



# YourCare

## Key Features Document

### United Arab Emirates



## Helping you decide

This important document explains the main features of the YourCare policy.

You should read this document carefully together with the YourCare Policy Terms and Conditions so that you understand what you are buying and keep them in a safe place for future reference.

In the event of any discrepancies between this document and the Policy Terms and Conditions, the Policy Terms and Conditions will prevail.

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# What is YourCare?

YourCare is a fixed term critical illness insurance policy. YourCare pays you the critical illness cover amount if you are diagnosed with a serious illness during the policy term. There is no need for you to undergo any medical tests when applying. Everything is done online.

You get to choose from three options of cover:

## 1. Essential: Cancer-only

Cancer-only critical illness cover which pays the amount insured if you were diagnosed with any type of cancer covered under this policy.

## 2. Plus: Critical illness including Cancer cover

Critical illness cover includes 10 of the most common critical illnesses as per our claims experience in the Middle East over the last 30 years, including cancer cover. The list of illnesses is given in the section 'Critical Illness conditions covered by YourCare' of this document.

## 3. Complete: Critical illness including Cancer cover + Hospitalisation benefit

Covers 10 of the most common critical illnesses including cancer and pays an additional hospitalisation benefit.

**All three options include the following benefits at no additional cost:**

1. AED 50,000 child's cancer cover,
2. Medical second opinion services, and
3. AED 20,000 funeral coverage.

## What can YourCare do for you?

You may have medical insurance with limited access to hospitals and clinics or restrictions on international cover, this may include a co-pay and may also have a maximum claim amount per year. Your medical insurance is often tied to your employment, and you may not have appropriate cover if you are between jobs.

YourCare pays you the critical illness cover amount if you are diagnosed with a critical illness during the term of the policy. This enables you to get the best specialist treatment you need without compromising due to the limitations of your medical insurance.

You can also use the insured amount to cover other costs like treatment related travel and other day-to-day expenses in case you are unable to work due to your ongoing treatment.

## What do you need to do?

- Provide us with all the information we ask for when you apply for the policy and answer all the questions on your online application fully, truthfully and accurately.
- Pay all your premiums until the end of your policy term as outlined in your Policy Schedule.

## How long can the policy last?

You get to choose a policy term of 5 or 10 years. If you pay all your premiums, you will be protected under the policy until the end of your chosen policy term.

Your policy will stop earlier in the event of any claim except for hospitalisation, child's cancer cover benefit and medical second opinion or if you stop paying your premiums. There is no policy value at any time.

## Who does the policy cover?

At the time of applying for the policy, you must be a resident of United Arab Emirates and between the ages of 18 and 49 years.

# What cover can YourCare provide?

## Cancer cover

You can choose Cancer Cover of AED 200,000, AED 500,000 or AED 1,000,000 which pays out as a result of a cancer diagnosis covered under this policy.

## Critical illness benefit

You can choose critical illness cover of AED 200,000, AED 500,000 or AED 1,000,000 which pays out as a result of contracting one of the 10 critical illnesses covered under this policy.

### Critical Illness conditions covered by YourCare

1. **Aorta graft surgery** – for disease and trauma
2. **Benign brain tumour** – resulting in permanent symptoms
3. **Cancer** – excluding less advanced cases
4. **Cardiomyopathy** - of specified severity
5. **Coronary artery bypass grafts** – with surgery to divide the breastbone
6. **Heart attack** – of specified severity
7. **Heart failure**– of specified severity
8. **Heart valve replacement or repair** – with surgery to divide the breastbone
9. **Kidney failure** – requiring permanent dialysis
10. **Stroke** – with specified symptoms

For more information on the critical illness and cancer cover conditions covered under this policy, please refer to the YourCare Policy Terms and Conditions.

## Child's cancer cover

Child's cancer cover is included with all three cover options. The cover starts on the child's first birthday and ends on the day before the child's 19th birthday. The amount of cover is fixed at AED 50,000 and only one claim is possible per policy.

## Hospitalisation benefit

Hospitalisation Benefit is only available with the Critical illness Complete. The benefit will pay out AED 2500, AED 5000 or AED 7500 per week depending on the level of cover chosen, if you are hospitalised for 4 or more consecutive days, up to a maximum of 365 days.

