



WILLIAM RUSSELL
Peace of mind wherever you are



دبي للتأمين
DUBAI INSURANCE



GLOBAL PLANS EMPLOYEE BENEFIT INSURANCE



GLOBAL HEALTH[®]
Health Insurance for Expatriates



GLOBAL LIFE[®]
Life Insurance for Expatriates



GLOBAL INCOME[®]
Income Protection for Expatriates



A HIGH-VALUE EMPLOYEE BENEFIT SOLUTION THAT'S INTERNATIONAL

Employing the right people in today's competitive world is crucial to the success of your business. A high-value employee benefits package will help you attract and retain the high-calibre employees your company needs to thrive and succeed.

VALUED BENEFITS FOR YOUR EMPLOYEES

The continuing trend towards globalisation has resulted in employees becoming increasingly mobile, with talented, dynamic, and motivated expatriates making up a significant portion of the workforce in commercial centres around the world.

These high-calibre employees are not just looking for salary. They also expect benefits that will protect the life-style they have travelled to enjoy.

To attract and retain these key employees, it is necessary to meet their expectations with a high-value benefits package.

HIGHER RETURNS FOR YOUR COMPANY

A generous employee benefits package does not just benefit the employee, it has huge advantages for your business.

- ✓ A productive and more committed workforce who feel valued by your investment in their welfare.
- ✓ Healthier employees with fast access to first class medical care.
- ✓ Limited liability for expensive long-term sickness absence claims.
- ✓ No liability for expensive medical treatment claims.

A WINNING COMBINATION OF BENEFITS AND SERVICE

As one of very few insurers offering world-wide health, life and income protection plans, Dubai Insurance Company can offer a complete solution for your company's protection needs.

GLOBAL PLANS FOR GLOBAL BUSINESS

The Global Plans are available in Dubai through an exclusive partnership between Dubai Insurance Company and William Russell Limited.

William Russell is a specialist provider of health, life and income protection insurance plans designed for businesses.

William Russell has many years experience in the international insurance industry and has won numerous awards for consistently high standards of customer service, and for the quality of the Global Plans.

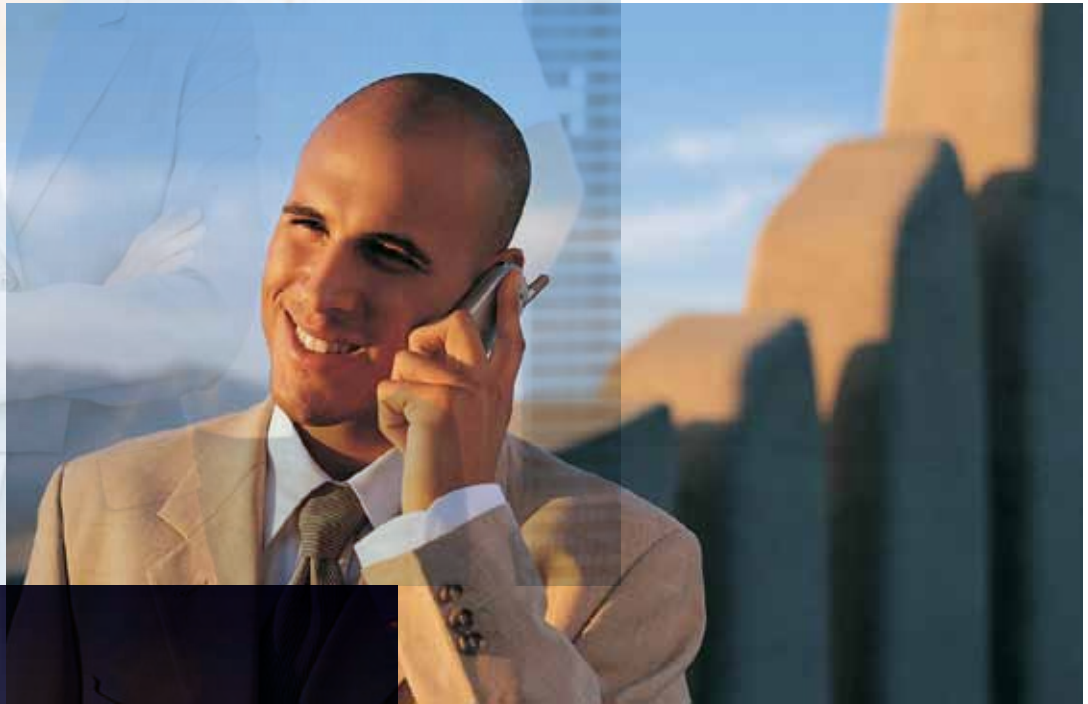
At Dubai Insurance Company our prime objective is to provide your business with an insurance plan which will deliver all the benefits your employees will need if they fall sick, and which will exceed expectations when it comes to service and efficiency.

