



CB Loan Care Policy Terms & Conditions

Eligibility and Benefits:

Loan Type	Eligible Age at Inception & Maturity	Coverages
Personal Loans	18-66 years up to 70	<ul style="list-style-type: none">• Death: 100% coverage up to age 70 (subject to a maximum sum insured on any borrower of QAR 4,000,000)• Permanent Disablement: Only for loans taken before 1st April 2018 only 100% coverage up to age 70 (subject to a maximum sum insured on any borrower of QAR 4,000,000)• Critical Illness: Only for loans taken before 1st April 2018 up to QAR 20,000 up to age 60 Survival period is 30 days and waiting period is 3 months
Vehicle Loans	18-66 years up to 70	<ul style="list-style-type: none">• Death: 100% coverage up to age 70 (subject to a maximum sum insured on any borrower of QAR 4,000,000)• Permanent Total Disablement: Only for loans taken before 1st April 2018 only 100% coverage up to age 70 (subject to a maximum sum insured on any borrower of QAR 4,000,000)• Critical Illness: Only for loans taken before 1st April 2018 up to QAR 20,000 up to age 60 Survival period is 30 days and waiting period is 3 months
Mortgage Loans	18 – 69 years up to 75	<ul style="list-style-type: none">• Death: 100% coverage up to age 75, only subject to policy terms and provisions• Permanent Total Disablement: Only for loans taken before 1st April 2018 provide 100% coverage up to age 70

Life insurance is mandatory for all customers aged between 18 and 66 for personal and vehicle loans, 18 and 69 for mortgage loans.

All benefits above are subject to the terms, conditions, and exclusions as stated in the policy.

Key Exclusions: This policy will not pay any outstanding amounts if:

1. The member dies directly as a result of War, invasion, act of foreign enemies, hostilities or warlike operation (whether war declared of not), civil war, mutiny, civil commotions assuming the proportions of or amounting to a popular rising, insurrection, rebellion, military or usurped power or any act of any person acting on behalf of or in connections with any organization actively directed towards the overthrow of any Government or ruling body by force, terrorism or violence
2. Death is directly or indirectly caused by, resulting from, happening through, arising out of or in connection with any act of terrorism regardless of any other cause contributing concurrently or in any other sequence of the loss, damage, cost or expense
3. The member dies as a direct or indirect consequence of the use of nuclear, biological and chemical weapons or; attacks on or sabotage of facilities (e.g. nuclear power plants, reprocessing plants, final repository sites and research reactors) and storage depots, which lead to the release of radioactivity or nuclear, biological or chemical weapons. Insurance cover shall not exist when the attacks and sabotage listed above have been performed with the specific use of information technology.

Claims: The beneficiary of this policy is the Bank, and the claims will be initiated by the Bank upon confirmation of death by customers representative or by government authorities.

For any claim or complaint-related inquiries, please contact to Commercial Bank.

Please contact your Relationship Manager for further details.

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