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Personal Accident

With the "Personal Accident Insurance Product" proposed by SECURITE ASSURANCE S.A.L., you can ensure that you or your loved ones are taken care of in the unfortunate event of your Accidental Death, Permanent Total and Partial Disability.

BASIC COVERAGE

ACCIDENTAL DEATH BENEFIT: Provides coverage if the Insured sustains an injury resulting in death within three hundred sixty-five days (365) days from the date of the accident covered by the Policy. The cause of death has to be as a direct result, independently and exclusively of all other causes, of bodily injuries caused by external, violent and accidental means of which there is evidence of visible contusion or wound on the exterior of the body.

PERMANENT TOTAL AND PARTIAL DISABILITY DUE TO ACCIDENT: The benefit shall be payable in case of Permanent Total and Partial Disability resulting from an accident and occurring within three hundred sixty-five days (365) days from the date of the accident covered by the Policy, provided that the Insured is beyond any hope of improvement after a waiting period of six months. The benefit amount will be determined based on the extent of disability caused by severance or total loss of the use of parts of the body, in accordance with the Continental Scale.

MEDICAL HEALTH PROVIDERS: A Special Doctor's Scale for Permanent Total and Partial Disability is provided with a tailored compensation schedule designed to meet the specific needs of medical professionals.

ADDITIONAL RIDERS

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. 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 250,000 per individual, inclusive of both new and existing coverage, will apply.

WEEKLY BENEFIT INCOME: The benefit shall be payable in case of Temporary Disability due to accident. The payment period is 104 weeks, and the elimination period is 7 days. For self-employed individuals, benefits are payable only if the insured is disabled for more than 14 days.

The Sum Insured should not exceed:

- 75% of Basic Weekly Income
- 5% of the basic coverage Sum Insured
- \$1,500 per week for all classes
- \$150 per week for Insured individuals under the age of 25
- \$500 per week for Insured individuals who work on a commission basis
- For self-employed individuals in class C, the maximum weekly Sum Insured is \$250 and \$175 for class D

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.

- Minimum Sum Insured: \$1000
- Maximum Sum Insured: \$50,000 per year or 10% of the basic coverage Sum Insured
- Deductible amount: \$30 per accident is applied
- Treatment should be within 30 days for the date of accident

PARAMETERS

Age Limitations	Basic Coverage	Weekly Income Benefit	Medical Expenses
Minimum Entry Age	18	18	18
Maximum Entry Age	64	59	64
Maximum Expiry Age	75	69	75
Minimum Sum Insured	\$25,000		

KEY FEATURES

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

Group Personal Accident Insurance

With the 'Group Personal Accident 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 Accidental Death, Permanent Total and Partial Disability.

BASIC COVERAGE

ACCIDENTAL DEATH BENEFIT: Provides coverage if the Insured sustains an injury resulting in death within three hundred sixty-five days (365) days from the date of the accident covered by the Policy. The cause of death has to be as a direct result, independently and exclusively of all other causes, of bodily injuries caused by external, violent and accidental means of which there is evidence of visible contusion or wound on the exterior of the body.

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WEEKLY BENEFIT INCOME: The benefit shall be payable in case of Temporary Disability due to an accident. The payment period is 104 weeks, and the elimination period is 7 days. For self-employed individuals, benefits are payable only if the insured is disabled for more than 14 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.

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.
- Our product is reinsured by a top-rated reinsurer with a longstanding presence in both France and internationally.

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

Frequently Asked Questions – Personal Accident

What is Personal Accident Insurance?

Personal Accident Insurance covers any loss or injury of the Insured arising from bodily injury, which is caused by an Accident, resulting in the loss of life, total and partial disability of the Insured within 365 days from the date of accident or injury.

Does Personal Accident Insurance cover illness or diseases?

Personal Accident Insurance specifically covers accidents. It does not provide coverage for illnesses or diseases.

How is the coverage amount calculated for the Insured?

The coverage amount is determined by considering the Insured's occupation class and income. It often corresponds to a multiple of the annual income, 10 or 15 times the yearly earnings.

Can an unemployed housewife apply for Personal Accident Insurance coverage?

Absolutely! The housewife can apply for Personal Accident Insurance, and she has two options:

- She can apply for coverage equal to 100% of the Spouse Insured's Sum Insured, with a maximum limit of USD 250,000.
- Alternatively, she can opt for separate coverage with a maximum limit of USD 100,000.

What is the Weekly Indemnity additional rider?

The Weekly Indemnity additional rider offers financial protection in case of temporary total disability resulting from an accident.

What is the maximum duration for paying the Weekly Indemnity amount?

The maximum duration for paying the Weekly Indemnity amount is 104 weeks, with payments starting immediately after the elimination period.

What is the elimination period in Weekly Indemnity, and how long does it last?

The elimination period is the duration during which the Weekly Indemnity is not paid. In this case, the elimination period is 7 days, meaning that payments begin after the initial 7-day waiting period.

What is Accident Medical Reimbursement?

Provides reimbursement for medical expenses incurred as a result of an accident. This coverage assists in covering the expenses related to essential medical treatments, hospitalization, surgeries, medication, diagnostic tests, and other associated costs.

Are there any limitations applied to medical reimbursement?

There is a deductible of USD 30 per accident that the Insured is responsible for covering. Additionally, it's essential to initiate treatment within 30 days from the date of the accident to be eligible for reimbursement.

How is medical reimbursement paid?

Based on the original bills submitted by the Insured to the Company. If the Insured is eligible for a refund of all or part of these expenses from another source, the Company will only be liable for the remaining amount within the limits specified in the schedule.

What is the process for clients to make a claim on their Personal Accident Insurance Policy?

In the event of a claim, Beneficiaries or Insured should contact the Company, provide the necessary documentation, and complete a claims application.

Who is the Beneficiary of the Policy?

The Beneficiary is the person(s) nominated 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 accidental death benefit.



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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.

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.