



Healthcare Plans for Dubai
Valid from 1st November 2019

BENEFIT GUIDE

Welcome

You and your family can depend on Allianz Care, 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 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 our LiveDoc video consultation services.

Talk to us, we love to help!

Our multilingual 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 hospitalization 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

Our MyHealth Digital Services gives you 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 Helpline.

MyHealth app additional features:

- **Symptom checker:** Get a quick and easy assessment of your symptoms
- **Find a hospital:** Locate medical providers nearby and get GPS directions
- **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

Most features are available offline but you must be online to submit a claim and use some health services.

MyHealth online portal additional 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
- Pay your premium online and view payments received
- Add or change your credit card details

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.



Once setup, you can use the email (username) and password you provided during registration to login to MyHealth online portal, or go further and setup the MyHealth app too. 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.



To download the MyHealth app, search for “Allianz MyHealth” on the Apple App Store or Android's Google Play service.

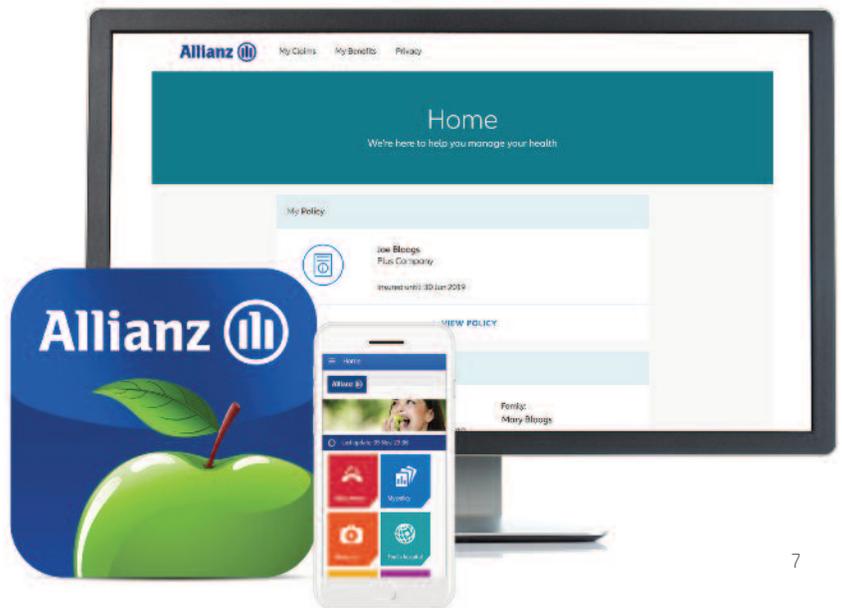


Once installed, follow the on-screen instructions and enter your policy number when prompted. The MyHealth app will ask you for the email (username) and password you provided earlier. Simply enter these details and follow the on-screen instructions.



Set your PIN – finally, set your own unique PIN number. In the future, this PIN number will be all you need to access the Allianz MyHealth app and all its features.

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.

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.



Web-based services

On www.allianzcare.com/members you can:

- Search for medical providers. You are not restricted to using the providers listed in our directory
- Access our BMI calculator
- Access our Health Guides



COVER OVERVIEW

Here is a summary of your health cover.

What am I covered for?

You are covered for all the benefits listed in your Table of Benefits. We generally cover pre-existing conditions (including pre-existing chronic conditions) within the limits of your plan(s). Pre-existing conditions not declared in the Application Form will need to be investigated by our Underwriting Team. As a result, we may exclude the pre-existing condition from cover until your next renewal. Alternatively, we may continue to provide you with cover, following review with our underwriters.

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-authorization 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. Although many benefits included in your Table of Benefits are covered in full, some are capped to a specific amount (e.g. US\$14,000). This specific amount is a benefit limit. Cover for certain pre-existing conditions is subject to the benefit limit shown on your Table of Benefits.

For further information on benefit limits please see the 'Benefit limits' section of this guide.

Is your family growing?

Are you getting married or having a baby? Congratulations!

You can add your spouse or partner to the policy by simply completing our Application Form, available at:

 www.allianzcare.com/en/dubai-indi

To add a newborn child to your policy, simply send an email to our underwriting team, including a copy of the birth certificate. You should send your request within seven days of the date of birth, to ensure that cover starts from birth.

For further information on how to add dependents, including important information on how to add multiple babies, adopted and fostered children, please see the 'Adding dependents' section of this guide.

Following acceptance, we will issue a new Insurance Certificate to reflect the addition of a dependent. This new certificate will replace any earlier version(s) you may have from the start date shown on it.



Your Access Card

A personalized Access Card is issued to every insured member, which contains essential contact numbers. This means that you and your family are only a phone call away from help. We suggest that you keep this card with you at all times. Acceptance and use of the Access Card automatically implies acceptance of all the terms, conditions, limitations and exclusions of this policy.