With a Dubai Insurance Global Plan you will enjoy all the benefits of William Russell's tried and tested Global Plans, with the added advantage of having claims settled in Dubai by our specialist medical claims team.



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AFFORDABLE MEDICAL INSURANCE

A range of high-value plans to ensure your employees have access to all the private medical care they need.

ESSENTIAL LIFE INSURANCE BENEFIT

To provide a cash lump sum to the dependants of an employee who dies whilst in your service.

OPTIONAL ACCIDENT BENEFIT

Additional benefit paid if death or disability is caused by an accident.

VALUABLE INCOME PROTECTION BENEFIT

A replacement income paid for as long as an employee is unable to work due to illness or injury.



BIG ON SERVICE FOR THE SMALLER COMPANY

Companies with fewer than 100 employees are our speciality. Just like you, we work hard to ensure that our customers benefit from first-class products, with the service and after-care to match.

OUR SERVICE COMMITMENT TO YOU

We take our service commitment very seriously. We work hard, both before, during and after the point of sale, to ensure that you are well-informed, and that you feel valued.

Our flexible approach to small and medium sized businesses, enables you to provide quality cover for your employees quickly & easily.

“Providing real benefits to your employees & your business”

LOCAL EXPERTISE WITH AN INTERNATIONAL REACH

You and your employees can rely on the local expertise of our Dubai-based Global Plans administration and claim teams, wherever your employees travel.

Whenever they need to claim, we will make sure your employees and their families are supported every step of the way with clear and accurate information about their cover, and prompt and efficient settlement of their claim.



BIG BENEFITS FOR SMALL COMPANIES

GLOBAL HEALTH

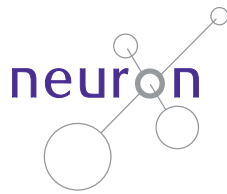
- ✓ Groups of 10+ employees may be covered on a Medical History Disregarded basis (MHD).
- ✓ Members of groups of 20+ employees and MHD groups of 10+ employees, will not need to complete waiting periods before claiming benefits such as maternity and dental care.
- ✓ Direct billing arrangements with the Neuron Network of medical providers, enable your employees to receive treatment within the network without the need to pay and claim.
- ✓ Cover is available for the partners and children of insured employees, so that you can look after the whole family.

GLOBAL LIFE & GLOBAL INCOME

- ✓ There are generous non-medical limits for companies with between 3 and 19 employees.
- ✓ Medical underwriting is not normally required for companies insuring more than 20 employees.

PLUS

- ✓ Discounted premiums for companies with as few as three employees.
- ✓ We insure expatriates and local nationals so that you have one solution for your entire workforce.



GLOBAL HEALTH[®]
Health Insurance for Expatriates

GOOD HEALTH IS GOOD BUSINESS FOR YOU

Good health is vital to the prosperity and well-being of your employees, their dependants and your business. Promoting good health in the workplace will increase motivation and performance, factors which drive increases in productivity and profitability.

HEALTHY CHOICES FOR YOU AND YOUR EMPLOYEES

The wide range of benefits offered by our Global Health plans means that you can be confident that your employees have protection against the high cost of medical treatment world-wide.

All our Global Health plans offer:

- ✓ Generous medical benefits
- ✓ 24/7 emergency medical assistance
- ✓ Highly competitive premiums
- ✓ Favourable underwriting terms

GLOBAL HEALTH PLATINUM

Platinum is designed for senior executives and their families who demand the very widest health care protection, and the highest-value cover.

GLOBAL HEALTH ELITE PLAN RANGE

From Gold, with high-value cover for chronic conditions, dental care, maternity care and preventive health checks, to best-selling Silver, with comprehensive in- and out-patient cover, to cost-effective Bronze, a hospitalisation plan with out-patient cover restricted to post-hospital care.

