



# GLOBAL HEALTH ELITE PLAN POLICY SUMMARY



Some important facts about your health insurance policy are summarised below. This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the Global Health Elite plan Agreement and on your Certificate of Insurance. It is important that you read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

## The Insurer

The insurer of your Global Health plan is Dubai Insurance Company psc.

## Type of policy

Your policy provides cover for necessary medical treatment of acute medical conditions covered by your plan.

## Significant features and benefits

The extent of the cover provided is detailed in the **Global Health Elite plan agreement** and outlined in the attached summary of cover.

The plan you have chosen will be stated on your Certificate of Insurance.

## Significant and unusual exclusions or limitations

### The following limitations apply to your policy:

- Any limitations contained in your Certificate of Insurance,
- The overall limit of cover for the plan you have chosen,
- The limits specified for particular benefits within the plan you have chosen,
- The excess, as specified on your Certificate of Insurance,
- Cover is restricted to treatment within the area of cover you have selected (see area of cover options in the attached summary of cover) and as specified on your Certificate of Insurance.

### The following are excluded from cover under your policy:

- Pre-existing conditions,
- Addictive conditions/disorders and alcohol, drug and solvent abuse,
- Birth control, infertility, assisted reproduction, sexual problems and sex changes,
- Birth defects and congenital conditions (although there is limited cover for the first 28 days of life, provided the mother has been insured under a Gold or Platinum plan for a continuous period of 12 months at the time of birth),
- Chemical, biological or nuclear contamination, or active participation in war and terrorism,
- Chronic conditions (although there is limited cover for the out-patient treatment of chronic conditions under the Silver, Gold and Platinum plans),
- Convalescence and rehabilitation,
- Cosmetic surgery,
- Dental treatment (although there is limited cover for dental treatment under the Gold and Platinum plans),
- Eating disorders and weight-related conditions,
- Experimental drugs and treatments,
- Foetal surgery, infertility and assisted reproduction,
- Hearing,
- Long-term kidney dialysis,
- Nasal septum deviation,
- Organ transplant (except as stated under the organ transplant benefit and up to the stated limit),
- Pregnancy (although there is limited cover for pregnancy under the Gold

and Platinum maternity plans, and limited cover for in-patient treatment for complications of pregnancy after 12 months continuous cover under all plans),

- Illness or injury caused by professional sports and racing,
- Psychiatric conditions (although there is limited cover after 24 months continuous cover),
- Routine preventive health checks and vaccinations (although there is limited cover under the Silver, Gold and Platinum plans after 12 months continuous cover),
- Sexually transmitted diseases,
- Self-inflicted injuries, suicide and/or wilful exposure to needless danger,
- Sleep disorders,
- Surgical or medical appliances and equipment,
- Treatment associated with any bodily change such as the menopause, puberty or ageing,
- Treatment by a family member,
- Unless you are insured on the Platinum Plan, only 80% of eligible treatment costs at London hospitals are covered,

A full list of exclusions is contained in the **Global Health Elite plan agreement**.

## Duration of the policy

Your cover will remain in force for a period of 12 months provided you maintain your premium payments in accordance with the Global Health Elite plan agreement. Your cover may be renewed each year with our agreement. Premiums are age-related and will increase as you get older. We review our premiums annually. The current premium rates are not guaranteed for the duration of your plan.

## Right of Cancellation

You have a right to cancel during the first 30 days of the policy, provided that you confirm this to us in writing and have not made a claim. We will refund the premium you have paid to us.

## Claims

Please call +971 4 2697708 or our 24-hour emergency number +44 1243 621155 or email us on [claimsdubai@globalplans.ae](mailto:claimsdubai@globalplans.ae). More information about making a claim can be found in the **Global Health Elite plan agreement**.

## Complaints

Any complaints should be addressed to:

Executive Manager (Middle East),  
Global Plans Team,  
Dubai Insurance Company psc,  
PO Box 3027,  
Dubai,  
United Arab Emirates.

## Compensation scheme

Dubai Insurance Company psc is not covered by any compensation scheme.

