

LIFE INSURANCE FACT SHEET

VIDEOCONFERENCING

Introduction

Choices matter, particularly for safeguarding your family's future. Under Sukoon's umbrella, you will 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 introducing 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.

Videoconferencing for Life Insurance Underwriting

We are introducing videoconferencing, in collaboration with One Call, to streamline the collection of medical information 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 Ease

Customer can complete the medical insurance process at the ease of home or office.

Business Line	Raised non-medical Limits	Video MER
Sukoon Takaful	✓	✓
Sukoon Individual Life		
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					



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



MOTOR



TRAVEL



HOME



LIFE



ACCIDENT



HEALTH

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08/2024

