



International Healthcare Plans for the UAE
Valid from 1st February 2021

EMPLOYEE BENEFIT GUIDE

Welcome

You and your family can depend on us, as your international health insurer, to give you access to the best care possible.

This guide has two parts: "How to use your cover" is a summary of all important information you are likely to use on a regular basis. "Terms and conditions of your cover" explains your cover in more detail. To make the most of your international healthcare plan, please read this guide together with your Insurance Certificate, Access Card and Table of Benefits.

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TERMS AND CONDITIONS OF YOUR COVER

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HOW TO USE YOUR COVER



SUPPORT SERVICES

We believe in providing you with the top-quality service that you deserve.

In the following pages we describe the full range of services we offer. Read on to discover what is available to you, from our MyHealth Digital Services to the Employee Assistance Programme.

Talk to us, we love to help!

Our Helpline is available 24 hours a day, 7 days a week to handle any questions about your policy or if you need assistance in an emergency.

Helpline:



800 6334

(calling toll-free from within the UAE)

+971 (0)56 681 9977

(calling from within or outside the UAE)

+353 1 629 7141

(International Medical Assistance for emergency or planned hospitalisation outside the UAE)



MEHelpline@international-healthcare.com



+971 (0)4 251 5071

Did you know...

...that most of our members find that their queries are handled quicker when they call us?

MyHealth Digital Services

If your company has selected MyHealth Digital Services, you will have easy and convenient access to your cover, no matter where you are or what device you are using.

MyHealth app and online portal features



MY POLICY

Access your policy documents and membership card on the go.



MY CLAIMS

Submit your claims in 3 simple steps and view your claims history.



MY CONTACTS

Access our 24/7 multilingual Helpline and live chat (available in English and on the online portal only).



SYMPTOM CHECKER

Get a quick and easy assessment of your symptoms.



HEALTH AND WELLNESS HUB

Access tips and services to help you in your journey towards a healthier you.



FIND A HOSPITAL

Locate medical providers nearby.



PHARMACY AID

Look up the local equivalent names of branded drugs.



MEDICAL TERM TRANSLATOR

Translate names of common ailments into 17 languages.



EMERGENCY CONTACT

Access local emergency numbers worldwide.

Additional useful features

- Update your details online: email, phone number, password, address (if it's the same country as the previous address), marketing preferences, etc.
- View the remaining balance of each benefit which is in your Table of Benefits

All personal data within MyHealth Digital Services is encrypted for data protection.

Getting started:



Login to MyHealth online portal to register. Go to <https://my.allianzcare.com/myhealth>, click on "REGISTER HERE" near the bottom of the page and follow the on-screen instructions. Be ready to provide your policy number, which you can find in your Insurance Certificate.

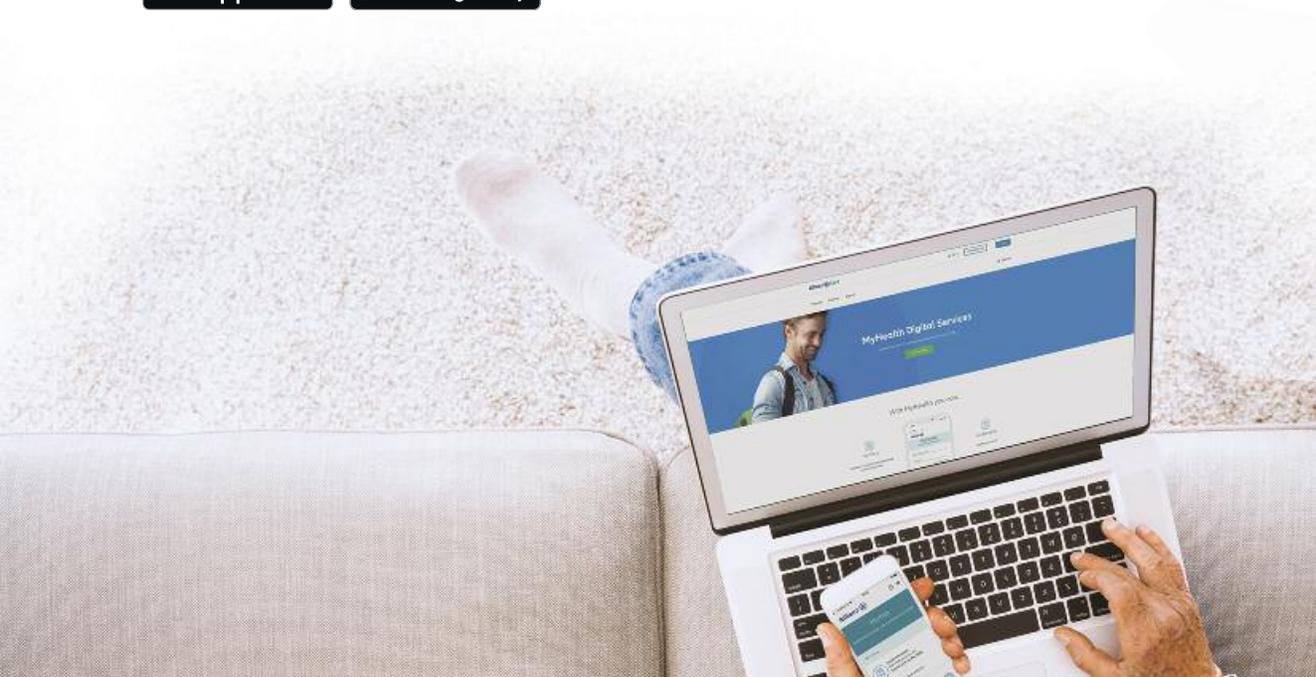


As an alternative, you can register via our MyHealth App. To download it, search for "Allianz MyHealth" on the Apple App Store or Android's Google Play service.



Once setup, you can use the email (username) and password you provided during registration to login to MyHealth online portal or app. The same login details are used for both and in the future, if you change login details for one, it will automatically apply to the other. You don't need to change them in both places. We also offer a biometric login option for the app, for example Touch ID or Face ID, where supported by your device.

For more information, please visit www.allianzcare.com/en/myhealth.html



LiveDoc – Healthcare at your fingertips

With LiveDoc video consultation app, you can save time by seeing a doctor from the comfort of your home or office. Offering a secure and confidential service, doctors can provide medical advice, recommend treatments and offer prescriptions (when needed) for non-emergency concerns such as sore throat, earache, allergies, etc.

Live Doc is available for members in Dubai and where provided, is shown in your Table of Benefits.

GETTING STARTED

1

DOWNLOAD

Download the LiveDoc app from Google Play or Apple Store

2

REGISTER

Enter your details to register

3

SEE A DOCTOR

Tap “See a doctor now” and connect within minutes

Consultations are available from Saturday to Thursday (6AM to 10PM GST) and on Friday (9AM to 6PM GST). Simply download the LiveDoc app, register and tap ‘See a doctor now’. It’s that easy.

Live Doc is provided by Health at Hand (www.myhealthathand.com/livedoc), and the consultation costs are covered by us, subject to the terms of your insurance cover.

Orient Insurance PJSC, its administrators and reinsurers are not responsible or liable for any claim, loss or damage directly or indirectly resulting from the use of the Live Doc services or any other Health at Hand service.





Olive

Allianz Care's Health & Wellness support program.

Your first steps towards a healthier life.

In today's increasingly busy and ever-changing world we recognise the importance of staying healthy and we firmly believe that prevention is better than cure. Olive*, our proactive care engine, is designed to motivate and guide you towards a healthier life.

1. Health and Wellness hub

Our Health & Wellness Hub, accessible via our MyHealth Digital Services (mobile app and portal), offers you a range of services gathered in one convenient place to support you on your journey to a long, happy and healthy life.

On the Hub you will have access to:

- Tips and articles on topics such as sleep, fitness, nutrition and emotional wellbeing.
- Online health assessments**.
- Our BMI calculator.
- Our monthly live health and wellness webinars, with Q&A session, delivered by specialists.

2. HealthSteps app***

Did you know that by maintaining a healthy lifestyle, you may reduce the risk of developing medical conditions? The Allianz HealthSteps app was designed to give personalised guidance and help you reaching your health and fitness goals. By connecting to smart phones, wearables devices and other apps, HealthSteps monitors the number of steps taken, calories burned, sleep schedule and more. Your Table of Benefits shows whether HealthSteps is included in your plan.



HealthSteps features:



Plan: choose a health goal and use the action plans to adopt and maintain good health habits:

- Lose weight
- Improve posture
- Sleep better
- Healthy eating
- Get moving & energised
- Stay healthy
- Reduce stress
- Lower blood pressure



Challenges: join monthly challenges and get encouragement from other HealthSteps users by sharing your performance and competing against each other on group challenges. These challenges are based on steps, calories and distance.



Progress: connect with popular health and activity trackers and monitor your progress against goals you set for yourself.



Library: access articles and get tips and advice on how to live and maintain a healthy life.

Download the “Allianz HealthSteps” app from App Store or Google Play.



*The Wellness resources contained within Olive are for informational purposes only. These resources should not be regarded as a substitute for medical advice, physical or psychological assessment, or for the assessment or care that you may need from your own doctor. You understand and agree that Orient Insurance PJSC, its reinsurers and administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of the services and resources contained within Olive.

**Online assessments do not provide a diagnosis and are not intended to be a substitute for professional psychological assessment or for the assessment or care that you may need from your own doctor

***The HealthSteps app is provided by a third-party provider (Tictrac Limited) and made available to you subject to your acceptance of the terms and conditions of Tictrac Limited as they appear on the HealthSteps app. The HealthSteps app does not provide medical or health advice and it is not a substitute for professional advice, diagnosis or treatment. You understand and agree that Orient Insurance PJSC, its reinsurers and administrators are not responsible or liable for any claim, loss or damage, directly or indirectly resulting from your use of the HealthSteps app.

Employee Assistance Programme (EAP)

When challenging situations arise in life or at work, our Employee Assistance Programme provides you and your dependants with immediate and confidential support. EAP, where provided, is shown in your Table of Benefits.