SUMMARY OF COVER PROVIDED BY THE PLATINUM PLAN	BENEFIT LIMITS
<b>ANNUAL BENEFIT LIMIT</b> (Plan available in US dollars or UAE dirhams)	<b>\$2,500,000 or AED9,175,000</b>
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>	
<b>Private hospital accommodation, parent accommodation, specialist treatment, tests and surgery, organ and bone marrow transplants, and road ambulance charges</b>	100% refund
<b>Hospital cash benefit</b> (Max 60 nights per annum)	\$320 or AED1,175 (per night)
<b>Hospice and palliative care</b> (Life-time limit)	\$48,000 or AED176,160
<b>OUT-PATIENT TREATMENT</b>	
<b>Emergency ward treatment, out-patient surgical procedures, GP and specialist consultations, treatment, tests, and prescribed drugs, complementary medicine</b> (Max 10 visits), <b>and home nursing</b> (Max 12 weeks per annum)	100% refund
<b>Traditional Chinese medicine</b> (China only, max 10 visits per annum)	\$32 or AED118 (per visit)
<b>Physiotherapy</b>	\$4,000 or AED14,680
<b>12 Well-being health screening</b> (Excess applied per claim, per period of cover)	\$480 or AED1,762
<b>12 Well-child health screening</b> (Excess applied per claim, per period of cover) <b>Exclusive to Platinum</b>	\$500 or AED1,835 (Life-time limit)
<b>TREATMENT FOR CANCER</b>	
<b>In- &amp; day-patient treatment, radiotherapy and chemotherapy</b>	100% refund
<b>Out-patient follow-up consultations and tests</b> (Excess applied per claim, per period of cover)	100% refund
<b>CHRONIC CONDITIONS</b>	
<b>Monitor and maintain</b> (Excess applied per claim, per period of cover) <b>Full refund exclusive to Platinum</b>	100% refund
<b>Acute flare-ups</b>	100% refund
<b>TREATMENT FOR HIV &amp; AIDS</b>	
<b>24 In- &amp; out-patient treatment</b> (Per annum, for a max of 5 years)	\$10,000 or AED36,700
<b>PSYCHIATRIC CARE (Up to life-time limit)</b>	
<b>24 In-patient psychiatric treatment</b> (Max 30 days per annum)	\$80,000 or AED293,600 (Life-time limit)
<b>24 Out-patient psychiatric care</b> (Max 10 consultations per annum)	
<b>TREATMENT FOR COMPLICATIONS OF PREGNANCY</b>	
<b>12 In- &amp; day-patient treatment</b> (No cover for childbirth or emergency caesarean section) <b>Optional Maternity Plan available</b> (See page 7)	100% refund
<b>DENTAL CARE</b>	
<b>Emergency in-patient dental treatment for accidental injury</b> (Within 15 days of accident)	100% refund
<b>Emergency out-patient dental treatment for accidental injury</b> (Within 72 hours of accident)	\$1,200 or AED4,404
<b>6 Routine dental treatment</b> (Excess applied per claim, per period of cover)	\$2,000 or AED7,340
<b>12 Complex dental treatment</b> (Excess applied per claim, per period of cover) <b>Exclusive to Platinum</b>	
<b>EMERGENCY EVACUATION</b>	
<b>Emergency evacuation, economy class return airfare to country of residence, economy class travelling expenses of a companion</b>	100% refund
<b>Accommodation expenses of a companion</b> (Up to 15 nights per annum)	\$160 or AED588 (per night)
<b>12 Compassionate home travel</b> (One claim only)	100% refund
<b>Repatriation of mortal remains, <u>or</u></b>	\$20,000 or AED73,400
<b>Local burial or cremation</b> (Outside your home country)	\$1,600 or AED5,875
<b>STANDARD EXCESS</b>	
<b>Applied per claim unless otherwise stated</b> (More excess options available)	\$50 or AED185 excess

