



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

SCHOOL AND FAMILY CARE PACKAGE



Policy Wording



Table of Contents

SECTION A - SCHOOL & FAMILY CARE PACKAGE

A1) Policy Schedule	Page 4
A2) Schedule of Benefits	Page 5
A3) Clauses	Page 8
A4) Exclusions	Page 10

SECTION B - PERSONAL ACCIDENT INSURANCE

B1) Policy Schedule & Benefits	Page 12
B2) Clauses	Page 13
B3) Exclusions	Page 15

SECTION C – TERMS AND CONDITIONS

C1) General Terms and Conditions	Page 17
C2) Claims Conditions and Procedure	Page 22
C3) Complaints Procedure	Page 24
C4) Definitions	Page 25



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

SECTION A - SCHOOL & FAMILY CARE PACKAGE



A1 - POLICY SCHEDULE

About the Product	: Education is one of the most important gifts' that we strive to provide as parents. Securing the future of our children is every parent's dream and an investment that comes with a huge financial responsibility. Unfortunate events in life, such as sudden death, accidents, or being diagnosed with a terminal illness or involuntary loss of employment are very devastating experiences for families and especially for the children. 'School & Family Care Package' is an assurance product that covers your child's education and social well-being while allowing you to manage other aspects of life during these difficult times.
Scope of Cover	: To secure continuity of your child's education by covering the school tuition fees for the remainder of the Academic Year, other schooling expenses, family support and home help following occurrence of an insured event as described in your policy schedule during the policy period.
Policy No.	: As specified in the Certificate of Cover
Name of Policyholder(s)	: As specified in the Certificate of Cover
Policy Period	: As specified in the Certificate of Cover
Assured Value (AED)	: As specified in the Certificate of Cover
Assurance Value	: Following occurrence of an insured event, child's school tuition fee, other schooling expenses, family support and home help benefits will be paid and/or reimbursed as more specifically described in SUB-SECTION A2 - Schedule of Benefits and is subject to the Terms & Conditions as described in Section C
Covers	: - LIFE SECTION: I) Loss of Life II) Permanent Total Disability (Accident & Sickness) III) Terminal Illness - INVOLUNTARY LOSS OF EMPLOYMENT OF THE PRIMARY BREADWINNER
Additional Cover (as per SECTION B)	: Children Personal Accident Insurance Parent(s) Personal Accident Insurance (if opted)
Governing Law & Jurisdiction	: Competent courts of the United Arab Emirates
Territorial Limit	: U.A.E. 24 hours basis, extended to Worldwide while the policyholder(s) are on vacation or business trips not exceeding a period of 45 days of stay during the policy period
Exclusions	: As detailed in SUB-SECTION A4



A2 - SCHEDULE OF BENEFITS

i) Following occurrence of any of the insured event, if the family decides to continue residing within the U.A.E. subject to the terms, conditions, definitions, limitations, and exclusions of this policy, following benefits will be covered.

Benefits & Assurance Value	
Loss of Life / Permanent Total Disability / Terminal Illness	Involuntary Loss of Employment of the Primary breadwinner
School Tuition Fee outstanding for the remainder of the current Academic Year per child but no less than one full school term tuition fee	One full school term tuition fee per child
School Co-curricular activities & Extra-curricular activities organized by the school Up to a maximum limit of AED 2,500 per child per term for the remainder of the current Academic Year	School Co-curricular activities & Extra-curricular activities organized by the school Up to a maximum limit of AED 2,500 per child
School Uniform & Sports Kit Up to a maximum limit of AED 1,200 per child per term for the remainder of the current Academic Year	School Uniform & Sports Kit Up to a maximum limit of AED 1,200 per child
School Stationery Up to a maximum combined limit of AED 1,000 during the Indemnity Period per child	School Stationery Up to a maximum limit of AED 1,000 per child
School Bus / School Transport Up to a maximum limit of AED 2,500 per child per term for the remainder of the current Academic Year	
Psychological Counselling for the child: Up to a maximum limit of AED 2,500 or actuals whichever is less per child	
The support of two immediate family members is covered immediately following occurrence of an insured event, limited to the following per family. i) Round trip economy class air ticket including: visa expenses (subject to the governing regulations and immigration restrictions) - Up to a combined maximum limit of AED 5000 for two immediate family members for a maximum period of stay of 14 days within the U.A.E. ii) Allowance for Accommodation, Food & Transportation expenses during their stay in the U.A.E. - Up to a combined maximum limit of AED 500 per day to cover two immediate family members for a maximum period of stay of 14 days within the U.A.E.	
Home Help, immediately following occurrence of an insured event: Up to a maximum limit of AED 1,500 per month for the remainder of the current Academic Year	



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

A2 - SCHEDULE OF BENEFITS

ii) Following the occurrence of any of the insured events listed below, if the family decides to relocate outside of the U.A.E. subject to the terms, conditions, definitions, limitations and exclusions of this policy, under the Life Section, the following benefits will be covered.

Benefits & Assurance Value

Loss of Life / Permanent Total Disability / Terminal Illness

A lump sum pay-out for one full schooling term tuition fee per child

The support of two immediate family members is covered immediately following occurrence of an insured event, limited to the following per family.

i) Round trip economy class air ticket including: visa expenses (subject to the governing regulations and immigration restrictions) - Up to a combined maximum limit of AED 5,000 for two immediate family members for a maximum period of stay of 14 days within the U.A.E.

ii) Allowance for Accommodation, Food & Transportation expenses during their stay in the U.A.E. - Up to a combined maximum limit of AED 500 per day to cover two immediate family members for a maximum period of stay of 14 days within the U.A.E.

Relocation Allowance up to a maximum limit of AED 15,000 will also be paid to the family



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

A2 - SCHEDULE OF BENEFITS

iii) In the rare event, if an incident results in loss of life of both parents, the benefits described above will be paid and/or reimbursed subject to the terms, conditions, definitions, limitations and exclusions of this policy, to the Legal Guardian / Legal system.

iv) In case the nominated Legal Guardian resides outside of the U.A.E., the Family Support benefit will be paid to fly in the nominated Legal Guardian.