This professional service is available 24/7 and offers multilingual support on a wide range of challenges, including:

- Work/Life balance
- Family/Parenting
- Relationships
- Stress, depression, anxiety
- Workplace challenges
- Cross-cultural transition
- Cultural shock
- Coping with isolation and loneliness
- Addiction concerns

Support services include:



CONFIDENTIAL PROFESSIONAL COUNSELLING

Receive 24/7 support with a clinical counsellor through live online chat, face to face, phone, video or email.



CRITICAL INCIDENT SUPPORT

Receive immediate critical incident support during times of trauma or crisis. Our wide-ranging approach provides stabilization and reduces stress associated with incidents of trauma or violence.



LEGAL AND FINANCIAL REFERRAL SERVICES

Whether it's help buying a home, handling a legal dispute or creating a comprehensive financial plan, we will refer you to a third-party advisor who can help answer your questions and reach your goals.



ACCESS TO THE WELLNESS WEBSITE

Discover online support, tools and articles for help and advice on health and wellbeing.



LET US HELP:

 **+1 905 886 3605**

This is not a free phone number. If you need a local number, please access the wellness website and you will find the full list of our 'International Numbers'.

Your calls are answered by an English-speaking agent, but you can ask to talk to someone in a different language. If an agent is not available for the language you need, we will organise interpreter services.

 **<http://awcsexpat.lifeworks.com>**
(available in English, French and Spanish)

 Download the Lifeworks app in Google Play or Apple Store



Login on the website or the app using the following details:

Username: AllianzCare

Password: Expatriate

The EAP is made available by Morneau Shepell Limited, subject to your acceptance of our terms and conditions. You understand and agree that Orient Insurance PJSC and its appointed reinsurers and administrators are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of EAP services.



Travel Security Services

As the world continues to witness an increase in security threats, Travel Security Services offer 24/7 access to personal security information and advice for your travel safety queries - via phone, email or website. Your Table of Benefits shows whether your plan includes these services.

You can access:



EMERGENCY SECURITY ASSISTANCE HOTLINE

Talk to a security specialist for any safety concerns associated with a travel destination



COUNTRY INTELLIGENCE AND SECURITY ADVICE

Security information and advice about many countries



DAILY SECURITY NEWS UPDATES AND EMAIL TRAVEL SAFETY ALERTS

Sign up and receive alerts about high-risk events in or near your current location, including terrorism, civil unrest and severe weather risks

To access the travel security services, please contact us:



+44 207 741 2185

This is not a free phone number



<https://my.worldaware.com/awc>

Register by entering your policy number (shown in your Insurance Certificate)



Download 'TravelKit' app from App store or Google Play.



All Travel Security Services are provided in English. We can arrange for you to use an interpreter where required.

Travel Security Services are made available by WorldAware Inc., subject to your acceptance of our Terms and Conditions. You understand and agree that Orient Insurance PJSC and its appointed reinsurers and administrators are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Travel Security Services.

UNDERSTANDING YOUR COVER

What am I covered for?

You and your dependants are covered for medically necessary treatment and related costs, services and/or supplies as indicated in the Table of Benefits. These are subjected to:

- Policy definitions and exclusions (available in this guide)
- **For underwritten policies:** Any special conditions shown on your Insurance Certificate (and on the Special Condition Form issued before the policy comes into effect, where relevant)
- **Costs being reasonable and customary** - these are costs that are usual within the country of treatment. We will only reimburse medical providers where their charges are in accordance with standard and generally accepted medical procedures. If we consider a claim to be inappropriate, we reserve the right to decline or reduce the amount we pay.

We generally cover pre-existing conditions (including pre-existing chronic conditions) unless we say otherwise in your policy documents. If in doubt, please check your Table of Benefits to confirm if pre-existing conditions are covered.

If you are uncertain whether your planned medical treatment is covered under your plan, please contact our Helpline.

Where can I receive treatment?

You can receive treatment in any country within your area of cover, as shown on your Access Card.

If the treatment you need is available locally, but you choose to travel to another country in your area of cover, we will reimburse all eligible medical costs incurred within the terms of your policy; except for your travel expenses. If the eligible treatment is not available locally, and your cover includes "Medical evacuation", we will also cover travel costs to the nearest suitable medical facility. To claim for medical and travel expenses incurred in these circumstances, you will need to complete and submit the Pre-authorisation Form before travelling.

You are covered for eligible costs incurred in your home country, provided that your home country is in your area of cover.

What are benefit limits?

Your cover may be subject to a **maximum plan benefit**. This is the maximum we will pay in total for all benefits included in the plan per member, per Insurance Year.

If your plan has a maximum plan benefit, it will apply even where:

- The term “Full refund” appears next to the benefit
- A specific benefit limit applies - this is when the benefit is capped to a specific amount (e.g. USD6,000).

Benefit limits may be provided on a “per Insurance Year” basis, on a “per lifetime” basis or on a “per event” basis (such as per trip, per visit or per pregnancy).

In some instances, in addition to the benefit limit, we will only pay a percentage of the costs for the specific benefit e.g. “65% refund, up to USD7,100”.

Benefit limits related to maternity

The benefits “Routine maternity” and “Complications of pregnancy and childbirth” are paid on either a “per pregnancy” or “per Insurance Year” basis. Your Table of Benefits will confirm this.

If your maternity benefits are payable on a “per pregnancy” basis

When a pregnancy spans two Insurance Years and the benefit limit changes at policy renewal, the following rules apply:

- In year one – the benefit limits apply to all eligible expenses.
- In year two – the updated benefit limits apply to all eligible expenses incurred in the second year, less the total benefit amount already reimbursed in year one.
- If the benefit limit decreases in year two and we have already paid up to or over this new amount for eligible costs incurred in year one, we will pay no additional benefit in year two.

Multiple Birth Babies Limit

There is a limit for in-patient treatment that takes place in the first three months following birth if the baby is a multiple-birth baby born as a result of medically assisted reproduction.

This limit is USD42,500 per child. Out-patient treatment is paid under the terms of the Out-patient Plan.

Your Access Card

To every insured member, we issue a personal Access Card which contains essential contact numbers. This means that you and your family are only a phone call away from help. For this reason, we suggest that you keep this card with you at all times.

The Access Card aims to establish your identity and allows you to access the network of clinics, hospitals and pharmacies assigned to your healthcare plan. It is not transferable and you should return it or destroy it when membership ends. The validity of the card is subject to continuity of membership.

What are co-payments?

A **co-payment** is when you pay a percentage of the medical costs. Your Table of Benefits will show whether this applies to your plan. In the following example, Mary requires several dental treatments throughout the year. Her dental treatment benefit has a 20% co-payment, which means that we will pay 80% of the cost of each eligible treatment.



The total amount payable by us may be subject to a maximum plan benefit limit.

What are deductibles?

A deductible is a fixed amount you need to pay towards your medical invoices before we begin to contribute. It applies per person, per out-patient visit. In the following example, John needs to receive medical treatment throughout the year. His plan includes a USD14 deductible.



■ Insurer contribution
■ Insured person contribution

SEEKING TREATMENT?

We understand that seeking treatment can be stressful. Follow the steps below so we can look after the details – while you concentrate on getting better.

Treatment within your UAE provider network

You have access to a complete network of medical providers based in the UAE. The type of network selected for you is indicated on your Access Card and you can find the detailed list of medical providers included in your network as part of your Membership Pack.

1. When visiting a network medical provider, simply present your Access Card.
2. The provider will contact us directly to process the necessary paperwork.
3. We will settle the bill directly with your medical provider.

Please note that where provided under the following benefits, cover is available on a reimbursement basis only i.e. you will have to pay for eligible treatment and then complete and submit a Claim Form for:

- Health and wellbeing checks including screening for the early detection of illness or disease.
- Preventive services.
- Prescribed glasses and contact lenses including eye examination.
- All dental benefits.

If you need to purchase prescribed medication, your treating doctor will complete the relevant online prescription form and provide you with a prescription number. You should present the form and prescription to a pharmacy included in your network. The pharmacy will then submit an electronic request for the approval of medication costs. Once received, we will send an electronic response indicating the approval status of the request to the pharmacy. If approved, you will be able to obtain your prescribed medication without making any payment (subject to the terms, conditions and benefit limits applicable to your cover).

Treatment outside your UAE provider network or outside the UAE

Check your level of cover

First, check that your plan covers the treatment you are seeking. Your Table of Benefits will confirm what is covered. However, you can always call our Helpline if you have any queries.

Some treatments require pre-approval

Your Table of Benefits will show which treatments require pre-approval (via a Pre-authorisation Form). These are mostly in-patient and high cost treatments. The pre-approval process helps us assess each case, organise everything with the hospital before your arrival and make direct payment of your hospital bill easier, where possible.

Unless we and your company agree otherwise, if you make a claim without obtaining our pre-approval, the following will apply:

- If the treatment received is subsequently proven to be medically unnecessary, **we reserve the right to decline your claim.**
- If the treatment is subsequently proven to be medically necessary, we will pay 80% of in-patient benefits and 50% of other benefits.

Getting in-patient treatment

(pre-approval applies)



Call our Helpline (contact details at the end of this guide) before your treatment and ask for a copy of the Pre-authorisation Form.



Complete the form and send it to us at least **five working days** before treatment. You can send it by email, fax or post to the address shown on the form.



We contact the hospital to organise payment of your bill directly, where possible.

Please note that we may decline your claim if Pre-approval is not obtained.

If it's an emergency:

Get the emergency treatment you need and call us if you need any advice or support.

If you are hospitalised, either you, your doctor, one of your dependants or a colleague needs to call our Helpline (**within 48 hours** of the emergency) to inform us of the hospitalisation. We can take Pre-authorisation Form details over the phone when you call us.

