

Arabia
INSURANCE



HAVE
a good
DAY

OUR
PRODUCTS



MOTOR INSURANCE

Your car is the ultimate source of freedom. It gets you places, makes you explore new horizons or simply reflects your personality. Yet, on the road, there might be dangers lurking and even expert drivers are exposed to accidents. Make sure you are fully covered against bodily harm and material damage. Arabia Motor Insurance is your one-stop destination to turn any ride into a safe ride.

PLAN

Motor Insurance is a product that covers you, your car and your liability towards third parties. Below are the features for the Comprehensive plans:

MAIN FEATURES

- Own Damage
- Fire, Theft and Hold-up
- Third Party Property Damage
- Personal Accident and Medical Expenses for the driver & passenger
- Airbags (unlimited cover with no deductible)
- Replacement car in case of total loss
- Natural Perils
- Strikes, Riots and Civil Commotions
- In transit cover
- Personal Accident and Medical Expenses for employees, partners & legal representatives of the insured and/or the driver
- Free road side assistance

SPECIAL FEATURES

- Excess cover on Bodily Injury compulsory policy
- Dealer Repair (up to 5 years)
- Replacement car (starting the 1st day)
- Partial theft
- Reimbursement of Registration Fees (in case of Total Loss)
- No depreciation on new spare parts
- Agreed Value for the first 24 months (in case of Total Loss)
- Political Violence
- Car lock replacement
- Motor Trade, Garage and Valet Parking (Own Damage cover only)
- Transportation service for female drivers
- Replacement of similar brand new tires up to 4 model years
- Baby car seat replacement

ADVANTAGES

- 3 comprehensive motor plans tailored to suit the different customer needs in addition to 1 Total Loss plan, 2 Third Party Property Damage plan and 1 Bodily Injury plan
- Selected list of top-class workshops
- Flexibility in payment as per Company policy
- Collection & delivery services available
- Call Center is available 24/7 to assist on inquiries and in case of claims

** Arabia terms will apply*



PERSONAL ACCIDENT INSURANCE

Your job is your source of income. You have a family that depends on you. You are their backbone and support. Protect yourself and your family from unforeseen accidents and circumstances beyond your control to ensure that you are capable of continually supporting them and securing a safe future.

PLAN

Personal Accident Insurance is a product that offers coverage to you and your family in case of an accident, whereby you or your family members will be able to get the compensation amount in case of an unforeseen event. It gives you the security of knowing that in times of need you and your family will be secured for life. The Product is flexible by providing 4 plans (Shields 1 to 3 and a Family Shield).

BASIC FEATURES

- Accidental Death
- Permanent Total Disability
- Permanent Partial Disability
- Double Indemnity
- Accident Medical Reimbursement

ADDITIONAL FEATURES

- Temporary Total Disability
- Hospital Income Benefit
- Repatriation
- Passive War

ADVANTAGES

- 3 plans customizable by adding any of the additional features to satisfy your needs
- 24 Hour Worldwide protection
- Flexibility in payment as per Company policy
- Collection & delivery services available
- Call Center is available 24/7 to assist on inquiries and in case of claims

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HOME SHIELD INSURANCE

You have invested in creating a beautiful, safe and cozy space for you and your family. Time, energy and money were put into it. This space is your Home. It's time to protect one of your most valuable assets against unforeseen risks to avoid financial consequences and disruptions.

PLAN

Home Shield is a comprehensive product which protects your home in terms of building and contents. It provides protection from unexpected events such as fire, explosion or theft plus natural perils such as floods, storms or lightning. The product is flexible by providing 2 plans (Home Shield & Home Shield plus) to choose the level of protection that suits you best.

MAIN FEATURES

- Damage due to fire, explosion, lightning or smoke
- Water Damage (due to rain or water leaks)
- Natural Perils (such as earthquake, storm, floods...)
- Theft (including theft of keys and replacing of locks)
- Damage to Electrical Apparatus
- Forced Evacuation
- Visitor's personal belongings
- Liability to third party (including neighbors)

ADDITIONAL FEATURES

- Strikes, Riots or Civil Commotion
- Malicious Damage or Vandalism
- Personal belongings and valuables (worldwide coverage)
- Accidental Damage to contents
- Cost of Alternative Accommodation
- Loss of rent income
- Work related accidents to contractors

ADVANTAGES

- 2 Plans (Home Shield and Home Shield Plus) customizable with additional covers
- Discount is applicable if safety measures are applied (CCTV camera, burglary alarm system, fire extinguisher or sprinklers, smoke detectors or fire alarms)
- Flexibility in payment as per Company policy
- Collection & delivery services available
- Call Center is available 24/7 to assist on inquiries and in case of claims

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MEDICAL INSURANCE

Medical insurance is not made to guarantee you a healthy life, but it will surely ensure that your financials will stay intact in case of disablement. Medical Insurance will increase your healing chances by getting the right treatment from the best Doctors. Opting for your medical Insurance today will ensure you a peaceful aging with no need to worry about continuity in coverage.

