

## YOUR COVER DETAILS SUMMARY - NAJM CARE

PERSONAL ACCIDENT BENEFITS		PLAN ( IN AED)
Whilst living and working	Loan / Mortgage Payment - Monthly Benefit, Up to 12 months	AED 5,000
	Credit Card Bill Payment - Monthly Benefit, Up to 12 months	AED 3,500
	School Fees Payment - Monthly Benefit, Up to 12 months	AED 1,500
	Double benefit for Accidental Death / Permanent Total Disability for Common Carrier Accidents	For the Above
	Permanent Partial Disablement (As per Percentage Scale subject to a maximum of)	AED 120,000
	Medical Reimbursement for Accidental Death, Permanent Partial Disability, Permanent Total Disability	AED 5,000
Whilst at Hospital	Hospital Cash due to Accident (Up to 60 Days)	40 per day
	Hospital Cash due to Accident in ICU (Up to 60 Days)	80 per day
	Broken Bones due to Accident	AED 2,000
HOME CONTENTS BENEFITS		PLAN ( IN AED)
Whilst at Home & Away	Contents	AED 40,000
	Contents Temporarily Removed	AED 4,000
	Loss of Rent & Alternative Accommodation (Hotel in UAE, AED 300 per day)	Up to AED 8,000
	Replacement of Locks & Keys	AED 500
	Visitor's Personal Belongings lost/ damaged	AED 2,500
	Tenants Liability	AED 50,000
	Loss of Documents (passport, driving license, Emirates ID and work permit.)	AED 3,000
	World Wide Cover for Personal Belongings incl. jewellery, portable electronics, mobiles, tablets, documents, wallet and misuse of credit card and other valuables carried with the individual.	
	Covers loss, accidental damage, theft in the UAE & up to 90 days while travelling worldwide.	AED 2,000
Loss of money and misuse of credit card	AED 2,000	
ADDITIONAL BENEFITS		PLAN ( IN AED)
Second Opinion Service	Included	
DEDUCTIBLE APPLIED ON LOSS EVENTS		PLAN ( IN AED)
Home Content Deductible per loss event	AED 500	
Personal Belongings Deductible per loss event	AED 1,000	
Loss of Documents per loss event	AED 50	
Medical reimbursement for Accidental Death, Permanent Partial Disability, Permanent Total Disability	AED 100	

Please refer to the policy terms & conditions for full cover details