Claiming for your out-patient, dental and other expenses

If your treatment does not require pre-approval, you can simply pay the bill and claim the expenses from us. In this case, follow these steps:



Receive your medical treatment and pay the medical provider



Get an invoice from your medical provider

This should state your name, treatment date(s), the diagnosis/medical condition that you received treatment for, the date of onset of symptoms, the nature of the treatment, the fees charged and proof of payment.



Claim back your eligible costs via our MyHealth app or online portal (<https://www.allianzcare.com/en/myhealth.html>).

Simply enter a few key details, add you invoice(s) and press 'submit'.



Quick claim processing

Once we have all the information required, we will process and pay a claim. However, we can only do this if you have told us your diagnosis, so please make sure you include this with your claim. Otherwise, we will need to request the details from you or your doctor.

We will email or write to you to let you know when the claim has been processed.



ADDITIONAL INFORMATION ABOUT CLAIMING FOR YOUR EXPENSES

Medical claims

Before submitting a claim to us, please pay attention to the following points:

- **Claiming deadline:** You must submit all claims (via our MyHealth app or online portal) no later than six months after the end of the Insurance Year. If cover is cancelled during the Insurance Year, you should submit your claim no later than six months after the date that your cover ended. After this time, we are not obliged to settle the claim.
- **Claim submission:** You must submit a separate claim for each person claiming and for each medical condition being claimed for.
- **Supporting documents:** When you send us copies of supporting documents (e.g. medical receipts), please make sure you keep the originals. We have the right to request original supporting documents/receipts for auditing purposes up to 12 months after settling your claim. We may also request proof of payment by you (e.g. a bank or credit card statement) for medical bills you have paid. We advise that you keep copies of all correspondence with us as we cannot be held responsible for correspondence that fails to reach us for any reason outside of our control.
- **Deductibles:** If the amount you are claiming is less than the deductible figure in your plan, you can either:
 - Collect all out-patient receipts until you reach an amount that exceeds this deductible figure.
 - Send us each claim every time you receive treatment. Once you reach the deductible amount, we'll start reimbursing you.

Attach all supporting receipts and/or invoices with your claim.

- **Currency:** Please specify the currency you wish to be paid in. On rare occasions, we may not be able to make a payment in that currency due to international banking regulations. If this happens, we will identify a suitable alternative currency. If we have to make a conversion from one currency to another, we will use the exchange rate that applied on the date the invoices were issued, or on the date that we pay your claim.

Please note that we reserve the right to choose which currency exchange rate to apply.

- **Reimbursement:** We will only reimburse (within the limits of your policy) eligible costs after considering any pre-approval requirements, deductibles or co-payments outlined in the Table of Benefits.
- **Reasonable and customary cost:** We will only reimburse charges that are reasonable and customary in accordance with standard and generally accepted medical procedures. If we consider a claim to be inappropriate, we reserve the right to decline your claim or reduce the amount we pay.

- **Deposits:** If you have to pay a deposit in advance of any medical treatment, we will reimburse this cost only after treatment has taken place.
- **Providing information:** You and your dependants agree to help us get all the information we need to process a claim. We have the right to access all medical records and to have direct discussions with the medical provider or the treating doctor. We may, at our own expense, request a medical examination by our doctors if we think it's necessary. All information will be treated confidentially. We reserve the right to withhold benefits if you or your dependants do not support us in getting the information we need.

Claims for accidental death

If the "Accidental death" benefit is included in your healthcare plan, the claim must be reported to us within 90 working days following the date of death of the insured person.

Please send us:

- A fully completed Life and Accidental Death Benefit Application Form.
- A death certificate.
- A medical report indicating the cause of death.
- A written statement outlining the date, location and circumstances of the accident.
- Official documentation proving the insured person's family status (i.e. whether they are married or have children).
- For the beneficiaries, proof of identity as well as proof of their relationship to the insured person.

Beneficiaries are, unless otherwise specified by the insured:

- The insured person's spouse, if not legally separated.
- If there is no spouse, the insured person's surviving children including step-children, adopted or foster children and children born less than 300 days after the date of the insured person's death; in equal shares among them.
- If there are no children, the insured person's father and mother, in equal shares between them, or to the survivor if one parent has died.
- Failing any of the above, the insured person's estate.

If you wish to nominate a beneficiary other than those listed above, please contact our Helpline.

Please note that if the insured person and one or all of the beneficiaries die in the same incident, the insured person will be considered the last deceased.

Treatment needed as a result of someone else's fault

If you are claiming for treatment that you need when somebody else is at fault, you must write and tell us as soon as possible. For example, if you need treatment following a road accident in which you are a victim. Please take any reasonable steps we ask of you to obtain the insurance details of the person at fault. We can then recover from the other insurer the cost of the treatment paid for by us. If you are able to recover directly the cost of any treatment which we have paid for, you will need to repay that amount (and any interest) to us.

Evacuations and repatriations

At the first indication that you need medical evacuation or repatriation, please call our 24 hour Helpline and we will take care of it. Given the urgency, we would advise you to phone if possible. However, you can also contact us by email. If emailing, please write 'Urgent – Evacuation/Repatriation' in the subject line.

Please contact us before talking to any providers, even if they approach you directly, to avoid excessive charges or unnecessary delays in the evacuation. In the event that evacuation/repatriation services are not organised by us, we reserve the right to decline the costs.

 +353 1 629 7141

 medical.services@international-healthcare.com

Seeking treatment in the USA

If you have "Worldwide" cover and need treatment in the USA, please ask your medical provider to call our International Medical Assistance team (phone number below) to verify eligibility of cover. We can then arrange payment directly with the provider for eligible in-patient and out-patient treatment.

 +353 1 629 7141





A close-up photograph of a hand holding a textured grey fabric. The background is dark with a bright light flare in the upper left corner and numerous small white particles falling from the top, creating a sense of motion and depth.

TERMS AND CONDITIONS OF YOUR COVER



TERMS AND CONDITIONS

This section describes the standard benefits and rules of your health insurance policy. Please read it together with your Insurance Certificate (available on request), Access Card and Table of Benefits.

- Your **Access Card** details the geographical area of cover that your company chose for you and your dependants (if applicable). It also states the start date and renewal date of your cover. Acceptance and use of the Access Card automatically implies acceptance of all terms, conditions, limitations and exclusions of this policy. For policies where your medical history is assessed (underwritten policies) this document will state any special terms that may apply to your cover. Please note that we will send you a new Access Card if we need to record any changes to your policy. These may be changes that your company requests or changes we are entitled to make. They may also be changes that you request (such as adding a dependant) – provided your company approves and we accept. Your new Access Card(s) will replace any earlier version(s) you have from the start date shown on the new card(s). You should destroy or return to us earlier versions.
- Your **Table of Benefits** outlines the plan(s) selected by your company and the benefits available to you. It also specifies any benefits/treatments which require you to submit a Pre-authorisation Form. It confirms any benefits to which specific benefit limits, waiting periods, deductibles and/or co-payments apply. Your Table of Benefits will be in US Dollars.

For full details of your company's insurance contract, please contact your company's Group Scheme Manager. Please note that the terms and conditions of your cover may be changed from time to time by agreement between your company and us.

ADMINISTRATION OF YOUR POLICY

When cover starts for you and your dependants

Your insurance is valid from the effective date shown on your Access Card and will continue until the group renewal date (which is also stated on the Access Card). Generally, this is one Insurance Year, unless we and your company decide otherwise or if you started your policy mid-year. At the end of this period, your company can renew the insurance on the basis of the policy terms and conditions applicable at that time. You will be bound by those terms.

Cover for dependants (if applicable and agreed between your company and us) will start on the effective date shown on the most recent Access Card. Their membership may continue for as long as you remain part of the group scheme and, for children, as long as they remain under the defined age limit. Child dependants can be covered under your policy up until the day before their 18th birthday or up until the day before their 24th birthday if they are in full-time education.

Adding dependants

You may apply to include any member of your family as a dependant if you are allowed to under the agreement between your company and us.

How do I add a newborn to my policy?

Please inform your company within seven days from birth and attach the birth certificate. We will accept the baby without medical underwriting (with the exception of multiple birth babies, adopted and fostered babies) if the birth parent or intended parent (in the case of surrogacy) has been insured with us for a minimum of eight continuous months. Cover will start at birth provided that we receive the notification within the seven days period.

What happens if I don't notify my company within seven days?

In line with the Dubai Health Authority, if we receive the notification after seven days, cover will start from the date we received the notification. However, if we receive the notification after 30 days from birth, the newborn child will be underwritten and if accepted, cover will start from the date of acceptance.

What happens if I have not been insured with you for eight continuous months and I want to add my newborn to the policy?

Under these circumstances, your newborn baby will be subject to medical underwriting and cover will start from the date of acceptance

What if I am adding multiple birth babies, adopted and fostered children?

Multiple birth babies, adopted and fostered children will be underwritten and if accepted, cover will start from the date of acceptance.

Changing country of residence

It is important that you contact our Helpline and notify your Group Scheme Manager to let us know when you change your country of residence. This may affect your cover or premium, even if you are moving to a country within your geographical area of cover, as your existing plan may not be valid there. Cover in some countries is subject to local health insurance restrictions, particularly for residents of that country. It is your responsibility to ensure that your health cover is legally appropriate. If you are not sure, please get independent legal advice, as we may no longer be able to cover you. The cover we provide is not a substitute for local compulsory health insurance.

Changing your postal address or email address

We will send all correspondence to the address we have on record for you unless requested otherwise. You need to send us an email as soon as possible of any change in your home, business or email address.

@ middleeast.services@international-healthcare.com

Correspondence

When you write to us, please use email or post (with the postage paid). We do not usually return original documents to you, but if you ask us to, we will.

Renewal of cover

If your company pays for your premium, the renewal of your cover (and that of your dependants, if applicable) is the decision of your company. If your company renews the contract with us, you (and each of your dependants, if applicable) will receive new Access Cards to use until the next renewal date (and you should destroy or return to us any previous card versions).

If you pay your premium and your company renews your cover (and that of your dependants, if applicable), your policy will automatically renew for the next Insurance Year, if:

- We can continue to provide cover in your country of residence
- All premiums due to us have been paid
- The payment details we have for you are still valid on the policy renewal date. Please update us if you get a new/replacement credit card or if your bank account details have changed.

