

- Original Insured** : Bank Nizwa New and Existing Customers who avail Finance Facilities from the bank, part of the proposal.
- Auto Murabaha
 - Credit Card Finance
 - Personal Finance for Goods Murabaha
 - Personal Finance for Service Ijara
 - Home Finance – Ready Property
 - Home Finance – Under construction
 - Commercial Finance
- Cover** : 24 hours worldwide cover applied to Oman residences only
- Benefits** :
- Death due to any cause including Pandemic/Epidemic (COVID 19) Coverage.
 - Permanent Total Disability due to any cause, Any Occupation, 6-month deferment period. (For Members who are not employed, a claim is considered as PTD claim when the borrower is unable to follow at least 4 out of 6 Activities of Daily Living)
 - Passive war risk is covered, provided the Insured Person is an innocent by stander, however PWR is not covered in: Iraq, Afghanistan, Palestine, Yemen, Libya and Syria and any country where war or warlike operation takes place and where the insured remains in for more than 28 days following the outbreak. It is also understood that the sum insured will not be payable if the insured actively participates in any of the above-mentioned events **and** if the insured is traveling to a country after war has been declared in that country or after it has been recognized as a war zone or where there is war like operations.

Exclusions : General Exclusions (applicable for both Death and PTD benefit)

- 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, acts of terrorism, mutiny or riot or civil commotion assuming the proportions of or amounting to a popular rising.
- Atomic, Biological, and Chemical contamination
- Criminal Acts committed by the insured.
- Suicide the first year (12 months from the date of loan/restructure/top-up etc.)
- Pre-existing conditions for first 12 months from the date of loan/restructure/top-up etc.
- Loan taken out for medical reasons.

Exclusions applicable to PTD benefit only

- Mental and nervous disorders
- 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
- Involvement in any underwater activity
- Participation in or training for any dangerous or hazardous sport or competition or riding or driving in any form of race or competition
- 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
- Permanent Disability which insured is already having at the commencement of cover.