

A one-stop shop insurance experience with AXA



Health

- **Local Health Insurance**

Plans offering you and your family access to quality healthcare services empowered with a mobile application, bringing you closer to all the services you need.

- **Global Health Insurance**

A plan offering you the healthcare services you need to travel around the world with peace of mind that you and your family's well being is well taken care of. A range of four plans; empowered with a mobile application giving you fast and convenient access to many healthcare services.

Individual



Protection

- **Life Protect**

A plan that helps compensate your family for sudden financial shortfalls, in case of death.

Key Benefits:

- ✓ A lump sum in case of death of the breadwinner and loss of family income with a policy term of at least 5 years and up to a maximum of 20 years.

Additional optional insurance benefits:

- ✓ A lump sum paid in case of total permanent disability due to disease or accident
- ✓ A lump sum paid in case of critical illness disease
- ✓ A lump sum paid in case of death due to an accident

- **Life Protect +**

This plan is designed for borrowers who are planning to take loans and are requested to have a loan protection plan.

Key Benefits:

- ✓ Insurance plan, for at least one year and up to a maximum of 20 years, to business and lender in case of death of borrowers.

Additional optional benefits:

- ✓ Protection to business and lender in case the borrowers were exposed to total permanent disability due to disease or accident.



Car

- **Auto Go**

A plan offering you the essential help whenever you need it, with a variety of services to ensure your daily protection on the road.

Key Benefits:

- ✓ No Police report except in case of total loss, third party liability or theft
- ✓ 24/7 dedicated call center team for you
- ✓ Free roadside assistance
- ✓ An automated process ensuring fast track claim settlement

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Corporate



Health

- **Local Corporate Healthcare**

A plan offering large corporates – 51 employees and more – the opportunity to provide their teams with high quality healthcare benefits and services in Egypt that can be tailored to suit their needs; allowing them to focus on partaking in the business success.

- **Global Corporate Healthcare**

A plan offering your employees the deserved high quality of healthcare services needed to travel around the world with peace of mind that their well being is well taken care of. A range of four plans tailored for large corporates with 51 members or more, catering for their diverse needs.



Life

- **Employee Retirement Benefit Plan**

A plan offering the solution you need to protect, secure and retain your employees through providing them with a unique, modern and flexible investment plan in the event of retirement or resignation.

Key benefits:

- ✓ Capital accumulation to pay an invested sum in case of employee retirement or resignation
- ✓ The invested capital is preserved to provide adequate returns to protect your employees against inflation
- ✓ An excellent fund management service for your account
- ✓ Tax exemption for you as an employer
- ✓ Monthly contribution is optionally split between you and the employee
- ✓ Flexibility to increase single premium amount at any time
- ✓ Flexibility to classify your employees within different categories

- **Group Life Insurance**

A plan tailored to offer employers the best tools to protect their employees and their families in the case of any unfortunate event; supporting them to overcome the hardships of the situation.

Key benefits:

- ✓ Coverage up to the age of 65 including all benefits, and 70 for the life cover
- ✓ Covers terminal illness, where the insured will be eligible for an advance payment in case of certain diseases
- ✓ Convenience in payment frequency options and number of claim submissions per year

Additional benefits:

- ✓ Coverage for Total Permanent Disability as a result of an injury, accident or disease, where the agreed insured amount is paid for the employee in service
- ✓ Coverage for Partial Permanent Disability as a result of accident or sickness, where the agreed insured amount is paid for the employee in service
- ✓ Accidental Death where double the insurance amount is paid in case of death caused by an accident for the employee in service

- **Credit Life Insurance**

A plan designed for you as a lending entity to reduce the risks you're exposed to by insuring the lives of customers enrolled in all sorts of loans.

Key benefits:

- ✓ Coverage up to the age of 65 including all benefits, and 70 for the life cover
- ✓ Covers critical illness befalling the covered customer; Coronary Artery Surgery, Heart Attack, Cancer, Kidney Failure, Major Organ Transplantation and Cerebrovascular Accident (Stroke)
- ✓ In case of total or partial permanent disability of your customer, the agreed insurance amount is paid to allow the fulfillment of their financial commitment towards your company
- ✓ Flexible underwriting requirements as per your convenience
- ✓ Convenience in payment frequency options and number of claim submissions per year.

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Corporate



Protection

- **Property**

A plan tailored for coverage against property damages, allowing you to focus on your day to day work. It offers a wide range of protection that includes building, and also extends to machinery, warehouse stock, furniture, as well as potential profit loss resulting from property or material damage.

The plan provides you 3 packages to choose from according to your needs: Property All Risk, Fire and Allied Perils and Fire Loss Profit with the flexibility to extend the standard coverage.