We will issue new Access Cards for use until the next renewal date (and you should destroy or return to us any previous card versions).

Ending your cover

Your company can end your cover or that of any of your dependants by notifying us in writing. We cannot backdate the cancellation of your cover. It will automatically end:

- At the end of the Insurance Year, if the agreement between your company and us is terminated.
- If your company decides to end or not to renew your cover.
- If your company does not pay premiums or any other payment due under the Company Agreement with us.
- If you are an individual payer and you do not pay premiums or any other payment due under the Company Agreement with us.
- When you stop working for your company.
- Upon the death of the insured employee.

We can end your cover and that of your dependants if there is reasonable evidence that you or they have misled or attempted to mislead us. For example giving us false information, withholding information, or working with another party to give us false information, either intentionally or carelessly, which may influence us when deciding:

- Whether you (or they) can join the scheme
- What premiums your company has to pay
- Whether we have to pay any claim

Policy expiry

Please note that upon the expiry of your policy, your right to reimbursement ends. For up to six months after the expiry date, we will reimburse any eligible expenses incurred during the period of cover. However, we will no longer cover any on-going or further treatment that is required after the expiry date of your policy.



PAYING PREMIUMS

If your company pays your insurance premium

In most cases, your company is responsible for paying the premiums for you and your dependants, covered under the Company Agreement. Your company may also pay other taxes and charges associated with your cover (such as Insurance Premium Tax). However you may be liable to pay tax in respect of the premiums paid by your company. For details, please check with your company.

If you pay your insurance premium

If you are responsible for paying your insurance premium, you need to pay us in advance for the duration of your cover. Your Insurance Certificate shows the amount your company has agreed with us and your selected payment frequency. The **initial premium** or first premium instalment is payable immediately after we accept your application. When you receive your invoice, please check that the premium matches the amount shown on your agreed quotation and contact us immediately if there is any difference. We are not responsible for payments made through third-parties. **Subsequent premiums** are due on the first day of the chosen payment period.

If applicable, you may also need to pay the following taxes in addition to your premium:

- Insurance Premium Tax (IPT).
- VAT.
- Other taxes, levies or charges relating to your cover that we may have to pay or collect from you by law.

These charges may already be in effect when you join but they could be introduced (or change) afterwards. Your invoice will show these taxes. If they change or if new taxes are introduced, we will write to inform you. If you do not accept the changes, you can choose to end your cover. We will not apply any of the changes if you end your membership within 30 days of the date they take effect, or within 30 days of us telling you about the changes (whichever is later).

In some countries you may also be required to apply withholding tax. If that is the case, it is your responsibility to calculate and pay this amount to the relevant authorities in addition to payment of your full premium to us.

Each year on the renewal date, we may change how we calculate your premiums and taxes, the amount you have to pay and/or the method of payment. If so, we will inform you of these changes and they will only apply from your renewal date. If you wish, you can change the way you pay at policy renewal. Please write to us to request this at least 30 days before the renewal date.

If you are unable to pay your premium for any reason, please contact us so that we can discuss this with you, as if you don't pay your premiums on time you may lose your cover.



THE FOLLOWING TERMS ALSO APPLY TO YOUR COVER

The following are important additional terms that apply to your policy with us:

- 1. Applicable law:** Your membership is governed by United Arab Emirates (UAE) law. Any dispute that cannot otherwise be resolved will be dealt with by courts in the United Arab Emirates.
- 2. Economic sanctions:** Cover is not provided if any element of the cover, benefit, activity, business or underlying business violates any applicable sanction law or regulations of the United Nations, the European Union or any other applicable economic or trade sanction law or regulations.
- 3. Who is covered:** Only those group members (and dependants) as described in the Company Agreement are eligible for cover.
- 4. The amounts we will pay:** Our liability to you is limited to the amounts indicated in the Table of Benefits and any policy endorsements. The amount reimbursed, whether under this policy, public medical scheme or any other insurance will not exceed the figure stated on the invoice.
- 5. Who can make changes to your policy:** No one, except an appointed representative or the Group Scheme Manager is allowed to make changes to your policy on your behalf. Changes are only valid when agreed by your company and us.
- 6. When cover is provided by someone else:** We may decline a claim if you or any of your dependants are eligible to claim benefits from:

- A public scheme
- Any other insurance policy
- Any other third-party

If that is the case, you need to inform us and provide all necessary information. You and the third-party cannot agree any final settlement or waive our right to recover expenses without our prior written agreement. Otherwise, we are entitled to get back from you any amount we have paid and to cancel your cover.

We have the right to claim back from a third-party any amount we paid for a claim, if the costs were due from or also covered by them. This is called subrogation. We may take legal proceedings in your name, at our expense, to achieve this.

We will not make a contribution to any third-party insurer if the costs are fully or partly covered by that insurer. However, if our plan covers a higher amount than the other insurer, we'll pay the amount not covered by them.

- 7. Circumstances outside of our control (force majeure):** We will always do our best for you, but we are not liable for delays or failures in our obligations to you caused by things which are outside of our reasonable control. Examples are extremely severe weather, floods, landslides, earthquakes, storms, lightning, fire, subsidence, epidemics, acts of terrorism, outbreaks of military hostilities (whether or not war is declared), riots, explosions, strikes or other labour unrest, civil disturbances, sabotage and expropriation by governmental authorities.

8. Cancellation and fraud:

- a) For medically underwritten policies, the information you and your dependants give us e.g. on the Application Form or supporting documents, needs to be accurate and complete. If it isn't correct or if you don't tell us about things that may affect our underwriting decision, it may invalidate your policy from the start date. You also need to tell us about any medical conditions that arise between completing the application form and the start date of the policy. Medical conditions that you don't tell us about will most likely not be covered. If you're not sure whether certain information is relevant to underwriting, please call us and we'll be able to clarify that.
- b) We will not pay any benefits for a claim if:
- The claim is false, fraudulent or intentionally exaggerated.
 - You or your dependants or anyone acting on your or their behalf use fraudulent means to obtain benefit under this policy.

The amount of any claim we paid to you before the fraudulent act or omission was discovered will become immediately owing to us. We reserve the right to inform your company of any fraudulent activity.

9. **Making contact with dependants:** In order to administer your policy, we may need to request further information. If we need to ask about one of your dependants (e.g. when we need to collect an email address for an adult dependant), we may contact you as the person acting on behalf of the dependant, and ask you for the relevant information, provided it is not sensitive information. Similarly, for the purposes of administering claims, we may send you non-sensitive information that relates to a family member.



DATA PROTECTION

Our Data Protection Notice explains how we protect your privacy and process your personal data. You must read it before sending us any personal data. To read our Data Protection Notice visit:

 www.nextcarehealth.com/PrivacyStatement

Alternatively, you can contact us on the phone to request a paper copy.

 [+971 4 2708800](tel:+97142708800)

If you have any queries about how we use your personal data, please email us at:

 MEHelpline@international-healthcare.com



COMPLAINTS PROCEDURE

Our Helpline is always the first number to call if you have any comments or complaints. If we have not been able to resolve the problem on the telephone, please email or write to us at:

☎ 800 6334 (calling toll-free from within the UAE)
+971 (0)56 681 9977 (calling from within or outside the UAE)

@ MEHelpline@international-healthcare.com

✉ Orient Insurance PJSC, Allianz Care Designed Products, 02a Orient Building, Al Badia Business Park, Dubai Festival City, P.O. Box 27966, Dubai, United Arab Emirates

We will handle your complaint according to our internal complaint management procedure detailed at:

🌐 <https://orientmedical.supportsystem.com/>



DEFINITIONS

The following definitions apply to our Healthcare Plans. The benefits you are covered for are listed in your Table of Benefits. If your plan includes any benefit not listed below, the definition will appear in the “Notes” section at the end of your Table of Benefits. Wherever these words/phrases appear in your policy documents, they will always have the following meanings:



A

Accident is a sudden, unexpected event that causes injury and is due to a cause external to the insured person. The cause and symptoms of the injury must be medically and objectively definable, allow for a diagnosis and require therapy.

Accidental death benefit refers to an amount shown in the Table of Benefits which becomes payable if an insured person (aged 18 to 70) dies during the period of insurance as a result of an accident (including an industrial injury).

Accommodation costs for one parent staying in hospital with an insured child refers to the hospital accommodation costs of one parent for the duration of the insured child's admission to hospital for eligible treatment. If a suitable bed is not available in the hospital, we will contribute the equivalent of the daily room rate in a three-star hotel towards any hotel costs incurred. We do not cover sundry expenses such as meals, phone calls or newspapers. Please check your Table of Benefits to confirm whether an age limit applies with regard to your child.

Accommodation costs for one person accompanying an insured person in cases of medical necessity refers to the accommodation costs of an accompanying person staying in the same hospital room as an insured person, in the event that they require hospitalisation. Accommodation costs will be covered for the duration of the insured person's admission for eligible treatment while they are in a critical condition (i.e. where the condition is potentially life threatening), up to the applicable benefit limit. Pre-authorisation is required.

Acute refers to the sudden onset of symptoms or a medical condition.

Allergy testing refers to a visit to a licensed practitioner to test for and discover if your symptoms are related to an allergy. If included in your plan, cover is limited to the amount shown in your Table of Benefits.

B

Burial expenses refer to the cost of burials or cremation that take place outside the home country or principal country of residence. It doesn't include related ceremonial costs such as food and beverage, travel, accommodation, flowers and sympathy cards.

C

Child hearing exam provides a contribution towards the services of a suitably qualified and recognised hearing care professional in the country of treatment. To be eligible for this benefit, your child must be 16 years or younger and covered at the time they receive the service. When submitting a claim, please attach a dated invoice from the provider.

