

YourLife

Key features document



Helping you decide

This important document explains the main features of the YourLife policy. You should read this document together with the YourLife policy conditions so that you understand what you are buying.

In the event of any discrepancies between this document and the policy conditions, the policy conditions will prevail.

Please save these documents for future reference.

What is YourLife?

YourLife is a life insurance policy for residents of the Gulf Co-operation Council ('GCC') countries. YourLife pays the life cover amount to your nominated beneficiaries if you die during the policy term. There is no need for you to undergo any medical tests when applying. Everything is done online.

You get to choose from three options of cover:

1. Life cover only
2. Life cover + Accidental death benefit
3. Life cover + Accidental death benefit + Aeroplane cover

What can YourLife do for you?

If you need financial protection for your family, for example, to cover debts, YourLife will pay the life cover amount to your nominated beneficiaries if you die during the policy term.

What do you need to do?

All you need to do is pay your premium over the policy term and let us know if you become permanently resident outside of the GCC.

How long can the policy last?

You get to choose if the policy lasts for 5, 10 or 15 years. If you pay all your premiums, the policy will continue until the end of your chosen policy term. Your policy will stop earlier in the event of a claim or if you stop paying your premiums. 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 50 years.

What cover can YourLife provide?

Life cover

Life cover is available from AED 100,000 up to AED 600,000.

For the first 90 days of the policy, the cover we offer is limited to claims that are a result of death by accidental means.

From day 91, we will consider claims resulting from death by any cause not explicitly excluded from the policy.

Accidental death benefit

If selected, this pays an additional single cash sum of 50% of the life cover amount, if you die as a result of an accident.

Aeroplane cover

If selected, this pays an additional single cash sum of 50% of the life cover amount, if you die as a fare paying passenger on a registered commercial airline.



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 level of life cover you choose, your benefit options and the policy term.

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 YourLife 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.

What if I move permanently outside of the GCC?

You should inform us of the change in your country of residence 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
- if 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
- your claim originates in any of the excluded countries which can be viewed at **www.yourlife.zurich.ae**.

Currently excluded countries are: Afghanistan, Bangladesh, Burkina Faso, Burundi, Central African Republic, Chad, Democratic Republic of the Congo, Iraq, Libya, Mali, Mauritania, Niger, Nigeria, Pakistan, Somalia, South Sudan, Sudan, Syria or Yemen; 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 the beneficiary; or
- your claim is related in any way to war or warlike operations or acts of terrorism.

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

How to make a claim

The person making the claim should notify us as soon as possible. For details of how to make a claim please refer to the YourLife 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 YourLife policy conditions and on our website **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 3634567

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



Email: helppoint.uae@zurich.com and benefit.claims@zurich.com for Benefit claims



Write to:

Zurich International Life
Zurich HelpPoint
P.O. Box 50389
Unit 601, Floor 6, Building 6
Emaar Square
Dubai
United Arab Emirates



Website: www.zurich.ae



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Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 6 of 2007, and its activities in the UAE are governed by such law.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.
Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurichinternational.com