GLOBAL HEALTH ESSENTIAL PLAN RANGE

Our Global Health Essential plans offer low cost protection, and take care of all the expensive health care costs such as hospitalisation and emergency medical evacuation.

THE CONVENIENCE OF DIRECT BILLING

In the GCC, your employees have the convenience of using the Neuron Network of hospitals, clinics, and pharmacies for eligible treatment, without having to pay up-front and claim for reimbursement later.

ADD THESE OPTIONAL BENEFITS & PLANS

MATERNITY AND DENTAL BENEFITS

Routine maternity benefits and dental benefits can be added to the Essential, Elite Bronze and Silver plans.

GLOBAL TRAVEL PLAN

Available with all health plans. World-wide cover for:

- ✓ Trip cancellation and curtailment
- ✓ Travel delay and disruption
- ✓ Baggage, personal effects, and money
- ✓ Personal accident and personal liability
- ✓ Hijack
- ✓ Winter sports

GLOBAL PERSONAL ACCIDENT PLAN

Financial protection in the event of accidental death or disablement. Lump sum benefits of \$75,000/AED275,240 to \$375,000/AED1,376,250 are available.

FIND OUT MORE

The benefit charts will help you decide which Global Health plan suits your company best. Alternatively, talk to your broker, call one of our sales consultants, or find out more at www.globalplans.ae

GLOBAL HEALTH PLATINUM BENEFITS

	PLATINUM PLAN
ANNUAL BENEFIT LIMIT (Plan available in US dollars, Euros, GBP sterling or UAE dirhams)	\$2,500,000 or AED9,175,000
IN-PATIENT AND DAY-PATIENT TREATMENT	
Private hospital accommodation and nursing	100% refund
Parent accommodation	100% refund
Surgery, treatment and tests	100% refund
Organ and bone marrow transplants	100% refund
Surgically implanted artificial body parts	100% refund
Road ambulance charges	100% refund
Hospital cash benefit (Max 60 nights per period of cover)	\$350 or AED1,300 (per night)
Hospice and palliative care (Life-time limit)	\$75,000 or AED275,160
TREATMENT FOR CANCER	
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund
POST -HOSPITAL TREATMENT	
Home Nursing (max 12 weeks per period of cover)	100% refund
Rehabilitation treatment following discharge from hospital	\$10,000 or AED36,700
Medical Aids such as wheelchairs, crutches	\$1,000 or AED3,700
External Prosthetic Devices	\$2,500 or AED9,175 (per device)
OUT-PATIENT TREATMENT	
Emergency ward treatment	100% refund
Out-patient surgical procedure	100% refund
GP and specialist consultations, treatments, tests and prescribed drugs	100% refund
Complementary medicine (max 10 visits per annum)	100% refund
Traditional Chinese medicine (China only, max 10 visits per period of cover)	\$32 or AED118 (per visit)
Physiotherapy	Full Refund
CHRONIC CONDITIONS	
Periodic examinations, tests and treatment (Excess applied once per condition, per period of cover)	100% refund
Treatment for acute flare-ups of a chronic condition	100% refund
TREATMENT FOR HIV & AIDS	
24 In- & out-patient treatment (Per annum, for a max of 5 years)	\$10,000 or AED36,700
PSYCHIATRIC CARE (Up to life-time limit)	
24 In-patient psychiatric treatment (Max 30 days per annum)	\$80,000 or AED293,600 (Life-time limit)
24 Out-patient psychiatric care (Max 10 consultations per annum)	
WELL-BEING BENEFIT	
Excess applied once per period of cover in respect of all claims under this benefit	
12 Well-being health screening	\$550 or AED2,020
12 Well-child health screening	\$500 or AED1,835 (Life-time limit)
12 Vaccinations for adult members only	\$100 or AED370
12 Annual optical examination	\$50 or AED185