Chronic condition is defined as a sickness, illness, disease or injury that lasts longer than six months or requires medical attention (such as check-up or treatment) at least once a year. It also has one or more of the following characteristics:

- Is recurrent in nature
- Is without a known, generally recognised cure
- Is not generally deemed to respond well to treatment
- Requires palliative treatment
- Leads to permanent disability

Please refer to the "Notes" section of your Table of Benefits to confirm whether chronic conditions are covered.

Company is your employer as named in the Company Agreement.

Company Agreement is the agreement we have with your employer, through which you and your dependants are insured with us. This agreement sets out who can be covered, when cover begins, how it is renewed and how premiums are paid.

Complementary treatment refers to therapeutic and diagnostic treatment that exists outside of traditional Western medicine. Please refer to your Table of Benefits to confirm whether any of the following complementary treatment methods are covered: chiropractic treatment, osteopathy, Chinese herbal medicine, homeopathy, acupuncture, ayurveda and podiatry as practised by approved therapists.

Complications of childbirth refers only to post-partum haemorrhage and retained placental membrane. Where your plan also includes a routine maternity benefit, complications of childbirth includes medically necessary caesarean sections.

Complications of pregnancy relates to the health of the mother. Only the following complications that arise during the pre-natal stages of pregnancy are covered: ectopic pregnancy, gestational diabetes, pre-eclampsia, miscarriage, threatened miscarriage, stillbirth and hydatidiform mole.

Co-payment is the percentage of the costs which you must pay. E.g. if a benefit has a 80% refund, this means that a co-payment of 20% applies, therefore we will pay 80% of the costs of each eligible treatment per insured person, per insurance year.

D

Day-care treatment is planned treatment received in a hospital or day-care facility during the day, including a hospital room and nursing, that does not medically require the patient to stay overnight and where a discharge note is issued.

Deductible is the part of the cost that is payable by you and that we deduct from the amount we will pay.

Where deductibles apply, they are payable per person per Insurance Year, unless your Table of Benefits states otherwise.

Dental prescription drugs refers to those prescribed by a dentist for the treatment of dental inflammation or infection. The prescription drugs must be proven to be effective for the condition and recognised by the pharmaceutical regulator in a given country. They do not include mouthwashes, fluoride products, antiseptic gels and toothpastes.

Dental prostheses includes crowns, inlays, onlays, adhesive reconstructions/restorations, bridges, dentures and implants as well as all necessary and ancillary treatment required.

Dental surgery includes the surgical extraction of teeth, as well as other tooth-related surgical procedures such as apicoectomy and dental prescription drugs. All investigative procedures that establish the need for dental surgery such as laboratory tests, X-rays, CT scans and MRI(s) are included under this benefit. Dental surgery does not cover surgical treatment that relates to dental implants.

Dental treatment includes an annual check-up, simple fillings related to cavities or decay, root canal treatment and dental prescription drugs.

Dependant is your spouse and unmarried children that are named as dependants on your Insurance Certificate. Children are covered up to the day before their 18th birthday; or up to the day before their 24th birthday if they are in full-time education.

Diagnostic tests refers to investigations such as x-rays or blood tests, carried out for diagnostic purposes. These tests are covered when you are already displaying symptoms or when needed following other medical test results. This benefit does not cover annual check-ups or routine screenings.

Dietician fees relate to charges for dietary or nutritional advice provided by a health professional who is registered and qualified to practise in the country where the treatment is received. If included in your plan, cover is only provided in respect of eligible diagnosed medical conditions.

Direct family history exists where a parent, grandparent, sibling or child has been previously diagnosed with the medical condition in question.

Doctor is a person who is licensed to practise medicine under the law of the country in which treatment is given and where they are practising within the limits of their licence.

E

Emergency is the onset of a sudden and unforeseen medical condition that requires urgent medical assistance. Only treatment commencing within 24 hours of the emergency event will be covered.

Emergency in-patient dental treatment refers to acute emergency dental treatment that is due to a serious accident and requires admission to hospital. The treatment must take place within 24 hours of the emergency event. Cover does not extend to follow-up dental treatment, dental surgery, dental prostheses, orthodontics or periodontics. If cover is provided for these benefits, it will be listed separately in the Table of Benefits.

Emergency out-patient dental treatment is treatment received in a dental surgery or hospital emergency room for the immediate relief of dental pain caused by an accident or an injury to a sound natural tooth. Treatment may include pulpotomy or pulpectomy and the subsequent temporary fillings, limited to three fillings per Insurance Year. Treatment must take place within 24 hours of the emergency event. It does not include any form of dental prostheses, permanent restorations or the continuation of root canal treatment. However, if your policy also includes a Dental Plan, it will cover dental treatment in excess of the limit on emergency out-patient dental treatment benefit. In that case, the Dental plan terms will apply.

Emergency out-patient treatment is treatment received in a casualty ward or emergency room within 24 hours of an accident or sudden illness, where there is no medical necessity for you to occupy a hospital bed. If your policy includes an Out-patient Plan, it will cover you for out-patient treatment in excess of the limit on emergency out-patient treatment benefit. In that case, the Out-patient plan terms will apply.

Emergency treatment outside area of cover is treatment for medical emergencies which occur during business or holiday trips outside your area of cover. Cover is provided for up to six weeks per trip within the maximum benefit amount. It includes treatment required due to an accident or the sudden beginning or worsening of a severe illness which presents an immediate threat to your health. Treatment by a doctor must start within 24 hours of the emergency event. Cover is not provided for curative or follow-up non-emergency treatment, even if you are deemed unable to travel to a country within your geographical area of cover. Nor does it extend to charges relating to maternity, pregnancy, childbirth or any complications of pregnancy or childbirth. Please tell your company's Group Scheme Manager if you are going to be outside your area of cover for more than six weeks.

Expenses for one person accompanying an evacuated/repatriated person refer to the travel costs for one person accompanying the evacuated/repatriated person. If they can't travel in the same vehicle, we will pay for an alternative form of transport at economy rates. Following completion of treatment, we will also cover the cost of the companion's return trip, at economy rates, to the country where the evacuation/repatriation started from. Cover is not provided for hotel accommodation or other related expenses.

F

Family history exists where a parent, grandparent, sibling, child, aunt or uncle has been previously diagnosed with the medical condition in question.

G

Group Scheme Manager is the designated representative of your company, who acts as the point of contact between the company and us for matters relating to the administration of the plan such as enrolment, premium collection and renewal.

H

Health and wellbeing checks including screening for the early detection of illness or disease are health checks, tests and examinations, performed at appropriate age intervals, that are undertaken without any clinical symptoms being present. Please refer to your Table of Benefits to confirm what tests and checks are covered under this benefit.

Home country is a country for which you hold a current passport or which is your principal country of residence.

Hormone replacement therapy refers to the use of female hormones for the relief of symptoms resulting from cessation of ovarian function, either at the time of the natural menopause or following surgical removal of the ovaries. Cover is provided for medical practitioner fees, specialists fees as well as prescription drug expenses.

Hospital is any establishment which is licensed as a medical or surgical hospital in the country where it operates and where the patient is permanently supervised by a doctor. The following are not considered hospitals: rest and nursing homes, spas, cure-centres and health resorts.

Hospital accommodation refers to standard private or semi-private accommodation as shown in the Table of Benefits - deluxe, executive rooms and suites are not covered. The

hospital accommodation benefit only applies when the hospitalisation is not related to any other in-patient benefit shown on the Table of Benefits. For example, if a member is hospitalised for cancer treatment, the hospital accommodation will be covered under the oncology benefit, and not under the hospital accommodation benefit. Examples of benefits that already include hospital accommodation (if included in your plan) are: Psychiatry and psychotherapy, Organ transplant, Oncology, Routine maternity, Palliative care and Long-term care.

I

Infertility treatment refers to all invasive investigative procedures necessary to establish the cause of infertility such as hysterosalpingogram, laparoscopy or hysteroscopy. It also covers treatment such as InVitro Fertilisation (IVF), for diagnosed cases of infertility. We will cover the cost of treatment for the insured member who receives it, up to the limit indicated in the Table of Benefits. You can't claim under an insured spouse/partner's cover for costs that exceed your benefit limit.

All non-invasive investigative procedures undertaken to establish the cause of infertility are covered within the relevant benefit limits of the Out-patient Plan (if you have one). Examples of benefits that covers non-invasive investigations procedures are "Diagnostic tests", "Medical practitioner fees" and "Specialist fees".

For multiple-birth babies born as a result of medically assisted reproduction, in-patient treatment is limited to USD42,500 per child for the first three months following birth. Out-patient treatment is paid within the terms of the Out-patient Plan.

In-patient cash benefit is payable when you receive in-patient treatment free of charge for a medical condition that is covered by us. Cover is limited to the amount specified in the Table of Benefits and is payable after you are discharged from hospital.

In-patient treatment refers to treatment received in a hospital where an overnight stay is medically necessary.

Insurance Certificate is a document we issue that outlines the details of your cover. It confirms that your company has a group insurance policy with us.

Insurance Year applies from the effective date of your policy, as shown on the Access Card and ends at the expiry date of the Company Agreement. The following Insurance Year coincides with the year that is defined in the Company Agreement.

Insured person is you and your dependants as stated on your Insurance Certificate.

L

Local ambulance is ambulance transport that is required for an emergency or out of medical necessity, to the nearest available and appropriate hospital or licensed medical facility.

Long-term care refers to care over an extended period of time after the acute treatment has been completed, usually for a chronic condition or disability requiring periodic, intermittent or continuous care. Long-term care can be provided at home, in the community, in a hospital or in a nursing home.

M

Medical evacuation applies in the following scenarios:

- If the necessary treatment you are covered for is not available locally
- If adequately screened blood is unavailable in an emergency

We will evacuate you to the nearest appropriate medical centre (which may or may not be in your home country) by ambulance, helicopter or aeroplane. The medical evacuation should be requested by your doctor, and will be carried out in the most economical way that is appropriate to your medical condition. Following completion of treatment, we will also cover the cost of your return trip at economy rates to your principal country of residence.

