



Democrance

(Dubai Br.)

The H Hotel – Complex

Trade Center First, 27th Floor

P. O. Box 40569

Dubai, UAE

T +971 4 509 6111

F +971 4 352 2186

www.democrance.com

## Certificate of Insurance

### Critical Illness Care Policy Schedule

**Policy No.:** UAE/CIhAICSMG

This is to certify that the following person is covered under this Policy for the benefits stated hereunder

**Policy Effective Date:** 22-Feb-2024

**Insured person:** Mrs Athira Sabu

**Date of Birth:** 08-Mar-1994

**Premium payment option:** Annually

**Premium (excl. VAT):** AED 316.19

**VAT:** AED 15.81

**Premium (incl. VAT):** AED 332.00

**Period of Coverage:** 365 days from the Policy Effective Date and is automatically renewable subject to premium payment

**Cover Option:** Individual

**Scope of Coverage:** 24 hours / Worldwide

**Premiums to be paid for this policy are age banded. Please refer to the below table. Prior written notice will be provided in case of any changes.**

*This Certificate of Insurance is attached to and forms part of the Terms & Conditions of Critical Illness Policy. For assistance in making a claim under this policy, please contact the Claims Department:*

*Democrance (Dubai Br.), P.O. Box 40569, The H Hotel – Complex, Trade Center First, 27th Floor, Dubai, UAE  
Service Centre: +971 4 5096111, Fax: +971 4 352 2186 Registered under UAE Federal Law No. 6 of 2007, Insurance Authority No. 79, Commercial License No. 613392*

Critical Illness Benefits *	Sum Insured
-----------------------------	-------------

Sum Insured AED 100,000

Waiting Period 90 Days

Survival Period 30 Days

Covered Illness	
Acute Liver Failure	Heart attack
Acute Respiratory Failure (ARF)	Heart valve replacement or repair
Alzheimer's disease before age 60	HIV infection
Angioplasty	Loss of speech
Aorta Graft surgery	Major organ transplant
Aplastic Anaemia	Motor neurone disease before age 60
Benign brain tumour	Multiple sclerosis
Blindness	Paralysis of limbs
Cancer (excluding skin cancer)	Parkinson's disease before age 60
Chronic kidney failure	Primary Pulmonary Hypertension
Coma	Progressive Supranuclear Palsy (PSP)
Coronary Artery By-pass Graft (CABG)	Stroke
Creutzfeldt-Jakob disease	Systemic Lupus Erythematosus (SLE)
Deafness	Third Degree Burns
Encephalitis	Traumatic Head injury

\* Subject to terms and conditions stated in the Critical Illness Care policy wording



	<b>AED 100,000</b>
<b>Age band</b>	<b>Annual Premium (excl. VAT)</b>
0-17	AED 211.43
18-24	AED 250.48
25-29	AED 316.19
30-34	AED 434.29
35-39	AED 602.86
40-44	AED 842.86
45-49	AED 1,073.33
50-54	AED 2,605.71
55-59	AED 8,193.33
60-64	AED 10,226.67

Authorized Representative  
Country of Issue: United Arab Emirates