PLAN

Medical Insurance is a product that covers your medical expenses as a result of Accident or Sickness and that requires Hospital Admission or Medical Treatment while outside the Hospital. The product is designed to offer three comprehensive plans (Spear, Aegis & Survivor) as per the below features:

MAIN FEATURES

In-Patient Covers including but not limited to:

- Unlimited financial coverage
- Pre-existing Conditions
- Chronic Diseases
- Maternity Benefits
- New Born Benefits
- Prosthesis
- Organ Transplant
- Cosmetic Surgery
- Parent Accommodation
- Home Care
- Rehabilitation
- Epilepsy
- Multiple sclerosis
- Parkinson

Other Covers:

- Continuity
- Guaranteed Renewability
- Sport injuries
- Motor related accident
- Morgue and Burial expenses
- Passive War and Act of Terrorism
- Travel Assistance

Out-Patient Covers:

- Ambulatory
- Doctor's visit
- Prescribed Medicine

SPECIAL FEATURES (NOT COVERED UNDER SURVIVOR)

- Infertility
- Sexually Transmitted Diseases
- Psychiatry, Mental disorders

ADVANTAGES

- 3 Plans with 2 classes each to satisfy your needs
- Wide range of Providers under Full, Comprehensive and Limited Networks (both include University Hospitals)
- 10% Discount for families with 3 members and above
- Flexibility in payment as per Company policy
- Collection & delivery services available
- Call Center is available 24/7 to assist on inquiries and in case of claims

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EXPATRIATE



EXPATRIATE INSURANCE

Expatriate insurance is a product designed to ensure that foreigners working in Lebanon are protected in case of accidents or unfortunate events that might have a direct impact on the health status of the worker or financial status of the Sponsor. Being in line with the regulations set by the Ministry of Labor, The Expatriate product also guarantees the eligibility of the stay of foreign workers.

PLAN

Expatriate Insurance is a comprehensive coverage that covers medical expenses as a result of an accident or sickness and requires hospital admission, in addition to all the covers mandated by the Ministry of Labor.

MAIN FEATURES

- Medical expenses due to sickness or accident: up to USD 23,000 per case & per person per year
- Permanent Total or Partial Disability due to accident: USD 10,000
- Body repatriation and funeral expenses: USD 8,000
- Expat deportation expenses (as per regular regulations)

ADVANTAGES

- Two Networks Full and Limited
- Collection & delivery services available
- Call Center is available 24/7 to assist on inquiries and in case of claims

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YACHT INSURANCE

Nothing beats the feeling of setting out to sea with your Yacht. Yet, even with the best maintenance and planning you can come across accidents you haven't accounted for. Don't forget to insure one of your most valuable assets. With Arabia's Yacht Insurance you are always anchored in safety.

PLAN

Yacht Insurance is a product that provides 2 options (A Third-Party Liability plan and an All Risks plan). The Third-Party Liability plan covers your liability against third parties. Whereas the All Risks plan provides coverage as per the below features:

MAIN FEATURES ALL RISK POLICY

- Material Damage - Hull and Materials, Engines and Machinery, Electrical and Navigational Equipment, Fixtures and Fittings, Tenders and Equipment, Contents, Personal Effects
- Third Party Liability - along with Water Skiers' and Jet Skiers' Liability
- Personal Effects

ADDITIONAL FEATURES

- Machinery Damage
- Personal Accident
- Medical Expenses
- Jet Ski
- Transit
- Uninsured Boater Coverage
- War and Strike/Riots and Civil Commotion

ADVANTAGES

- Customizable plan in addition to a TPL only plan
- Collection & delivery services available
- Call Center is available 24/7 to assist on inquiries and in case of claims

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TRAVEL INSURANCE

You have spent time and energy on perfecting your Travel plans taking every decision wisely when it comes to your flights, hotels and itinerary. Before you decide to end the planning there, think of the protection and reimbursement that you would receive in case you run into an unforeseen event. Make sure you buy your Travel Insurance first and foremost.

PLAN

Travel Insurance is a product that covers you and your family members during your travels to avoid any disruption. It includes three plans (Royal, Elite and Essential) that can be customized according to your needs. Whether it's a business or leisure trip, we have you covered.