If you can't travel or be evacuated for medical reasons following discharge from an **in-patient episode of care**, we will cover the reasonable cost of hotel accommodation in a private en-suite room for up to seven days. We do not cover costs for hotel suites, four or five-star hotel accommodation or hotel accommodation for an accompanying person.

If you are evacuated to the nearest appropriate medical centre for **ongoing treatment**, we will cover the reasonable cost of hotel accommodation in a private en-suite room. This cost must be more economical than the cost of a series of journeys between the nearest appropriate medical centre and your principal country of residence. Hotel accommodation for an accompanying person is not covered.

Where adequately screened blood is not available locally, we will, where appropriate, try to locate and transport screened blood and sterile transfusion equipment, if this is advised by the treating doctor and our own medical experts. We and our agents accept no liability if we are unsuccessful or if contaminated blood or equipment is used by the treating authority.

You must contact us at the first indication that you need an evacuation. From this point onwards, we will organise and coordinate the evacuation until you arrive safely at your destination of care. If evacuation services are not organised by us, we reserve the right to decline all costs incurred.

Medical necessity refers to medical treatment, services or supplies that fulfil all of the following:

- a) Essential to identify or treat your condition, illness or injury
- b) Consistent with your symptoms, diagnosis or treatment of the underlying condition
- c) In accordance with generally accepted medical practice and professional standards of care in the medical community at the time (this does not apply to complementary treatment methods if they form part of your cover)
- d) Required for reasons other than the comfort or convenience of you or your doctor
- e) Proven and demonstrated to have medical value (this does not apply to complementary treatment methods if they form part of your cover)
- f) Considered to be the most appropriate type and level of service or supply
- g) Provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of your medical condition
- h) Provided only for an appropriate duration of time

In this definition, the term "appropriate" means taking patient safety and cost effectiveness into consideration. In respect to in-patient treatment, "medically necessary" also means that diagnosis can't be made or treatment can't be safely and effectively provided on an out-patient basis.

Medical practitioner fees refers to fees charged for non-surgical treatment performed or administered by a medical practitioner.

Medical practitioners are doctors who are licensed to practise medicine under the law of the country in which treatment is given and where they are practising within the limits of their licence.

Medical repatriation is an optional level of cover and where provided will be shown in the Table of Benefits. If the necessary treatment for which you are covered isn't available locally you can choose to be medically evacuated to your home country for treatment, instead of to the nearest appropriate medical centre. This only applies when your home country is within your geographical area of cover. Following completion of treatment, we will also cover the cost of your return trip at economy rates, to your principal country of residence. The return journey must take place within one month after treatment has been completed.

You must contact us at the first indication that repatriation is required. From this point onwards we will organise and coordinate all stages of the repatriation until you arrive safely at your destination of care. If the repatriation is not organised by us, we reserve the right to decline all costs incurred.

Medical underwriting is the assessment of insurance risk based on information that you give us when applying for cover. Our underwriting team uses this information to decide the terms of our offer.

Midwife fees refers to fees charged by a midwife or birth assistant, who, according to the law of the country in which treatment is given, has completed the necessary training and passed the necessary state examinations.

N

Newborn care includes customary examinations required to assess the integrity and basic function of the child's organs and skeletal structures. These essential examinations are carried out up to a maximum of 30 days following birth. BCG and Hepatitis B vaccinations plus neo-natal screening (limited to Phenylketonuria (PKU), congenital hypothyroidism, sickle cell and congenital adrenal hyperplasia tests) are also covered for this period. Pre-authorisation is required. Cover doesn't include further preventive diagnostic procedures such as routine swabs, blood typing and hearing tests. However, if for medical reasons the child needs any follow-up investigations, treatments and vaccinations, these are covered under the newborn's own policy.

For multiple birth babies born as a result of medically assisted reproduction, in-patient treatment is limited to USD42,500 per child for the first three months following birth. Out-patient treatment is paid under the terms of the Out-patient Plan.

Non-prescribed physiotherapy refers to treatment provided by a registered physiotherapist without being referred by a doctor in advance. Cover is limited to the number of sessions indicated in your Table of Benefits. A doctor must prescribe any additional sessions over this limit, which will be covered under the prescribed physiotherapy benefit. Physiotherapy does not include therapies such as Rolfing, Massage, Pilates, Fango and Milta.

Non-underwritten groups are groups where the members' health information is not assessed.

Nursing at home or in a convalescent home refers to nursing received immediately after, or instead of, eligible in-patient or day-care treatment. We will pay the benefit listed in the Table of Benefits if the treating doctor decides that it is medically necessary for you to stay in a convalescent home or have a nurse in attendance at home. This benefit also needs to be approved by our Medical Director. This benefit doesn't cover spas, cure centres, health resorts, palliative care or long-term care (see "Palliative care" and "Long-term care" definitions).



Obesity is diagnosed when a person has a body mass index (BMI) of over 30 (you can find a BMI calculator at: www.allianzcare.com/members).

Occupational therapy is treatment that helps you develop skills needed for daily living and interactions with other people and the environment. These refer to:

- Fine and gross motor skills (how you perform small, precise tasks and whole-body movement).
- Sensory integration (how the brain organises a response to your senses).
- Coordination, balance and other skills such as dressing, eating and grooming.

We will need to see a progress report after every 20 sessions.

Oculomotor therapy is a specific type of occupational therapy that aims to synchronise eye movement when there is a lack of coordination between eye muscles.

Oncology refers to specialist fees, diagnostic tests, radiotherapy, chemotherapy and hospital charges related to the treatment of cancer from the point of diagnosis. We also cover the cost of an external prosthetic devices for cosmetic purposes, for example a wig for hair loss or a prosthetic bra after breast cancer treatment.

Oral and maxillofacial surgical procedures refers to surgical treatment on the mouth, jaws, face or neck performed in a hospital by an oral and maxillofacial surgeon for: oral pathology, temporomandibular joint disorders, facial bone fractures, congenital jaw deformities, salivary gland diseases and tumours.

Unless you hold a Dental Plan, we do not cover the following procedures even if they are performed by an oral and maxillofacial surgeon:

- Surgical removal of impacted teeth
- Surgical removal of cysts
- Orthognathic surgeries for the correction of malocclusion

Organ transplant refers to the following organ or tissue transplants: heart, heart/valve, heart/lung, liver, pancreas, pancreas/kidney, kidney, bone marrow, parathyroid, muscular/skeletal and cornea. We do not reimburse the costs of acquiring organs.

Orthodontics is the use of devices to correct malocclusion (misalignment of your teeth and bite). We only cover orthodontic treatment that meets the medical necessity criteria described below. As the criteria is very technical, please contact us before starting treatment so we can verify if your treatment meets the criteria.

Medical Necessity Criteria:

- a) Increased overjet > 6mm but <= 9 mm
- b) Reverse overjet > 3.5 mm with no masticatory or speech difficulties
- c) Anterior or posterior crossbites with > 2 mm discrepancy between the retruded contact position and intercuspal position
- d) Severe displacements of teeth > 4
- e) Extreme lateral or anterior open bites > 4 mm
- f) Increased and complete overbite with gingival or palatal trauma
- g) Less extensive hypodontia requiring pre-restorative orthodontics or orthodontic space closure to obviate the need for a prosthesis
- h) Posterior lingual crossbite with no functional occlusal contact in one or more buccal segments
 - i) Reverse overjet > 1 mm but < 3.5 mm with recorded masticatory and speech difficulties
 - j) Partially erupted teeth, tipped and impacted against adjacent teeth
- k) Existing supernumerary teeth

You will need to send us some supporting information to show that your treatment is medically necessary and therefore covered by your plan. The information we ask for may include, but is not limited to:

- A medical report issued by the specialist, stating the diagnosis (type of malocclusion) and a description of your symptoms caused by the orthodontic problem.
- A treatment plan showing the estimated duration and cost of the treatment and the type/material of the appliance used.
- The payment arrangement agreed with the medical provider.
- Proof of payment for orthodontic treatment.
- Photographs of both jaws clearly showing dentition before the treatment.
- Clinical photographs of the jaws in central occlusion from frontal and lateral views.
- Orthopantomogram (panoramic x-ray).
- Profile x-ray (cephalometric x-ray).
- Any other document we may need to assess the claim.

We will only cover the cost of standard metallic braces and/or standard removable appliances. However, we'll cover cosmetic appliances such as lingual braces and invisible aligners up to the cost of metallic braces, subject to the "Orthodontic treatment and dental prostheses" benefit limit.

Orthomolecular treatment refers to alternative treatment that aims to restore the individual biochemical balance through supplements. It uses natural substances such as vitamins, minerals, enzymes and hormones.

Out-patient surgery is a surgical procedure performed in a surgery, hospital, day-care facility or out-patient department that does not require you to stay overnight out of medical necessity.

Out-patient treatment refers to treatment provided in the practice or surgery of a medical practitioner, therapist or specialist that does not require you to be admitted to hospital.

P

Palliative care refers to ongoing treatment that aims to alleviate the physical/psychological suffering associated with progressive, incurable illness and to maintain quality of life. It includes in-patient, day-care and out-patient treatment following the diagnosis of a terminal condition. We will pay for physical care, psychological care, hospital or hospice accommodation, nursing care and prescription drugs.

Periodontics refers to dental treatment related to gum disease.

Post-natal care refers to the routine post-partum medical care received by the mother for up to six weeks after delivery.

Pre-existing conditions are medical conditions for which one or more symptoms presented at some point during your or your dependants' lifetime. This applies regardless of whether you or your dependants sought any medical advice or treatment. We would deem any such condition to be pre-existing if we could reasonably assume you or your dependants would have known about it. Your policy will cover pre-existing conditions unless we tell you otherwise in writing.

We will also treat as pre-existing any medical conditions that arise between the date you completed the application form and the later of the following:

- The date we issued your Insurance Certificate or
- The start date of your policy

Such pre-existing conditions will also be subject to full medical underwriting and if they are not disclosed, they will not be covered. Please refer to the "Notes" section of your Table of Benefits to confirm if pre-existing conditions are covered.

