



National Life & General Insurance Company SAOG

P.O. Box : 798, Postal Code 117 Wadi Kabir
Sultanate of Oman
(968) 24730999 natlife@nlicgulf.com
(968) 24727453 www.nlicgulf.com
C.R. No.: 1/48787/6 - ICR No.: 23

الشركة الوطنية للتأمين على الحياة والعلم ش.م.ع.

ص.ب. ٧٩٨، البريدي ١١٧، الوادي الكبير، سلطنة عمان

natlife@nlicgulf.com (٩٦٨) ٢٤٧٣٠٩٩٩
www.nlicgulf.com (٩٦٨) ٢٤٧٢٧٤٥٣

س.ت: ٢٣ / ٤٨٧٨٧ / ارقمالتأمين

VOLUNTARY GROUP LIFE & PERSONAL ACCIDENT PLAN FOR EMBASSIES

TERMS AND CONDITIONS

Whereas National Life and General Insurance Company provides insurance cover for expat residents in the Sultanate of Oman as per the terms, conditions and exclusions specified herein under the Voluntary Group Life & Personal Accident Plan for Embassies and the Policy holder has voluntarily subscribed for the Insurance cover of the Insured person by providing identity proof and proof of age. The submission of the documents relating to proof of identity and proof of age shall be deemed to be a formal request by the Policyholder/ Insured Person for subscribing to insurance cover under this policy on the Insured Person.

Whereas the Insured Person/ Policy holder named in the Certificate of Insurance has agreed to effect the Insurance herein described on the Insured person and Insured Person/PolicyHolder has delivered to the Company a proof of identity and age and to be basis of this Contract of Insurance contained in this policy.

Now this Policy witnesseth that in consideration of the payment already made of the Premium stated in the, Certificate of Insurance and of the subsequent premium or premiums if any to be paid to the Company and on proof satisfactory to the Company of

- 1) The happening of any event on which as provided in this Policy an amount is to become payable;
- 2) The title of the person or persons claiming payment; and
- 3) The age of the Insured Person named in the Certificate of Insurance (within the age limits specified under this policy)

The Company will pay, subject to the terms, exclusions and limitations of this Policy, to the Policyholder or, the Insured Person, named in the Certificate of Insurance, the amount or amounts provided herein.

And it is hereby declared that the Certificate of Insurance, General Provisions and Special Provisions set out herein or endorsed by the Company herein or at any future time are to be deemed to be integral part of this policy.

I. DEFINITIONS

For the purpose of this policy, the following definitions shall apply unless the context otherwise requires:

