

# LIFE INSURANCE FACT SHEET

## INCREASED NON-MEDICAL UNDERWRITING LIMITS AND VIDEOCONFERENCING

### Introduction

Choices matter, particularly for safeguarding your family's future. Under Sukoon's umbrella, you'll discover the most comprehensive and inclusive life insurance covers.

Sukoon proudly reinforces itself as a customer-centric company through effective measures to facilitate you at every step of the way. By raising non-medical underwriting limits paired with videoconferencing for medical underwriting for life insurance, we aim to provide a more convenient, efficient, and accessible life insurance application process for our valued clients.

### 1. Raised Non-Medical Underwriting Limits

We have increased the non-medical limits for life insurance and incorporated Video-MER (Videoconferencing) to surpass extensive medical screening. This would allow a wider eligibility parameter and amplify qualification criteria for coverage without the need for extensive medical examinations.

#### Benefits

##### Simplicity

A simplified application process.

##### Agility

Accelerated approval process due to reduced requirements.

##### Inclusivity

Broader eligibility for life insurance coverage, accommodating a wider range of clients and catering distinctive needs.

### 2. Videoconferencing for Medical Underwriting

We are introducing videoconferencing, in collaboration with One Call, to streamline the medical process for life insurance applications. This innovation allows clients to complete necessary medical screenings and consultations from the comfort of their home or office.

## Benefits

### Convenience

You can schedule and attend medical consultations without the need for in-person visits.

### Flexibility

Appointments can be booked at times that suit the client's schedule, between 9 am to 6 pm Monday-Friday.

### Reduced TAT

Faster processing of medical underwriting, reducing the time required to complete the life insurance application consequently reducing the overall turnaround time.

### Comfort

Clients can undergo medical assessments in a familiar and comfortable environment and bypass the risk of exposure to various diseases at the hospital.

### Customer Compliance

Digital records are retained at the company end ensuring optimum data safety and security.

### Efficient Claim Process

A reference can be obtained at the time of claim, which would simplify and cut down the processing time.

Business Line	Raised non-medical Limits	Video MER
Sukoon Takaful	✓	✓
<b>Sukoon Individual Life</b>		
1. Term Insurance	✓	✓
2. Whole of Life Insurance (Life Protect)	✓	✓
3. Unit Linked Policies	✓	✓

## Revised Medical Matrix for Mortgage Protection

From (AED)	To (AED)	Up to Age 40	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61 Years & Above
Up to	500,000	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	Video MER
500,0001	1,000,000	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	Video MER	MED + RUA COT+ LAB1 + RECG
1,000,001	1,500,000	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	Video MER	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT
1,500,001	1,850,000	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	Video MER	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT
1,850,001	2,200,000	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	Video MER	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ RECG	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ RECG
2,200,001	3,675,000	NON-MEDICAL	NON-MEDICAL	Video MER	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ RECG + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV
3,675,001	5,000,000	Video MER	Video MER	MED+ RUA+ COT+LAB (1)+ LAB(2) HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV
5,000,001	7,500,000	MED+ RUA+ COT+LAB (1)+ LAB(2) + HIV	MED+ RUA+ COT+LAB (1)+ LAB(2) HIV	MED+ RUA+ COT+LAB (1)+ LAB(2) HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV
Above 7,500,000		MED+ RUA+ COT+ LAB (1)+ LAB(2)+ HIV + HCV + TMT					



Revised Medical Matrix Personal Protection

From (AED)	To (AED)	Up to Age 40	41-45 Years	46-50 Years	51-55 Years	56-60 Years	61 Years & Above
Up to	500,000	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	MED + RUA COT LAB1 + RECG
500,0001	1,000,000	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	Video MER	MED + RUA COT LAB1 + RECG
1,000,001	1,850,000	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	NON-MEDICAL	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ RECG	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT
1,850,001	2,200,000	NON-MEDICAL	NON-MEDICAL	Video MER	Video MER	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ RECG	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT
2,200,001	3,300,000	NON-MEDICAL	NON-MEDICAL	Video MER	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ RECG+ HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV
3,300,001	3,672,000	Video MER	Video MER	Video MER	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV
3,672,001	5,000,000	MED+ RUA+ COT+LAB (1)+ LAB(2) + HIV	MED+ RUA+ COT+LAB (1)+ LAB(2) + HIV	MED+ RUA+ COT+LAB (1)+ LAB(2) + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV
5,000,001	7,500,000	MED+ RUA+ COT+LAB (1)+ LAB(2) + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ HIV	MED+ RUA+ COT+LAB (1)+ LAB(2) + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ TMT + HIV
Above 7,500,000	MED+ RUA+ COT+ LAB (1)+ LAB(2)+ HIV + HCV + TMT						

SUKOON.COM

800 SUKOON (785666)

WE OFFER A WIDE RANGE OF INSURANCE PRODUCTS FOR TOTAL PEACE OF MIND



MOTOR



TRAVEL



HOME



LIFE



ACCIDENT



HEALTH

Sukoon Insurance PJSC  
 Paid up Capital AED 461,872,125, C.L. No. 203970  
 Regulated by the Central Bank of the UAE  
 No. 9 dated 24/12/1984, TRN 100258594900003  
 Head Office: P.O. Box 5209, Dubai, UAE  
 Tel: +971 4 233 7777, SUKOON.COM

07/2024

