free Medical second opinion service (including your family)

When you are facing a critical medical decision – whether an important health question or a serious diagnosis – getting it right is everything. We connect you to thousands of world-renowned medical experts. As a result, you can assess your situation with an expert medical second opinion. Medical second opinion service is included with all three cover options.

### Funeral coverage

In the unfortunate occurrence of your death, we will pay AED 20,000 to your chosen beneficiary to cover the funeral costs/repatriation expenses. This benefit is included with all three cover options.

### Please read the YourCare Policy conditions for definitions of each benefit.

### How much does the policy cost?

We will tell you the premium during the online application process. The cost of your policy will depend on your age, gender, smoker status, the critical illness cover, the policy term, and the level of cover you choose.

### Can I change my mind?

Yes, you can change your mind within 30 days of receipt of the policy documents and all premiums paid will be returned to you. You can send your cancellation request to us by using our contact details given in the 'How to contact us' section.

### Can I make changes to my policy once it has started?

Once your policy has started changes cannot be made and you can only hold one YourCare policy at a time.

### What if I stop paying?

Your cover and policy will end 30 days after the last payment was due and premiums will not be refunded.

Once the policy ends you cannot restart the policy payments and you will have to apply for a new one.

### What if I move permanently outside of the GCC?

You should inform us of the change in your country of residence outside the GCC countries as we will have to cancel the policy.

### When will the policy not pay out?

#### We will not pay a claim if:

- you don't complete the application form truthfully and accurately; or
- the person making the claim does not give us all the information we ask for when the claim is made; or
- you become permanently resident in a country outside the GCC; or
- the qualifying period of the benefits is not complete; or
- you have not paid the premiums that were due; or
- you commit suicide within 24 months of the commencement date of the policy; or
- your claim is a result of any breach of criminal law by the life insured or beneficiary.

Full details of the policy exclusions can be found in the YourCare policy conditions.

### How to make a claim?

Zurich should be your first point of contact when you want to make a benefit claim. You or the person making the claim should notify us as soon as possible at [benefit.claims@zurich.com](mailto:benefit.claims@zurich.com). Full details on how to make a claim can be found in the YourCare policy conditions.

### How to make a complaint?

If you have any issues with your policy, please contact us in the first instance, using the address or the contact numbers in the 'How to contact us' section.

Details of our complaint handling process are available in the YourCare policy conditions and on our website [www.zurich.ae](http://www.zurich.ae).

### How to contact us

Either Zurich or your financial professional will normally be your first point of contact for any advice related to your policy. If you wish to contact us for any queries, you can call us, email or write to us.



**Phone:** +971 4 363 4567

We're available Sunday to Thursday between 8am and 5pm.



**Email:** [helppoint.uae@zurich.com](mailto:helppoint.uae@zurich.com) and [benefit.claims@zurich.com](mailto:benefit.claims@zurich.com) for Benefit claims



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**Website:** [www.zurich.ae](http://www.zurich.ae)

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