

YourLife

Key Features Document

United Arab Emirates



Helping you decide

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

You should read this document carefully together with the YourLife 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.

Contents

What is YourLife?	3
What can YourLife do for you?	3
What do you need to do?	3
How long can the policy last?	3
Who does the policy cover?	3
What cover can YourLife provide?	3
Temporary accidental death benefit	3
Life cover	3
Accidental death benefit	4
Aeroplane cover	4
When does the benefit cover start?	4
How much does the policy cost?	4
Can I change my mind?	4
Can I make changes to my policy once it has started?	4
What if I stop paying?	4
When will the policy not pay out?	4
How to make a claim	5
How to make a complaint	5
Keeping up-to-date with your policy	5
How to contact us	5

What is YourLife?

YourLife is a fixed term life insurance policy. YourLife pays the life cover amount to your nominated beneficiaries if you die 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:** Life cover only.
2. **Plus:** Life cover + Accidental death benefit.
3. **Complete:** Life cover + Accidental death benefit + Aeroplane cover.

What can YourLife do for you?

If you need financial protection for your family, for example, to cover living expenses and debts, YourLife will pay the life cover amount to your nominated beneficiaries if you die during the term of the policy.

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 if the policy lasts for 5, 10 or 15 years. If you pay all your premiums, the policy will continue until the end of your chosen policy term.

Your policy will stop earlier in the event of a claim 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 YourLife provide?

Temporary accidental death benefit

A compulsory cover which is equal to the amount of life cover and is valid for the first 90 days from the start of the policy.

This benefit pays out as a result of death caused by an accident.

Life cover

Life cover is available from AED 200,000 up to AED 1,000,000. This cover begins from the 91st day from the start of the policy.

Accidental death benefit

If selected, this pays an additional sum of 50% of the life cover amount if you die as a result of an accident.

Aeroplane cover

If selected, this pays an additional sum of 50% of the life cover amount if you die as a fare paying passenger on a registered commercial airline.

Please read the YourLife 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 temporary accidental death benefit for the first 90 days. The coverage for all other benefits under the YourLife policy will begin from the 91st day.

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 life 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 YourLife 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;
- 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://yourlife.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 YourLife Policy Terms and Conditions.

How to make a claim

The person making the claim should notify us as soon as possible at benefit.claims@zurich.com.

Full details on how to make a claim can be found in the YourLife 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 YourLife Policy Terms and Conditions and on our website 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 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, benefit.claims@zurich.com for death benefit claims.



Write to:

Zurich International Life,
Zurich HelpPoint,
P.O. Box 50389,
Unit 601, Floor 6, Building 6,
Emaar Square,
Dubai,
United Arab Emirates.



Website: www.zurich.ae

Zurich International Life is a business name of Zurich International Life Limited.

Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners.

For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met.

Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Decree-Law Number 48 of 2023, and its activities in the UAE are governed by such law.

Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

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