- i. Accident** means where the bodily injury is caused solely and directly by external violent means, is unexpected, unforeseeable and not attributable to the Insured Person intentional self-injury or suicide and occurred during the period of insurance.
- ii. Benefit** means the indemnity payable under the scope of this policy in respect of (a) Death or (b) Permanent Total Disability due to accident or (c) Permanent Partial Disability due to Accident or (d) Repatriation of mortal remains or (e) Medical Expenses due to Accident of the Insured Person or (f) Air Ticket Cash Grant for Permanent Disabled.
- iii. Certificate of insurance** means the schedule of benefits duly issued by the company which includes certificate number, name of the insured person, the benefits, limits, policy start date (commencement date), premium and beneficiary details.
- iv. Commencement date** means the date specified in the Certificate of Insurance following the Policy holder submitting the specified unique insured person identification document (such as passport copy, identity card issued by local authorities) along with applicable premium duly received by the Company.
- v. Company** means National Life and General Insurance Co SAOG
- vi. Date of event** means any one of the following:
 - a. Death : In respect of death the date of death resulting from an accident or illness happening after the Commencement Date and during the policy period.
 - b. Permanent Total Disability : In respect of Permanent Total Disability due to accident the date of recognition of Permanent Total Disability by a competent authority resulting from an accident happening / manifesting after the Commencement Date and during the policy period.
 - c. Permanent Partial Disability : In respect of Permanent Partial Disability due to accident the date of recognition of Permanent Partial Disability by a competent authority resulting from an accident happening / manifesting after the Commencement Date and during the policy period.
 - d. Repatriation of Mortal Remains : In respect of Repatriation of Mortal Remains the date of death resulting from an accident or illness happening after the Commencement Date and during the policy period.
 - e. Medical Expenses by Accident : In respect of Medical Expenses by Accident the date of accident happening after the Commencement Date and during the policy period.
 - f. Air Ticket Cash Grant for medically unfit Permanent Disabled: In respect of Air Ticket Cash Grant, the date of recognition of Permanent Total Disability by a competent authority resulting from an accident happening / manifesting after the Commencement Date and during the policy period.
- vii. Expiry Date** : shall mean the expiry date specified in the Certificate of Insurance and the Insurance cover shall cease at the end of this date.
- viii. Geographical Area** means Sultanate of Oman.
- ix. Illness** means a disease or sickness first occurring after the Commencement Date.
- x. Injury** means bodily injury resulting from an Accident occurring after the Commencement Date.
- xi. Insured Person** means the person for whom the benefits mentioned in the policy are covered.
- xii. Period of Insurance/ Policy Period** means the period for which premium is fully paid by the Policy Holder and shall start with the cover commencement date and end with the expiry date specified in the Certificate of Insurance.
- xiii. Permanent Total Disability** means either of the below as a result of the injury arising out of an accident other than those specifically excluded under this policy.
 - a. Permanent Loss of sight of both eyes.
 - b. Physical severance/amputation of two limbs
 - c. Complete and Permanent Paralysis
 - d. When the Insured person is permanently disabled from performing any occupation or employment for the remainder of his /her life Provided that the Company is satisfied that he/she will be so rendered indefinitely.
- xiv. Policy holder** means the employer of the Insured Person or any other person who has taken the policy and signed up for this product.
- xv. Pre-existing Condition** means injury, illness, disease or sickness occurring or manifesting prior to the Commencement Date, for which advice or treatment was sought or recommended or diagnosed or obtained from/by a medical practitioner, chiropractor, naturopath or any other practitioner of a similar kind.
- xvi. Premium** means the monthly or annual premium payable by the Policy holder / Insured Person to the Bank/Company, in consideration of the Insurance cover by the Insurance company.

II. SCOPE OF COVER

Section 1 – DEATH DUE TO ANY CAUSE (OTHER THAN ACCIDENT) BENEFIT

In the event of the death of an Insured Person due to illness arising out of a cause not specifically excluded under this policy and the date of event is after the Commencement Date and during the policy period, the Company shall pay the Policy Holder the sum specified under this benefit in the certificate of insurance, subject to payment of Premium for the Policy period / Period of Insurance.

Section 2 – DEATH DUE TO ACCIDENT BENEFIT

In the event of the death of an Insured Person due to injury or accident arising out of a cause not specifically excluded under this policy and the date of event is after the Commencement Date and during the policy period, the Company shall pay the Policy Holder the sum specified under this benefit in the certificate of insurance, subject to payment of Premium for the Policy period / Period of Insurance.

Section 3 – PERMANENT TOTAL DISABILITY DUE TO ACCIDENT BENEFIT

In the event of the Permanent Total Disablement of an Insured Person within 180 days of the date of accident arising out of a cause not specifically excluded under this policy and the date of event is after the Commencement Date and during the policy period, the Company shall pay the Policy Holder the sum specified under this benefit in the certificate of insurance, subject to payment of Premium for the Policy period / Period of Insurance.

Section 4 – PERMANENT PARTIAL DISABILITY DUE TO ACCIDENT BENEFIT

In the event of a Bodily Injury, which results in Permanent Partial Disability of the Insured Person within 180 days of the date of accident, the company shall pay to the Policy holder/ Insured Person a percentage of the sum insured as specified under this benefit in the certificate of insurance or any endorsement in accordance with the Scale of Disabilities (percentage) mentioned hereunder, subject to payment of Premium for the Policy period / Period of Insurance.