Expenses related to flying in the nominated Legal Guardian to the U.A.E. will be reimbursed by the Company limited to the following:

i) Round trip economy class air ticket including: visa expenses (subject to the governing regulations and immigration restrictions) - Up to a combined maximum limit of AED 5,000 for a maximum period of stay of 14 days within the U.A.E.

ii) Allowance for Accommodation, Food & Transportation expenses during their stay in the U.A.E. - Up to a combined maximum limit of AED 500 per day for a maximum period of stay of 14 days within the U.A.E.

The above benefit is restricted to one pay-out per family.



A3 - CLAUSES

- LIFE SECTION

I) LOSS OF LIFE

If as a result of any natural, illness or accident that leads to the death of the policyholder(s), subject to the terms, conditions and exclusions of this Insurance Policy, the Company will pay the benefits up to the limits as specified in the Schedule of Benefits subject to that the incident being sudden, unforeseen and occurred during the policy period and was not the result of any intentional act on the Policyholder's part or any conditions specified in the Exclusions.

II) PERMANENT TOTAL DISABILITY (DUE TO ACCIDENT/SICKNESS)

If as a result of an accident or sickness, the policyholder(s) become totally and permanently disabled to the extent that he is unable to perform material and substantial duties of usual occupation and/or activities of daily life during the policy period, subject to the terms, conditions and exclusions of this Insurance Policy, the Company will pay the benefits up to the limits as specified in the Schedule of Benefits subject to:

- i) The incident was sudden, unforeseen and occurred during the policy period and was not the result of any intentional act on the Policyholder's part or any conditions specified in the Exclusions*
- ii) The policyholder(s) has been disabled consecutively for a period of 6 months from the incident date, i.e. the waiting period.*
- iii) Such disability is recognized, confirmed and attested by a licensed medical practitioner and subsequently approved by the U.A.E. Medical Board / Regulators*
- iv) In case the event leading to the loss occurs outside the U.A.E., disability should be recognized and attested by the Regulatory bodies in the Country in which the incident occurred*

III) TERMINAL ILLNESS

In the event the policyholder(s) is diagnosed as being terminally ill during the policy period, subject to the terms, conditions and exclusions of this Insurance Policy, the Company will pay benefits up to the limits as specified in the Schedule of Benefits subject to:

- i) Providing proof of Terminal Illness and that the life expectancy is twelve (12) months or less from the diagnosis date. Proof must include certification from the treating physician, who cannot be an immediate family member of the policyholder(s) or residing with them*
- ii) The underlying cause is not the result of any pre-existing medical condition for which the policyholder was previously diagnosed in any severity, received treatment for, or suffered symptoms of, or asked advice on or was aware of at the time of, or prior to commencement of this Insurance*
- iii) Any conditions specified in the Exclusions.*



- INVOLUNTARY LOSS OF EMPLOYMENT OF THE PRIMARY BREADWINNER SECTION:

In the event that the Primary Breadwinner loses their job during the policy period and remains unemployed for a consecutive period of 30 days, either after the end of his notice period or from the date of receipt of final salary whichever is the later, subject to the terms, conditions and exclusions of this Insurance Policy, the Company will pay the benefits up to the limits as specified in the Schedule of Benefits subject to:

- i) Completion of initial waiting period of one full school term or equivalent period shall apply from the first date of purchasing this policy*
- ii) Completion of the initial employment probationary period which is not less than six months from commencement of their employment*
- iii) Loss of Employment is sudden, unforeseen and a direct result of involuntary termination or redundancy*
- iv) Employment was permanent and a continuous source of income and was not temporary, part-time or seasonal in nature*
- v) The Primary Breadwinner had no prior knowledge of any actual or prospective event that lead to termination or redundancy by his employer at the commencement of this policy*

In case the Primary Breadwinner is Self-employed, subject to the terms, conditions and exclusions of this Insurance Policy, the Company will pay the benefits up to the limits as specified in the Schedule of Benefits subject to:

- i) Completion of initial waiting period of one full school term or equivalent period shall apply from the first date of purchasing this policy*
- ii) Loss of Income is sudden and unforeseen, and the Primary Breadwinner had no prior knowledge of any actual or prospective event that lead to such loss at the commencement of this policy*
- iii) Loss of monthly income is more than 50% of the last steady monthly income of the Primary Breadwinner and occurs for a consecutive period of six months*



A4 - EXCLUSIONS LIST

Subject to the terms, conditions and limitations as described in this document, this policy will not cover claims arising as a direct or indirect consequence of any of the following events or circumstances:

Part 1: Exclusions applicable to the following covers:

Loss of Life / Permanent Total Disability / Terminal Illness

1. War, Civil War/Commotion, Terrorism & other Political Risks
2. Loss caused by or contributed to or arising from nuclear fission, nuclear fusion or radioactive contamination and / or use Nuclear weapons or devices or chemical or biological agents or any other destructive device, agents, weapons, etc.
3. Loss resulting from natural disasters/catastrophes (including but not limited to) earthquakes, tornados, etc.
4. Any loss not notified to the Company within the 30 days claim notification period
5. Any misrepresentation or concealment made by or on behalf of the Policyholder
6. Any pre-existing medical condition or any medical & physical impairment from which the policyholder(s) were suffering and / or had a serious history at the start of this cover and that which was not declared in the proposal form attaching to this policy
7. Infection from any Human Immunodeficiency Virus (HIV), Acquired Immunodeficiency Syndrome (AIDS) or any AIDS-related condition.
8. Participation in, or training for, any hazardous/extreme/adventure sports activity for leisure, competition or for any form of race not declared at the time of purchasing this plan
9. Suicide & Attempted suicide
10. Any loss arising from intentional self-inflicted injury or illness
11. Any loss arising from being under the influence of/use of alcohol or drugs and hallucinatory substances
12. Any loss resulting due to any breach of law by the policyholder(s) and if proven guilty by the U.A.E. courts / or any government body within the U.A.E. or outside the U.A.E.
13. The Policyholder(s) and their children covered under this policy do not have valid U.A.E. residence visa and are not residing within the U.A.E. at the time of the claim
14. The Policy is subject to sanctions clause as attached

Part 2: Exclusions applicable for the following covers:

Involuntary Loss of Employment of the Primary Breadwinner

1. If the Primary Breadwinner was dismissed by his employer in accordance with the employer's rights to do so as per the prevailing Federal Labour Law in the U.A.E.
2. War, Civil War/Commotion, Terrorism, other Political Risks & reasons, Strikes, Labour dispute or lock-out
3. Loss of employment caused by or contributed to or arising from nuclear fission, nuclear fusion or radioactive contamination and / or use Nuclear weapons or devices or chemical or biological agents or any other destructive device, agents, weapons, etc.
4. Loss of employment resulting from natural disasters/catastrophes (including but not limited to) earthquakes, tornados, etc.
5. Any loss not notified to the Company within the 30 days claim notification period
6. Any misrepresentation or concealment made by or on behalf of the Policyholder
7. Loss of employment as a result of any Nationalisation / Emiratisation programme
8. If the Primary Breadwinner is deemed to have impending knowledge of possible job loss in the reasonable opinion of the Company and defaulted on their duty of disclosure at the time of purchasing this policy
9. Loss of employment due to misconduct, criminal conviction, dishonesty or any fraudulent act involving the Primary Breadwinner
10. If the loss of employment is in any way voluntary or results directly or indirectly from the own actions of the primary breadwinner
11. If there is no evidence or documentation proving that the loss of employment was indeed involuntary
12. Loss of employment as a result of resignation or mutual agreement with the employer or voluntary retirement
13. Completion of the natural expiry an employment contract period and / or non-renewal of the employment contract
14. If the Primary Breadwinner refuses any other reasonable employment offered by their employer
15. If the Primary Breadwinner is Self-employed for less than two consecutive years at the time of a claim
16. If at the date of loss of employment, the Primary Breadwinner was employed in a family business for less than two consecutive years
17. The period for which payment was received from the employer instead of the working notice
18. The Policyholder(s) and their children covered under this policy do not have valid U.A.E. residence visa and are not residing within the U.A.E. at the time of the claim
19. The Policy is subject to sanctions clause as attached



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Al Ain Ahlia Insurance Co. (PSC)

SECTION B - PERSONAL ACCIDENT INSURANCE



B1 - POLICY SCHEDULE & BENEFITS

About the Cover : Personal Accident cover protects the policyholder against sudden and unforeseen accidents which can result in either loss of life, permanent total disability. Medical expenses arising out of an accident are also covered. This cover runs concurrently with the School & Family Care Package purchased by the Parents.

Benefits & Assurance Value : Following the occurrence of an insured event, subject to the terms, conditions, definitions, limitations and exclusions of this policy, the policyholder(s) will be eligible for the following benefits as per the clauses under SUB-SECTION B2 and is subject to the Terms & Conditions as described in Section C

Benefits	Assurance Value (For the Children covered under School & Family Care Package)	Assurance Value (For Parent(s), if opted)
Loss of Life due to Accident only	AED 100,000 per covered child	AED 200,000 per covered parent
Permanent Total Disability due to Accident only	AED 100,000 per covered child	AED 200,000 per covered parent
Medical Expenses following an Accident only	Up to a maximum limit of AED 25,000/- per covered child	Up to a maximum limit of AED 50,000/- per covered parent

Name of Policyholder(s) : As specified in the Certificate of Cover

Governing Law & Jurisdiction : Competent courts of the United Arab Emirates

Territorial Limit : U.A.E. 24 hours basis, extended to Worldwide while the policyholder are on vacation or business trips not exceeding a period of 45 days of stay during the policy period

Exclusions : As detailed in SUB-SECTION B3



B2 - CLAUSES

LOSS OF LIFE - DUE TO ACCIDENT ONLY:

If the policyholder loses his life as a result of an accident, subject to the terms, conditions and exclusions of this Insurance Policy, the Company will pay benefits up to the limits as specified in the Schedule of Benefits under Section C subject to:

- 1. The incident occurred during the policy period*
- 2. Death results solely, directly and independently of all other causes from bodily injury effected through external, violent, visible and accidental means or from a surgical operation necessarily consequent thereto, within 90 days of such accident*

PERMANENT TOTAL DISABILITY - DUE TO ACCIDENT ONLY:

If as a result of an accident, the policyholder becomes totally and permanently disabled to the extent that he is unable to perform material and substantial duties of usual occupation and/or activities of daily life, subject to the terms, conditions and exclusions of this Insurance Policy, the Company will pay the benefits up to the limits as specified in the Schedule of Benefits under Section C subject to:

- i) The accident was sudden, unforeseen and occurred during the policy period and was not the result of any intentional act on the Policyholder's part or any conditions specified in the Exclusions.*
- ii) The policyholder have been disabled consecutively for a period of 6 months from the incident date, i.e. the waiting period.*
- iii) Such disability is recognized and confirmed by a licensed medical practitioner and subsequently approved by the U.A.E. Medical Board / Regulators*
- iv) In case the accident happened outside the UAE, disability should be recognized and attested by the Regulatory bodies in the Country in which the accident occurred*

MEDICAL EXPENSES - FOLLOWING AN ACCIDENT ONLY:

In the event of a policyholder requires medical attention or treatment as the result of an accident only, subject to the terms, conditions and exclusions of this Insurance Policy, the Company shall reimburse all reasonable and customary charges over and above the medical expenses not covered under any other Insurance Policy up to the limits as specified in the Schedule of Benefits under Section C provided that:

- 1. Medical expenses for any bodily injury occurring solely, directly and independently of all other causes as a result of external, violent, visible and accidental means which occurs during the policy period*
- 2. The treatment is administered by a properly qualified medical practitioner*
- 3. The medical expenses incurred do not fall under the following set of exclusions:*
 - Medical expenses covered under any other Insurance Policy*
 - Any medical expenses as a result of injury that occurred prior to the policy period*



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

- *Pre-existing medical conditions*
- *Any additional cost of single or private room accommodation at a hospital or charges in respect of special or private nursing; non-medical personal services such as radio, telephone and the like; procurement or use of special braces, appliances or equipment*
- *Any and all cosmetic surgery(ies), refractive errors of eyes or hearing-aids*
- *The cost of any non-emergency treatment or surgery, including exploratory tests, which are not directly related to the injury*
- *Any dental treatment, unless for the alleviation of sudden pain as a direct result of injury caused by accident*



B3 - EXCLUSIONS LIST

Subject to the terms, conditions and limitations as described in this document, this policy will not cover claims arising as a direct or indirect consequence of any of the following events or circumstances:

1. War, Civil War/Commotion, Terrorism, other Political Risks & reasons, Strikes, Labour dispute or lock-out
2. Bodily or mental illness or disease
3. Loss caused by or contributed to or arising from nuclear fission, nuclear fusion, or radioactive contamination and / or use Nuclear weapons or devices or chemical or biological agents or any other destructive device, agents, weapons, etc.
4. Loss resulting from natural disasters/catastrophes (including but not limited to) earthquakes, tornados, etc.
5. Any loss not notified to the Company within the 30 days claim notification period
6. Any misrepresentation or concealment made by or on behalf of the Policyholder
7. Suicide & Attempted suicide
8. Any loss arising from intentional self-inflicted injury or illness
9. Any loss arising from being under the influence of/use of alcohol or drugs and hallucinatory substances
10. Any loss resulting due to any breach of law by the policyholder and if proven guilty by the U.A.E. courts / or any government body within the U.A.E. or outside the U.A.E.
11. Policyholder engaging in or taking part in any naval, military or air force operations
12. Pregnancy, childbirth or abortion or any complications arising therefrom
13. Poisoning (including inhalation of gases) unless occurring simultaneously with, and in consequences of an accident
14. Any Pre-existing medical & physical impairment from which the policyholder was suffering and / or had a serious history at the start of this cover
15. Participation in, or training for, any hazardous /extreme /adventure sports activity for leisure, competition or for any form of race. *If parents purchased the optional Personal Accident cover, it should be noted that participation in, or training for, any hazardous/extreme/adventure sports activity for leisure, competition or for any form of race not declared at the time of purchasing this plan would be excluded
16. The Policy is subject to sanctions clause as attached



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

SECTION C – TERMS AND CONDITIONS



C1 - GENERAL TERMS & CONDITIONS

The due observance and fulfilment of the Terms, Limitations and Conditions of this Policy so far as they relate to anything to be done or complied with by the Policyholder(s) shall be conditions precedent to any liability of the Company to make any payment under this Policy.

ELIGIBILITY CRITERIA

- The Policyholder(s) is either one Parent or both Parents of the child as registered in the U.A.E. school who are:
 - i) Holding a valid U.A.E. residence visa and residing within the U.A.E.
 - ii) Age up to 65 years
 - iii) The parent who is the Primary Breadwinner and is employed continuously for a minimum period of six months at the start of this policy
 - iv) Completed the online application and submitted all requisite documents for issuing the policy
- Child/children of the Policyholder(s) who are holding valid U.A.E. residence visa, residing within the U.A.E., studying in a U.A.E. school and aged between 3 to 20 years
- Payment of the Premium as per the agreed payment mode

BASIS OF CONTRACT

The online application completed prior to purchasing this policy, forms an integral part of this contract subject to the terms, conditions, limitations and exclusions.

GOVERNING LAW AND JURISDICTION

Competent courts of the United Arab Emirates

TERRITORIAL LIMIT

U.A.E. 24 hours basis, extended to Worldwide while the policyholder(s) are on vacation or business trips not exceeding a period of 45 days of stay during the policy period. However, any country that is declared as war zones by the United Nations are excluded.

DUTY OF DISCLOSURE AND UTMOST GOOD FAITH

All information, statements and declaration of facts made by the policyholder(s) in the proposal are deemed to be true, complete and have been made in utmost good faith. This is a condition precedent to any benefit being paid under this policy. In the event of any non-disclosure and / or misrepresentation of information, this Insurance Policy shall be void.

PREMIUM AND PAYMENT

All premiums and applicable taxes (if any) as per the governing regulation are payable in full by the policyholder(s) at the time of purchasing the policy.

OPERATIVE TIME

- Cover starts on the day this policy is purchased and the due premium has been received by the Company.
- Cover will continue throughout the policy period until:
 - i) Occurrence of an insured event. However, following a claim under the Involuntary Loss of Employment section of the policy, the Life section of the cover shall remain in force for the remainder of the assured value and remainder of the policy period;
 - ii) Non-receipt of premiums due to the Company;
 - iii) The policyholder(s) lose their residence visa within the U.A.E. and no longer reside within the U.A.E.;
 - iv) The child/children whose schooling expenses are covered under this policy lose their residence visa within the U.A.E., no longer reside within the U.A.E. or withdraw from the U.A.E. school named in this policy for whatever reason;
 - v) End of the policy period;
 - vi) The date the policy is cancelled



EXTENT OF COVER, BENEFITS AND LIMITS

- All covers and the corresponding benefits as appearing in the Schedule of Benefits are payable and / or will be reimbursed subject to:
 - i) *The clauses, terms, conditions, definitions, limitations and exclusions of this Insurance Policy*
 - ii) *The policyholder and the child continue to hold valid residence visa in the U.A.E. during the indemnity period. However, in case the family decides to relocate outside of the U.A.E. following a claim under Life section of this policy only, cash benefits will be paid as described in the Schedule of Benefits.*
- The maximum compensation in respect of the School Tuition Fees shall not exceed the value of the fees declared at the time of purchasing of this policy. However:
 - i) *If the School Tuition Fee was understated by the Policyholder(s), in the event of a claim:*
 - *The minimum indemnity payable by the Company (i.e. one full school term tuition fee) shall be reduced in proportionate to the value of the School Tuition Fee declared at the time of purchasing this policy.*
 - *The maximum indemnity payable by the Company shall be limited to pro-rata value of the School Tuition Fee declared at the time of purchasing this policy.*
 - ii) *If the child changes school, the maximum School Tuition Fee that will be paid by the Company for the remainder of the Academic Year shall not exceed the value of their current school fee declared at the time of purchasing this policy.*
- In the rare event, if an incident results in loss of life of both the parents:
 - i) *All eligible benefits as per the policy terms, conditions, limitations, and exclusions will be paid to the Legal Guardian / Beneficiary or via any individual / entity / party as decided by the Legal system within the U.A.E.*
 - ii) *It is the responsibility of the Policyholder(s) to ensure that the Nominated Legal Guardian named in the online application is made fully aware of this policy.*
 - iii) *Under any circumstances, the Company shall not be responsible or involve itself in any legal matters in this respect*
- The assurance value/limits for each benefit covered under this policy is inclusive of all taxes (if any).
- The Company's liability is limited to only paying and/or reimbursing the assurance value of the benefits covered under this policy. The Company is not responsible for arranging any facilities or services related to the benefits or any associated legal fees, claims handling fees or otherwise.

