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Level Term Life Insurance

With the “Level Term Life Product” proposed by SECURITE ASSURANCE S.A.L., you can secure the well-being of your loved ones in the unfortunate event of your Natural or Accidental Death. It also provides additional protection through optional coverages like Permanent Total Disability, Terminal illness and Critical Illness.

BASIC COVERAGE

DEATH ANY CAUSE: Provides coverage for the Insured's death resulting from natural causes, sickness, or accidents covered by the Policy. The Policy duration can range from 1 year up to the Insured's age of 75.

GUARANTEED RENEWABILITY (GR): Allows the Policy Owner to renew Death coverage until age 75 and eligible Riders until age 65, without new evidence of insurability and at standard rates, regardless of health status. Available for Policy durations of 1, 5, or 10 years.

ADDITIONAL RIDERS

PERMANENT TOTAL DISABILITY (PTD): Payment will be made in three installments when the Insured has been disabled for a continuous period of six months. The benefit is available in two payment options: (i) **pre-payment (accelerated)**, where the payable amount will be deducted from the Death Sum Insured, and (ii) **additional**, where the payable amount will be paid separately from the Death Sum Insured.

- a) **PTD Any occupation:** When, as a result of Sickness or Accident, the Insured is permanently, totally and irreversibly disabled to the extent of being unable to ever again engage in, or work for reward in any occupation, including his own.
- b) **PTD Own or similar occupation:** When, as a result of Sickness or Accident, the Insured is permanently, totally and irreversibly disabled to the extent of being unable to ever again engage in any gainful occupation or employment for compensation or profit for which he is qualified for by education, training or experience.

PERMANENT PARTIAL DISABILITY (PPD): When, as a result of Sickness or Accident, the Insured is permanently, partially and irreversibly disabled to the extent of being unable to ever again work at full physical capability. The benefit payable is limited to a specific percentage according to the Continental scale and will be deducted from the Death Sum Insured.

WAIVER OF PREMIUM: If the Insured becomes permanently and totally disabled, the Company will waive the premium payments for the remaining period of the Death coverage, either until the Insured's death or until he reaches the age of 75, whichever comes first.

CRITICAL ILLNESS: Coverage includes Alzheimer, Heart Attack, Bacterial Meningitis, Kidney Failure, Cancer, Multiple Sclerosis, Coronary artery bypass graft, and Stroke. The waiting period is 60 days, and survival period is 21 days. GR is available if selected with a Policy duration of 1 or 5 years. The maximum Sum Insured is 50% of Death or \$500,000.

TERMINAL ILLNESS: An incurable illness or condition at an untreatable stage, expected to cause death within 12 months. The benefit is payable if the claim is made more than 12 months after policy commencement and 12 months before expiration. The Sum Insured is 100% of Death Any Cause.

PASSIVE WAR RISK AND TERRORISM: Provides coverage for death or disability due to passive war risks or terrorism. It can be included in the basic coverage with eligible riders. Excludes claims from South Lebanon, Bekaa, Beirut's southern suburbs, Baalback Al Hermel, and other high-risk areas. A total limit of USD 250,000 per individual applies, including new and existing coverage.

PARAMETERS

Minimum / Maximum Entry Age	18 / 69 (Death)	18 / 59 (Additional Riders)
Maximum Expiry Age	75 (Death)	65 (Additional Riders)
Frequency of Payment	Annual or Single Premium (can only be selected for a Policy duration of 1 or 5 years)	
Minimum Premium	\$75	
Rates and Premiums	Available upon request	

KEY FEATURES

- Your Policy is reinsured by a top-rated reinsurer with a longstanding presence in France and internationally.
- Our highly competitive insurance rates ensures both affordability and higher coverage.
- Easy premium payment options include automatic direct debit, credit card, OMT, or our direct collection facility.



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Group Term Life Insurance

With the 'Group Term Life Insurance Product' proposed by SECURITE ASSURANCE S.A.L., you can ensure that your Employees are protected, offering peace of mind to their families in the unfortunate event of their Natural or Accidental Death or Disability.

BASIC COVERAGE

DEATH ANY CAUSE: Provides coverage for the Insured's death resulting from natural causes, sickness, or accidents covered by the Policy. The Policy duration can range from 1 year up to the Insured's age of 75.

ADDITIONAL RIDERS

PERMANENT TOTAL DISABILITY (PTD): Payment will be made when the insured has been disabled for a continuous period of six months. The benefit payable will be deducted from the Death Sum Insured.

- c) **PTD Any occupation:** When, as a result of Sickness or Accident, the Insured is permanently, totally and irreversibly disabled to the extent of being unable to ever again engage in, or work for reward in any occupation, including his own.
- d) **PTD Own or similar occupation:** When, as a result of Sickness or Accident, the Insured is permanently, totally and irreversibly disabled to the extent of being unable to ever again engage in any gainful occupation or employment for compensation or profit for which he is reasonably qualified for by education, training or experience.

PARTIAL PERMANENT DISABILITY (PPD): When, as a result of Sickness or Accident, the Insured is permanently, partially and irreversibly disabled to the extent of being unable to ever again work at full physical capability. The benefit payable is limited to a specific percentage according to the Continental scale and will be deducted from the Death Sum Insured.