**KEY:**

**6** **12** **24** Available after either 6, 12 or 24 months continuous cover respectively.

SUMMARY OF COVER PROVIDED	GOLD PLAN	SILVER PLAN	BRONZE PLAN
<b>ANNUAL BENEFIT LIMIT</b> (Plans available in US dollars or UAE dirhams)	<b>\$2,500,000 or AED9,175,000</b>	<b>\$2,000,000 or AED7,340,000</b>	<b>\$1,000,000 or AED3,670,000</b>
<b>IN-PATIENT AND DAY-PATIENT TREATMENT</b>			
<b>Private hospital accommodation</b>	100% refund	100% refund	100% refund
<b>Parent accommodation</b>	100% refund	100% refund	100% refund
<b>Specialist treatment, tests and surgery</b>	100% refund	100% refund	100% refund
<b>Organ and bone marrow transplants</b>	100% refund	100% refund	100% refund
<b>Road ambulance charges</b>	100% refund	100% refund	100% refund
<b>Hospital cash benefit</b> (Max 60 nights per annum)	\$160 or AED588 (per night)	\$80 or AED294 (per night)	\$40 or AED147 (per night)
<b>Hospice and palliative care</b> (Life-time limit)	\$32,000 or AED117,440	\$24,000 or AED88,080	\$16,000 or AED58,720
<b>OUT-PATIENT TREATMENT</b>			
<b>Emergency ward treatment</b>	100% refund	100% refund	Not covered
<b>Out-patient surgical procedures</b>	100% refund	100% refund	100% refund
<b>GP and specialist consultations, treatments, tests and prescribed drugs</b>	100% refund	100% refund	100% refund for post-hospital treatment only
<b>Complementary medicine</b> (Max 10 visits per annum)	100% refund	100% refund	100% refund for post-hospital treatment only
<b>Traditional Chinese medicine</b> (China only, max 10 visits per annum)	\$32 or AED118 (per visit)	\$32 or AED118 (per visit)	Not covered
<b>Home nursing</b> (Max 12 weeks per annum)	100% refund	100% refund	100% refund
<b>Physiotherapy</b>	\$1,600 or AED5,872	\$800 or AED2,936	\$400 or AED1,468 (Post-hospital treatment only)
<b>12 Well-being health screening</b> (Excess applied per claim, per period of cover)	\$400 or AED1,468	\$240 or AED881	Not covered
<b>TREATMENT FOR CANCER</b>			
<b>In- &amp; day-patient treatment, radiotherapy and chemotherapy</b>	100% refund	100% refund	100% refund
<b>Out-patient follow-up consultations and tests</b> (Excess applied per claim, per period of cover)	100% refund	100% refund	100% refund to a max of 1 year
<b>CHRONIC CONDITIONS</b>			
<b>Monitor and maintain</b> (Excess applied per claim, per period of cover)	\$10,000 or AED36,700	\$5,000 or AED18,350	Not covered
<b>Acute flare-ups</b>	100% refund	100% refund	100% refund <sup>1</sup>
<b>TREATMENT FOR HIV &amp; AIDS</b>			
<b>24 In- &amp; day-patient treatment</b> (Per annum, max 5 years)	\$5,000 or AED18,350	\$5,000 or AED18,350	\$5,000 or AED18,350
<b>24 Out-patient treatment</b> (Per annum, max 5 years)			Not covered
<b>PSYCHIATRIC CARE (Up to life-time limit)</b>			
<b>24 In- &amp; day-patient psychiatric treatment</b> (Max 30 days per annum)	\$64,000 or AED234,880 (Life-time limit)	\$48,000 or AED176,160 (Life-time limit)	\$40,000 or AED146,800 <sup>1</sup> (Life-time limit)
<b>24 Out-patient psychiatric care</b> (Max 10 consultations per annum)			
<b>TREATMENT FOR COMPLICATIONS OF PREGNANCY</b>			
<b>12 In- &amp; day-patient treatment</b>	\$9,600 or AED35,232	\$6,400 or AED23,488	\$4,800 or AED17,616

**KEY:**

**6 12 24** Available after either 6, 12 or 24 months continuous cover respectively.

**1** 100% refund for in-patient and day-patient hospital treatment and post-hospital treatment.

**POST-HOSPITAL TREATMENT (BRONZE):** Post-hospital treatment means medically necessary follow-up consultations and treatment received within 90 days of being discharged from hospital, following in-patient or day-patient treatment covered by your plan.