Pregnancy refers to the period of time when you are expecting a baby, from the date of the first diagnosis until delivery.

Pre-natal care includes common screening and follow-up tests required during pregnancy. For women aged 35 and over, this includes Triple/Bart's, Quadruple and Spina Bifida tests, amniocentesis and, if directly linked to an eligible amniocentesis, DNA-analysis.

Prescribed drugs refers to over the counter drugs when prescribed by a doctor to:

- Treat a confirmed diagnosis or medical condition
- Compensate a lack of vital bodily substances

Examples are aspirins, vitamins and hypodermic needles. Prescribed drugs must be clinically proven to be effective for the diagnosed condition. They must also be recognised by the pharmaceutical regulator in the country where you use the prescription. Even if you can legally buy a medication without a doctor's prescription in that country, you must get a prescription for these costs to be covered.

Prescribed glasses and contact lenses including eye examination refers to cover for a routine eye examination carried out by an optometrist or ophthalmologist (one check-up per Insurance Year) and for lenses or glasses to correct vision.

Prescribed medical aids refers to any device which is prescribed and medically necessary to enable you to carry out everyday activities. Examples include:

- Biochemical aids such as insulin pumps, glucose meters and peritoneal dialysis machines.
- Motion aids such as crutches, wheelchairs, orthopaedic supports/braces, artificial limbs and prostheses.
- Hearing and speaking aids such as an electronic larynx.
- Medically graduated compression stockings.
- Long-term wound aids such as dressings and stoma supplies.

We do not cover costs for medical aids that form part of palliative care or long-term care (see the definitions of "Palliative care" and "Long-term care").

Prescribed physiotherapy refers to treatment provided by a registered physiotherapist following referral by a doctor. Physiotherapy (either prescribed, or a combination of non-prescribed and prescribed treatment) is initially restricted to 12 sessions per condition, after which treatment must be reviewed by the doctor who referred you. If you need further sessions, you must send us a new progress report after every set of 12 sessions, indicating the medical necessity for more treatment. Physiotherapy does not include therapies such as Rolwing, massage, Pilates, Fango and Milta.

Prescription drugs refers to products which you can't buy without a prescription and are to treat a confirmed diagnosis or medical condition or to compensate a lack of vital bodily substances. Examples are antibiotics, sedatives, etc. Prescription drugs must be clinically proven to be effective for the diagnosed condition. They must also be recognised by internationally accepted medical guidelines.

Preventive services are limited to checks and investigations related to diabetes (such as glucose or blood tests) and annual Pap (Papanicolaou) smear tests. Diabetes tests are performed every three years for members aged 30+, or yearly for members aged 18+ if there is a high risk of diabetes developing.

Preventive treatment refers to treatment you receive without any clinical symptoms being present at the time of treatment (e.g. the removal of a pre-cancerous growth). This benefit is

covered when the Preventive treatment is listed in your Table of Benefits.

Principal country of residence is the country where you and your dependants (if applicable) live for more than six months of the year.

Psychiatry and psychotherapy refers to the treatment of mental disorders carried out by a psychiatrist or clinical psychologist.

The condition must be clinically significant and not related to:

- Bereavement
- Relationship or academic problems
- Acculturation difficulties
- Work pressure

All day-care or in-patient admissions must include prescription medication related to the condition. We will cover psychotherapy (on an in-patient or out-patient basis) in cases where you or your dependants are initially diagnosed by a psychiatrist and referred to a clinical psychologist for further treatment. Out-patient psychotherapy treatment (where covered) is for 10 sessions per condition initially. After every 10 sessions, the original referring psychiatrist must review the treatment. If you need more sessions, you must send us a progress report that indicates the medical necessity for further treatment.

R

Reasonable and customary refers to treatment costs that are usual within the country of treatment. We will only reimburse the cost of medical providers where their charges are reasonable and customary and in accordance with standard and generally accepted medical procedures.

Rehabilitation is treatment that combines therapies such as physical, occupational and speech therapy. It aims to restore original form or function after an acute illness, injury or surgery. Treatment must take place in a licensed rehabilitation facility and start within 14 days of discharge from acute medical and/or surgical treatment.

Repatriation of mortal remains is the transportation of the insured deceased remains from the principal country of residence to the country of burial. We cover costs such as: embalming, a container legally appropriate for transportation, shipping and the necessary government authorisations. Cremation costs will only be covered if the cremation is required for legal purposes. We do not cover costs incurred by anyone accompanying the remains unless this is listed as a specific benefit in your Table of Benefits.

Routine maternity refers to medically necessary costs incurred during pregnancy and childbirth. This includes hospital charges, specialist fees, the mother's pre-natal and post-natal

care, midwife fees (during labour only) and newborn care (see the definition of “Newborn care” for what we cover under this benefit and for in-patient treatment limits that apply to multiple birth babies born as a result of medically assisted reproduction). We do not cover costs of complications of pregnancy and childbirth under the “Routine maternity” benefit. Caesarean sections that are not medically necessary are covered up to the cost of a routine delivery in the same hospital, subject to any benefit limits. Medically-necessary caesarean sections are paid for under the “Complications of childbirth” benefit.

In case of home deliveries, we will pay a lump sum up to the amount specified in the Table of Benefits if your plan includes the “Home delivery” benefit.

S

Specialist is a licensed doctor possessing the additional qualifications and expertise necessary to practise as a recognised specialist in diagnostic techniques, treatment and prevention in a particular field of medicine.

Specialist fees refers to non-surgical treatment performed or administered by a licensed doctor. This benefit does not include cover for psychiatrist, psychologist fees or any treatment that is already covered by another benefit under your Table of Benefits. We don't cover specialist treatment that is excluded under your policy.

Speech therapy refers to treatment carried out by a qualified speech therapist to treat diagnosed physical impairments. This includes conditions such as nasal obstruction, neurogenic impairment (e.g. lingual paresis, brain injury) or articulation disorders involving the oral structure (e.g. cleft palate).

Surgical appliances and materials are those required for surgeries. They include artificial body parts or devices such as joint replacement materials, bone screws and plates, valve replacement appliances, endovascular stents, implantable defibrillators and pacemakers.

T

Therapist refers to a chiropractor, osteopath, Chinese herbalist, homeopath, acupuncturist, physiotherapist, speech therapist, occupational therapist or oculomotor therapist, who is qualified and licensed under the laws of the country in which treatment takes place.

Travel costs of insured family members in the event of an evacuation/repatriation refers to the reasonable transportation costs of all insured family members of the evacuated or repatriated person, including minors who might otherwise be left unattended. If all family members can't travel

in the same vehicle with the evacuated/repatriated person, we will pay for their round-trip transport at economy rates.

The “Travel costs of insured family members in the event of a repatriation” benefit is covered if you have a repatriation plan. Cover does not include hotel accommodation or other related expenses.

Travel costs of insured family members in the event of the repatriation of mortal remains refers to reasonable transportation costs of any insured family members who had been living abroad with the insured person who died, to travel to the country of burial of the deceased. Reasonable transportation costs are considered to be round trip transport costs at economy rates. Cover does not include hotel accommodation or other related expenses.

Travel costs of insured members to be with a family member who is at peril of death or who has died refers to the reasonable transportation costs of insured family members to be with a first-degree relative who is at peril of death or who has died (up to the amount specified in your Table of Benefits). Reasonable transportation costs are considered to be round trip transport costs at economy rates.

A first-degree relative is a spouse, parent, brother, sister or child, including adopted children, fostered children or step-children. When claiming, please include copies of the travel tickets and the death certificate or a doctor's certificate supporting the reason for travel. We will cover one claim per lifetime of the policy. Cover does not include hotel accommodation or other related expenses.

Treatment refers to a medical procedure needed to cure or relieve illness or injury.

U

Underwritten groups are groups where members' medical history is assessed.

V

Vaccinations refer to:

- All basic immunisations and booster injections that are required by law in the country in which they are administered.
- Medically necessary travel vaccinations.
- Malaria prevention tablets.

We cover the cost of consultation for administering the vaccine and the cost of the drug.

Video consultation services provide direct access to a doctor via the LiveDoc app. This benefit covers the costs of video consultations, as indicated in your Table of Benefits and offers medical advice, treatment recommendation and prescriptions (if needed). LiveDoc's app is provided by Health at Hand (a Dubai Health Authority licensed polyclinic based in the UAE), subject to the LiveDoc terms of use. Cost of medicines, delivery of medicine or referrals is not included under this benefit, even when prescribed or recommended during the video consultation. Orient Insurance PJSC, its administrators or reinsurers are not responsible or liable for any claim, loss or damage directly or indirectly resulting from the use of the Live Doc services or any other Health at Hand service.

W

Waiting period is a period of time that begins on your policy start date (or effective date if you are a dependant), during which you are not entitled to cover for particular benefits. Your Table of Benefits shows which benefits are subject to waiting periods.

We/Our/Us is Orient Insurance PJSC.

Y

You/Your refers to the person working for the company and any dependants named on the Insurance Certificate.

EXCLUSIONS

Although we cover most medically necessary treatment, we do not cover the following expenses unless indicated otherwise in the Table of Benefits or in any written policy endorsement.



Acquisition of an organ

Expenses for the acquisition of an organ such as, but not limited to donor search, typing, harvesting, transport and administration costs.

Behavioural and personality disorders

Treatment for conditions such as conduct disorder, attention deficit hyperactivity disorder, autism spectrum disorder, oppositional defiant disorder, antisocial behaviour, obsessive-compulsive disorder, phobic disorders, attachment disorders, adjustment disorders, eating disorders, personality disorders or treatments that encourage positive social-emotional relationships, such as family therapy.

Chemical contamination and radioactivity

Treatment for any medical conditions arising directly or indirectly from chemical contamination, radioactivity or any nuclear material, including the combustion of nuclear fuel.

Complementary treatment

Complementary treatment, with the exception of those treatments shown in the Table of Benefits.

Complications caused by conditions not covered under your plan

Expenses incurred because of complications directly caused by an illness, injury or treatment for which cover is excluded or limited under your plan.