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 should be returned or destroyed when membership ceases. The validity of the card is subject to continuity of membership.

Please note that we will send you a new Access Card if we need to record any changes requested by your company or which we are entitled to make, or if, with your company's approval and our acceptance, you request a change such as adding a dependent. Your new Access Card(s) will replace any earlier version(s) you possess from the start date shown on the new card(s). Earlier versions should be destroyed or returned to us.

The front of the Access Card features the Orient Insurance PJSC logo and the text "Powered by Allianz Care". The card displays the following information with callouts:

- NETWORK NAME** → Hospital Network
- Member Name** → Name of Member
- Policy number: P000123456** → Policy number
- Member ID: 1234567** → Member ID
- Valid from: 01 Jul 2018 until: 30 Jun 2019** → Effective date and expire date
- Region: Worldwide excluding USA** → Region of cover
- Date of birth: 19 Nov 1980**
- Gender: Female**
- OUT: No out-patient co-payment applies** → Out-patient Plan and co-payment (if applicable)
- Maternity: Maternity co-payment is 10%** → Maternity co-payment

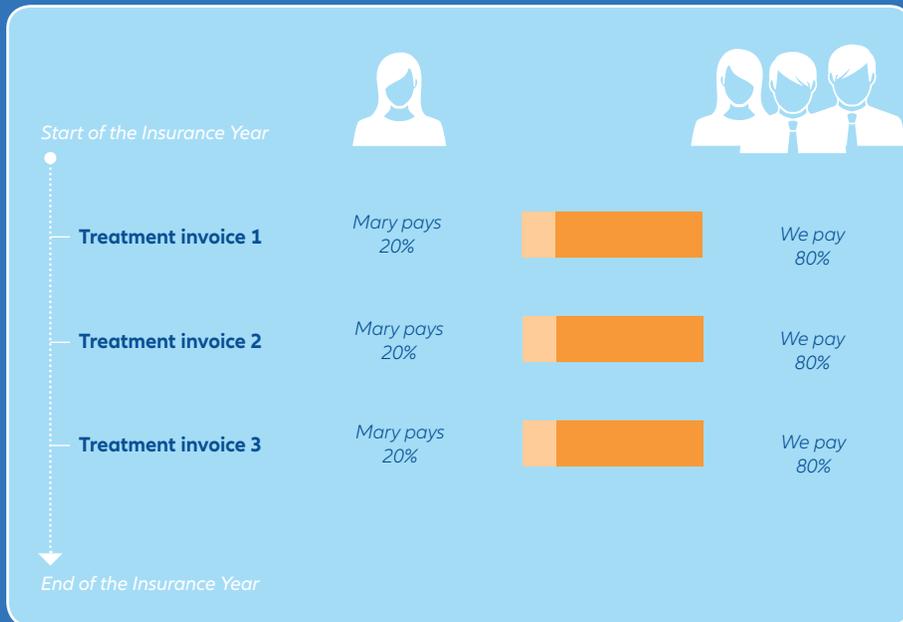
The back of the Access Card features a globe icon and a disclaimer: "This card remains the property of Orient Insurance PJSC. It is not transferable and should be returned when membership ceases. The card's validity is subject to continuity of membership." The card displays the following contact information with callouts:

- Helpline: 800 6334 (calling toll-free from UAE)** → Helpline (toll-free UAE only)
- or +971 (0)56 6819977 (calling from inside or outside UAE)** → Helpline (inside and outside UAE)
- For claims submission: claims@international-healthcare.com** → Claims email
- For queries: MEHelpline@international-healthcare.com** → Helpline email
- For admission queries: medical.services@international-healthcare.com** → Medical services email
- For emergency or planned hospitalization taking place outside of the UAE, please call: +353 1 629 7141** → International Medical Assistance (outside UAE only)

What are co-payments?

Some plans and benefits may be subject to co-payments. Your Table of Benefits will show whether this applies to your plan.

A **co-payment** is when you pay a percentage of the medical costs. 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.

-  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.

Getting treatment within your Dubai provider network

Under your insurance policy, you have access to a complete network of medical providers based in Dubai. The type of network selected for you is indicated on your **Access Card** and a **detailed list of the medical providers in your network** is issued to you as part of your Membership Pack. When visiting a network medical provider, simply:

1

Present your Access Card

2

The provider will contact us

3

We will settle the bill directly with your medical provider

Please note that cover provided under the following benefits is available on a reimbursement basis only:

- Health and wellbeing checks including screening for the early detection of illness or disease.
- Preventive services.

This means that you will have to pay for eligible treatment and then complete and submit a Claim Form.

NOTE: We will settle the bill directly with the medical providers if you avail of screening under the DHA Basmah or Hepatitis C patient screening programs.

