

National Insurance Co. / Life Insurance

* **Our citizens "brothers & sisters":**

Insurance on life with all its types was found to protect you and your family. The national insurance co. provided a set of documents & insurance coverings in order to help you choose the kind of appropriate insurance for you and your family...

So, be quick to buy what is suitable for you from the center of the company and its branches in all governorates.

* **protect yourself & your family from terrorism danger**

In unprecedented step, National Insurance Co. included the danger of terrorism operations in addition to the insurance on life as an additional benefit with small premiums and with competitive prices that will not be a heavy burden on the citizen.

* **Kinds of documents of life insurance**

1) Documents of individual insurance:

a) Mixed insurance:

This kind suits all ages and provide them savings and according to it, the company commits to pay the amount of insurance in one of these following cases:

*At the end of insurance duration with determined interest, if the insured is a live.

* Immediately after the death of the insured during the duration of insurance.

b) Joint mixed insurance:

According to this kind, the insurance will be on two persons who have a joint relationship like husbands or partners in work, and then the company commits to pay the amount of insurance in one of these following cases:

*At the end of insurance duration with determined interest, if the two insured are a live.

* Immediately after the death of one of these insured during the duration of insurance.

c) Temporary insurance: this kind is suitable for those who gain low income and would like to protect their families after their death, with lowest possible cost.

According to this insurance, its amount will be paid to the beneficiaries at the death of the insured during insurance period, but in the case of ending duration and the insured is a live, the contract will be ended without any commitment.

d) Temporary insurance by paying back premiums in the case that insured is a live till the end of duration:

According to this kind, the company commits to pay the amount of insurance to the beneficiaries if the insured is dead during the insurance duration, but if he

is a live till the end of duration, the company will pay him back all payable premiums during the insurance duration according to the annual paying without division of premium.

And this is suitable for the young persons, in order to get protection for their families which is provided by the mixed insurance with lowest costs & premiums, but as for older persons, the premiums will be paid back for them if they are still a live till the end of the duration which is usually are more than the amount of insurance.

e) Insurance after life:

According to this kind, the company commits to pay back all payable premiums to the beneficiaries in the case of insured death during the period of insurance, while in the case of ending of insurance period and the insured is a live, then the company will pay the insurance amount to the insured.

f) Insurance for ever:

According to this kind, the company commits to pay the amount of insurance to the beneficiaries at the death of the insured.

This kind is not determined by a certain period, but it begins from the contracting date, and paying the premiums will be continued for all the life of the insured and will be ended at his death, then the amount of insurance will be completed to the who beneficiaries, this is suitable for persons who are able to pay the premiums in the next years of their life and for those who wish to get the largest possible protection for an indefinite period.

g) Coupons of Pensions:

The price of one coupon is (100) diners and the person who requests the insurance can buy many coupons, and when the insured reached age of (60) years old, the company will pay monthly salaries for (15) years or as long as he lives.

*** Special addendums of the documents:**

- 1) Periodical lottery.
- 2) Awards for documents owners.
- 3) Various in kind awards.

2) Collective Insurance Documents:

a) Collective document: covers the risk of normal death only.

b) Multi-benefit collective document: this document includes the following benefits:

*Normal death & death by accident.

*Partial or total Permanent damage caused by accident.

*Retirement Reward for the employee who will be retired as he completed the legal age (63) years old or for Health reasons.

* Monthly salary of the employee who will be retired for the above reasons, in addition for the one who completed his service for (30) years or more .

c) Health Insurance Document:

Includes major surgical operations, grand, and medium operations which are performed under general anesthetic in governmental and non-governmental hospitals .