GLOBAL HEALTH PLATINUM BENEFITS

	PLATINUM PLAN
MATERNITY CARE BENEFIT AND COVER FOR NEWBORNS	
12 Routine maternity care, out-patient complications of pregnancy, and normal child birth	\$12,000 or AED44,040 per pregnancy
12 Child birth that necessitates an emergency surgical procedure	100% refund
12 In- & day-patient treatment for medical conditions that arise as a result of pregnancy	100% refund
12 Cover for newborns In-and day-patient accommodation and treatment charges received during the first 28 days of life	\$100,000 or AED367,000 per pregnancy
24 Investigations into the causes of infertility Includes the male partner, provided the partner has also been insured by the Platinum plan for a continuous period of 24 months. (Lifetime limit)	80% of costs up to \$2,500 or AED9,175
DENTAL CARE	
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	100% refund
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$1,500 or AED5,505
6 Routine dental treatment (Excess applied per claim, per period of cover)	\$2,500 or AED9,175
12 Complex dental treatment (Excess applied per claim, per period of cover)	
EMERGENCY EVACUATION	
Emergency evacuation	100% refund
Economy class return airfare to country of residence	100% refund
Economy class travelling expenses of a companion	100% refund
Accommodation expenses of a companion (Up to 15 nights per period of cover)	\$160 or AED588 (per night)
12 Economy class return airfare for compassionate home travel (Life-time limit of one claim only)	100% refund
Repatriation of mortal remains, <i>or</i>	\$20,000 or AED73,400
Local burial or cremation (If death occurs outside your home country)	\$1,600 or AED5,875
STANDARD EXCESS	
Applied per claim unless otherwise stated (More excess options available)	\$50 or AED185 excess
TRAVEL PLAN – Included as standard for all adults	
All the benefits of the Global Travel Plan whilst you are travelling away from your country of residence (and for trips within your country of residence when a trip is pre-booked and involves at least two nights paid accommodation).	
Personal accident cover	\$85,000 or AED311,950
Accidental loss of or damage to personal baggage *	\$4,250 or AED15,598 (\$850 or AED3,120 for any one article) per trip
Cancellation and curtailment*	\$4,250 or AED15,598 per trip
Travel delay - \$85 or AED312 for each full 12 hour delay	\$340 or AED1,248 per trip
Personal liability	\$1,700,000 or AED6,239,000
Personal money *	\$850 or AED3,120 (\$340 or AED1,248 in respect of cash) per trip
Legal expenses	\$42,500 or AED155,975 per trip
Travel disruption	\$1,700 or AED6,239 per trip
Hijack - \$85 or AED312 for each full day	\$850 or AED3,120 per trip
Passport replacement	\$425 or AED1,560 per trip
Piste closure due to lack of snow	\$340 or AED1,250 (Maximum \$34 or AED125 per day) per trip
Ski hire if your skis are lost or damaged	\$255 or AED930 (Maximum \$17 or AED62 per day) per trip
Being unable to ski due to illness or injury	\$170 or AED620 (Maximum \$17 or AED62 per day) per trip
Available on request for children as an optional extra	
*Excess of \$68 per claim applies in respect of the Travel Plan	

KEY:

WAITING PERIODS

6 **12** **24** Benefit is available after either 6, 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

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

Please refer to the Global Travel Plan Rules for a full description of the cover provided by the Travel Plan.