Purchasing prescribed medication

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 prescription number to a pharmacy included in your network. The pharmacy will then submit an electronic request to us for the approval of medication costs. Once received, we will send an electronic response indicating the approval status of the request to the pharmacy and, 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 Dubai provider network or outside Dubai

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-authorization

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

Getting in-patient treatment

(pre-authorization applies)

If you need in-patient treatment **outside your Dubai network or outside Dubai**:



Download a Pre-authorization Form from our website:
www.allianzcare.com/en/dubai-indi



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

If it's an emergency:

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

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

Please note that we may decline your claim if Pre-authorization is not obtained. For full details of our Pre-authorization process, see the 'Terms and Conditions' section of this guide.

Claiming for your out-patient and other expenses

If your treatment does not require pre-authorisation, 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 and the fees charged.



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

Simply enter a few key details, take a photo of your invoice(s) and press 'submit'.

Please refer to “Medical Claims” in the Terms and Conditions section of this guide for more information about our claims process.



Quick claim processing

Once we have all the information required, we can process and pay a claim within 48 hours. 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.



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 organized 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







**TERMS AND
CONDITIONS
OF YOUR
COVER**



TERMS AND CONDITIONS

This section describes the standard benefits and rules of your health insurance policy.

Your health insurance policy is an annual contract between us and the insured person(s) named on the Insurance Certificate. The contract is made up of:

- The **Benefit Guide** (this document), which explains the standard benefits and rules of your health insurance policy. It should be read together with your Insurance Certificate and Table of Benefits.
- The **Insurance Certificate**. This states the plan(s) chosen, the start date and renewal date of the policy (and effective dates of when dependents were added), and the geographical area of cover. If any other terms apply which are specific to your cover, these will be stated in the Insurance Certificate. They will also have been detailed on a Special Conditions Form which we send you before you're placed on cover. We'll send you an updated Insurance Certificate if you request a change which we accept, such as adding a dependent, or if we apply a change that we're entitled to make.
- The **Table of Benefits**. This shows the plan(s) selected, the benefits available to you, and states which benefits/treatments require submission of a Pre-authorization Form. It also confirms any benefits where specific benefit limits, waiting periods, deductibles and/or co-payments apply).
- Information provided to us by (or on behalf of) the insured person(s) in the signed Application Form, Confirmation of Health Status Form or others (we'll refer to all of these collectively as the "relevant application form") or other supporting medical information.

YOUR COVER EXPLAINED

The overall purpose of this policy is to provide cover for reasonable and customary expenses incurred through the medically necessary treatment of medical conditions, illnesses and injuries as covered within the terms of the policy.

The plans that you selected are indicated in your Table of Benefits, which lists all the benefits you are covered for and any limits or co-payments that apply. For an explanation of how your benefit limits apply to your plan, please see the section "Benefit limits".

Your benefits are also subject to:

- Policy definitions and exclusions (also available in this guide).
- Any special conditions shown on your Insurance Certificate (and on the Special Condition Form issued before the policy comes into effect, where relevant).

What we cover

- The scope of what's covered in your policy is set out on your Table of Benefits, Insurance Certificate, any policy endorsements, these policy terms and conditions and any other legal requirements. We will reimburse medical costs arising from the occurrence or worsening of a medical condition, in accordance with your Table of Benefits and individual terms and conditions.
- Within the scope of your policy, you are covered for medical treatment, costs, services or supplies that:
 - We determine to be medically necessary, appropriate for the patient's condition, illness or injury.
 - Have a palliative, curative and/or diagnostic purpose.
 - Are performed by a licensed doctor, dentist or therapist.

Costs will be covered if they are reasonable and customary, this means that they are usual within the country of treatment. We will only reimburse medical providers where their charges are reasonable and customary and in accordance with standard and generally accepted medical procedures. If we consider a claim is inappropriate, we reserve the right to reduce or decline the amount we will pay.

- This policy does not cover any medical costs or benefit if doing so would violate any applicable sanction, law or regulations of the United Nations, European Union or any other applicable economic or trade sanction, law or regulations.

When cover starts

When you receive your Insurance Certificate, this is our confirmation that you've been accepted onto the policy. It will confirm the start date of your cover. Please note that no benefit will be payable under your policy until the initial premium has been paid, with subsequent premiums being paid when due.

If any of your dependents are included in your policy, they will be listed in the Insurance Certificate, along with the start date of their cover. They can remain on cover as long as you are the policyholder and as long as any children remain under the defined age limit. Children can stay on your policy until the day before their 18th birthday; or until the day before their 24th birthday if they are in full time education. After that point, they can apply for their own policy.

Benefit limits

The Table of Benefits shows two kinds of benefit limits:

- The **maximum plan benefit** (which applies to certain plans) is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan.
- Some benefits also have a **specific benefit limit**, which may be provided on a “per Insurance Year” basis, a “per lifetime” basis or on a “per event” basis, such as per trip or per visit. In some instances, in addition to the benefit limit, we will pay the costs for the specific benefit e.g. “65% refund, up to US\$7,100”.