Nature of Disability	Right	Left
For total :	70%	60%
• Loss of an upper member	60%	50%
• Loss of the hand or forearm	60%	60%
• Loss of a lower member above knee	50%	50%
• Loss of a foot	40%	40%
• Loss of the thumb	18%	16%
• Loss of the index finger	14%	12%
• Loss of the pinky	12%	10%
• Loss of the middle finger	8%	6%
• Loss of the ring finger	8%	6%
• Loss of the big toe	5%	
• Loss of any other toe	3%	
• Deafness of one ear	10%	
• Deafness, both ears	40%	
• Loss of visual acuity of one eye	25%	
• Loss of visual acuity, both eyes	100%	
• Loss of speech	100%	

For ankylosis of the fingers (other than the thumb) and of the toes (other than the big toe) 50% only of the compensation, which would be due for the loss of the said members, shall apply. The total compensation payable in respect of several disablements due to the same accident is arrived at by adding together the various sums, but shall not exceed the total sum stated in the Certificate of Insurance.

If the Insured Person is left-handed, the percentage set out above for the various disabilities of the right upper limb and left upper limb will be transposed.

Percentage of benefits in respect of any other permanent partial disability will be assessed by the Compensation Board constituted by the Ministry of Health, Sultanate of Oman.

Section 5 – REPATRIATION

In the event of an admissible claim under Section 1 or 2 of this policy the Company shall reimburse the actual expenses necessary incurred by the Policy Holder / Insured Person to transport the mortal remains of the Insured person to his home country subject to a maximum sum insured as specified under this benefit in the Certificate of Insurance, subject to payment of Premium for the Policy period / Period of Insurance.

Recoverable expenses shall be restricted to costs, including coffin and airline charges, embalming charges, ambulance charges and the airfare of an escort of one accompanied person. Cost of Airline charges towards transportation of mortal remains shall be limited to Airway Bill or Any other payment towards the same whichever is less. Service charges are not payable under this section

Section 6 – MEDICAL EXPENSES BY ACCIDENT

In the event of an accident and medical expenses being incurred by the Policy Holder / Insured Person as a result of such accident, the Company shall reimburse the actual medical expenses subject to a maximum sum insured specified under this benefit in the Certificate of Insurance, subject to payment of Premium for the Policy period / Period of Insurance.

The liability of Insurance Company with respect to the cost of eligible medical expenses herein under claimed is limited actual cost or the reasonable and customary charges which ever less. Medical expenses related to Allopathic treatment covered in this policy. Expenses related to Homeopathy / Ayurveda / Chiropractic / Osteopath / Or any other similar treatment / medicines / procedures are not covered in this policy.

In case of Road Traffic Accident claims or any claim recoverable under any other insurance policy, first right of recovery of claim should be other regulatory insurance policy and not under this policy

Section 7 – AIR TICKET CASH GRANT FOR MEDICALLY UNFIT PERMANENT DISABLED

In the event of an admissible claim under Section 3 and the Insured Person is medically unfit, the Company shall pay the Policy Holder/ Insured Person the sum specified under this benefit in the certificate of insurance, subject to payment of Premium for the Policy period / Period of Insurance.

Provided always that:

- The maximum amount payable by the Company on (i) Death or (ii) Permanent Total Disability due to Accident, shall be RO 5000.
- According to the terms of this policy, if more than one disability caused by the same injury even in sequent intervals, the company shall pay only the greatest disability deducting any payment that has been already made.
- Also, if during the policy period the insured is assessed at Permanent Total Disability or Permanent Partial Disability and there after results in death, the maximum sum payable under the policy shall be RO 5000.