GLOBAL HEALTH ELITE PLAN RANGE BENEFITS

	GOLD PLAN	SILVER PLAN	BRONZE PLAN
ANNUAL BENEFIT LIMIT (Plans available in US dollars, Euros, GBP sterling or UAE dirhams)	\$2,500,000 or AED9,175,000	\$2,000,000 or AED7,340,000	\$1,000,000 or AED3,670,000
IN-PATIENT AND DAY-PATIENT TREATMENT			
Private hospital accommodation and nursing	100% refund	100% refund	100% refund
Parent accommodation	100% refund	100% refund	100% refund
Surgery, treatment and tests	100% refund	100% refund	100% refund
Organ and bone marrow transplants	100% refund	100% refund	100% refund
Surgically implanted artificial body parts	100% refund	100% refund	100% refund
Road ambulance charges	100% refund	100% refund	100% refund
Hospital cash benefit (Max 60 nights per annum)	\$160 or AED588 (per night)	\$80 or AED294 (per night)	\$40 or AED147 (per night)
Hospice and palliative care (Life-time limit)	\$50,000 or AED183,750	\$25,000 or AED91,875	\$20,000 or AED73,500
TREATMENT FOR CANCER			
In- & day-patient treatment, radiotherapy and chemotherapy	100% refund	100% refund	100% refund
Out-patient follow-up consultations and tests (Excess applied per claim, per period of cover)	100% refund	100% refund	100% refund
POST -HOSPITAL TREATMENT			
Home Nursing (Maximum 12 weeks per period of cover)	100% refund	100% refund	100% refund
Rehabilitation treatment following discharge from hospital	\$7,500 or AED27,525	\$5,000 or AED18,350	\$2,500 or AED9,175
Medical aids such as wheelchairs, crutches	\$500 or AED1,835	\$250 or AED920	\$150 or AED550
External prosthetic devices	\$1,500 or AED5,505 (per device)	\$1,000 or AED3,670 (per device)	\$500 or AED1,835(per device)
OUT-PATIENT TREATMENT			
Emergency ward treatment	100% refund	100% refund	Not covered
Out-patient surgical procedure	100% refund	100% refund	100% refund
GP and specialist consultations, treatments, tests and prescribed drugs	100% refund	100% refund	100% refund for post-hospital treatment only
Complementary medicine (Max 10 visits per period of cover)	100% refund	100% refund	100% refund for post-hospital treatment only
Traditional Chinese medicine (China only, max 10 visits per period of cover)	\$32 or AED118 (per visit)	\$32 or AED118 (per visit)	Not covered
Physiotherapy	\$5,000 or AED18,350	\$2,500 or AED9,175	\$1,000 or AED3,700 (Post-hospital treatment only)
CHRONIC CONDITIONS			
Periodic examinations, tests and treatment (Excess applied once per condition, per period of cover)	\$15,000 or AED55,050	\$10,000 or AED36,700	Not covered
Treatment for acute flare ups of a chronic condition	100% refund	100% refund	(Post-hospital treatment only)
TREATMENT FOR HIV & AIDS			
24 In- & day-patient treatment (Per period of cover, max 5 years)	\$5,000 or AED18,350	\$5,000 or AED18,350	\$5,000 or AED18,350
12 Out-patient treatment (Per period of cover, max 5 years)			(Post-hospital treatment only)
PSYCHIATRIC CARE (Up to life-time limit)			
24 In-& day-patient psychiatric treatment (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 (Life-time limit)
24 Out-patient psychiatric care (Max 10 consultations per annum)			(Post-hospital treatment only within life-time limit)



	GOLD PLAN	SILVER PLAN	BRONZE PLAN
WELL - BEING BENEFIT			
(Excess applied once per period of cover in respect of all benefits)			
12 Well-being health screening	\$400 or AED1,468	\$250 or AED920	Not covered
12 Well-child health screening	\$250 or AED920 (Life-time limit)	Not covered	Not covered
12 Vaccinations for adult members only	\$50 or AED185	Not covered	Not covered
MATERNITY CARE BENEFIT & COVER FOR NEWBORNS			
12 Routine maternity care, out-patient complications of pregnancy, and normal child birth	80% of costs up to \$6,400 or AED23,488 per pregnancy	Not covered	Not covered
12 Child birth that necessitates an emergency surgical procedure	\$15,000 or AED55,050 per pregnancy	Not covered	Not covered
12 In- & day-patient treatment for medical conditions that arise as a result of pregnancy	\$75,000 or AED275,625 per pregnancy	\$6,400 or AED23,488 per pregnancy	\$4,800 or AED17,616 per pregnancy
12 Cover for newborns In- and day-patient accommodation and treatment charges received during the first 28 days of life	\$75,000 or AED275,625 per pregnancy	\$5,000 or AED18,350 per pregnancy	Not covered
DENTAL CARE			
Emergency in-patient dental treatment for accidental injury (Within 15 days of accident)	\$12,800 or AED46,976	\$8,000 or AED29,360	\$4,800 or AED17,616
Emergency out-patient dental treatment for accidental injury (Within 72 hours of accident)	\$1,000 or AED3,700	\$500 or AED1,835	Not covered
6 Routine dental treatment (Excess applied per claim, per period of cover)	\$1,000 or AED3,670	Not covered	Not covered
EMERGENCY EVACUATION			
Emergency evacuation	100% refund	100% refund	100% refund
Economy class return airfare to country of residence	100% refund	100% refund	100% refund
Economy transport expenses of a companion	100% refund	100% refund	100% refund
Accommodation expenses of a companion (Up to 15 nights per period of cover)	\$120 or AED441 (per night)	\$96 or AED353 (per night)	\$72 or AED265 (per night)
12 Compassionate home travel – economy class (Life-time limit of one claim only)	100% refund	100% refund	100% refund
Repatriation of mortal remains, <i>or</i>	\$16,000 or AED58,720	\$11,200 or AED41,104	\$8,000 or AED29,360
Local burial or cremation (If death occurs outside your home country)	\$1,600 or AED5,875	\$1,600 or AED5,875	\$1,600 or AED5,875
STANDARD EXCESS			
Applied per claim unless otherwise stated (More excess options available)	\$50 or AED185	\$50 or AED185	Not Applicable