The amount we refund is subject to the maximum plan benefit (if one applies to your plan), even where:

- a specific benefit limit applies
- or where the term “Full refund” appears next to the benefit.

All limits are per member and per Insurance Year, unless your Table of Benefits states otherwise.

Newborn cover

Your policy terms and conditions are subject to the Dubai Health Authority requirements, under which, babies born in Dubai are entitled to the same cover as that of their mother, for a period of 30 days from their date of birth.

After this 30 days period, cover will only be provided to the newborn children who have been added as a dependent member. For details on adding a dependent member please refer to the “Adding dependents” section.

Cover for multiple birth babies born in Dubai

Multiple birth babies born as a result of medically assisted reproduction are covered as follows:

- **First 30 days:** multiple birth babies born in Dubai are entitled to the same cover as that of their mother, for a period of 30 days from their date of birth.
- **For the following two months:** once added to the policy, in-patient treatment is covered up to a limit of US\$28,150 per child for this two months period. Out-patient treatment is paid within the terms of the out-patient plan.

Cover for multiple birth babies born outside Dubai

Multiple birth babies born as a result of medically assisted reproduction outside Dubai, **who have been added to the policy**, will be covered for in-patient treatment up to a limit of US\$42,500 per child for the first three months following birth. Out-patient treatment is paid within the terms of the Out-patient Plan.

CLAIMS AND PRE-AUTHORIZATION PROCESS



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 limit of your policy) eligible costs after considering any Pre-authorization 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 dependents 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 dependents 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 or partner, 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 from 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 somebody 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.

Pre-authorization

Some of the benefits available to you need pre-authorization. These are usually marked with a 1 or a 2 in your Table of Benefits. To get pre-authorization, please send us a Pre-authorization Form.

Here are the treatments/benefits which normally need pre-authorization. This may vary depending on your cover, so please check your Table of Benefits to confirm:

- All in-patient benefits¹ listed (where you need to stay overnight in a hospital).
- Day-care treatment².
- Expenses for one person accompanying an evacuated/repatriated person².
- Kidney dialysis².
- Long term care².
- Medical evacuation² (or repatriation², where covered).
- MRI (Magnetic Resonance Imaging) scan.
- Nursing at home or in a convalescent home².
- Occupational therapy² (only out-patient treatment requires pre-authorization).
- Oncology² (only in-patient or day-care treatment requires pre-authorization).
- Out-patient surgery².
- Palliative care².
- PET² (Positron Emission Tomography) and CT-PET² scans.
- Preventative surgery².
- Rehabilitation treatment².
- Repatriation of mortal remains².
- Routine maternity², newborn care² and complications of pregnancy and childbirth² (only in-patient treatment requires pre-authorization).
- Travel costs of insured family members in the event of an evacuation² (or repatriation, where covered).
- Travel costs of insured family members in the event of the repatriation of mortal remains²

Using the Pre-authorization Form helps us to settle your bill directly with hospitals, clinics and other medical facilities.

If you go to a **network hospital/clinic**, they will contact us directly for the necessary pre-authorization. A list of the hospitals and clinics in your chosen network is provided as part of your Membership Pack.

If you select a **hospital or clinic outside of the network, or outside Dubai**, the relevant sections of a Pre-authorization Form need to be completed by you and your physician, and then emailed or posted to us for approval prior to treatment. Please contact us **at least five working days prior to receiving treatment** so that we can ensure that there will be no delays at the time of admission. A copy of the Pre-authorization Form has been included in your Membership Pack and additional copies can be requested by calling our Helpline.

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

- If the treatment received is subsequently proven to be medically unnecessary, **we reserve the right to decline your claim.**
- For the benefits listed with a **1 in your Table of Benefits**, **we reserve the right to decline your claim.** If the treatment is subsequently proven to be medically necessary, we will pay 80% of the benefit.
- For the benefits listed with a **2 in your Table of Benefits** **we reserve the right to decline your claim.** If the treatment is subsequently proven to be medically necessary, we will pay 50% of the benefit.

PAYING PREMIUMS

Premiums for each Insurance Year are based on each member's age on the first day of the Insurance Year, their gender, their region of cover, the policyholder's country of residence, the premium rates in effect and other risk factors which may materially affect the insurance.

By accepting cover you have agreed to pay the premium amount shown on your quotation, by the payment method stated. You need to pay us in advance for the duration of your cover. The **initial premium** or first premium instalment is payable immediately after we accept your application. **Subsequent premiums** are due on the first day of the chosen payment period. You may choose between monthly, quarterly, half-yearly or annual payments depending on the payment method you choose. 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.

Your premium should be paid in US Dollars by bank transfer to the bank account indicated on your invoice. If you are unable to pay your premium for any reason, please contact us.

