

ICBF LIFE INSURANCE SCHEME FOR INDIAN COMMUNITY



COVERAGE DETAILS

01. Type of Cover : Group Takaful as per our standard policy wording.

02. Insured : Any Indian national, resident in Qatar with a valid Qatari ID.

03. Period of Insurance : 24 months from date of enrollment

04. Sum Insured : QR.100,000 per member.

05. Eligibility : Any Indian national, resident in Qatar with a valid Qatari ID.

06. Jurisdiction : Competent Courts of the State of Qatar.

07. Geographical coverage : Worldwide/24 hours.

08. Benefits covered :

- Death All Causes – 100% of Sum Insured :
- Permanent Total Disablement (PTD) – All causes – 100% of Sum Insured
- Permanent Partial Disablement (PPD) – All causes – As per Scale.

09. Premium Contribution for 2 Years : QR. 125/- per member.

10. Minimum Age at issue : 18.

11. Maximum Age at issue : 65.

12. Conditions / Exclusions :

- As per our standard policy wording with the following conditions/endorsements:
- All members have to fill and sign the Enrolment Form before commencement of cover.

- All enrolment forms must be attested by Indian Community Benevolent Forum (ICBF) to get enrolled in this scheme.
- The contribution to be paid in full along with the completed enrolment form and copy of QID and Passport.
- All Individuals are insured without any Health Declaration or Medical examination. The only criteria for coverage should be a valid Qatar ID and should be between the ages of 18 to 65.
- All pre-existing and chronic conditions are held covered without any qualifications.
- Any Insured member whose Qatari ID is not renewed due to dispute or under renewal process shall not void the coverage and are eligible for policy renewal as long as the Insured is willing to pay the renewal contribution.
- Refund of contribution on pro rata basis to any member leaving Qatar for good subject to no claims.
- For any death of member happening outside Qatar, only death certificate attested by Indian Embassy is required if the death happened in India. For all other countries death certificate attested by concerned embassy in Qatar or any appropriate authority shall be accepted.
- Claim amount shall be settled to the beneficiary named in the policy, after getting the discharge note signed by the beneficiary and attested by ICBF.
- The maximum turnaround time for claims payment shall be 7 working days from the date of receipt of all the claim documents

Point of Contacts:

Collection of Enrolment forms/contribution

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