



മരണഭൂമിയിലെ പരമമല

ST. GREGORIOS ORTHODOX CHURCH - SHARJAH

GROUP LIFE INSURANCE SCHEME - 2026 - 2027



The Group life Insurance Scheme for members implemented in the parish since 2000 onward is due for renewal, The scheme will be renewed for a year starting from 5th May 2026 till 4th May 2027. Members who are interested in joining/renewing the scheme are required to fill up this form and submit it to the church office at the earliest.

The head of the family is eligible to join/renew on free of cost (paid by church) and the cost for dependents is AED 30 per Head should be paid along with this consent form.

Eligibility Criteria.

- Members as per the parish record
- Age between 3 years to 65 years
- Should have valid UAE residence visa (Including Dependents).

Coverage

- Natural Death AED 25,000
- Accidental death AED 50,000
- Repatriation expense of the mortal remains for natural/accidental death – actual up to AED 10,000
- Permanent Total disability and Permanent Partial disability due to accident only.

CONSENT FORM

Church Membership No

Church Area

Contact Number (eg: 05 x-xxxxxxx)

Email id

Member's Name	DOB	Age	Gender (M/F)	Visa Emirate	Remarks

Dependent's Name	DOB	Age	Gender (M/F)	Visa Emirate	Remarks

I hereby give my consent to enroll myself/my family as per the above given details in the Group Life Insurance scheme as per the terms and conditions of the Insurance provider and the existing system in the parish

Data collected through this form is to be used only for the above purpose

Signature

Date

OFFICIAL USE	
RV # & Date	Trustee / Accountant Sign

For Members only

Schedule of Benefits applicable to members

Benefits	Description
Death (any cause)	In the event of death (any cause) of an Insured Person, the Principal Sum in respect of that person shall be paid.
Accelerated Terminal Illness	<p>A definite diagnosis by the attending Consultant of an illness that satisfies both of the following:</p> <ul style="list-style-type: none"> The illness either has no known cure or has progressed to the point where it cannot be cured and In the opinion of the attending Consultant, the illness is expected to lead to death within 06 months of the remaining term of the cover. This cover excludes pre-existing medical conditions. <p>To qualify for this benefit, the Employee must have been diagnosed as being terminally ill while insured under the Policy. In the Accelerated Death Benefit an Employee will receive 50% of the Employee's sum assured subject to maximum of USD 100,000. In case the insured subsequently dies due to accident or sickness, the insurer shall pay the remaining amount of the sum assured if the policy is in force with Sukoon at death.</p>
Accidental Death Benefit	In the event of accidental death of life assured, an amount equivalent to the Principal Sum in respect of that person shall be paid in addition to the Principal Sum.
Permanent Partial Disability (Accident)	In the event of permanent partial disablement caused by an accident of an Insured Person, a percentage of the Principal Sum as per Continental Scale of Benefits shall be paid.
Accidental Medical Expense	In the event of bodily injury as a result of an accident to an Insured Person, the necessary, reasonable, and customary medical expenses subject to a maximum of AED 5,000 per person per year shall be paid.
Repatriation Expense (Death/PTD)	In the event of death (natural or accidental) of an Insured Person, the necessary, reasonable, and customary expenses at actual, subject to a maximum of AED 10,000 per person shall be paid. The expenses will include costs for transportation/burial of the body and economy air fare for an accompanying person.

Exclusions from Death & Ancillary Benefits

For all covered benefits

No sum assured shall be payable if death or disability results directly or indirect consequence of:

- War, invasion, act of foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war, military rising, insurrection, rebellion, revolution, military or usurped power, martial law, mutiny or riot or civil commotion assuming the proportions of or amounting to a popular rising, Insured engaging in any illegal act, breach of Law or criminal act, Insured engaging in or taking part in any naval, military or air force operation.
- Acts of terrorism (other than innocent bystander when passive war extension has been insured)
- Atomic, Biological, and Chemical contamination

For ancillary benefits only (if applicable)

No benefit shall be payable if disability results directly or indirectly, wholly or partly from:

- Mental illness or mental disease or nervous conditions.
- Intentionally self-inflicted injury, suicide, or attempted suicide (whether sane or insane)
- Aviation, gliding or any form of aerial flight other than as a fare paying passenger of a recognized airline or charter service.
- Drug or alcohol abuse
- Ingestion of poison or drugs, or inhalation of fumes, voluntarily, except in the case of an Accident admitted by any occupational health and safety board or failure to seek medical advice.
- The exercise of dangerous sports including but not limited to: polo, boxing, climbing/mountaineering requiring ropes or guide or free climbing, gliding, ballooning, racing of any kind other than on foot (including but not limited to horse or motor racing), participation in speed or endurance tests or record breaking feats, any underwater activity involving breathing apparatus, such as deep sea diving, skydiving or parachuting, bungee jumping, show jumping, steeple chasing, evening or flat racing with horse, potholing, sailing outside territorial waters.
- Participation in any sports in a professional capacity.
- Disease or medical impairment, from which the insured was suffering, received treatment for or was aware of at the commencement of his insurance with the insurer. (Applicable to New Joiners only who have not completed 12 months of continuous employment with the insured.)
- Disability occasioned or contributed to by HIV infection (Hepatitis is excluded if the insured travels to Africa)
- Pregnancy, childbirth or abortion or any complications arising there from