

Financial support when you most need it



How Circles of Protection work

Life comes with many uncertainties, making it important to protect your loved ones as best as you can. Circles of Protection allow you to customise the right protection for your family.



Do you ever wonder:

- what would happen to your dependants if the unthinkable happens to you?
- if you would be able to support your family if you are no longer working?
- if you can afford the expensive medical costs and support when you need it?

Circle 1

In the event of an accident leading to Loss of Life, Permanent Total Disability (PTD) or Partial Disability, Circle 1 takes away financial worries by providing guaranteed payments.

Accidental Loss of Life

Circle 1 ensures that your dependants won't suffer financial hardship. In the event of your Accidental Loss of Life, a lump sum payout ensures that your loved ones will be in a position to meet their financial obligations and cover essential costs like housing, household, education and healthcare expenses.

Permanent Total Disability

At any given age, the chances of an accident leading to Permanent Total Disability are much higher than the odds of losing a life. However, serious injuries resulting from an accident can cause severe financial problems. Circle 1 will protect and enable you to:

- meet your financial commitments through guaranteed cash payments.
- access 25% of the Principal Sum after 6 consecutive months of Permanent Disability.
- enjoy the balance in equal monthly payments over a period of 3 years.

Permanent Partial Disability

Circle 1 also gives you a cash payout to help you manage the circumstances of becoming partially disabled due to an accident.

Eligibility

Circle 1 is available to an employed person and an unemployed spouse between the ages of 18 - 66. It is available to children between the ages of 1 - 19 years, or 23 years if the child is a full time student.

Circle 2

Accident Disability Income (Weekly Benefit)

Accidents often result in a temporary inability to work and earn an income. In such circumstances, the Accident Disability Income will provide you sufficient funds to meet your day to day commitments. This benefit helps replace your lost income by giving you a weekly payout from day one of your disability for up to two full years. You will receive up to 75% of your earnings every week, while not exceeding 7.50 per 1000 of Circle 1's cover. Weekly Accident Disability Income Benefit is only available with Circle 1 to employed individuals between the ages of 18 - 66.

Circle 3

Accident Medical Expense Reimbursement

Accidents can lead to very expensive medical treatments that often represent a financial burden on you and your family. Circle 3 provides a comprehensive cover for all reasonable, customary and necessary accident-related medical expenses both in and out of hospital ensuring that you get the best possible treatment.

These include:

- Physician visits
- Prescription medicines
- Prosthetic devices
- Ambulance costs
- Physical Therapy
- Prescription medicines
- Medical equipment
- Hospital room and board
- Nursing and Surgical charges

Accident Medical Expense Reimbursement is only available with Circle 1 up to 50% of the Principal Sum.

Eligibility

The same conditions stated in Circle 1 apply.

Enhance your Circles of Protection with Circle 4 Hospital Health Care Plan

Circle 1

Maximum 10 year Single Premium.

Circle 2

Available on annual basis only.

24 Hours 365 Days Accident Protector					Accident Weekly Indemnity (Optional)			
AD, PPD, PTB (Long Scale benefit)					Pays from day 1 up to 104 weeks			
Benefit Amount & Class		Premium			Benefit Amount & Class		Premium	
		Age 18-59	Age 60 - 66 & Renewals	Dependents: Each Child Age 1- 19 or up to 23 (Applying with parents)			Age 18-59	Age 60 - 66 & Renewals
USD 15,000	A	37.50	50.40	26.70	USD 75	A	29.25	39.00
	B	46.88	62.55			B	34.13	48.75
	C	56.25	79.05			C	43.88	63.38
	D	75.00	99.00			D	58.50	87.75
USD 25,000	A	62.50	84.00	44.50	USD 190	A	44.85	59.80
	B	78.13	104.25			B	52.33	74.75
	C	93.75	131.75			C	67.28	97.18
	D	125.00	165.00			D	89.70	134.55
USD 30,000	A	75.00	100.80	53.40	USD 225	A	74.10	98.80
	B	93.75	125.10			B	86.45	123.50
	C	112.50	158.10			C	111.15	160.55
	D	150.00	198.00			D	148.20	222.30
USD 50,000	A	125.00	168.00	89.00	USD 375	A	87.75	117.00
	B	156.25	208.50			B	102.38	146.25
	C	187.50	263.50			C	131.63	190.13
	D	250.00	330.00			D	175.50	263.25
USD 75,000	A	187.50	252.00	133.50	USD 560	A	146.25	195.00
	B	234.38	312.75			B	170.63	243.75
	C	281.25	395.25			C	219.38	316.88
	D	375.00	495.00			D	292.50	438.75
USD 100,000	A	250.00	336.00		USD 750	A	218.40	291.20
	B	312.50	417.00			B	254.80	364.00
	C	375.00	527.00			C	327.60	473.20
	D	500.00	660.00			D	436.80	655.20
USD 150,000	A	375.00	504.00		USD 1,000	A	292.50	390.00
	B	468.75	625.50			B	341.25	487.50
	C	562.50	790.50			C	438.75	633.75
	D	750.00	990.00			D	585.00	877.50
USD 200,000	A	500.00	672.00		USD 1,500	A	429.00	572.00
	B	625.00	834.00			B	500.50	715.00
	C	750.00	1,054.00			C	643.50	929.50
	D	1,000.00	1,320.00			D	858.00	1,287.00
USD 250,000	A	625.00	840.00		USD 1,500	A	643.50	858.00
	B	781.25	1,042.50			B	750.75	1,072.50
	C	937.50	1,317.50			C	965.25	1,394.25
	D	1,250.00	1,650.00			D	1,287.00	1,930.50
USD 500,000	A	1,250.00	1,680.00		USD 1,500	A	1,287.00	1,930.50
	B	1,562.50	2,085.00			B	1,562.50	2,085.00
	C	1,875.00	2,635.00			C	1,875.00	2,635.00
	D	2,500.00	3,300.00			D	2,500.00	3,300.00

Maximum benefit amount is USD 500,000
(For benefit amounts above USD 500,000, please refer page 5)

- Amount not to exceed 7.50 per 1000 of Circle 1 and 75% of basic weekly earning.
- Not available to unemployed persons, offshore workers, policemen & armed forces.

