CMSM
Caisse Mutuelle Socio-Médicale
الصندوق التعاضدي الإجتماعي الصحّي

Summary: CMSM Life Cover Updates – November 2025

1. Partnership Overview

- CMSM partnered with **Bankers Assurance SAL** to offer **Group Life Insurance** to all CMSM medical policy principals.

2. Life Insurance Benefit

- **Coverage**: Death due to any cause (natural or accidental).
- **Sum Insured**: USD 20,000 / Principal
- **Beneficiaries**: Legal heirs - الورثة الشرعيين
- **Cost**: Fully financed by CMSM; no extra premium to be paid by the adherents.

3. Eligibility & Enrollment

- Automatic enrollment with CMSM's medical policy for principals: ages **18–69** (inclusive).
- Coverage duration matches the medical policy.
- Life coverage certificate is issued with medical insurance.

4. Special Conditions

- **Waiting Period**: 90 days for natural death; immediate coverage for accidental death.
- No medical underwriting required.

5. Key Exclusions

Includes:

- Suicide (not covered for the first 2 years).
- War, terrorism, or political risks.
- Self-inflicted injuries - إيذاء النفس
- Breach of law or provoked assault - انتهاك القانون أو الاعتداء المستفز
- Flying (except as a fare-paying passenger on licensed aircraft).
- Dangerous sports – رياضات خطيرة

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- Alcohol or drug misuse.
- HIV/AIDS related causes.
- Radiation or nuclear contamination - التلوث الإشعاعي أو النووي
- Ignoring medical advice

6. CMSM-Specific Exclusions

- Only policies with **12-month coverage** qualify starting **01.11.2025**
- Only **FLAME+** policies eligible (**Suspension** and **ASO** programs excluded).
- LC not given for mid-year additions or principal changes.

7. Rules & Conditions

- LC added to membership card.
- $ 500 Death Indemnity not given if LC is claimed.
- PA (Personal Accident) removed.
- Policy wording is available in Arabic after the membership form.

8. DISCLAIMERS

- Full policy premium should be settled to CMSM before benefiting from Life Insurance.
- For married couples on separate policies, the beneficiaries will benefit from the proceeds due to the death of one of the couples only, in case both passed away within the same year.

9. Claims Process

- **Rimiel Rached** coordinates claims between CMSM, delegates, and Bankers.
- Required documents:
  - Death certificate
  - Family civil extract
  - ID copy

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  - Certificate of inheritance
  - Police report (if accidental)

- **Inheritance tax** must be settled before payout.
- **Settlement**: USD 20,000 paid by Bankers via cheque or bank transfer.