Consultations performed by you or a family member

Consultations performed and any drugs or treatments prescribed by you, your spouse, parents or children.

Dental veneers

Dental veneers and related procedures.

Developmental delay

Delay in cognitive or physical development, unless a child has not achieved the developmental milestones expected for a child of that age. We do not cover conditions in which a child is slightly or temporarily lagging in development. The developmental delay must have been quantitatively measured by qualified medical professionals and documented as a delay in development of at least 12 months.

Drug addiction or alcoholism

Care and/or treatment of drug addiction or alcoholism (including detoxification programmes and treatments to stop smoking), death associated with drug addiction or alcoholism, or the treatment of any condition that in our reasonable opinion is related to, or a direct consequence of, alcoholism or addiction (e.g. organ failure or dementia).

Experimental or unproven treatment or drug therapy

Any form of treatment or drug therapy which in our reasonable opinion is experimental or unproven, based on generally accepted medical practice.

Failure to seek or follow medical advice

Treatment required as a result of failure to seek or follow medical advice.

Family therapy and counselling

Costs in respect of a family therapist or counsellor for out-patient psychotherapy treatment.

Fees for the completion of a Claim Form

Doctor's fees for the completion of a Claim Form or other administration charges.

Genetic testing

Genetic testing, except:

- a) Where specific genetic tests are included within your plan.
- b) Where DNA tests are directly linked to an eligible amniocentesis i.e. in the case of women aged 35 or over.
- c) Where testing for genetic receptor of tumours is covered.

Home visits

Home visits, unless they are necessary after the sudden onset of an acute illness that leaves you incapable of visiting your doctor or therapist.

Infertility treatment

Infertility treatment including medically assisted reproduction or treatment for any medical problems arising from it, unless you have a specific benefit for infertility treatment or have an Out-patient Plan. If you have an Out-patient plan we will only cover non-invasive investigations into the cause of infertility (within the limits of your Out-patient Plan).

Injuries caused by professional sports

Treatment or diagnostic procedures for injuries arising from taking part in professional sports.

Intentionally caused diseases or self-inflicted injuries

Care and/or treatment of intentionally caused diseases or self-inflicted injuries, including a suicide attempt.

Laser eye surgery

Laser eye surgery to change the refraction of one or both eyes, except in the event of an emergency or for the treatment of medical conditions such as glaucoma, cataract, retinal detachment and retinal tears.

Loss of hair and hair replacement

Investigations into and treatment for loss of hair, including hair replacement unless the loss of hair is due to cancer treatment.

Medical error

Treatment required as a result of medical error.

Obesity treatment

Investigations into and treatment for obesity.

Orthomolecular treatment

Please refer to the definition of “Orthomolecular treatment”.

Participation in war or criminal acts

Death from or treatment for any illnesses, diseases or injuries resulting from active participation in the following, whether war has been declared or not:

- War
- Riots
- Civil disturbances
- Terrorism
- Criminal acts
- Illegal acts
- Acts against any foreign hostility

Plastic surgery

Treatment carried out by a plastic surgeon, whether or not for medical/psychological purposes, and any cosmetic or aesthetic treatment to enhance your appearance, even when medically prescribed. The only exception is reconstructive surgery necessary to restore function or appearance after a disfiguring accident or as a result of surgery for cancer, if the accident or surgery occurs during your period of cover.

Pre- and post-natal

Pre- and post-natal classes.

Pre-existing conditions

For underwritten groups, pre-existing conditions (including pre-existing chronic conditions) that are indicated on your Table of Benefits.

Products sold without prescriptions

Products that can be purchased without a doctor's prescription, except where a specific benefit covering these costs appears in the Table of Benefits.

Sex change

Sex change operations and related treatments.

Sleep disorders

Treatment of sleep disorders, including insomnia, obstructive sleep apnoea, narcolepsy, snoring and bruxism.

Speech therapy

Speech therapy related to developmental delay, dyslexia, dyspraxia or expressive language disorder.

Stays in a cure centre

Stays in a cure centre, bath centre, spa, health resort and recovery centre, even if the stay is medically prescribed.

Sterilisation, sexual dysfunction and contraception

Investigations into, treatment of and complications arising from:

- Sterilisation.
- Sexual dysfunction (unless as a result of a total prostatectomy following cancer surgery).
- Contraception (including the insertion and removal of contraceptive devices and all other contraceptives, even if prescribed for medical reasons). The only exception is where contraceptives are prescribed by a dermatologist for the treatment of acne.

Surrogacy

Treatment directly related to surrogacy whether you are acting as a surrogate, or are the intended parent.

Termination of pregnancy

Termination of pregnancy, except where the life of the pregnant woman is in danger.

Travel costs

Travel costs to and from medical facilities (including parking costs) for treatment, except when covered under "Local ambulance", "Medical evacuation" and "Medical repatriation" benefits.

Treatment in the USA

Treatment in the USA if we believe that cover was taken out with the purpose of travelling to the USA to get treatment for a condition or symptoms you were aware of:

- before being insured with us
- before having the USA in your region of cover

If we paid any claims in these circumstances, we reserve the right to seek reimbursement from you.

Treatment outside the geographical area of cover

Treatment outside the geographical area of cover unless for emergencies or authorised by us.

Triple/Bart's, Quadruple or Spina Bifida tests

Triple/Bart's, Quadruple or Spina Bifida tests, except for women aged 35 or over.

Tumour marker testing

Tumour marker testing, unless you have previously been diagnosed with the specific cancer in question, in which case cover is provided under the Oncology benefit.

Vessel at sea

Medical evacuation/repatriation from a vessel at sea to a medical facility on land.

Vitamins or minerals

Products classified as:

- Vitamins and minerals (except during pregnancy or to treat diagnosed vitamin deficiency syndromes).
- Supplements such as, infant formula and cosmetic products.

These products are excluded even if they are medically recommended, prescribed or acknowledged as having therapeutic effects. Costs incurred as a result of nutritional or dietary consultations are also not covered, unless a specific benefit shows in your Table of Benefits.

Benefits that are not in your Table of Benefits

The following benefits or any adverse consequences or complications relating to them, unless otherwise indicated in your Table of Benefits:

- Accommodation costs for one person accompanying an insured person in cases of medical necessity.
- Dental treatment, dental surgery, periodontics, orthodontics and dental prostheses. The only exception is oral and maxillofacial surgical procedures, which are covered within the overall limit of your Core Plan.
- Dietician fees.
- Emergency dental treatment.
- Expenses for one person accompanying an evacuated/repatriated person.
- Health and wellbeing checks including screening for the early detection of illness or disease.
- Home delivery.
- Infertility treatment.
- In-patient psychiatry and psychotherapy treatment.
- Laser eye surgery and optical aids in the event of an emergency.
- Medical repatriation.
- Newborn care.
- Organ transplant.
- Out-patient psychiatry and psychotherapy treatment.
- Out-patient treatment.
- Prescribed glasses and contact lenses including eye examination.
- Prescribed hearing aids in the event of an emergency.
- Prescribed medical aids.
- Preventive services.
- Preventive treatment.
- Rehabilitation treatment.
- Routine maternity.
- Travel costs of insured family members in the event of an evacuation/repatriation.
- Travel costs of insured family members in the event of the repatriation of mortal remains.
- Travel costs of insured members to be with a family member who is at peril of death or who has died.

- Vaccinations.

Accidental death benefit

Accidental death benefit, if the death of an insured person has been caused directly or indirectly by:

- Active participation in war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility, whether war has been declared or not.
- Intentionally caused diseases or self-inflicted injuries, including suicide, within one year of the enrolment date of the policy.
- Active participation in underground or underwater activity such as underground mining or deep-sea diving.
- Above-water activity (such as on oil platforms or oil rigs) and aerial activity, unless specifically covered under the Company Agreement.
- Chemical contamination, radioactivity or any nuclear material contamination, including the combustion of nuclear fuel.
- Passive war risk:
 - Being in a country where the British government has recommended that their citizens leave (this condition will apply regardless of the insured person's nationality) and has advised against "all travel" to that location or
 - Travelling to or staying, for more than 28 days per stay, in a country or an area where the British government advises "against all but essential travel".

The passive war risk exclusion applies regardless of whether the claim arises directly or indirectly as a consequence of war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility, whether war has been declared or not.

- Being under the influence of drugs or alcohol.
- Death that takes place more than 365 days after the occurrence of the accident.
- Deliberate exposure to danger, except in an attempt to save human life.
- Intentional inhalation of gas or intentional ingestion of poisons or legally prohibited drugs.
- Flying in an aircraft, including helicopters, unless the insured person is a passenger and the pilot is legally licensed, or is a military pilot and has filed a scheduled flight plan when required by local regulations.
- Active participation in extreme or professional sports including, but not limited to:
 - Mountain sports such as abseiling, mountaineering and racing of any kind (except for racing on foot).
 - Snow sports such as bobsleigh, luge, mountaineering, skeleton, skiing off-piste and snowboarding off-piste.
 - Equestrian sports such as hunting on horseback, horse jumping, polo, steeple chasing or horse-racing of any kind.

- Water sports such as potholing (solo caving) or cave diving, scuba diving to a depth of more than 10 metres, high diving, white water rafting and canyoning.
- Car and motorcycle sports such as motorcycle riding and quad biking.
- Combative sports.
- Air sports such as flying with a microlight, ballooning, hang gliding, paragliding, parascending and parachute jumping.
- Various other sports such as bungee jumping.

Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:

Helpline



800 6334

(calling toll-free from within the UAE)

+971 (0)56 681 9977

(calling from within or outside the UAE)

+353 1 629 7141

(International Medical Assistance for emergency or planned hospitalization outside the UAE)



MEHelpline@international-healthcare.com



+971 (0)4 251 5071



Orient Insurance PJSC, Allianz Care Designed Products, 02a Orient Building, Al Badia Business Park, Dubai Festival City, P.O. Box 27966, Dubai, United Arab Emirates.