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

AREA ONE	World-wide excluding cover in the United States of America (USA).
AREA TWO	World-wide, subject to cover in the USA being limited to \$100,000 during temporary trips of not more than 45 days duration.
AREA THREE	World-wide, subject to cover in the USA being limited to \$250,000 during temporary trips of not more than 90 days duration.
AREA FOUR	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 or AED367,000). No cover is provided for any treatment received in the USA, Canada, the Caribbean, or within the London area.

KEY:

WAITING PERIODS

6 12 24 Benefit is available after either 6, 12 or 24 months continuous cover respectively. No benefit is paid in respect of treatment received during the waiting period.

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.

IMPORTANT NOTE: All benefits are per insured person per annum unless stated otherwise. Please refer to the Global Health Elite plan agreement for a full description of the cover provided at www.william-russell.com/member.

GLOBAL HEALTH ESSENTIAL PLAN RANGE BENEFITS

	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 In- & day-patient treatment for medical conditions that arise as a result 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, <i>or</i>	\$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.



OPTIONAL MATERNITY & DENTAL BENEFITS

Our optional maternity benefits enable you to add cover for routine maternity care, childbirth, and newborn care, to the Global Health Essential Plans, and the Global Health Elite Bronze and Silver plans.

MATERNITY CARE BENEFITS	ADD TO ESSENTIAL CARE, ESSENTIAL CARE PLUS, BRONZE, OR SILVER
<p>12 Routine maternity care, out-patient complications of pregnancy, childbirth and caesarean delivery (Per pregnancy)</p> <p>12 Cover for newborns (Per pregnancy) In- and day-patient accommodation and treatment charges for newborns (Cover limited to the first 28 days of life)</p>	<p>Option 1 80% of costs up to \$2,500 or AED9,175¹</p> <p>Option 2 80% of costs up to \$5,000 or AED18,350¹</p>
CO-INSURANCE	
¹ Co-insurance applies in respect of all treatment. The insured member is responsible for paying the stated percentage of the cost of eligible treatment.	20% co-insurance

Our optional dental benefits enable you to add cover for dental treatment to the Global Health Essential plans, and the Global Health Elite Bronze and Silver plans. Our Elite Gold and Platinum plans include dental treatment as a standard benefit.

DENTAL TREATMENT BENEFIT	ADD TO ESSENTIAL CARE, ESSENTIAL CARE PLUS, BRONZE, OR SILVER
<p>6 Routine dental care Annual screening, scaling, polishing, and sealing, amalgam or composite fillings, extractions, and root canal treatment (excluding fitting of a crown following root canal treatment)</p>	<p>Option 1 75% of costs up to \$250 or AED917.50¹</p> <p>Option 2 75% of costs up to \$500 or AED1,835¹</p>
CO-INSURANCE	
¹ Co-insurance applies in respect of all treatment. The insured member is responsible for paying the stated percentage of the cost of eligible treatment.	25% co-insurance

KEY:

6 **12** Available after either 6 or 12 months continuous cover respectively for groups of 3 - 19 employees. There is no waiting period for groups of 20+ employees, or 10+ employees when the policy is underwritten on a Medical History Disregarded basis.

SECURE THE FUTURE FOR YOUR EMPLOYEES AND THEIR FAMILIES

Global Life offers your employees the reassurance that their families will be financially protected should they die through illness or accident. Cover is renewed every year for as long as they remain in service, regardless of any change in their health.

GLOBAL LIFE

Life benefit	Up to 5 x salary or a flat amount per employee (maximum benefit per employee is \$1,500,000 or AED5,505,000).
Currency options	US dollars and AED dirhams.
Territorial limits	World-wide excluding active war zones.
Coverage age	Between 18 and 65.
Eligibility for cover	Cover must be provided on a compulsory basis with the employer paying 100% of the premium. The company must apply for cover for all employees, (or all employees of a certain category, for example, for all managers).