III. GENERAL CONDITIONS

a) Definition

This Policy and Certificate of Insurance shall be read together as one contract and any word or expression to which a specific meaning has been assigned in any part of this Policy or Certificate of Insurance shall bear such specific meaning wherever it may appear.

b) Observance of Conditions

The due observance and fulfillment of the Terms of this Policy in so far as they relate to anything to be done or not to be done by the Policy Holder/ Insured Person and the truth of the information/documentary evidence provided at the time of request for insurance cover shall be condition precedent to any liability of the Company to make any payment under this Policy.

c) Misdescription

The Company shall not be liable under the policy in the event of any misrepresentation, misdescription or non-disclosure by the Policy Holder/Insured Person of any material information at any time during the currency of the Policy.

d) Cancellation

This insurance may be terminated at any time at the request of the Policy holder or by the Company with 30 days notice to that effect to the Policyholder. The Refund of premium will be made on pro-rata basis, provided no claim has been paid or is outstanding during the policy period.

e) Free look period

The Policy holder is entitled to a full refund of premium if coverage under the policy is cancelled upon written request of the Policyholder within thirty (30) days from the date of receipt of premium or commencement date mentioned in the certificate of insurance whichever is earlier. The Company reserves the right to decline any request to insure any person.

f) Premiums

All premiums and applicable taxes are payable in advance by the Insured persons/ Policy holder. Receipt of Premium in advance by the Company is a precondition for commencement / continuation of insurance cover.

g) Age Limit

18 to 64 years, subject to cessation of cover at age 65th birthday for all benefits.

h) Reinstatement of policy

When the policy terminates by reason of non-payment of premium, any subsequent acceptance of a premium and reinstatement of the policy by the Company shall solely be at the Company's option and shall only cover loss resulting from injury sustained after the date of such reinstatement.

i) Forfeiture

If the Policy holder shall make any claim or connive in the making of any claim, knowing the claim to be false or fraudulent, the policy shall become void and all claims will stand forfeited.

j) Disclosure

The bank will observe confidentiality provisions with regards to sharing of customer information with the insurance company, as required under the regulatory guidelines.

k) Assignment

1. Neither party to this Policy shall directly or indirectly assign this Policy or any of its rights and obligations.
2. Any claim amount shall be credited to the Policyholder bank account or handed over to legal heirs.

l) Fraudulent Claims

If the claim is in any respect fraudulent or if any fraudulent means or devices are used by the Policy Holder/ Insured Person or his representatives or by anyone acting on his or their behalf to obtain any benefit under this Policy, all benefits hereunder shall be forfeited.

m) Renewal Conditions

The policy may be renewed with the consent of the Company from term to term by payment of the premium in advance at the Company's rate in force at the time of renewal.

n) Endorsement

No variation in the terms and conditions of this Policy, either by Endorsement or otherwise, shall bind the Company, in any way unless it be made by a duly Authorised Official of the Company in writing.

o) Evidence of age / Mis-statement of Age / Mis-representation of facts or information

Evidence of age satisfactory to the Insurance Company will be required before payment of any claim under this Policy. If the age of the Insured Person has been misstated, at the discretion of the Insurance company, the policy shall be null and void and the provisions of cancellation shall apply as if the cancellation has been effected by the Insured Person/Policy holder. The Company relies upon the information given by the Insured Person/Policy holder in any document(s) and statements called for by the Insurance Company. The Policy is declared void in case the information given is incomplete or inaccurate or untrue or misrepresented or material information is withheld or in case it is found that the policy was issued on the basis of fake/tampered documents / proofs.

p) Payment of policy proceeds

All claim payments will, unless otherwise agreed to in writing by the Company, be paid in Omani Rials from the Principal Office of the Company.

q) Termination of insured's benefits.

