



## Terms & Conditions:

- The proposal assumes compulsory coverage for all employees residing in UAE on valid residence and there is no voluntary option exercised by any employee.
- **This policy assumes that all UAE national members, if any, enrolled under this scheme do not hold Thiqa medical Cards.**
- All employees must be on the payroll of the policyholder.
- The benefits offered in this quotation do not comply with the Health Authority Abu Dhabi regulation for compulsory insurance and hence Abu Dhabi residence visa holders and/or members working/residing in Abu Dhabi/Al Ain and/or any person likely to be working in Abu Dhabi/Al Ain temporarily or permanently are not eligible for this cover.
- The quote is valid for 30 days from the date of issue.
- If dependents are to be covered it has to be on compulsory basis within the group /sub group for all employees with dependents residing in UAE on valid residence. There is no voluntary option exercised by any employee to add his/her dependents
- Quotation is available only to United Arab Emirates Nationals and persons holding a valid residence status visa for the United Arab Emirates and who are ordinarily resident in the United Arab Emirates.
- All known major pre- existing / Chronic cases including but not limited to Chemotherapy, radiotherapy, Heart surgery, any major surgery, renal dialysis & osteoarthritis treatment to be mentioned to Dubai Insurance Company before submitting the final documents to issue the policy if the policy is subject to major medical declaration and Members having any major medical conditions (as detailed above) shall be subject to individual medical evaluation & acceptance shall be at the discretion of the insurer with an additional premium &/or application of sub limits or declined
- This quote is valid only if all categories proposed are selected and with no substantial variation in total member census or distribution of members in each category.
- Maximum age of entry is up to 64 years, members 65 years and above shall be subject to individual medical evaluation & acceptance shall be at the discretion of the insurer with an additional premium &/or application of sub limits or declined
- Children are covered from Date of Birth
- Change of benefits class may only take place at renewal of the Group Scheme or upon satisfactory proof of promotion.
- Deductibles and any co-insurance amounts are to be paid by the insured person. If deductibles and/or co-insurance amounts are paid by the employer the premium quoted will be subject to revision.
- Premiums are per person per annum and are payable annually in advance.
- If maternity cover is included, all female employees and spouses must be enrolled.
- If routine dental treatment is covered, all persons must be enrolled.
- Where pre-existing conditions are not covered, Medical Health Declaration form needs to be completed by all the applicants. DubaiCare reserves the right to ask for any medical check-up if necessary and the cost of which should be borne by the applicant.
- This proposal is based on the information given. Any change in the number, age or sex of the persons to be insured or the scope of coverage will result in recalculation of the premium rates.
- Additions/Deletions will be on a pro-rata premium basis.
- Treatment within the DubaiCare Network in UAE will be settled on a direct billing basis.
- The company reserves the right to vary the premium rates, if there is a change in the total number of insured members above or below 25% during the policy year.
- No Insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would be in violation of any trade or economic sanctions, laws or regulations applicable in the insurer jurisdiction of domicile, or which the insurer is legally obligated to comply.
- Required minimum number of employees in a category is 03.
- ALL NETWORKS: Please note that the network list is subject to change without any prior notice due to various factors.



## Claims Procedure

### Claims settlement basis

#### **EMERGENCY TREATMENT :**

*Within Network:* 100% on direct billing

*Outside Network, within UAE:* 100% of actual costs subject to a maximum of 100% of applicable UAE Network tariff on reimbursement basis.

*Outside UAE, within AOC:* 100% of actual costs subject to a maximum of 100% of applicable UAE Network tariff on reimbursement basis.

*Outside AOC:* 100% of actual costs subject to a maximum of 100% of applicable UAE Network tariff on reimbursement basis.

#### **\* ELECTIVE TREATMENT :**

*Within Network:* 100% on direct billing

*Outside Network, within UAE:* With prior approval: 80% of actual costs subject to a maximum of 80% of applicable UAE Network tariff on reimbursement basis.

*Outside UAE, within AOC:* With prior approval: 100% of actual costs subject to a maximum of 100% of applicable UAE Network tariff on reimbursement basis.

*Outside AOC-* Not covered

All costs of services not incurred on direct billing shall be considered on reimbursement basis as above.