

TAKAFUL EMARAT **GROUP HEALTH PLAN**



A New Generation Confidence





## TAKAFUL EMARAT – INSURANCE (PSC)

Takaful Emarat is a premier Shariah compliant Life & Health Insurance Company with a paid up capital of AED 150 Million. Takaful Emarat was established to provide Takaful insurance in the Middle East with the insight of worldwide expansion as an international leader in Takaful.

## WHAT DIFFERENTIATES TAKAFUL EMARAT FROM OTHERS?

- Takaful Emarat is the first dedicated Life and Health Takaful Insurance provider in the UAE.
- Takaful Emarat distributes the Surplus of its Takaful Fund(s) to its Participants (not to Shareholders) as per the mechanism stipulated in the Takaful Contract.
- Takaful Emarat have the benefit of a unique blend of local and international insurance experience of its strategic founders i.e. 'Al-Buhaira National Insurance Co.' UAE a local insurance leader and 'UNIQA Group Austria' a leading Central European insurance group.

## ABOUT TAKAFUL

Takaful, is a unique Islamic concept of Shariah compliant insurance. The concept of Takaful Insurance is based on the concept of social solidarity, cooperation and mutual indemnification of losses of members. It is a pact among a group of members who agree to jointly indemnify the loss or damage that may inflict upon any of them out of the funds they donate collectively.



## TAKAFUL EMARAT GROUP HEALTH PLAN

### DESIGNED SPECIFICALLY TO CATER YOUR EMPLOYEE'S HEALTH CARE NEEDS

Group health insurance coverage is a plan that is purchased by an employer and is offered to eligible employees of the company (and often to the employees' family members) as a benefit of working for that company. A group health insurance plan is a key component of many employee benefits packages that employers provide to employees. One of the key advantages for employees in a group health plan is the access to quality health insurance at an affordable cost (even this cost in most cases is covered by the Employers).

Takaful Emarat Group Health Plan is a Shariah compliant Takaful plan which offers wide range of tailor-made benefits to meet the health requirements of employees. Also the Plan offers local, regional/global coverage and varying levels of medical network provider/s with flexible annual limits that can be customized as per employer's requirements.

### KEY PLAN FEATURES

#### Shariah Compliant

The Plan is approved by the Shariah Advisory Board of Takaful Emarat comprising of internationally known Shariah scholars.

#### Tailor made

The Plan can be customized according to the varying health care needs of the employees.

#### Cost efficient

The Plan provides a cost efficient way of enjoying quality health care services.

#### Bonofit Rich

The Plan offers you a wide range of benefits and coverage as per your requirement.

#### For You & Your Family

The Plan offers coverage to employees and to members of employee's family under one master contract.



### Coverage Beyond Borders

The Plan can optionally provide instant International coverage.

### Wide Network of Medical Facilities

The Plan offers wide list of Medical facilities like hospitals, pharmacies and laboratories for quick access to health insurance services.

### Instant Coverage

The Plan provides hassle free, instant coverage with very less documentation and medical requirements.

### 24/7 Customer Service

The Plan offers 24/7 customer service (Approval) facility.

### Compliant with Regulations

The Plan provides coverage in compliance with the Health Insurance regulations of UAE.

### Sharing Surplus of Funds

The plan provides sharing surplus (if any) of fund/s amongst the groups irrespective of their size.

**LET US PLAN TODAY TO PROVIDE QUALITY  
HEALTH CARE SERVICES FOR YOUR EMPLOYEES.**

NB: The information mentioned herein is subject to the terms and conditions of the Takaful Contract.

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[www.takafulemarat.com](http://www.takafulemarat.com)

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