SPECIAL CONDITIONS

I) Pre-existing Conditions:

If the Policyholder(s) has declared any pre-existing condition in the online application in case **a loss arises as a result of the same underlying condition, their cover will be limited**. For e.g. if the Policyholder(s) is already diagnosed as terminally ill due to Cancer or tumor at the time of purchasing this policy, no cover will be provided under Terminal Illness.

However, if a loss arises due to any other condition which was not a pre-existing condition, the policyholder(s) will be eligible for all covers **subject to the terms, conditions, definitions, limitations, and exclusions of this policy**.

II) Involuntary Loss of Employment:

- Eligibility criteria:

- i) *Loss of Employment is covered only for the person named as the Primary Breadwinner (as defined in Section B of the policy) who has been in continuous employment for a minimum period of six months. If the period of employment is less than six months, no cover will be provided until completion of six months of continuous employment.*
- ii) *A waiting period of one full school term or equivalent period shall apply from the first date of purchasing this policy or until completion of six months of continuous employment whichever is the later.*
- iii) *Cover will continue for the subsequent academic years if there is no break in continuity of cover. In case there is a break in continuity of cover, the waiting period will recommence as defined in Point (ii).*

- If the primary breadwinner has returned to employment and the Policyholder(s) wish to renew this the policy, following conditions shall apply for this section of the policy:

- i) *The primary breadwinner as named under the expired policy must declare the start date of their new employment during the purchase of the policy.*
- ii) *If their employment period is less than six months, no cover will be provided until completion of six months of continuous employment.*
- iii) *In case of joint lives insured, if the Policyholder(s) decide to change the primary breadwinner, the waiting period will recommence.*



III) Self-employed:

- If the Primary breadwinner is Self-employed prior to purchasing this policy, in addition to meeting the definition of the Primary Breadwinner as defined in Section B of the policy, he must declare the following to be eligible:

- i) *Minimum self-employment period must be two consecutive years*
- ii) *The business or trade is viable and has been financially stable for the past two years*
- iii) *The income gained from the same business or trade is steady which enables him to sustain as the Primary Breadwinner*

MAXIMUM BENEFIT/PAYOUT

i) Occurrence of any one of incidents covered under the Life section will result in termination of this policy including Personal Accident cover for Children and Parents (if opted).

However, following a claim under the Involuntary Loss of Employment section of this policy, both the Life section of the cover and Personal Accident cover shall remain in force for the remainder of the assured value and remainder of the policy period.

ii) In the rare event, if one incident results in loss to both the parents under the School & Family Care Package, **the benefits payable under this Policy will not be doubled under any circumstances. The benefits payable is on per child basis and not per parent basis.**

iii) In the event of a claim, the maximum payout in respect of Family Support and Home Help benefits covered under this package will be limited to **'one benefit per family'**.

iv) In the event, the policyholder(s) decides to relocate outside of the U.A.E. following a claim under Life section of this policy, the expenses related to support of immediate family members and the relocation allowance will be limited to **one benefit per family**.

v) The maximum compensation payable under the Personal Accident Cover in respect of the covered Insured members shall not exceed the following values:

- Up to a maximum of AED 100,000 per covered child
- Up to a maximum of AED 200,000 per covered parent (if opted)

TO WHOM BENEFITS ARE PAYABLE

i) Following occurrence of an insured event, the benefits covered under this Insurance Policy will be paid or reimbursed to the 'Payee' as mentioned in the Table below.

- LIFE SECTION:

Benefits*	Payee
School Tuition Fee outstanding for the remainder of the current Academic Year per child but no less than one full school term tuition fee*	U.A.E. SCHOOL AS NAMED IN THE ONLINE APPLICATION
School Co-curricular activities & Extra-curricular activities organized by the school	LIVING PARENT / LEGAL GUARDIAN / LEGAL BODY
School Uniform & Sports Kit	LIVING PARENT / LEGAL GUARDIAN / LEGAL BODY
School Stationery	LIVING PARENT / LEGAL GUARDIAN / LEGAL BODY
School Bus / School Transport	LIVING PARENT / LEGAL GUARDIAN / LEGAL BODY
Psychological Counselling for the child	LIVING PARENT / LEGAL GUARDIAN / LEGAL BODY
The support of your two immediate family members limited to a maximum period of stay of 14 days within the U.A.E. immediately following the occurrence of an insured event covered	LIVING PARENT / LEGAL GUARDIAN / LEGAL BODY
Home Help, immediately following occurrence of an insured event	LIVING PARENT / LEGAL GUARDIAN / LEGAL BODY

***The benefits payable will be subject to the terms, conditions, definitions, limitations and exclusions of this policy.**

***In the event of a claim, in respect of the School Tuition Fees, the Company shall reimburse to the Policyholder(s) any tuition fees that has already been paid to the school for the Indemnity Period. Any School Tuition Fees that is due for the remainder of the current Academic Year shall be paid to the school directly by the Company.**



- INVOLUNTARY LOSS OF EMPLOYMENT SECTION:

Benefits*	Payee
One full school term tuition fee per child*	POLICYHOLDER
School Co-curricular activities & Extra-curricular activities organized by the school	POLICYHOLDER
School Uniform & Sports Kit	POLICYHOLDER
School Stationery	POLICYHOLDER

*The benefits payable will be subject to the terms, conditions, definitions, limitations and exclusions of this policy.

*In the event of a claim, in respect of the School Tuition Fees, the Company shall reimburse to the Policyholder(s) one full school term tuition fee if already paid to the school. If the School Tuition Fees is unpaid, the Company shall pay one full schooling term tuition fee directly to the school.

- PERSONAL ACCIDENT INSURANCE SECTION:

Benefits*	Payee
Personal Accident Benefits	BENEFICIARY AS APPEARING ON THE CERTIFICATE OF COVER ATTACHING TO THIS POLICY

*The benefits payable will be subject to the terms, conditions, definitions, limitations, and exclusions of this policy.

EXCLUSIONS

Cover is subject to the Exclusions as listed in SUB-SECTIONS A4 and B3, respectively of this document.