SUMMARY OF COVER PROVIDED	GOLD PLAN	SILVER PLAN	BRONZE PLAN
<b>DENTAL CARE</b>			
<b>Emergency in-patient dental treatment for accidental injury</b> (Within 15 days of accident)	\$12,800 or AED46,976	\$8,000 or AED29,360	\$4,800 or AED17,616
<b>Emergency out-patient dental treatment for accidental injury</b> (Within 72 hours of accident)	\$800 or AED2,936	\$400 or AED1,468	Not covered
<b>6</b> <b>Routine dental treatment</b>	\$1,000 or AED3,670	Not covered	Not covered
<b>EMERGENCY EVACUATION</b>			
<b>Emergency evacuation</b>	100% refund	100% refund	100% refund
<b>Economy class return airfare to country of residence</b>	100% refund	100% refund	100% refund
<b>Economy transport expenses of a companion</b>	100% refund	100% refund	100% refund
<b>Accommodation expenses of a companion</b> (Up to 15 nights per annum)	\$120 or AED441 (per night)	\$96 or AED353 (per night)	\$72 or AED265 (per night)
<b>12</b> <b>Compassionate home travel – economy class</b> (One claim only)	100% refund	100% refund	100% refund
<b>Repatriation of mortal remains, <u>or</u></b>	\$16,000 or AED58,720	\$11,200 or AED41,104	\$8,000 or AED29,360
<b>Local burial or cremation</b> (Outside your home country)	\$1,600 or AED5,875	\$1,600 or AED5,875	\$1,600 or AED5,875
<b>STANDARD EXCESS</b>			
<b>Applied per claim unless otherwise stated</b> (More excess options available)	\$50 or AED185 excess	\$50 or AED185 excess	Nil excess
<b>LONDON CO-INSURANCE</b>			
<b>Applied to treatment received within the London area</b> (No cover at all is provided in London under Area Four)	20% co-insurance (We will pay only 80% of your total eligible treatment costs)	20% co-insurance (We will pay only 80% of your total eligible treatment costs)	20% co-insurance (We will pay only 80% of your total eligible treatment costs)

OPTIONAL MATERNITY PLAN	ADD TO THE PLATINUM PLAN	ADD TO THE GOLD PLAN
<b>12</b> <b>Routine maternity care, out-patient complications of pregnancy, childbirth and caesarean delivery</b> (Per pregnancy)	100% of costs up to \$12,000 or AED44,040	80% of costs up to \$6,400 or AED23,488
<b>12</b> <b>Cover for newborns</b> (Cover limited to the first 28 days of life) In- and day-patient accommodation and treatment charges for newborns (Per pregnancy)	\$48,000 or AED176,160	\$40,000 or AED146,800

**AREA OF COVER OPTIONS AVAILABLE WITH PLATINUM, GOLD, SILVER AND BRONZE PLANS**

<b>AREA ONE</b>	World-wide excluding cover in the United States of America (USA).
<b>AREA TWO</b>	World-wide, subject to cover in the USA being limited to \$100,000 during temporary trips of not more than 45 days duration.
<b>AREA THREE</b>	World-wide, subject to cover in the USA being limited to \$250,000 during temporary trips of not more than 90 days duration.
<b>AREA FOUR</b>	Africa & Indian Sub-continent. Plus cover for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration outside Africa & Indian Sub-continent (up to \$100,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean, or within the London area.

**KEY:**

**6** **12** **24** Available after either 6, 12 or 24 months continuous cover respectively.

**IMPORTANT NOTE:**

All benefits are per insured person per annum unless otherwise stated. Please refer to the **Global Health Elite plan agreement** for a full description of the cover provided.