

# Methaq Accidentcare



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## Methaq Accidentcare

### Personal Accident Insurance for Individual and Families

Life is unpredictable. Accidents can happen to any one of us. During such difficult times, you will find it comforting to have a partner who guarantees financial protection for you and your loved ones. We provide financial compensation to you and your family in the event of your death or disablement caused by an accident.

### Benefits at a glance

Methaq Accidentcare policy covers the consequences of any accident, such as:

- Death
- Permanent total disablement
- Permanent partial disablement
- Medical expenses
- Repatriation

### Plans

Depending on your occupation and income, there are four plans under Methaq Accidentcare policy for you to choose from. They are:

1. **Methaq Accidentcare Platinum**  
If your monthly income is over AED 40,000
2. **Methaq Accidentcare Gold**  
If your monthly income is over AED 20,000
3. **Methaq Accidentcare Silver**  
If your monthly income is over AED 10,000
4. **Methaq Accidentcare Bronze**  
If your monthly income is less than AED 10,000



### Optional benefit available

You may choose to select Passive War and Terrorism cover by paying additional premium. This benefit will cover you or your covered family members for any injury happening due to war or terrorism in the area of travel (excluding certain war prone zones) as an innocent bystander.



### Geographical scope

The policy covers you while you are anywhere in the world and it operates on a 24 x 7 basis.

### Eligibility

The policy can be issued to any person who is a permanent resident of United Arab Emirates and in the age group of 18 to 65 years. Your family members, namely, spouse and dependent children can be included provided they are also permanently resident in United Arab Emirates.

### Exclusions

Some of the major exclusions under the policy are given below. This policy does not cover any claim arising out of:

- Any pre-existing disability / accidental injury
- Pregnancy or childbirth
- Self-injury, suicide or attempted suicide
- Influence of liquor or drugs
- Hazardous pursuits or occupations
- Police, para-military, naval, military or air force operation
- Aviation other than as a fare paying passenger
- Venereal disease, AIDS or insanity
- War and terrorism
- Nuclear risks, radioactivity, criminal acts, etc

**Note:** This brochure only lists the main features of the cover. For more details on terms and conditions please read the policy document.