



Cover for when the unexpected happens.

Accidents are never a part of the plan,
being covered for them should be.



What is the AIG Protect Plan?

Accidents are unavoidable, so are the expenses that come with them. Whether it's mortgage payments, or medical bills, **AIG Protect**, AIG's Personal Accident Insurance product, covers you for direct as well as incidental expenses, by providing you with a lump sum payment (the sum insured).

The lump sum paid out can be used for meeting additional expenses that are not covered by health insurance, for example:



Hospital treatments and other expenses



Loss of income due to severe injury or death



Family well-being and support

What's covered?



Accidental **Death**



Permanent Partial or **Total Disability**



Accidental **Medical Expenses**



Repatriation of Remains

Should anything happen to you, we will help repatriate your body back to your home country.



Hospital Cash due to Accident

Cover is available up to 30 days. Hospital cash benefit is doubled for hospitalization in the intensive care unit.



Cover remains active up to **age 65**



Cover available for you and your family

Is it right for you?



If you already have a life or health cover

The money that you or your beneficiary receive for death, disability, or hospital cash benefit is in addition to any other life or health insurance policy you may have at the time of an accident.



If you need cover for your family

The choice is yours, you can choose to cover just you or your family.

Why AIG Protect?



Wide Range of Cover

AIG Protect product offers coverage for Accidental Death, Permanent Partial Disability, Permanent Total Disability, Accidental Medical Expenses, Hospital Cash due to Accident, and Repatriation of Remains benefits.



Affordable

Premium starts from 0.26 AED per day for benefits as high as AED 50,000.



24 Hours Worldwide Coverage

Provided cover is valid 24 Hours a day and Worldwide, excluding Afghanistan, Iraq, Yemen, Libya, Cuba, Iran, Syria, Crimea region, and North Korea.



No Medical Tests

You can sign up for the plan online and get a quote in a few clicks without having to undergo any medical tests.



Insure Your Spouse and Children

Family plans insure the individual, spouse and unlimited number of children.



Plan Options

AIG Protect product offers seven plan options (Basic, Standard, Plus, Advanced, Premier, Prestige, Ultimate) which are offered to you based on your salary.

Salary Criteria

Salary Range	Basic	Standard	Plus	Advanced	Premier	Prestige	Ultimate
AED 0 - AED 4,000	●	●	●				
AED 4,001 - AED 10,000	●	●	●				
AED 10,001 - AED 20,000			●	●	●	●	
AED 20,001 - AED 30,000				●	●	●	
Above AED 30,000					●	●	●

Insured Event *	Basic	Standard	Plus	Advanced	Premier	Prestige	Ultimate
Accidental Death	AED 50,000	AED 100,000	AED 200,000	AED 400,000	AED 600,000	AED 800,000	AED 1,000,000
Permanent Partial Disability due to Accident	AED 50,000	AED 100,000	AED 200,000	AED 400,000	AED 600,000	AED 800,000	AED 1,000,000
Permanent Total Disability due to Accident	AED 50,000	AED 100,000	AED 200,000	AED 400,000	AED 600,000	AED 800,000	AED 1,000,000
Accidental Medical Expenses	AED 10,000	AED 10,000	AED 10,000	AED 15,000	AED 20,000	AED 25,000	AED 30,000
Hospital Cash due to Accident (Up to 30 days)	AED 50 per day	AED 50 per day	AED 50 per day	AED 75 per day	AED 100 per day	AED 125 per day	AED 150 per day
Repatriation of Remains	AED 10,000	AED 10,000	AED 10,000	AED 10,000	AED 10,000	AED 10,000	AED 10,000

Terms & Conditions apply

Monthly Premium (Incl. VAT)	Basic	Standard	Plus	Advanced	Premier	Prestige	Ultimate
Individual	AED 8	AED 15	AED 26	AED 44	AED 70	AED 87	AED 113
Family	AED 20	AED 36	AED 63	AED 108	AED 174	AED 217	AED 283

Annual Premium (Incl. VAT)	Basic	Standard	Plus	Advanced	Premier	Prestige	Ultimate
Individual	AED 95	AED 170	AED 302	AED 517	AED 832	AED 1,040	AED 1,355
Family	AED 236	AED 425	AED 756	AED 1,292	AED 2,079	AED 2,599	AED 3,386

Eligibility Criteria



**Minimum / Maximum
Age at Entry:
3 months - 64 years**

(Person should be 64 years at the time of enrollment and cover stops at 65th year)



Maturity Age: 65 years



The person must be a resident of the **United Arab Emirates**

Main Exclusions



Pre-existing conditions



War and terrorism



Self-inflicted injuries



Professional or hazardous sports



Accidents under the influence of alcohol/drugs

Full list of exclusions can be found in AIG Protect policy wording.

Why AIG?



Leading global insurance organisation with **100+ years** of experience



Serving more than **90 million** customers



Presence in over **80 countries** worldwide



Over **60 years** of experience in the Middle East



A wide range of insurance products available for **business and individual needs**