

Akij Group & Health Insurance

Group insurance is an insurance contract which covers a group of lives. It follows certain standards to issue policies to a similar group of people. A large number of people are covered under a single policy in a Group Insurance scheme. Group Insurances are taken by the organizations for their employees.

Akij Group & Health insurance offers multiple facilities to a standard group of people. Our Group Insurance confirms financial security to the families in the event of illness, accident, death or disability We can customize the product as per the necessity and demand of our valued customers. The employers can take either uniformed coverage or varied coverage for their employees. Age limit to avail this insurance is from 18 till 64. Along with Group insurance as supplementary benefits the employers can take Group Health insurance, Accidental Death Benefit, Permanent and Total Disability Benefit, Permanent Partial Disability Benefit and Critical Illness for their employees also.

Group Life Benefit:

If an Insured expires then, subject to the provisions of the Contract, Akij Takaful shall pay to the Policyholder the Sum Assured relating to Death Benefits in respect of the said Insured.

Group Health Benefit:

The Group Health Insurance Plan is designed to provide a comprehensive coverage of medical treatment expenses of an insured due to illness or injury sustained during the period of coverage.

Our Group Health insurance offers both in-patient, out-patient hospital benefits and Maternity benefit also. Maternity Benefits is only applicable for married female employee/spouse up to the age of 45 years. This benefit is payable once for any one pregnancy during a year. Pregnancy shall include childbirth, miscarriage, or legal abortion, including any and all complications arising there from in connection with any one pregnancy.

Accidental Death Benefits (ADB):

If an Insured expires from an Accidental Death, then, subject to the provisions of the Contract, Akij Takaful shall pay to the Policyholder the Sum Assured relating to Accidental Death Benefits in respect of the said Insured.

Permanent and Total Disability (PTD):

PTD provides the Sum Assured if the insured employee becomes totally and permanently disabled resulting from a bodily injury caused by an accident which prevents the insured member to engage in any business or job. This disability must be continued uninterruptedly at least for six months and the disability must be certified as incurable by a physician approved by the company.

Permanent Partial Disability (PPD):

In case of a PPD caused to an Insured directly by an Accident then, subject to the provisions the Contract, the Sum Assured relating to PPD Benefits shall be disbursed by AKIJ TAKAFUL to the Policyholder in accordance with the list of PPD Benefits.

Critical Illness:

Our Critical Illness Insurance provides insurance coverage in case of below mentioned 18 diseases:

1. Cancer:
2. Heart Attack (Myocardial Infarction)
3. Stroke:
4. Coronary Artery (Bypass) Surgery:
5. Kidney Failure (End Stage Renal Disease):
6. Major Organ Transplantation:
7. Paralysis:
8. Multiple Sclerosis:
9. Blindness/ Loss of Sight:
10. Heart Valve Replacement:
11. Surgery of Aorta:
12. Aplastic Anemia:
13. Benign Brain Tumor:

14. Chronic Lung Disease/End Stage Lung Disease
15. Deafness/Loss of Hearing:
16. Major Head Trauma:
17. Loss of Limbs:
18. Loss of Speech.