Changes in payment terms can be made at policy renewal, via written instructions, which must be received by us a minimum of 30 days prior to the renewal date. Failure to pay an initial premium or subsequent premium on time may result in loss of insurance cover.

If the initial premium is not paid in time, we are entitled to withdraw from the contract for as long as the payment remains outstanding. The insurance contract is deemed to be null and void unless we assert a claim to the premium in court within three months of the commencement date, the policy start date or the conclusion of the insurance contract. If a subsequent premium is not paid in time, we may, in writing and at the policyholder's expense, set a time limit of not less than two weeks for the policyholder to pay the amount due. Thereafter, we may terminate the contract in writing with immediate effect and will thereby be exempt to pay benefits.

The effects of termination will cease if the policyholder makes a payment within one month after the termination or, if the termination was combined with the setting of a time limit, within one month after the expiration of the time for payment, provided that no claims have been incurred in the intervening period.

Paying other charges

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

- 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.

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.



ADMINISTRATION OF YOUR POLICY

Adding dependents

You may apply to include any member of your family as a dependent by completing the relevant application form.

How do I add a newborn to my policy?

Please send an email to underwriting@international-healthcare.com 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 you 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.

Changes to policyholder

If a request is made at renewal to change the policyholder, the proposed replacement policyholder will need to complete an application form and full medical underwriting will apply. Please refer to the section on "Death of the policyholder or a dependent" if this requested change is due to the death of the policyholder.

Death of the policyholder or a dependent

We hope you will never need to refer to this section; however, if a policyholder or a dependent dies, please inform us in writing within 28 days.

If the policyholder dies, the policy will be terminated and a pro rata repayment of the current year's premium will be made if no claims have been filed. We may request a death certificate before a refund is issued. Alternatively, if they wish to, the next named dependent on the Insurance Certificate can apply to become the policyholder and keep the other dependents on their policy. If they apply to do this within 28 days we will, at our discretion, not add any further special restrictions or exclusions that didn't already apply at the time of the policyholder's death.

If a dependent dies, they will be taken off the policy and a pro rata repayment of the current year's premium for that person will be made, if no claims have been filed. We may request a death certificate before a refund is issued.

Changing your level of cover

If you want to change your level of cover, please get in touch with us before your policy renewal date to discuss your options. Changes to cover can only be made at policy renewal. If you want to increase your level of cover, we may ask you to complete a medical history questionnaire and/or to agree to certain exclusions or restrictions to any additional cover before we accept your application. If an increase in cover is accepted, an additional premium amount will be payable and waiting periods may apply.

Changing country of residence

This policy is provided for individuals who are resident in Dubai. It is important 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 will 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.

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 inform us in writing as soon as possible of any change in your home, business or email address.

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.

Renewing your cover

Subject to “Reasons your membership would end”, your policy will automatically renew at the end of every Insurance Year, if:

- The plan or plan combination selected is still available
- We can still 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

As part of this automatic process, one month before the renewal date, you will receive a new Insurance Certificate along with details of any policy changes. If you don't receive your Insurance Certificate one month before your renewal date, please notify us.

Changes that we may apply at renewal

We have the right to apply revised policy terms and conditions and co-payments, effective from the renewal date. The policy terms and conditions and the Table of Benefits that exist at renewal will apply for the duration of the Insurance Year. We may change the premium, benefits and rules of your membership on your renewal date, including how we calculate/determine premiums, amount of co-payment(s) and the frequency of payment. These changes will only apply from your renewal date, regardless of when the change is made and we will not add any restrictions or exclusions which are personal to a member's cover in relation to medical conditions that started after their policy's inception, provided that they gave us the information we asked them for before incepting and they have not applied for an increase in their level of cover subject to any legal restrictions that may apply.

We will write to tell you about any changes. If you do not accept any of the changes we make, you can end your membership and we will treat the changes as not having been made if you end your membership within 30 days of the date on which the changes take effect, or within 30 days of us telling you about the changes, whichever is later.

Your right to cancel

You can cancel the contract in relation to all insured persons, or only in relation to one or more dependents, within 30 days of receiving the full terms and conditions of your policy or from the start/renewal date of your policy, whichever is later. Please note that you cannot backdate the cancellation of your membership.

Should you wish to cancel, please complete the “Right to change your mind” form which was included in your welcome/renewal pack. This form can be sent to us via email to:

@ underwriting@international-healthcare.com

Alternatively, you can post this form to the Client Services Team, using the address provided at the back of this guide.

If you cancel your contract within this 30 day period, you will be entitled to a full refund of the cancelled member(s) premiums paid for the new Insurance Year, provided that no claims have been made. If you

choose not to cancel (or amend) your policy within this 30 day period, the insurance contract will be binding on both parties and the full premium owing for the selected Insurance Year will be due for payment, according to the payment frequency selected by you.