COOLING-OFF OR FREE LOOK PERIOD

Policyholder(s) is entitled to a full refund of premium if a written cancellation request is made to the Company within 30 days from the date the policy is purchased subject to no claim has been made or benefits paid under this Insurance Policy. To cancel this policy, please contact the Company.

CANCELLATION

This Insurance cannot be cancelled by the policyholder(s) and no refund of premium will be made after expiry of the Cooling-Off or Free look period.

The Company may cancel this policy if at any time during the currency of the policy:

- Any misrepresentation or non-disclosure on the policyholder(s) part becomes evident due to which additional information or clarification is requested by the Company and which they fail to provide. No refund of premium shall be made in such case.
- Any change in the prevailing law or regulation that affects the validity of this Insurance. In this case, pro-rata premium shall be refunded to the policyholder(s).

NOTICE OF CLAIM

The Policyholder(s) / Beneficiary / Legal representative must give a written notice of claim to the Company within 30 days after the occurrence of a loss insured against or as soon as reasonably and practicably possible, however, in any event not later than 30 days from date of such occurrence.

CLAIM PAYMENT

- The Company shall pay all eligible cash benefits to the Policyholder(s) / Beneficiary / Legal representative within thirty (30) days upon receipt of all the required claim documents as more specifically described in the SUB-SECTION C2 of this document.

- Any School Tuition Fees outstanding for remainder of the current Academic Year shall be paid directly by the Company to the named U.A.E. school on the dates when the fees become due subject to the terms and conditions described in SUB-SECTION C2 of this Policy.

- Any premiums and applicable taxes (if any) that have not been paid by the policyholder(s) shall be deducted from the final claim settlement.

- Any payments that are made directly to the U.A.E. school cannot be reimbursed to the Policyholder under any circumstances. Only the Company has the right to seek reimbursement for any unutilized school tuition fees paid directly to the U.A.E. school.



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

NO CLAIM WILL PAID

- If the Policyholder(s) / Beneficiary / Legal representative do not comply with any of the terms and conditions of this policy
- If the Policyholder(s) default in their duty of disclosure
- If any fraudulent claim is made
- If all requisite documentation for making a claim under this policy are not timely submitted

DATA DISCLOSURE

By purchasing this Insurance Policy, the policyholder(s) give consent to the Company for processing data relating to them for providing the coverage, any related services, administrative and fulfilling any regulatory requirements as may be required.

SANCTIONS EXCLUSIONS

Insurer shall not be liable to provide cover or pay any benefit under this Insurance Policy to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under the United Nations resolutions, United States or the trade or economic sanctions, laws or regulations of the European Union and the United Arab Emirates.



C2 - CLAIMS CONDITIONS AND PROCEDURE

In case of a claim, the Policyholder(s) / Beneficiary / Legal representative must notify the Company immediately in writing of the loss, however, in any event not later than 30 days from the date of such occurrence, otherwise, the Company shall not be liable to pay any benefit. **The timely notification of claim is a condition precedent to any liability under this Policy.**

The claim form must be completed, signed and dated by the Policyholder(s) / Beneficiary / Legal representative and returned to the Company. The Policyholder(s) / Beneficiary / Legal representative shall give the Company, or their duly appointed representatives accurate descriptive records of all circumstances related to the incident which resulted in the loss during the policy period in so far as they pertain to a claim under the Policy.

In addition to the claim form, the following documents (including but not limited to) must also be submitted. **The Company reserves the right to request for additional claim supporting documents and details as may be deemed appropriate by the Company to validate the claim.**

Under any circumstances, the Company will not be liable until complete documentation and satisfactory proofs are furnished to the Company for review and assessment.

I) LOSS OF LIFE (DUE TO ACCIDENT / SICKNESS)

1. Claim Form duly completed, signed and dated by the Policyholder(s) / Beneficiary / Legal representative
2. Death Certificate indicating cause of Death issued by the competent authorities in the UAE and/or duly attested by the U.A.E. Embassy if issued by any competent authority outside the U.A.E.
3. Police Report &/or Road Traffic Accident Report, if applicable
4. Medical Reports from Treating Doctor, if any
5. Passport Copy with Visa Page
6. Payment receipt for the last School Tuition Fees paid and invoice from the named U.A.E. school for any unpaid fees for the remainder of the Academic Year for all the children whose tuition fees are covered under this policy.

II) PERMANENT TOTAL DISABILITY (DUE TO ACCIDENT/SICKNESS):

1. Claim Form duly completed, signed and dated by the Policyholder(s) / Beneficiary / Legal representative
2. Disability Certificate issued by any competent authority in U.A.E. and/or duly attested by UAE Embassy if issued by any competent authority outside UAE and to be certified by UAE Medical Board disability
3. Police Report &/or Road Traffic Accident Report, if applicable
4. Medical Reports from Treating Doctor, if any
5. Passport Copy with Visa Page
6. Payment receipt for the last School Tuition Fees paid and invoice from the named U.A.E. school for any unpaid fees for the remainder of the Academic Year for all the children whose tuition fees are covered under this policy.

III) TERMINAL ILLNESS

1. Claim Form duly completed, signed and dated by the Policyholder(s) / Beneficiary / Legal representative
2. Original Medical Certification from Treating Doctor
3. Laboratory Reports &/or Medical Reports
4. Passport Copy with Visa Page
5. Payment receipt for the last School Tuition Fees paid and invoice from the named U.A.E. school for any unpaid fees for the remainder of the Academic Year for all the children whose tuition fees are covered under this policy.

IV) INVOLUNTARY LOSS OF EMPLOYMENT

1. Copy of the Termination Letter from the employer specifying the reason for termination
2. Copy of the Labour Contract / Employment Contract to verify the period of employment
3. Copy of the Payslip for the past three months and/or bank statement showing the latest salary receipt
4. Copy of the Job Exit/Discharge form from the employer
5. Passport Copy with Visa Page
6. Payment receipt for the last School Tuition Fees paid during the policy period if seeking reimbursement or invoice from the named U.A.E. school for the unpaid fees for all the children whose tuition fees are covered under this policy.
7. In case if the Primary Breadwinner is Self-employed the following documents will need to be provided:
 - Passport Copy with Visa Page
 - Payment receipt for the last School Tuition Fees paid during the policy period if seeking reimbursement or invoice from the named U.A.E. school for the unpaid fees for all the children whose tuition fees are covered under this policy
 - Copy of their company Trade License
 - Copy of their company Bank Statement and company Financial Statements for the past two years



V) MEDICAL EXPENSES – FOLLOWING AN ACCIDENT ONLY

1. Claim Form duly completed, signed and dated by the Beneficiary
2. Police Report &/or Road Traffic Accident Report, if applicable
3. Medical Reports from the Treating Doctor
4. Receipts &/or Proofs of Payment supported by detailed Medical Invoices
5. Doctor's Prescriptions for the Medicines purchased
6. Discharge Summary from the Hospital following hospitalization

Proof of Claim:

All certificates, documentation, information and evidence required by the Company shall be furnished at the expense of the Policyholder(s) / Beneficiary / Legal representative and shall be in a form and of such nature as may be prescribed by the Company.