Key Benefits:

- ✓ Consultancy services for engineering risks, loss prevention and sophisticated risk management with a support through the process of restoring the business to its previous financial position
- ✓ Wide range of protection with competitive prices to offer you the maximum value
- ✓ Around the clock availability of AXA team to answer any inquiries with immediate action and quality support administrative service in the occurrence of loss

- **Engineering**

A tailored plan designed to cater for the specific needs of a principal / financial institution to protect construction plants, machinery and electronic equipment. Coverage includes access to a specialized team of qualified professionals who understand your requirements and will provide you with the best engineering risk solutions at all project stages.

The plan provides you 3 packages to choose from according to your needs: Contractor's All Risk, Erection All Risk, Machinery Breakdown and Electronic Equipment.

Key Benefits:

- ✓ A specialized team of engineers available to help you in the implementation of risk management measures with risk management consultancy services
- ✓ A dedicated specialized team to assess and support with your claims
- ✓ The plan covers your legal liability of the insured contractor as a result of bodily injury or property damage belonging to a third party and arising from the contracted work
- ✓ Flexibility to extend plan coverage upon request
- ✓ Comprehensive coverage for operational machinery while working or at rest and/or during overhauling, relocation within the premises

- **Marine**

A plan tailored to protect your company's import / export activities with a well-rounded insurance coverage for your business and cargo against all risk while at sea, over land or in the air. The plan offers global security and local expertise to help you assess your protection needs.

Key Benefits:

- ✓ Access to the widest covers in the market; AXA has 5% share of the worldwide cargo insurance market
- ✓ Worldwide network of offices and agents extending to 90 countries, 84 underwriters and 43 claims managers with fair dealing and prompt claims' settlement services
- ✓ A unique risk management services for vessel selection, warehousing and packaging
- ✓ A 24/7 emergency helpline
- ✓ Flexibility to provide free of charge, unique combination of more than 30 cover extensions

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Corporate



Protection

- **Liability**

A plan tailored with two packages to cover your business against all basic legal liabilities incurred by its employees or other related stakeholders.

Key Benefits:

- ✓ Comprehensive General is designed to cover your legal liability to third parties for accidental bodily injury or accidental damage to property occurring during business dealing and within predefined territorial limits
- ✓ Professional Indemnity is tailored to protect your company in case it extends professional services, consultation and advice to your clients and they face claims from their principals or third parties under common law

- **Crime**

A plan designed to protect your business' money, securities and other assets against a variety of criminal acts resulting in loss and theft of money; with two packages of protection tailored to your specific needs: Fidelity Guarantee and Money.

Key Benefits:

- ✓ Instant insurance coverage
- ✓ 24/7 claims assistance with fast and fair service
- ✓ Automatic extension for the benefits to cover losses discovered within twelve months from the policy expiry
- ✓ The plan can be arranged individual-name basis or on position basis, or can even be created on a blanket, unnamed basis
- ✓ Flexibility to extend protection to cover: auditor' fees, robbery, assault or damage to the safe

- **Personal Accident**

A plan designed to offer you the needed coverage to protect the lifeblood of your business; your employees, clients or students against unfortunate events resulting in bodily injury.

Key Benefits:

- ✓ Convenient and easy application process
- ✓ Competitive prices and 24/7 accident protection coverage
- ✓ Medical reimbursement in the case of accidents
- ✓ Coverage includes accidental death, permanent total and partial disability and temporary total disability
- ✓ Flexibility to extend benefits to meet your needs

- **Political Violence**

A plan tailored to protect your business against political threats and violence to ensure the continuous productivity and unaffected day to day work for your company during the time of alarming activities.

Key benefits:

- ✓ A skilled team to assist and help you understand and quantify the risk; making the plan most suitable for your needs
- ✓ Wide coverage with competitive prices to provide your business with the maximum protection
- ✓ Coverage includes business interruption, physical loss or damage to buildings and their content as a result for: act of terrorism, sabotage, riots, strikes and/or civil commotion ...etc

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Small Business



Health

- **Local SME Life & Healthcare**

A plan offering small and medium enterprises – between 20 and 300 employees – the opportunity to provide their teams with high quality healthcare benefits and life protection services in Egypt; allowing them to focus on growing their business and moving from one success to another.

- **Global SME Healthcare**

A plan offering your employees the deserved high quality of healthcare services needed to travel around the world with peace of mind that their wellbeing is well taken care of. A range of four plans tailored for small and medium corporates with 50 members or less, catering for their diverse needs.



Life

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Key Benefits:

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Key benefits:

- ✓ Coverage up to the age of 65 including all benefits, and 70 for the life cover
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- ✓ Convenience in payment frequency options and number of claim submissions per year

Additional benefits:

- ✓ Coverage for Total Permanent Disability as a result of an injury, accident or disease, where the agreed insured amount is paid for the employee in service
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