

OBTAINING A GROUP QUOTE

Premiums depend upon the amount of cover you need for your employees, their ages, locations, occupations and the range of benefits you wish to insure.



STEP 1 – TELL US ABOUT YOUR COMPANY

To provide you with a quotation, we will need the following information:

- Name and address of company
- Type of business
- Currency of quote (US\$ or AED)

A list of the employees (preferably in Excel format) for whom cover is required showing:

- Name or identification number
- Nationality
- Location
- Date of birth or age
- Occupation or job title
- Gender

STEP 2 – TELL US ABOUT YOUR REQUIREMENTS

Depending on the plan/s you require, we will also need to know:

For a Global Health quotation

- Date of birth or ages of all dependants*
 - Plan required
 - Preferred method of underwriting (see reverse)
- *Dependants can include spouse or partner and/or unmarried children under 18, or under 25 if in full-time education.

If you would like us to quote on the basis of Continued Personal Medical Exclusions or Medical History Disregarded, we will require confirmation of the following in each of the previous three years:

- Number of claims paid
- Total claims paid and outstanding
- Total premiums paid
- Total number of lives insured

For a Global Life quotation

- Salary
- Benefit required, i.e. a multiple of salary or a flat rate per employee
- If optional accident benefit is required

You can insure up to 5 x salary or a flat amount, subject to a maximum benefit of US\$1,500,000 or AED5,505,000 per individual.

For a Global Income quotation

- Salary
- Percentage of salary you want to insure
- Waiting period (three or six months)
- Your company's normal retirement age

You can insure up to 80% salary subject to a maximum annual benefit of US\$144,000 or AED528,000 per individual.

STEP 3 – CONTACT US

Download our group census spreadsheet from www.globalplans.ae/webworks, and email the completed information to us in order to obtain a quote.

Alternatively, you may prefer to talk through the options with your broker to achieve an employee benefits plan which best suits your company's specific needs.

ELIGIBILITY

To apply for corporate global protection your company must have a minimum of three employees for whom cover is provided and paid for by the company, with all employees, or all employees of a certain category, (for example all managers), being insured, (subject to our acceptance). Dependants can also be covered under a Global Health plan, provided they are insured on a compulsory, company-paid basis.

UNDERWRITING OPTIONS WITH OUR GLOBAL HEALTH PLANS

Underwriting is the process by which we decide on what terms we will accept people for cover, and the cover, (if any), we provide for pre-existing medical conditions.

FULLY UNDERWRITTEN

Available for all group sizes

With this option, we exclude from cover all pre-existing medical conditions that are likely to require medical treatment in the future. Your employees will each need to complete a health questionnaire, and we will then advise you in writing about any condition we intend to exclude permanently from their cover.

If you choose this option, employees who do have pre-existing medical conditions will know right from the start exactly which medical conditions will be excluded from cover.

It is important that your employees consider the health questions carefully, and provide us with full and accurate information. Failure to do so may mean that we cannot pay a claim and a serious non-disclosure would entitle us to make their policy void.

Full underwriting can be the most cost-effective way of providing health insurance cover for your employees and their dependants, but it will only provide cover for medical conditions that manifest themselves after their date of entry to your plan.

MORATORIUM UNDERWRITING

Available for all group sizes

With moratorium underwriting, your employees must complete an application form but they do not need to complete a health questionnaire (although we will ask you some brief questions about the health of your employees and their dependants).

Instead, we automatically exclude cover for any pre-existing condition for which an employee (or dependant) received treatment, medication, advice, or had symptoms of (whether or not diagnosed) during the 24 month period preceding the commencement date of their cover with us.

However, once a person has been insured with us for a continuous period of 24 months, we will consider a claim for treatment that relates to a pre-existing medical condition, provided that the person has had no symptoms, treatment, medication, or advice for that condition, or for any related condition, for a clear two-year period.

Your employees should understand that any medical conditions that they have suffered from at any time in the two year period immediately before the start of their cover and which are likely to continue to need regular or periodic treatment, testing, medication and/or medical advice, will never be covered by a moratorium policy.

CONTINUED PERSONAL MEDICAL EXCLUSIONS

Available for groups of 3+ employees

If you already have a corporate plan with another insurer, and that plan was fully underwritten, or accepted on a moratorium basis, we can quote to provide cover on the basis of the individual underwriting terms agreed by your previous insurer, in respect of your existing employees and their dependants. This means that we will honour the medical acceptance terms issued by your current insurer, and any personal medical exclusions applied by your existing insurer will be continued on your policy with us.

If your existing insurer offers cover on a moratorium basis, we will continue to offer cover on a moratorium basis using the date of entry to your existing insurer's plan to determine the start of their moratorium period. Please note that this continuation applies only to your employees' personal medical underwriting terms at which each person has been accepted into your current insurer's plan. The actual benefits, terms and conditions of our policy will replace those of your existing insurer.

To apply for cover on this basis we will require a completed corporate application form, together with full claims experience over the previous three years, including confirmation of the personnel covered during each of these years.

Your employees will not need to complete health declarations. However, we will ask you some brief questions about the health of your employees and their dependants. To enable us to put a plan into force on this basis, we will require copies of each employee's current certificate of insurance.

Future new employees and new dependants will be added to your policy on a moratorium or fully underwritten basis.

MEDICAL HISTORY DISREGARDED

Available for groups of 10+ employees

If you have 10 employees or more, we can provide cover where we disregard medical history completely for existing employees and their dependants. To enable us to provide you with a quotation for cover on a Medical History Disregarded basis, we will require a completed corporate application form, together with full claims experience over the previous three years, including confirmation of the personnel covered during each of these years.

Your employees will not need to complete health declarations. However, we will ask you some brief questions about the health of your employees and their dependants.

Future new employees and new dependants will be added to your policy on a moratorium or fully underwritten basis.

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