



Life
Guard

Product Fact Sheet

It is difficult to predict the future, but it is easy to plan for it. With Life Guard you can make sure that your loved ones will be provided for in case of any eventualities. With relatively lower costs and longer cover duration and lump sum cash payout, we can assure that your family will be financially protected and have the same standard of living should the unthinkable happen to you.

Why Life Guard?

Flexible premium paying terms

The plan allows you to pay a lump sum premium (single pay), have regular premium payment term or limit the payment obligation to 5 or 10 years.

Higher limits for medical test requirement

No medical test is required for individuals below 46 years and having a sum assured of up to AED 1,837,500. For individuals between 47 - 56 years, this is applicable up to AED 918,750.

Medical fee paid by us

In case there is a requirement for medical tests, we will bear the cost for the same. You just need to go for the tests.

Long policy term

You have the option to choose policy term of up to 61 years, based on the age at the time of taking the plan.

Competitive premium especially for non-smokers

Life Guard is a pure risk cover that offers a high level of financial protection at economical rates. The premium amounts are sustainably discounted for non-smokers.

Additional Benefits available

We offer a wide range of benefits at very affordable prices. Just by paying a small amount, you can get extra coverage for accidental death, disability, critical illness and more.

Securing the future of your loved ones

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شركة عمان للتأمين
Oman Insurance Company

Product at a glance

Plan Benefit	In case of unfortunate death of the life assured during the term, we will pay the sum assured to the beneficiary. There is no maturity benefit available in this plan.
Additional Benefits	<ul style="list-style-type: none"> • Accidental Death Benefit • Permanent Total Disability due to Accident and Sickness • Waiver of premium on Permanent and Total Disability • Critical illnesses covering 40 illnesses • Passive War Risk
Issue Age	18 to 70 years
Maximum Age at Maturity	79 years
Policy Term	5 to 61 years (based on age at entry)
Premium Paying Term	Single Pay
	5 years for policy term 10 years and above
	10 years for the policy term 20 years and above
	Regular payment till end of policy term
Minimum Sum Assured	AED 100,000
Payment Mode	Annual, Semi Annual, Quarterly and Monthly
Guaranteed Benefits	Sum Assured is payable on death

**For more information
call 800 4746**

Oman Insurance Company (P.S.C.)
Paid up Capital AED 461,872,125
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