Reasons your membership would end

Please remember that your membership (and that of all the other people listed on the Insurance Certificate) will end:

- If you do not pay any of your premiums on, or before, the date they are due. However, we may allow your membership to continue without you having to complete a Confirmation of Health Status Form, if you pay the outstanding premiums within 30 days after the due date.
- If you do not pay the amount of any applicable taxes, levies or charges that you have to pay under your agreement with us on or before the due date.
- Upon the death of the policyholder. Please see the section on "Death of the policyholder or a dependent" for further details.
- If there is reasonable evidence that the policyholder or any dependents misled or attempted to mislead us. Examples are: giving false information, withholding pertinent information from us, working with another party to give us false information - either intentionally or carelessly - which may influence us when deciding:
 - whether we accept the application for cover
 - the applicable premium to pay
 - whether we have to pay a claimPlease see the section on "The following terms also apply to your cover" for further details.
- If you choose to cancel your policy, after giving us written notice within 30 days of receiving the full terms and conditions or from the start/renewal date of your policy, whichever is later. Please see section on "Your right to cancel" for further details.

If your membership ends, we will refund any premiums you have paid which relate to a period after your membership has ended, subject to the deduction of any money that you owe us.

Please note that if your membership ends, your dependents' cover will also end.

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.

THE FOLLOWING TERMS ALSO APPLY TO YOUR COVER

- 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. The amounts we 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.
- 4. Who can make changes to your policy:** No one, except an appointed representative is allowed to make changes to your policy on your behalf. Changes are only valid when confirmed in writing by us.
- 5. When cover is provided by someone else:** We may decline a claim if you or any of your dependents 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.

- 6. 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 labor unrest, civil disturbances, sabotage and expropriation by governmental authorities.

7. Fraud:

- Incorrect disclosure/non-disclosure of any material facts, by you or your dependents, which may affect our assessment of the risk, including, but not limited to, those material facts declared on the relevant application form may result in changes to the terms under which your policy will be renewed. If you are not sure whether something is material, you are obliged to inform us.
- We will not pay any benefits for a claim if:
 - The claim is false, fraudulent or intentionally exaggerated
 - You or your dependents or anyone acting on your 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. If the contract is rendered void due to false, fraudulent, intentionally exaggerated claims or if fraudulent means/devices have been used, premium will not be refunded, in part or in whole, and any pending claims settlements will be forfeited. In the event of fraudulent claims, the contract will be cancelled from the date of our discovery of the fraudulent event.

- 8. Cancellation:** We will cancel the policy where you have not paid the full premium due and owing. We shall notify you of this cancellation and the contract shall be deemed cancelled from the date that the premium payment became due and payable. However, if the premium is paid within 30 days after the due date, the insurance cover will be reinstated and we will cover any claims which occurred during the period of delay. If the outstanding premium is paid after the 30-day limit, you must complete a Confirmation of Health Status Form before your policy can be reinstated, subject to underwriting.
- 9. Making contact with dependents:** In order to administer your policy, we may need to request further information. If we need to ask about one of your dependents (e.g. when we need to collect an email address for an adult dependent), we may contact you as the person acting on behalf of the dependent, 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 AND DISPUTE RESOLUTION PROCEDURE

Our Helpline is always the first number to call if you have any comments or complaints. If we can't 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. For details see:

 <https://orientmedical.supportsystem.com>

Mediation

1. Any differences in respect of medical opinion in connection with the results of an accident or medical condition must be notified to us within nine weeks of the decision. Such differences will be settled between two medical experts appointed by you and us in writing.
2. If differences cannot be resolved in accordance with Clause 1 above, the parties will attempt to settle by mediation in accordance with the Centre for Effective Dispute Resolution (CEDR) Model Mediation Procedure any dispute, controversy or claim arising out of or relating to this Agreement or the breach, termination or invalidity thereof where the value is €500,000 or less and which cannot be settled amicably between the parties. The parties will endeavor to agree on the appointment of an agreed Mediator. If the parties fail to agree the appointment of an agreed Mediator within 14 days, either party, upon written notice to the other party, may apply to CEDR for the appointment of a Mediator.

To initiate the mediation, a party must give notice in writing (Alternative Dispute Resolution (ADR) Notice) to the other Party to the dispute, requesting mediation. A copy of the request should be sent to CEDR. The mediation will start no later than 14 days after the date of the ADR notice. No Party may commence court proceedings/arbitration relating to any dispute pursuant to this Clause 2 until it has attempted to settle the dispute by mediation and either the mediation has terminated or the other Party has failed to participate in the mediation (provided that the right to issue proceedings is not prejudiced by a delay). The place and language of mediation will be agreed in advance. The Mediation Agreement referred to in the Model Procedure will be governed by, construed and take effect in accordance with the laws of the United Arab Emirates. The Courts of the United Arab Emirates will have exclusive jurisdiction to settle any claim, dispute or matter of difference which may arise out of, or in connection with, the mediation.

