

Product Features

No	Definitions	Description
1	Eligibility	: All Bank Customers of CBQ who fulfil the following conditions; a. Is employed in Qatar; and b. Has a valid Qatar ID; and c. Age at entry 18 – 59 years subject to cessation of cover on attaining the age of 60 years
2	Benefits Covered	: Basic Benefits Available as per respective limits: <ul style="list-style-type: none"> • Death due to Natural Causes • Death due to Accident • Repatriation Expenses
3	Geographical limit	: 24 hours worldwide excluding war zones*. * Please read the full text of the policy wordings for details.
4	Commencement of Cover	: Insurance cover shall commence from the date of issuance of policy upon payment of premiums
5	Mode of premium Payment	: Yearly or monthly and only by debit to CBQ account of the customer
6	Grace Period	: <ul style="list-style-type: none"> • 30 days grace period for Annual premium mode • 15 days grace period for monthly Premium mode <i>The policy shall be lapsed if the premium is not paid during the grace period</i>
7	Period of Coverage	: One year with an automatic renewal facility
8	Policy Renewal	: The policy will be automatically renewed at Policy anniversary, subject to payment of premiums and the insured member continuing to meet all the eligibility criteria
9	Termination of cover	: The insurance cover on the life of any Insured Member shall terminate at the earliest of the following; i. the date on which the Policy expires ii. the date on which the Insured Member is no longer employed in Qatar iii. The date on which the Qatar ID of the Insured Member expires or is cancelled iv. the date on which the Grace Period for the payment of Premium expired provided the Premium due was not paid within the Grace Period v. the date on which the benefits under this Policy are paid to the Beneficiary vi. the date on which the Insured Member attains the age of 60 years vii. in the event of policy cancellation by the Insured Member
10	Claims	: <ul style="list-style-type: none"> • Claim shall be intimated to QLM within 60 days of the happening of the event • Submission of Claim documents to be done within a further 60 days period from the date of intimation of the claim

For further details, please read the full text of the policy wordings.