

EXCLUSIVE OFFER!

Special discounted rates on Group Life & Group Medical plans from Al Hilal Life exclusively for Al-T@jer Clients (AUB SME)



Al Hilal Life's (AHL) Group Life Plan is a yearly renewable plan that provides a group of individuals with peace of mind by protecting them and their families against the financial insecurity caused by Death, Disability or Critical Illness.

Our offering is specially designed for small to medium enterprises where our packages range from the basic package that every company should have in place for the benefit of their most valuable assets, to a more comprehensive package offering more benefits and higher levels of coverage.

Our Group Medical Insurance plans will certainly enhance your overall employee benefits offering. We present simple packaged solutions for SME's and Customized Tailored Solutions for Corporate Entities.

Al Hilal Life has partnered with the best in the industry to put together this unique proposition, backed by A-rated reinsurers and supported by the most efficient and well networked Third Party Administrators (TPA) in the region.



Phone: +973 17 11 6518

E-mail: AHL.Corporate@alhilal.life

Website: www.alhilal.life

Why Group Life Insurance with AHL?

Our Group Life Plan is a yearly renewable plan that provides a group of individuals with peace of mind by protecting them and their families against the financial insecurity caused by Death, Disability or Critical Illness. Our offering is specially designed for small to medium enterprises, and our packages range from basic to more comprehensive offerings.

Our Group Life insurance plan is convenient as it provides:

- Ability to choose different package levels per employee segment
- Cost effectiveness; Group pricing rather than individual policy pricing
- 100% compulsory participation and accordingly free cover limits apply
- Eligible staff are not required to go for medical examinations prior to acceptance
- Packages are customizable and benefits can be tailored to every client's needs

Benefits per Employee

	Sum Assured per Employee		
	Silver Package	Gold Package	Platinum Package
Natural Death (due to sickness)	\$25,000	\$50,000	\$75,000
Accidental Death	\$25,000	\$100,000	\$150,000
Total Permanent Disability due to accident	\$25,000	\$25,000	\$50,000
Total Permanent Disability due to sickness	N/A	\$25,000	\$50,000
Partial Permanent Disability due to accident	\$25,000	\$25,000	\$50,000
Partial Permanent Disability due to sickness	N/A	\$25,000	\$50,000
Total Temporary Disability due to accident	N/A	N/A	\$375 per week
Funeral Expenses	N/A	N/A	\$5,000
Repatriation Expenses	N/A	N/A	\$5,000
Critical Illness	\$2,500	\$5,000	\$10,000

Note:

- 1) Terms & Conditions apply
- 2) Discounted premiums and underwriting approach will be provided on a case by case basis depending on group composition and size
- 3) All plans are customizable at the request of the client
- 4) Shariaa compliant solutions also available under subsidiary company Al Hilal Takaful

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Al Hilal Life B.S.C. (c) is a closed joint stock company incorporated on February 2nd 2009, licensed by the Central Bank of Bahrain as a locally Incorporated Life Insurance Firm with authorized capital of USD 50,000,000 and paid up capital of USD 25,000,000 & Registered in the Kingdom of Bahrain under C.R. No. 70934. Registered Office: Office 1701 / 1702, 17th Floor, Building No 470, Fakhro Tower, Road No 1010, Sanabis 410, P.O. Box 5832 Manama, Kingdom of Bahrain.

Why Group Medical Insurance with AHL?

Al Hilal Life can tailor make Group Medical Solutions that include:

- Comprehensive Medical Insurance plans classified into Silver, Gold, Platinum & Diamond Packages ranging from Basic to Enhanced Network and Benefits
- Local / Regional / International Plans
- Maternity Cover
- Dental Cover
- Optical Benefits

Our comprehensive plans provide access to the best healthcare facilities, ensuring Convenience, Recovery and Peace of Mind.

Al Hilal Life offers unique Pre-Packaged plans - Restricted Network (Silver), Standard Network (Gold); Enhanced Standard Network (Platinum) & Comprehensive Network (Diamond), as well as Tailored Solutions for Large Corporates with the following features:

- Basic or Wide Network of Health Care Providers
- Local / Regional / International Plans
- Maternity / Optical / Dental Benefits
- Value Added Wellness Initiatives

Main Product Features / Packages	Silver	Gold	Platinum	Diamond
Annual Medical Limit (AML)	BD 5,000	BD 10,000	BD 15,000	BD 20,000
Scope	In-patient (IP) and out-patient benefits (OP)			
Pre-existing and Chronic conditions (PEC)	Covered up to 20% of AML			
Medical Provider Network (Bahrain)	AHL Silver Network	AHL Gold Network	AHL Platinum Network	AHL Diamond Network
Territorial Limit	Bahrain Only / Regional / Worldwide			

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