3. Any dispute, controversy or claim which is:

- Arising out of or relating to this Agreement (or the breach, termination or invalidity thereof) with a value in excess of €500,000, or
- Referred to mediation pursuant to Clause 2 but not voluntarily settled by mediation within three months of the ADR Notice date

will be determined exclusively by the Courts of the United Arab Emirates and the parties will submit to the exclusive jurisdiction of those courts. Any proceedings brought pursuant to this Clause 3 will be issued within nine calendar months of the expiration date of the aforementioned three month period.

Legal action

You will not institute any legal proceedings to recover any amount under the policy until at least 60 days after the claim has been submitted to us and not more than two years from the date of this submission, unless otherwise required by mandatory legal regulations.



DEFINITIONS

The following definitions apply to the benefits in our Healthcare Plans and to some other commonly used terms. The benefits you are covered for are listed in your Table of Benefits. If any specific benefits apply to your plan(s), 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 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 hospitalization. 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-authorization is required.

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

C

Chronic condition is defined as a sickness, illness, disease or injury that either 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 recognized 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.

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 and podiatry as practiced by approved therapists.

Complications of childbirth refer to the following conditions that arise during childbirth and that require a recognized obstetric procedure: post-partum hemorrhage and retained placental membrane.

Complications of pregnancy relate 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. These apply per person, per Insurance Year, unless the Table of Benefits states otherwise. Some plans may include a maximum co-payment per insured person, per Insurance Year and, if so, the amount will be capped at the figure stated in your Table of Benefits. Co-payments may apply individually to the Core, Out-patient, Maternity, Dental or Repatriation Plans, or to a combination of these plans. For more information on co-payments, please refer to "What are deductibles and copayments" section of this guide.

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. Deductibles apply to the Out-patient Plan, in respect of any out-patient treatment (i.e. treatment that does not require admission to hospital). Please refer to your Access Card to determine the amount of deductible (if any), that applies to your out-patient benefits.

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 recognized by the pharmaceutical regulator in a given country. They do not include mouthwashes, fluoride products, antiseptic gels and toothpastes.

Dental prostheses include 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 apicectomy 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.

Dependent is your spouse or partner (including same-sex partner) and unmarried children (including any step, fostered or adopted children) who are financially dependent on you and are named as dependents 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, undertaken to determine the cause of the presented symptoms.

Dietician fees relate to charges for dietary or nutritional advice provided by a health professional who is registered and qualified to practice 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 practice medicine under the law of the country in which treatment is given and where they are practicing within the limits of their license.

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. For maternity benefits, any circumstance where there is a risk to the life of the mother or baby is deemed to be an emergency and the 24 hour period referred to above does not apply.

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/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 outpatient 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. You are also covered under your Out-patient Plan for out-patient treatment in excess of the limit on "Emergency out-patient treatment" benefit.

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 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 any 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. You must tell us if you are going to be outside your area of cover for more than six weeks.

Enhanced maternity comprises two benefits:

1. Enhanced routine maternity
2. Enhanced complications of pregnancy and childbirth in the event of non-emergency treatment.

These benefits are subject to the waiting period specified in the Table of Benefits.

Enhanced routine maternity refers to the additional benefit limit, which will apply to any treatment outlined under Routine maternity. Please refer to your Table of Benefits to confirm if a waiting period applies to this benefit.

Enhanced complications of pregnancy and childbirth refers to the additional benefit limits, which will apply to any treatment defined under complications of pregnancy or complications of childbirth. Please refer to your Table of Benefits to confirm if a waiting period applies to this benefit.

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.

H

Health and wellbeing checks including screening for the early detection of illness or disease are health checks, tests and examination, performed at appropriate age intervals, that are undertaken without any clinical symptoms being present. Checks are limited to:

- Physical examination.
- Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test).
- Cardiovascular examination (physical examination, electrocardiogram, blood pressure).
- Neurological examination (physical examination).
- Cancer screening:
 - Annual pap smear.
 - Mammogram (every two years for women aged 45+, or younger where a family history exists).
 - Prostate screening (yearly for men aged 50+, or from an earlier age where a family history exists).
 - Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists).
 - Annual fecal occult blood test.
- Bone densitometry (every five years for women aged 50+).
- Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime).
- BRCA1 and BRCA2 genetic test (where a direct family history exists and where included in your Table of Benefits).

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

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-centers 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 hospitalization is not related to any other in-patient benefit shown on the Table of Benefits. For example, if a member is

hospitalized 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.