The cover under this Policy for any Insured Person shall terminate on the earlier of :

1. The insured reaches the 65th birthday.
2. The date of cancellation of the Policy.
3. Disability or death claim of the insured.
4. Expiry / Cancellation of valid resident visa in case of Expat Employees.
5. Non Payment of Premium for Policy period or Period of Insurance.
6. Refund of Premium
7. Date of Expiry date of the Policy.

r) Change of occupation

The Insured Person/ Policyholder must give immediate written notice to the Company of any change in his business or occupation of the policyholder/Insured Person. If the insured person sustains an injury or accident or loss after having changed occupation to one than that when the policy was issued or no written notice of such change is made to the Company, then no claim under this policy will be payable.

s) Time Limitation

In no case whatsoever shall the Company be liable for any loss or damage after the expiration of twelve months from the happening of any event-giving rise to the loss or damage unless the claim is the subject of pending action or arbitration.

Any legal action under this Policy shall be time-barred if not submitted within two years from the date of the event. However, in case of non-disclosure of material facts relating to the insured risk or false material information, the time-bar period stated above would become effective from the date on which the concerned party becomes aware of the withheld or true information.

t) Written Communication

Every notice and other communication to the Company required by these Conditions must be written or printed.

u) Change in premium rates at policy anniversary date

The Company may, at any time, change the premium rates effective each anniversary of the Policy Effective Date (monthly in case of monthly payment premium policies, and annual in case of annual premium payment policies), by advance written notice delivered to the Bank/TP or mailed to his last address as shown on the records of the Company, no later than thirty (30) days prior to such anniversary of the Policy Effective Date.

v) Safeguards and Maintenance

The Policy holder/Insured person shall take all reasonable precautions to prevent accidents and disease and shall comply with all statutory obligations. If the Policy holder/Insured should fail to take such precautions or comply with such obligations and an accident or disease should be a direct result thereof no claim shall be payable relating to that accident or disease

w) Complaint Procedure :

Customers have the right to express complaints and grievances to National Life & General Insurance Company SAOG in writing, by post, fax or email to the following address:

Mailing Address:

National Life & General Insurance Company SAOG

PO Box 798, Postal Code 117

Wadi Kabir

Sultanate of Oman.

Fax: +968 24730821

Email: complaints.oman@nlicgulf.com

Complaint would be directly handled by dedicated Grievance officer and would be escalated to concerned department head for prompt resolution.

x) Customer Service Contact Information:

Email id: customerservices.oman@nlicgulf.com

Contact No: 24730840 / 24730623

y) Arbitration

If any difference shall arise as to the amount to be paid under a claim, liability being otherwise admitted, such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in force. It is a condition precedent to any right of legal action against the Company that any difference in the amount of settlement of a claim be referred to arbitration.

z) Jurisdiction

The policy shall be subject to Sultanate of Oman jurisdiction

aa) Documents Required

The following documents are required to enroll the customers

Name and resident card copy or Passport copy of the Insured Person.

CLAIMS PROCEDURE

Upon happening of an event giving rise to a claim under this policy, the Policy Holder/Insured Person shall follow the following procedure:

1. Give immediate written notice to the Company but not later than 180 days from the Date of Event.
2. The Policy Holder shall complete the standard claim form issued by the Company and produced at no cost to the Company with such evidence to substantiate the claim to the satisfaction of the Company as the Company may reasonably require.

1- for Death Claims

- i. Copy of Death Certificate from Competent Authority – in case of death of the Insured person outside Oman, the death certificate has to be attested by the embassy of Oman.
- ii. Copy of Post Mortem Report (wherever legally required)
- iii. Copy of Police Report (if death was due to an accident).
- iv. Copy of Medical Report* with Detailed Diagnosis and Cause of Death if required by the Company when the actual cause of death is not clearly mentioned in the Death Certificate.
- v. Copy of passport with valid visa page.
- vi. Any other documents as may be required by company to substantiate the death claim.

2- for Permanent Total and Partial Disability due to Accident Claims.