TEMPORARY TOTAL DISABILITY (TTD): When, as a result of Sickness or Accident, the Insured is totally unable to perform his or her regular occupation for a temporary period of time. The benefit payable is limited to a percentage of salary, or a proportion of the Sum Insured. The benefit is applicable for a period of 52 or 104 weeks and commences after the elimination period, which is either zero or 7 days, depending on the Policy Owner's selection.

CRITICAL ILLNESS: Coverage includes Alzheimer, Heart Attack, Bacterial Meningitis, Kidney Failure, Cancer, Multiple Sclerosis, Coronary artery bypass graft, and Stroke. The waiting period is 60 days, and survival period is 21 days.

MEDICAL EXPENSES: The benefit shall be payable in case the Insured has, as a result of an accident, sustained injuries which necessitated medical, surgical, hospital, nursing home and nursing fees or charges.

PASSIVE WAR RISK AND TERRORISM: Provides coverage in the unfortunate event of the Insured's death or disability caused by passive war risks or acts of terrorism. It can be selected as part of the basic coverage along with other eligible riders. Coverage is excluded for claims arising in South Lebanon, Bekaa, the southern suburbs of Beirut, Baalback Al Hermel, and any other regions deemed high-risk or active conflict zones. A total sum insured limit of USD 300,000 per individual, inclusive of both new and existing coverage, will apply.

KEY FEATURES

- Eligible members include all active full-time permanent Employees in active service for the Employer.
- Discounted group premiums provide a significant advantage over individual policies.
- Our highly competitive rates ensure affordability for the Employer and higher coverage for the Employees.
- The product features a Free Cover Limit, offering the maximum coverage amount to the Employees without the need for evidence of insurability.
- Our product is reinsured by a top-rated reinsurer with a longstanding presence in both France and internationally.

Contact us for a customized Group Term Life Insurance quotation, designed to cover your Employees, and aligned with your budget and specific needs!



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Frequently Asked Questions – Term Life

What is Level Term Insurance?

Level Term Insurance is a type of life insurance Policy that provides coverage for a specified duration with a consistent premium and a death benefit that remains constant throughout the Policy's term.

What does Level Term Insurance cover?

Level Term Insurance covers the Insured against a death benefit in the event of the Insured's passing, regardless of the cause of death, whether it's due to an accident or sickness.

How does Level Term Insurance work?

In the event of the Insured's death due to natural causes, sickness, or covered accidents as per the Policy, the company will pay the coverage amount to the designated beneficiary(ies).

What are the available durations for Level Term Insurance policies?

Level Term Insurance policies are available for durations ranging from 1 year up to any duration until the Insured reaches the age of 75.

How can clients apply for Level Term Insurance, and what documentation is required?

Clients can apply for Level Term Insurance by completing an application, undergoing a medical examination if necessary, and providing financial information. Required documentation may include medical records, financial statements, and identification. Refer to the basic requirements grid applied by the company to determine the necessary documentation for your client's application.

If the Policy has expired, does the client need to reapply for underwriting?

If the Policy was initially issued for a duration of 1, 5, or 10 years, there is no need to reapply for underwriting as Guaranteed Renewability has already been granted.

What does Guaranteed Renewability mean?

Guaranteed renewability means that the Policy can be renewed for another term until the Insured reaches the age of 75 without requiring evidence of insurability. This feature is applicable for Policy durations of 1, 5, or 10 years.

Can additional riders or benefits be added to Level Term Insurance policies?

Yes, additional riders such as Disability, Waiver of Premium, Critical Illness, Passive War Risk and Terrorism, and Terminal Illness riders can be added to provide clients with comprehensive coverage.

What is the process for clients to make a claim on their Level Term Insurance Policy?

In the event of a claim, beneficiaries should contact the Company, provide the necessary documentation and complete a claim application.

Who is the beneficiary of the Policy?

The beneficiary is the person or persons designated by the Policy Owner in the application. In the event of the Insured's death while the Policy is in force, the beneficiary is entitled to receive the death benefit.

What are the three types of beneficiaries?

Primary Beneficiary: The primary beneficiary is the first in line to receive the claim proceeds in the event of the Insured's death.

Contingent Beneficiary: The contingent beneficiary is next in line to receive the claim proceeds if the primary beneficiary passes away.

Irrevocable Beneficiary: An irrevocable beneficiary is a person or entity designated to receive the claim proceeds, and their status cannot be changed or revoked without their consent.



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Can the Policy Owner amend the Policy after it is issued?

Yes, the Policy Owner can amend the Policy by signing and submitting a policy change form. The company will make amendments by issuing a written document, known as an endorsement, which modifies the terms and conditions of the policy.

What happens if the Policy Owner wishes to cancel the policy?

If the Policy Owner wishes to cancel his Policy, he must initiate the cancellation process by completing and signing a cancellation form. In cases where the bank is designated as the Irrevocable Beneficiary, the cancellation requires obtaining a consent from the Bank.