Infertility treatment refers to treatment for the insured person and includes all invasive investigative procedures necessary to establish the cause of infertility such as hysterosalpingogram, laparoscopy or hysteroscopy. If your Table of Benefits does not have a specific benefit for infertility treatment, cover is limited to non-invasive investigations into the cause of infertility within the limits of your Out-patient Plan. However, if there is a specific benefit for infertility treatment, 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 cannot claim under your spouse/partner's cover (if they are included in the policy) for costs that exceed your benefit limit. In the case of In Vitro Fertilization (IVF), cover is limited to the amount specified in the Table of Benefits. Please note that your policy terms and conditions are subject to the Dubai Health Authority requirements, under which, babies born in Dubai are entitled to the same cover as that of their mother, for a period of 30 days from their date of birth. For multiple birth babies born as a result of medically assisted reproduction, in-patient treatment after the first thirty days is limited to US\$28,150 per child for the following two months. Multiple birth babies born as a result of medically assisted reproduction outside Dubai, will be covered for in-patient treatment up to a limit of US\$42,500 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 and maximum number of nights 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 an insurance relationship exists between you and us.

Insurance Year applies from the effective date of your policy, as shown on the Insurance Certificate and ends exactly one year later.

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

L

Laser eye treatment refers to the surgical improvement of the refractive quality of the cornea using laser technology, including necessary pre-operative investigations.

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 center (which may or may not be in your home country) by ambulance, helicopter or airplane. 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 center 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 center 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 organize and coordinate the evacuation until you arrive safely at your destination of care. If evacuation services are not organized 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 medical 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 practitioners are doctors who are licensed to practice medicine under the law of the country in which treatment is given and where they are practicing within the limits of their license.

Medical practitioner fees refer to non-surgical treatment performed or administered by a medical practitioner.

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 center. 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 organize and coordinate all stages of the repatriation until you arrive safely

at your destination of care. If the repatriation is not organized by us, we reserve the right to decline all costs incurred.

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-authorization 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.

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.

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 centers, health resorts, palliative care or long term care (see Palliative care and Long-term care definitions).

O

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 organizes 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 synchronize 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 device 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 tumors.

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 will ask you to submit supporting information with your claim to show that your treatment is medically necessary and therefore eligible for cover. 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.

Podiatry Refers to medically necessary treatment carried out by a State Registered podiatrist.

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 dependents' lifetime. This applies regardless of whether you or your dependents sought any medical advice or treatment. We would deem any such condition to be preexisting if we could reasonably assume you or your dependents have known about it.

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 medical underwriting.

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 recognized 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, orthopedic 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 recognized by internationally accepted medical guidelines.

Preventative surgery refers to prophylactic mastectomy or prophylactic oophorectomy. We will pay for preventative surgery when an insured person:

- Has a direct family history of a disease which is part of a hereditary cancer syndrome, for example, breast cancer or ovarian cancer, and
- Genetic testing has established the presence of a hereditary cancer syndrome

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 dependents (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 dependents 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 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

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 authorizations. 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 labor only) and newborn care (see "Newborn care" definition). We do not cover costs of complications of pregnancy and childbirth under the "Routine maternity" benefit. Cesarean 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 cesarean 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 practice as a recognized specialist in diagnostic techniques, treatment and prevention in a particular field of medicine. This benefit does not include cover for psychiatrist or psychologist fees. Where covered, a separate benefit for psychiatry and psychotherapy will appear in the Table of Benefits.

Specialist fees refers to non-surgical treatment performed or administered by a specialist.

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).

Standard maternity comprises two benefits:

1. Routine maternity

2. Complications of pregnancy and childbirth in the event of non-emergency treatment.

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 or partner, 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.

V

Vaccinations refer to:

- All basic immunizations 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 dependent), 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 policyholder and any dependents 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.

Behavioral and personality disorders

Treatment for conditions such as conduct disorder, attention deficit hyperactivity disorder, autism spectrum disorder, oppositional defiant disorder, antisocial behavior, 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 whatsoever, including the combustion of nuclear fuel.

Complementary treatment

Complementary treatment, with the exception of those treatments indicated 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, unless medically necessary.

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 programs 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 counseling

Costs in respect of a family therapist or counselor 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 tumors 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 your Outpatient Plan includes the "Infertility treatment" benefit (which offers 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.

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.

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 apnea, narcolepsy, snoring and bruxism.

Speech therapy

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

Stays in a cure center

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

Sterilization, sexual dysfunction and contraception

Investigations into, treatment of and complications arising from:

- Sterilization
- Sexual dysfunction (unless as a result of 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 in relation to costs for contraception is where contraceptives are prescribed by a dermatologist for the treatment of acne.

Surrogacy

Treatment directly related to surrogacy whether you are acting as 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 authorized 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.

Tumor marker testing

Tumor 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 not indicated 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:

- 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 treatment.
- 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.
- Prescribed medical aids.
- Preventive services.
- Rehabilitation treatment.
- 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 either 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 oil platforms, oil rigs) and aerial activity, unless otherwise specified.
- Chemical or biological 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 their citizens to leave (this criteria will apply regardless of the insured person's nationality) and advised against 'all travel' to that location; or
 - Travelling to or staying, for a period of 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 (other than 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 meters, 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:

24/7 Helpline for general enquiries and emergency assistance



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