- i. Copy of Disability Certificate from the Competent Authority clearly specifying the percentage of disability to be 100%. (certificate such as “unfit to work” are not acceptable).
- ii. Copy of Police Report (if disability is due to an accident).
- iii. Copy of Medical Report* with Detailed Diagnosis and Cause of Disability and Details of Treatment given (if any).
- iv. Copy of passport with valid visa page.
- v. Any other documents as may be required by company to substantiate the disability claim.

3- for Repatriation

- i. Copy of the embalment Certificate.
- ii. Original Invoices and bills pertaining to the cost involved in transportation of mortal remains.
- iii. Certificate from the consulate (No-objection certificate)
- iv. Copy of passport with valid visa page.
- v. Any other documents as may be required by company.

4- for Medical Expenses by Accident

- i. Police Report (wherever legally required)
- ii. Medical Report*.
- iii. Discharge Summary
- iv. Original Medical Bills for the treatment taken.
- v. Copy of Prescriptions
- vi. Any other documents as may be required by Company.

5- for Air Ticket Cash Grant

- i. Copy of Disability Certificate from the Competent Authority clearly specifying the percentage of disability to be 100%. (certificate such as “unfit to work” are not acceptable).
- ii. Copy of Medical Report* with Detailed Diagnosis and Cause of Disability and Details of Treatment given (if any).

* From an Authorized Medical Practitioner.

All papers as indicated above may be required to be produced in original (other than those surrendered to the authorities) for verification before the final settlement of claim.

IV. EXCLUSIONS

No benefit will be payable under this policy if the event under which a claim falls due occurs directly or indirectly from any of the following causes :-

Exclusions in respect of Death due to sickness benefit.

1. Pre-existing Illness, however it is covered after 12 months from the commencement date.
2. Death attributable directly or indirectly due to Human Immunodeficiency Virus (HIV) and/or any HIV related Illness including Acquired Immune Deficiency Syndrome (AIDS) and/or any mutant derivatives or variations thereof.

Exclusions applicable to Accidental Death / PTD or PPD due to Accident & Medical Expenses by Accident.

1. Motor Cycling:
 - i. As a driver or passenger on machines with more than 250 cc engine capacity; or
 - ii. As a driver if the IP does not have a valid motor cycle licence.
2. Mountaineering or rock climbing that uses ropes or guides, bungee jumping, scuba diving, pot holing or organized team sports.
3. Big Game Hunting, BMX Stunt Riding, Boxing, Free Climb Mountaineering, Go Carting, Gymnastic, High Diving (other than from a purpose built diving board over a man-made swimming pool), Jousting, Martial Arts, Micro-lighting, Motor Rallies or Competitions, Outdoor Endurance, Outward Bound Courses, Safaris with guns, Show Jumping, Stunt Events, Underground Activities (other than as a part of an organized excursion or tour), Water Ski Jumping, White Water Rafting, Wrestling or any variations thereof.
4. Engaging in aviation other than as a fare paying passenger on a regular route of a recognized airline.
5. Losses sustained or contracted in consequence of a named insured being intoxicated or under the influence of any narcotic or drug unless administered on the advice of a physician.

General Exclusions applicable to all sections specified in Scope of Cover

1. Consequent upon the following:
 - War other than Passive War. “Passive war” cover is excluded if an insured person is travelling to a country after war has been declared in that country or after it has been recognized as a war zone by the United Nations or where there are war like operations.
 - Invasion
 - Act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs.
 - Civil war.
 - Riot.
 - Rebellion.
 - Insurrection.
 - Revolution.
 - Overthrow of the legally constituted government.
 - Terrorist activity of any kind.
 - Explosions of war weapons.
 - Release of weapons of mass destruction that do not involve an explosive sequence.
 - Murder or assault subsequently proved in a legally constituted court to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not.
2. Any breach of criminal law by the life assured or an assault provoked by him.
3. Attempted suicide or self-inflicted injury whilst same or insane.
4. Loss resulting from accidental or deliberate spread or use of Nuclear, Biological or Chemical material including loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any event where Nuclear, Biological and Chemical material is involved.