### **Medical second opinion service (including your family).**

When you are facing a critical medical decision – whether an important health question or a serious diagnosis – getting it right is everything. We connect you to thousands of world-renowned medical experts. As a result, you can assess your situation with an expert medical second opinion. Medical second opinion service is included with all three cover options.

### **Funeral coverage**

In the unfortunate occurrence of your death, we will pay AED 20,000 to your chosen beneficiary to cover the funeral costs/repatriation expenses. This benefit is included with all three cover options.

**Please read the YourCare Policy Terms and Conditions for definitions of each benefit.**

### **When does the benefit cover start?**

As soon as your Policy starts, you will be covered for Medical second opinion service and Funeral coverage. All other benefits under the YourCare policy have a qualifying period of 90 days. This means that the benefits covered under your policy will begin on the 91<sup>st</sup> day from the start date of the policy.

### **How much does the policy cost?**

We will tell you the premium during the online application process. The cost of your policy will depend on your age, gender, smoker status, health and lifestyle, the level of cover you choose, your benefit options, and the policy term.

### **Can I change my mind?**

Yes, you can change your mind within 30 days of receipt of the policy documents and all premiums paid will be returned to you. You can also cancel your policy before you receive your policy documents. Send your cancellation request to us by using our contact details given in the 'How to contact us' section.

### **Can I make changes to my policy once it has started?**

Once your policy has started changes cannot be made and you can only hold one YourCare policy at a time.

### **What if I stop paying?**

Your cover and policy will end 30 days after the last payment was due and premiums will not be refunded.

Once the policy ends you cannot restart the policy payments and you will have to apply for a new one.

### **When will the policy not pay out?**

**We will not pay a claim if:**

- you don't complete the application form truthfully and accurately;
- the person making the claim does not give us all the information we ask for when the claim is made;
- the qualifying period of the benefits is not complete;
- you have not paid the premiums that were due and your policy has ended;
- your claim originates in any of the countries on the excluded country list. For the most up-to-date list of excluded countries, please visit <https://yourcare.zurich.ae/home/excludedCountries>;

Currently excluded countries are: Afghanistan, Angola, Bangladesh, Burkina Faso, Burundi, Cameroon, Central African Republic, Chad, Congo (Democratic Republic of Congo), Côte d'Ivoire, Djibouti, Equatorial Guinea, Ethiopia, Eritrea, Guinea, Guinea-Bissau, Haiti, Honduras, Iraq, Liberia, Libya, Mali, Mauritania, Myanmar, Niger, Nigeria, Pakistan, Sierra Leone, Somalia, South Sudan, Sudan, Syria, Togo, Ukraine, Yemen, Zimbabwe.

Full details of the policy exclusions can be found in the YourCare Policy Terms and Conditions.

## How to make a claim

Zurich should be your first point of contact when you want to make a benefit claim. You or the person making the claim should notify us as soon as possible at [benefit.claims@zurich.com](mailto:benefit.claims@zurich.com).

Full details on how to make a claim can be found in the YourCare Policy Terms and Conditions.

## How to make a complaint

If you have any issues with your policy, please contact us in the first instance, using the address or the contact numbers in the 'How to contact us' section.

Details of our complaint handling process are available in the YourCare Policy Terms and Conditions and on our website [www.zurich.ae](http://www.zurich.ae).

## Keeping up-to-date with your policy

You can keep up to date with your policy details online through Zurich International Online (ZIO). To register, go to [www.zurich.ae](http://www.zurich.ae) and click on 'Login'.

You can also access the plan on the go via the MyZurichLife app, available on Google Play and App Store.



Scan to download the app

## How to contact us

If you wish to contact us for any queries, you can call us, email or write to us.



**Phone:** +971 4 363 4567

We're available Monday to Friday between 8am and 5pm.



**Email:** [helppoint.uae@zurich.com](mailto:helppoint.uae@zurich.com), [benefit.claims@zurich.com](mailto:benefit.claims@zurich.com) for death benefit claims.



**Write to:**

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**Website:** [www.zurich.ae](http://www.zurich.ae)

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