Processing the Claim:

Upon receiving the requisite claim documents, the claim will be processed subject to the terms, conditions, definitions, limitations and exclusions of this policy. The Company may request the Policyholder(s) / Beneficiary / Legal representative to submit the original claim documents as and when required. **The Company also reserves the right to investigate claims and may contact any party in relation to the claim without seeking prior consent of the Policyholder(s) / Beneficiary / Legal representative**

Compensation under this Policy shall be payable only when the entire amount of such compensation shall have been ascertained and proved to the satisfaction of the Company.

Once the Company has verified the claim documents and the claim is valid, the Policyholder(s) / Beneficiary / Legal representative will be notified, and settlement will be processed as per the policy terms and conditions. All applicable benefits will be paid and/or reimbursed to the relevant Payee.

However, if the Company alleges that by reason of any terms, conditions, limitations or exclusions of this policy the claim is not payable, the onus of proving the contrary shall rest with the Policyholder(s) / Beneficiary / Legal representative.



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)

C3- COMPLAINTS PROCEDURE

The Company is committed to providing quality care and service. In the event if Policyholder(s) experience any unpleasant situation or are not satisfied with the package and / or services provided, please bring such cases to the Company's immediate notice in any of the following ways.

- i) Notify the Company by sending an e-mail to care@alaininsurance.com
- ii) Call the Company to lodge your complaint. Such calls may be recorded for quality assurance and training purposes
- iii) Visit the Company and ask the Company representative to register the complaint

Upon registration of a complaint, the Policyholder(s) will be provided with a Complaint Reference No. A Company representative will contact the Policyholder(s) within 2 working days.

All complaints and feedback will be attended to promptly, transparently and confidentially.

The Company may request for additional information / documentation to further investigate the matter. Rest assured all complaints will be dealt with and resolved in a timely manner however, in any case no later than 15 working days.

If case the Policyholder remains dissatisfied after the resolution provided by the Company, the Policyholder has the right to refer the complaint to the Central Bank of the U.A.E. through the below:

Digital Platform: <https://smartservices.ia.gov.ae/EComplaint/SubmitNewDispute>

Email Address: Complaints@ia.gov.ae

Contact Person: Complaints Section Manager

Contact No: 80042823

Fax No: 0097125572111

Timings: From 7 am to 7 pm / Saturday to Thursday

The Company is dedicated to learning from the experiences of its Policyholder's and strives to continuously enhance its services.



C4 - DEFINITIONS

For the purpose of this Insurance Policy, the following terms wherever used herein shall be held to mean:

1. Academic Year:

means, the academic year calendar as prescribed by individual schools within the U.A.E.

2. Accident:

means, where death or disablement is caused solely and directly by any sudden, unforeseen and unexpected event/circumstance and which in no means is a result of any intentional act on part of the policyholder(s).

3. Accidental Death

means, a sudden, unforeseen and unusual specific event that happens unexpectedly caused solely and directly by violent, external and visible means which occur at identifiable time and place resulting in loss of life and which is the sole and direct cause of accidental death or disablement.

4. Activities of Daily Living

Policyholder(s) is unable to follow 4 out of 6 Activities of Daily Life as defined below:

- **Washing:** *means, the ability to wash in the bath or shower (including getting into or out of the bath or shower) or wash satisfactorily by other means*
- **Dressing:** *means, the ability to put on, take off, secure and unfasten all garments and, as appropriate, any braces, artificial limbs or other surgical appliances.*
- **Feeding:** *means, the ability to feed oneself once the food has been prepared and made available.*
- **Toileting:** *means, the ability to use the lavatory or otherwise manage the bowel and bladder function so as to maintain a satisfactory level of personal hygiene.*
- **Mobility:** *means, the ability to move indoors from room to room on level surfaces.*
- **Transferring:** *means, the ability to move from a bed to an upright chair or wheelchair and vice versa.*

5. Assurance Value:

means, the maximum amount to be paid or reimbursed in case of occurrence of an event insured against under each section of the Policy as described in the Schedule of Benefits.

6. Beneficiary

means, the person or entity entitled to receive the claim amount and other benefits in the event of a loss covered under this Policy

7. Certificate of Cover

means, the Certificate attaching to this Policy which specifies the name of the Policyholder(s), first date of purchasing this policy, the policy period, the details of the child/children studying in the U.A.E. school

8. Chronic condition:

means, any medical condition or disease that is enduring and requires continuous medical attention and maintenance.



9. Co-curricular activities:

means, activities that are designed and/or organized by the school which complement the academic learning experience of the child e.g. Inter or Intro school Elocution contests, Declamation contests, Quiz, competitions, school field trips, etc.

10. Cooling-off or Free Look Period:

means, in case within 30 days of purchasing this Policy the policyholder(s) change their mind, this policy can be cancelled, and a full refund of premium will be made subject to no claim has been made or benefits paid under this Insurance Policy

11. Epidemic:

means, rapid spread of any infectious disease across many individuals in a given population within a short period of time.

12. Event/Incident:

means, a circumstance neither expected nor intended by the Policyholder(s), which is covered under this policy and the occurrence of which can result in a claim.

13. Extra-curricular activities:

means, activities that are designed and/or organized by the school which are completely outside of the regular educational program or curriculum and contribute to the overall development of the child e.g. Participating in swimming classes, music class, sports training, after school clubs, etc.