NON-MEDICAL LIMITS

Groups with between 3 – 19 employees	Up to \$100,000 or AED400,000 per employee subject to employees being actively at work at the commencement of cover. Cover in excess of \$100,000 or AED400,000 is subject to medical underwriting.
Groups with 20+ employees	Full cover without medical evidence subject to employees being actively at work at the commencement of cover.

OPTIONAL GLOBAL ACCIDENT

Accidental death benefit	A cash lump sum is paid in addition to the life insurance benefit if death is caused by an accident
Accidental dismemberment benefit	If, due to an accident an employee suffers the loss of, or loss of use of, a limb, or part of a limb, or their sight or hearing or speech, they will receive an additional lump sum to help ease the financial strain of coping with their new disability. The amount of the benefit paid depends upon the severity of the injury sustained. 100% of the sum insured is paid for the loss of a limb. Lesser percentages of benefit are paid for less severe disablements.

IMPORTANT NOTE

Please refer to the Global Life & Income plan agreement for a full description of the cover provided.



INVEST IN THE LONG-TERM FUTURE OF YOUR EMPLOYEES

Global Income is designed to provide employees with a replacement income of up to 80% of their pre-disability salary, when illness or injury prevents them from working for long periods of time.

GLOBAL INCOME PROTECTION

Income protection benefit	A regular monthly income of up to 80% of your employee's pre-disability salary, payable to recovery, death or age 65, whichever is the sooner.
Rehabilitation benefit	A reduced monthly income paid if your employee is able to resume part-time work within the first 24 months of claiming benefit.
Maximum benefit	Up to \$144,000 or AED528,000 of annual benefit.
When benefit is paid	Benefit commences after a deferment period of three or six months.
Duration of benefit	<p>Benefit will continue to be paid for up to 24 months whilst the employee is totally unable to return to their former occupation due to their illness or injury.</p> <p>After 24 months, the employee will continue to receive benefit if they are totally unable to return to any occupation for which they are reasonably suited by way of education, training or experience.</p> <p>If after 24 months the employee is fit enough to return to a different occupation, their benefit will cease.</p>
Compound interest	Benefit payments escalate by 2% compound each year.
Currency options	US dollars and AED dirhams.
Territorial limits	World-wide excluding active war zones.
Coverage age	Between 18 and 65.
Eligibility for cover	Cover must be provided on a compulsory basis with the employer paying 100% of the premium. The company must apply for cover for all employees, (or all employees of a certain category, for example, for all managers).

NON-MEDICAL LIMITS

Groups with between 3 – 19 employees	Up to \$36,000 or AED144,000 of annual benefit, per employee subject to employees being actively at work at the commencement of cover.
Groups with 20+ employees	Full cover without medical evidence subject to employees being actively at work at the commencement of cover.

IMPORTANT NOTE

Please refer to the Global Life & Income plan agreement for a full description of the cover provided.



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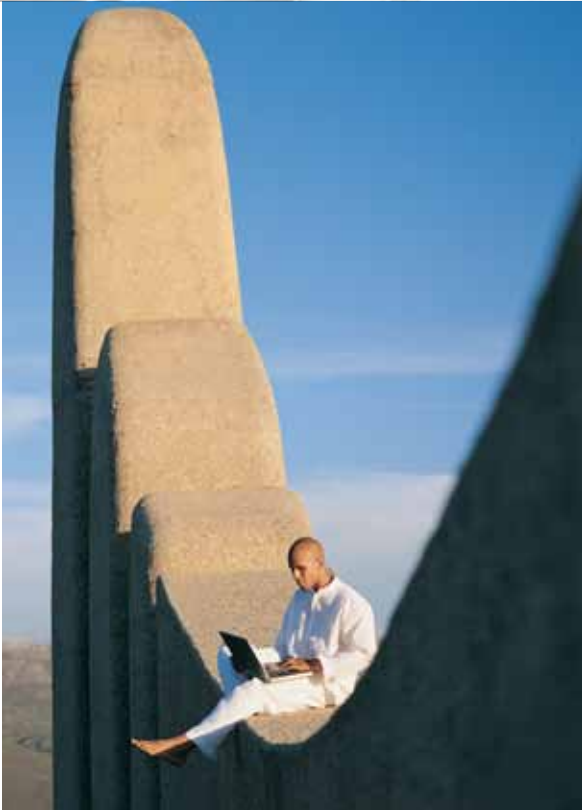
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