



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 Essential 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 Essential 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,
- All treatment received within the United States of America, Canada, the Caribbean, and the London postal district is excluded from cover,
- Cover for treatment received in Australia, Europe, New Zealand, and Orchid countries (Bali, China, Hong Kong, Japan, Macau, Singapore, and Taiwan) is restricted to unforeseen emergency treatment whilst on a temporary trip of not more than 90 days duration.

The following are excluded from cover under your policy:

- Pre-existing conditions,
- Addictive conditions/disorders and alcohol, drug and solvent abuse,
- Birth control, infertility treatment, assisted reproduction, foetal surgery, sexual problems and sex changes,
- Birth defects and congenital conditions,
- Chemical, biological or nuclear contamination, or active participation in war and terrorism,
- Chronic conditions,
- Convalescence and rehabilitation,
- Cosmetic surgery,
- Dental treatment,
- Eating disorders and weight-related conditions,
- Experimental drugs and treatments,
- Hearing,
- Kidney dialysis continuing for more than 4 weeks,
- 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 complications of pregnancy after 12 months continuous cover under the Essential

- Care plus plan),
- Illness or injury caused by professional sports and racing,
- Psychiatric conditions,
- Routine preventive health checks and vaccinations,
- Search and/or rescue
- 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,

A full list of exclusions is contained in the **Global Health Essential 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 Essential 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. More information about making a claim can be found in the **Global Health Essential 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.

	ESSENTIAL CARE PLUS	ESSENTIAL CARE
ANNUAL BENEFIT LIMIT (Plans available in US dollars or UAE dirhams)	\$500,000 or AED1,835,000	\$250,000 or AED917,500
IN-PATIENT & DAY-PATIENT TREATMENT		
Semi-private hospital accommodation	100% refund	100% refund
Private hospital accommodation	\$150 or AED551 (Per day)	\$120 or AED441 (Per day)
Parent accommodation	100% refund	100% refund
Specialist treatment, tests and surgery	100% refund	100% refund
Organ and bone marrow transplant	100% refund	100% refund
12 Complications of pregnancy	\$5,000 or AED18,350	Not covered
Emergency dental treatment for accidental injury (Within 15 days of accident)	\$5,000 or AED18,350	\$2,500 or AED9,175
Road ambulance	\$1,600 or AED5,872	\$1,200 or AED4,404
Hospice and palliative care (Life-time limit)	\$25,000 or AED91,750	\$15,000 or AED55,050
OUT-PATIENT TREATMENT (Up to sub limit)		
Annual out-patient treatment sub limit	\$5,000 or AED18,350	\$1,000 or AED3,670
Emergency ward treatment	100% refund within sub limit	Not covered
Out-patient surgical procedures	100% refund within sub limit	100% refund within sub limit
GP & specialist consultations, treatment, tests and prescribed drugs	100% refund within sub limit	100% refund within sub limit for post-hospital treatment only
Physiotherapy	\$250 or AED918 within sub limit	\$250 or AED918 within sub limit for post-hospital treatment only
TREATMENT FOR CANCER		
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund	100% refund
Out-patient follow-up consultations and tests	100% refund for a maximum of two years	100% refund for a maximum of one year
TREATMENT FOR HIV & AIDS		
24 In- & day-patient treatment (Per annum, max 5 years)	\$2,500 or AED9,175	\$1,000 or AED3,670
EMERGENCY EVACUATION		
Emergency evacuation	100% refund	100% refund
Economy return airfare to country of residence	100% refund	100% refund
Economy transport expenses of a companion	100% refund	100% refund
Repatriation of mortal remains, <u>or</u>	\$10,000 or AED36,700	\$5,000 or AED18,350
Local burial or cremation (Outside your home country)	\$1,600 or AED5,875	\$1,600 or AED5,875
STANDARD EXCESS		
Applied per claim (More excess options available)	\$50 or AED185 excess	Nil excess

AREA OF COVER: The Global Health Essential plans are available to expatriates everywhere outside Australia, Canada, the Caribbean, Europe, New Zealand, Orchid countries (Bali, China, Hong Kong, Japan, Macau, Singapore, Taiwan), and the USA. Emergency cover only is provided for unforeseen emergency treatment, covered by your plan, and received during temporary trips of up to 90 days duration to Australia, Europe, New Zealand, and Orchid Countries (up to US\$50,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean, or within the London area.

KEY:

WAITING PERIODS

12 24 Benefit is available after either 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

POST-HOSPITAL TREATMENT (ESSENTIAL CARE): 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.

IMPORTANT NOTE: All benefits are per insured person per annum unless otherwise stated. Please refer to the Global Health Essential plan agreement for a full description of the cover provided at www.globalplans.ae/webworks.