

Key Information Document

Critical Illness Protection

This document provides you with important information about Critical Illness Protection. It is not marketing material. We are required by the Qatar Financial Centre Regulatory Authority to provide this information to you to help you understand the nature of this product.

You are advised to read this document so you can make an informed decision about whether to purchase this product.

GENERAL INFORMATION

Insurer's name and address: Zurich International Life Ltd, Qatar Financial Centre Branch address: P.O. Box 26777, 404 Fourth Floor, Qatar Financial Centre Tower, West Bay, Doha, Qatar. Telephone +974 4428 6322, email: helpoint.qa@zurich.com

Product name: Critical Illness Protection

Insurer's Regulatory Authority: Zurich International Life Limited Qatar Financial Centre Branch is authorised by the Qatar Financial Centre Regulatory Authority and its head office is regulated by the Isle of Man Financial Services Authority.

Effective date of this document: 06 July 2022 onwards

WHAT IS THIS PRODUCT?

Type of Product:

Critical Illness Protection is a non-investment protection product in the form of a critical illness insurance policy between the policy owner and Zurich International Life Ltd ('Zurich').

Type of insurance:

Critical Illness Protection is a regular premium pure protection product designed to provide a fixed amount of critical illness cover over a fixed policy term. Policies must include cancer cover or comprehensive critical illness. The policy has no surrender value at any time.

Significant features and benefits of the contract:

Critical Illness Protection is intended for customers between the ages of 18 and 59 who require a fixed amount of critical illness insurance over a specific period of time.

Your adviser will provide you with a personalised illustration which will show an indication of the regular premium required for the benefit and policy term chosen.

Your premium will be calculated on the basis of your age, gender, health, lifestyle and other information as deemed relevant by us at the time, as well as the type of benefit and level of cover selected.

Zurich will confirm the required regular premium amount on completion of the application process. We may review the price of cancer cover or comprehensive critical illness every 5 years and your premium may increase as a result of this review.

You can increase the level of cover at each policy anniversary, subject to acceptance by us and the maximum cover limits applicable at the time. The premium will increase if you choose to increase the level of cover. You cannot reduce the level of cover once the policy starts.

The policy has no surrender value at any time and if regular premiums stop at any time before the end of the policy term, the policy will end and all benefits will stop.

There can be up to 2 lives insured and both will be the owners on the policy. In the event of the first cancer cover or comprehensive critical illness claim, we will pay out the cover amount applicable to the policy and the policy will end.

On the death of the relevant life insured we will pay out the funeral cover amount applicable to the policy and the cancer cover or comprehensive critical illness will continue for the surviving life insured.

Insurance benefits:

The policy provides a choice between two types of cover:

- Cancer cover:** Pays a cash sum if you are diagnosed with any type of cancer covered under this policy.
- Comprehensive critical illness:** Pays a cash sum if you are diagnosed with any of the 34 critical illnesses (including cancer) covered under this policy.

Both types of cover are subject to an initial qualifying period of 90 days from the on risk date shown in your policy schedule. Claims made after the initial qualifying period are subject to a survival period of 30 days from the date of diagnosis of the illness.

Both types of cover include the following benefits at no additional cost:

- Child's cancer cover or child's critical illness cover** (Based on the type of cover selected on the policy): The cover starts on the child's 1st birthday and ends on the day before the child's 19th birthday. The level of cover is fixed at USD 15,000 (or currency equivalent) per child for up to 3 children and one claim per child.
- Funeral coverage:** In the unfortunate event of death of the life insured, we will pay USD 5,000 (or currency equivalent) to the chosen beneficiary to cover the funeral costs/repatriation expenses.

Please read the Critical Illness Protection Policy Terms and Conditions for full details and definitions of the benefits and conditions covered.

Significant or unusual exclusions or limitations of the contract:

The Policy Terms and Conditions lists the standard claims exclusions that highlight the key reasons why we would decline to pay a benefit claim. These fall broadly into the following categories:

- If the claim event does not exactly meet the benefit definition in the Policy Terms and Conditions, or
- Where the action of a party to the policy invalidates the claim (criminal act, terrorism, involvement in war, self-inflicted injury or suicide, addiction or misuse of alcohol or prescribed or non-prescribed drugs), or
- Where Zurich can establish that the policy owner failed to disclose information at the outset that would have led us to decline the benefit or the policy at the outset

In addition to the standard exclusion clauses within the Policy Terms and Conditions Zurich's underwriters can apply policy specific exclusions based on the information provided in the application.

Product term

The policy term must be chosen between 5 and 35 years and any life insured must be 69 years or younger at the end of the policy. Premiums are payable for the duration of the policy term.

Charges:

All policy charges are factored into the underlying premium rates.

Premiums:

All premiums must be sent to us by an acceptable payment method. If a premium payment is not made within 90 days from the due date, the policy will end without any value and the benefits will cease.

CLAIMS

In the event of a benefit claim under this policy, you can email us at benefit.claims@zurich.com, or contact us at the details in the General Information section on page 1. The claimant should notify Zurich as soon as possible.

We may need to see the life insured's medical records and/or require the life insured to undergo a medical examination or testing.

PERIODIC REVIEW OF COVER

You may need to review and update your cover periodically to ensure that it remains adequate for your circumstances.

RIGHT TO CANCEL

You have the right to cancel your policy within 30 days of receipt of your policy documents and receive a refund of any premiums paid in full. You will need to complete and return the cancellation notice provided within your policy pack to us using the contact details in General Information on page 1. You can also cancel your policy before you receive your policy documents by contacting us.

WHAT HAPPENS IF ZURICH IS UNABLE TO PAY OUT?

Zurich is a participant insurer in the Isle of Man Policyholders Compensation Scheme established under the Isle of Man Life Assurance (Compensation of Policyholders) Regulations 1991. If Zurich becomes insolvent, the Policyholders' Compensation Fund established under that Scheme shall pay a sum up to 90% of the amount of any liability of Zurich under this contract.

HOW CAN I COMPLAIN?

If you need to complain about this product, please contact us using the details at the top of this document. You can ask us for a copy of our complaints handling process, and this is also detailed on our website.

If you are not satisfied with our response you may also have the right to refer your complaint to:

Qatar regulator:

Qatar Financial Centre Regulatory Authority (QFCRA), The Customer Dispute Resolution Scheme, P.O. Box 22989, Doha, Qatar

Telephone: +974 495 6888

Email: compliance@cdrs.org

The Financial Services Ombudsman Scheme for the Isle of Man

Complaints that cannot be resolved can be referred to the Financial Services Ombudsman Scheme ("FSOS") for the Isle of Man. The FSOS is specifically aimed at individuals. You are not eligible to make a complaint against us to the UK Financial Ombudsman Services.

Complaints related to advice, suitability of the product or investments selected and the performance of the assets would not be covered by FSOS and should be directed to your adviser. The Ombudsman's contact details are:

The Financial Services Ombudsman Scheme for the Isle of Man,

Thie Slieau Whallian, Foxdale Road, St. Johns, Isle of Man

Telephone + 44 1624 686500

Email: ombudsman@iomoft.gov.im

Website: www.gov.im/oft

OTHER RELEVANT INFORMATION

The information in this Key Information Document is not the full terms of the contract, which is contained within the Critical Illness Protection Policy Terms and Conditions, available from us on request. Both documents should be considered in conjunction with your personalised illustration. Further product information is available on our 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 provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority.

Registered in the Isle of Man number 20126C.

Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles.

Telephone +44 1624 662266 Telefax +44 1624 662038 www.zurichinternational.com