Circle 3

Maximum 10 Year Single Premium.

Accident Medical Expense Reimbursement		
Benefit Amount & Class		Premium per Person Age 1-66 & Renewals
USD 500	A	13.75
	B	16.50
	C	20.35
	D	25.30
USD 1,000	A	22.00
	B	26.13
	C	31.35
	D	39.05
USD 2,000	A	38.50
	B	45.65
	C	53.35
	D	66.55
USD 3,000	A	55.00
	B	64.63
	C	75.35
	D	94.05
USD 5,000	A	88.00
	B	103.13
	C	119.35
	D	149.05
USD 6,000	A	132.00
	B	165.00
	C	244.20
	D	303.60
USD 7,500	A	165.00
	B	206.25
	C	305.25
	D	379.50
USD 10,000	A	220.00
	B	275.00
	C	407.00
	D	506.00
USD 15,000	A	330.00
	B	412.50
	C	610.50
	D	759.00
USD 20,000	A	440.00
	B	550.00
	C	814.00
	D	1012.00
USD 30,000	A	495.00
	B	627.00
	C	924.00
	D	1155.00
USD 40,000	A	660.00
	B	836.00
	C	1232.00
	D	1540.00
USD 50,000	A	825.00
	B	1045.00
	C	1540.00
	D	1925.00

Amount per person not to exceed 50% of Circle 1

Circle 1

For Coverage amounts above USD 500,000, the premiums are as follows:

24 Hours 365 Days Accident Protector			
AD, PPD, PTD (Short Scale benefit)			
Benefit Amount & Class		Premium	
		Age 18-59	Age 60 - 66 & Renewals
USD 1,000,000	A	1,750.00	2,600.00
	B	2,100.00	3,050.00
	C	2,600.00	3,700.00
	D	3,300.00	4,650.00
USD 2,000,000	A	3,500.00	5,200.00
	B	4,200.00	6,100.00
	C	5,200.00	7,400.00
	D	6,600.00	9,300.00
USD 2,500,000	A	4,375.00	6,500.00
	B	5,250.00	7,625.00
	C	6,500.00	9,250.00
	D	8,250.00	11,625.00

A policy fee of USD 5.00 (Annual policy) or USD 15 (single premium policy) will be collected along with your application.

Enjoy valuable discounts with single premium plan payments

3 year plan - 5%	5 year plan - 10%
7 year plan - 15%	10 year plan - 20%

Age at Entry for Single Premium		
Mode	Adults	Children (Applying with Parents)
3 years	18 - 66	1 - 21
5 years	18 - 65	1 - 19
7 years	18 - 63	1 - 17
10 years	18 - 60	1 - 14



Optional additional protection

War Risk Coverage (Optional with Circle 1 & Circle 3)

With this option, you can waive the exclusion and include the coverage in case of death or injury as a result of Passive War or similar events, such as invasion, civil commotion, civil war, strike, etc.

Coverage amount should not exceed that of Circle 1's or Circle 3's face amount.

Premium Rates	
War AD, PPD, PTD: (Optional with Circle 1)	0.75 per 1000
War AMR: (Optional with Circle 3)	25% of Circle 3's Premium

PTD Sickness (Optional with Circle 1) (Available on Annual, 3 or 5 years Single Premium)

	Maximum Coverage	Rates
Classes A & B Up to Age 49 Ages 50 - 59	USD 500,000 USD 250,000	1.80 / 1000 2.10 / 1000
Classes C & D Up to Age 49 Ages 50 - 59	USD 500,000 USD 250,000	2.28 / 1000 2.64 / 1000

- May be renewed at the age of 50 by paying a higher premium. The premium charged at age 50 may continue till age 60. Benefit expires at the age of 60.
- Available to unemployed housewives (not to children).
- Amount should not exceed Circle 1's principal sum.

- Maximum amount combines the total including PTD Sickness, PTD Paralysis / Loss of Sight under all Life / P.A. policies.

Repatriation Benefit (Optional with Circle 1) (Available on Annual Mode only)

Minimum Amount USD 1000

Maximum Amount USD 15,000 (up to 20% of Circle 1)

Age	Up to 34	35-40	41-45	46-50	51-55	56-59
Annual Premium for USD 1000	USD 3.96	USD 5.94	USD 7.92	USD 12.54	USD 19.80	USD 29.04

- Renewable up to age 60.

Travel Assist (global assistance service while travelling outside country of residence) This benefit is provided free of charge on:

- Annual mode policies with premium USD 300 & above;
- All single premium policies.

This policy may be renewed at the age of 60 by paying a higher premium, which will be communicated by the Company, at that time.

The premium charged at age 60 may continue till:

- Age 75 for Accidental Loss of Life / Permanent Partial Disability / Permanent Total Disability;
- Age 70 for Accident Weekly Indemnity;

Upon reaching age 70, the Benefits under Accidental Loss of Life / Permanent Partial Disability / Permanent Total Disability & Accident Medical Expense Reimbursement will be reduced to 50%, while maintaining the same premium.

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