MAIN FEATURES

- Trip cancellation or curtailment charges
- Emergency Medical Expenses
- Dental
- Evacuation in case of medical emergency
- Personal Accident
- Accommodation expenses of close relatives or traveling companions (in case of hospitalization over 48 hours)
- Transportation and accommodation expenses in case you are hospitalized for more than 5 days
- Loss of travel documents
- Delayed personal possessions
- Delayed/ Missed Departure
- Personal Money
- Missed Event/Missed Connection
- Mugging
- Credit Card Fraud
- Travel Assistance Services
- Personal Liability
- Legal Assistance/Hijack/Bail Bond
- Expenses in case of minor child left alone
- Repatriation / Funeral Expenses

ADDITIONAL FEATURES

- Winter Sports
- Extreme Adventure Sports
- Golf
- Terrorism

ADVANTAGES

- 3 differentiated plans Royal, Elite and Essential with Royal and Elite covering two geographical areas (Worldwide and worldwide excluding USA, Canada & Caribbean)
- 1 Family plan extended to one spouse and four children for free
- Discounted rates for group policy
- 50% discount for children below 18 years
- All plans are Schengen Visa compliant.
- Collection & delivery services available
- Call Center is available 24/7 to assist on inquiries and in case of claims

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HUNTING INSURANCE

You look forward to Hunting Season every year. The season comes, you prepare your hunting gear the night before, wake up hoping it's a good day to hunt. Before you take that step make sure you are covered against any accidents during your hunting trip by ensuring to buy your Hunting Insurance.

PLAN

Hunting Insurance covers your legal liability, in respect of bodily injury and material damage to third parties resulting solely from the practice of hunting at authorized sites, and during the hunting season only. Cover will be restricted if you are holding a legal permit and a licensed hunting weapon. Pursuant to Decree No. 11987 issued by the Ministry of Economy and Trade, and pursuant to Law No. 580 dated 25/02/2004 (hunting rules & regulations).

MAIN FEATURES

- Death - USD 30,000
- Permanent Total Disability - USD 30,000
- Permanent Partial Disability - USD 350,000
- Medical Expenses - USD 225,000
- Material Damage or Injury to Animals- USD 7,000
- Total Aggregate Limit during the policy period - USD 350,000

ADVANTAGES

- Collection & delivery services available
- Call Center is available 24/7 to assist on inquiries and in case of claims

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LIFE INSURANCE

Safeguarding your best interest and that of your loved ones is a major aspect in Life. What is usually overlooked and not given importance is future planning in case of unfortunate incidents. This is where Life Insurance comes in to provide that security.

PLAN

Life insurance provides a plan to secure yourself and your family at times of need and in case of unforeseen circumstances. Arabia Insurance provides an array of plans and options to help you whether you want to save money, secure your family or protect your child's education.



TERM LIFE INSURANCE PLAN

Term Life insurance provides protection in case of an unfortunate incident (death or disability) whereby a lump sum amount of money will be paid to the beneficiary (ies); be it yourself or your loved ones. This type of insurance protects you for a determined period, set at a low initial cost. It is a practical choice for young adults, people with young families or those looking to protect their small businesses. It's a worthwhile option for anyone considering the best interest of their loved ones at a relatively low cost.

Available plans:

1. Level Term Insurance
2. Decreasing Term Insurance
3. 5 Renewable Term Insurance
4. Family Income Benefit

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UNIT-LINKED LIFE INSURANCE PLAN

This type of insurance plan perfectly combines the protection element (covering risks such as death, disability, terminal illness & critical illness) and saving money for old age retirement. The sum assured is paid in the event of the death of the Assured. In another case, the policyholder has the right to recover a certain amount of money in case they decide to stop the effect of the policy after a certain time. If your goals are to acquire protection for the rest of your life and the ability to build cash value to support your financial goals, Unit-Linked Life Insurance Plans is a solution to consider. It protects you and your family while having access to cash values during your lifetime.

Available Unit-Linked plans:

1. Arabia Lifestyle – Life & Investment Funds
2. Arabia Lifestyle – Life & Investment Funds PLUS
3. Arabia Lifestyle – Critical Illness & Investment Funds
4. Arabia Lifestyle for Children

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EDUCATION PROTECTION PLAN

The Education Protection Plan secures a prosperous and safe future for your child. It will provide your child with the perfect combination of protection and saving for the future in case of unfortunate incidents and the loss of a child's main source for schooling support. EPP protects your child's education from Kindergarten all the way through University. Education Protection Plan offers, in case of sudden death or permanent total disability, the following:

- 1- Waive all future contributions and allocate same into the investment account.
- 2- Pays school tuition in cash (*depending on the amount of schooling protection*).
- 3- Pays at maturity the accumulated amount in the investment account.

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