14. Family Support

means, following occurrence of an insured event covered under this policy, where the policyholder(s) require the assistance of immediate family members to support them and manage their affairs, subject to the terms, conditions, limitations and exclusions of this Insurance Policy, flight and visa expenses will be reimbursed for two immediate family members to visit the U.A.E. including a daily allowance for accommodation, food and transportation during their stay in the U.A.E.

15. Hazardous / Extreme / Adventure Sports

means, any action sports, adventure or extreme sports activities or events that involve a high degree of risk which are generally characterized by high speed, height, depth or require a high level of physical and/or mental exertion and may be dangerous.

16. Home Help

means, in case of occurrence of an event covered under this policy, where the policyholder(s) require help of a domestic worker to manage their home life while they manage the rest of their family affairs, an allowance for such help will be reimbursed subject to the terms, conditions, limitations and exclusions of this Insurance Policy.

17. Illness:

means, sudden and unforeseen change in health, sickness or disease of the policyholder(s) contracted after the commencement of this Policy as diagnosed by a licensed medical practitioner and that which occurs during the policy period.

18. Indemnity Period:

means, following occurrence of an insured event during the policy period, the indemnity period will be the remainder of the current Academic Year (including holidays).

19. Injury:

means, bodily injury sustained as a result of a sudden and unforeseen accident directly and independently of all other causes and which occurs during the policy period.



20. Insurer/ Company:

means, Al Ain Ahlia Insurance Company PSC, Airport Road, P.O. Box 3077, Abu Dhabi – U.A.E.

21. Involuntary loss of employment

means, loss of employment of the Primary Breadwinner as a direct result of involuntary dismissal by the employer subject to the terms, conditions and exclusions of this Insurance Policy.

22. Legal Representative

means, the executor, administrator or other person who at the time is entitled by law to exercise the rights of a deceased or incapacitated Policyholder with respect to an option granted under the Plan

23. Legal System

means, the relevant regulatory body or judiciary system within the U.A.E.

24. Loss of Life:

means, sudden death of either of the policyholder(s) due to any cause other than those specifically excluded under this Policy.

25. Mental Illness or disease:

means, any mental health condition or disorder that affects the mind, thought process and/or behaviour of a person.

26. Natural Death

means, death occurring in the course of nature and from natural causes (as age or disease) as opposed to accident or violence

27. Parent:

means, either or both parent's (father/mother) of the child (married or separated) who are alive at the time of taking this Policy.

28. Payee:

means, a natural person or legal person to whom the benefit is paid in the event of a claim.

29. Permanent Total Disablement:

means, total and permanent inability of the policyholder(s) to perform or follow material and substantial duties of usual occupation and/or activities of daily life due to accident or sickness subject to the terms, conditions and exclusions of this Insurance Policy.

30. Policy Period:

means, 12 months from the date on which this policy was purchased (i.e. the start date of the policy) and end date of the policy as appearing on your policy schedule.

31. Policyholder/Insured:

means, either parent or both parents as named in the Proposal/Declaration Form, who have been accepted for coverage by the Insurer.



32. Pre-existing medical condition:

means, any consultation, diagnosis and / or treatment received, or symptoms experienced for any chronic medical condition or physical defect that existed and / or which the policyholder(s) were aware of or should have reasonably been aware of prior to commencement of this Insurance. This is extended to include any ongoing or recurring

medical condition for which medical advice or treatment was recommended by a medical practitioner prior to the commencement of this Insurance.

33. Primary Breadwinner:

means, nominated individual who is the primary income earner in a household and / or who is the sponsor of the dependent children's U.A.E. residence visa and contributes to the largest portion of household income, covers most of the household expenses and financially supports the family.

34. Psychological Counselling:

means, consulting a psychologist to help the child overcome and / or manage the trauma and stress that he faces following occurrence of an insured event subject to the terms, conditions, limitations and exclusions of this Insurance Policy.

35. School Stationery:

*means, any writing or printed materials, including papers, notebooks, envelopes, basic/digital calculators, including books which are related to the academic curriculum and supplied by the school and other usual supplies as required in the school. **Equipment's or electronic devices like laptops, tablets and the likes are not covered.***

36. School Transport:

means, limited to the transportation provided by the school only for the purpose of transferring the child between the school and home. This extends to include the bus transportation from and to school for any school related trips/events.

37. School Tuition Fee:

means, the school tuition and curriculum related fees for the educational or academic program required in order for the child to attend school. This does not include any costs associated with any registration / deposit or bond fees, co-curricular activities, extra-curricular activities, school transport, school uniform, books, school stationery, etc.

37. School Uniform:

means, school daily wear including physical education (PE) uniform as prescribed by the school.

39. Self-employed:

means, any individual who does not work for an employer and earns an income from a business or trade which he/she operates personally.

40. Smoker

means, any form including but not limited to cigarettes & e-cigarettes, any tobacco product, shisha, vaping, etc. either daily or occasionally.

41. Sports Kit:

means, any sports kit including relevant clothing, accessories, equipment, etc. required by the child which is a part of his routine training activity and / or required as a result of participating in school activities and extra-curricular activities.



42. Spouse:

means, a husband or wife, considered in relation to their partner.

43. Terminal Illness:

means, an advanced or rapidly progressive incurable illness which is diagnosed during the policy period, where the medically evidenced life-expectancy of the policyholder is not greater than 12 months and is likely to cause death subject to the terms, conditions and exclusions of this Insurance Policy.

44. Usual Occupation:

means, the main occupation that the policyholder(s) are engaged in which is suited to their experience, training and/or education.

45. Waiting Period

means, a period following the start date of cover during which, in the event if a claim no benefit will be paid and/or reimbursed to the policyholder(s).

46. Words referred to in the masculine gender shall include feminine as well.



شركة العين الأهلية للتأمين (ش.م.ع.)
Al Ain Ahlia Insurance Co. (PSC)



**Address: Al Ain Ahlia Insurance Co Bldg,
Airport Road, Behind Al Jazira Sports Club**



Website: www.alaininsurance.com



Email: care@alaininsurance.com



Telephone No. +971 2 611 9999

FOLLOW US



This Policy is underwritten and insured by Al Ain Ahlia Insurance Co. PSC, incorporated in Abu Dhabi by Act 18 of 1975 and licensed as an insurer pursuant to Insurance Registration No. 3 of Law No. 6 of 2007 concerning the establishment of the Central Bank of the U.A.E. and its regulations.