

# A GUIDE TO YOUR PREMIER HEALTH PLAN



Oman Insurance Company (P.S.C.) is the insurer and local administrator in the UAE. Plans are designed and internationally administered by Bupa Global.



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# HELLO

With a **health plan** from **Oman Insurance Company (OIC)**, **you** benefit from the combined experience of **OIC**, the insurer for this plan, and **Bupa Global**, the international administrator of this plan, a partnership that's designed to fill **you** with confidence.

This **health plan** meets all of the requirements of the local health regulator, the Dubai Health Authority (DHA). With clearly segmented benefits designed to suit **our** global customers, **our** range brings simplicity and freedom to world class healthcare so that globally minded people can choose the plan that's right for them.

Within this **guide**, **you'll** find easy to understand information about **your Premier Health plan**, including:

- guidance on what to do when **you** need **treatment**
- simple steps to understanding the claims process
- a 'Table of benefits' and list of 'General exclusions' which outline what is and isn't covered along with any benefit limits that might apply
- a 'Glossary' to help understand the meaning of some of the terms used

To make the most of **your health plan**, please read the 'Table of benefits' and 'General exclusions' sections carefully to get a full understanding of **your** cover, along with **your** 'Terms and Conditions' also enclosed in **your** welcome pack.

BEFORE **WE** GET STARTED, THERE ARE A FEW THINGS **WE** WOULD LIKE TO BRING TO **YOUR** ATTENTION...

## YOUR INSURER

**Bupa Global** is the sole **insurer** of this plan.

**YOUR GEOGRAPHICAL AREA FOR COVERAGE IS WORLDWIDE EXCLUDING USA**

As long as it is covered by **your health plan**, **you** can have **your treatment** at any **recognised medical practitioner, hospital or clinic** in the world, excluding the USA.

To view a summary of **hospitals** visit Facilities Finder at [tameen.ae/facilitiesfinder](http://tameen.ae/facilitiesfinder).

## BOLD WORDS

Any words written in bold are defined terms that are relevant to **your** cover. **You** can check their meaning in the 'Glossary'.

## TREATMENT THAT **WE** COVER

**Your Premier Global Health Plan** covers the **treatment** cost for a disease, illness or injury that leads to the conservation of **your** condition, **your** recovery or **you** getting back to **your** previous state of health. This includes treatment for chronic, congenital and hereditary conditions that may be covered, subject to underwriting.

**Your treatment** is covered if it is:

- covered under the **health plan**
- at least consistent with generally accepted standards of medical practice in the country in which **treatment** is being received
- clinically appropriate in terms of type, duration, location and frequency

**Your Premier Global Health Plan** also provides a range of preventive benefits to help keep **you** healthy. **You** can find these in the 'Table of benefits'.

ANY QUESTIONS? **WE'LL** BE HAPPY TO HELP.  
GET IN TOUCH USING THE DETAILS PRINTED ON **YOUR** INSURANCE CARDS.

# WHEN YOU'RE AWAKE, WE'RE AWAKE

You can call us at any time of the day or night for healthcare advice, support and assistance by medically trained people who understand your situation.

You can ask us for help with\*:

- general medical information
- finding local medical facilities
- arranging medical second opinions
- travel information
- security information
- information on inoculation and visa requirements
- **emergency** message transmission
- interpreter and embassy referral

You can ask us to arrange evacuations, including:

- air ambulance transportation
- commercial flights, with or without medical escorts
- stretcher transportation
- transportation of mortal remains
- travel arrangements for relatives and escorts

We believe that every person and situation is different and focus on finding answers and solutions that work specifically for you. Our assistance team will handle your case from start to finish, so you always talk to someone who knows what is happening.

Contact details: phone us on +971 (0) 4 2108039 or email us on [emergency.uae@bupaglobal.com](mailto:emergency.uae@bupaglobal.com)

\* We obtain the above health, travel and security information from third parties. You should check this information as we do not verify it, and so cannot be held responsible for any errors or omissions, or any loss, damage, illness and/or injury that may occur as a result of this information.



# NEED TREATMENT?

We want to make sure everything runs as smoothly as possible when **you** need **treatment**, so we help take care of the practicalities so **you** can focus on getting better.

If **you** contact **us** before going for **treatment**, **we** can explain **your** benefits and confirm that **your treatment** is covered by **your health plan**. If needed **we** can also help with suggesting **hospitals**, clinics and **doctors** and offer any help or advice **you** may need.

In cases where **you** need **hospital treatment**, contacting **us** also gives **us** an opportunity to contact **your hospital** or clinic and make sure they have everything they need to go ahead with **your treatment**. If possible **we** will arrange to pay them directly too.

**We** would like to make **you** aware that there are certain benefits for which **you** must receive pre-authorisation. These are detailed in **your** 'Table of benefits'. Benefit may not be paid unless pre-authorisation has been provided.

Of course **we** understand that there are times when **you** simply cannot get pre-authorisation, such as in an **emergency**. If **you** are taken to **hospital** in an **emergency**, it is important that **you** ask the **hospital** to contact **us** within 48 hours of **your** admission. This way **we** can ensure that the **hospital** has all relevant information and, if possible, **we** can arrange to pay them directly.

## The pre-authorisation process

**You** can pre-authorise **your treatment** by phone or email. Inside the **UAE**, **OIC** will normally manage pre-authorisation and directly settles the payment with the provider if within the **network**. Outside the **UAE**, **Bupa Global** will send a pre-authorisation. To confirm if a provider is in **network** please visit Facilities Finder at tameen.ae/facilitiesfinder.

Inside the **UAE** inside the **network**, **OIC** will normally manage direct payments and pre-authorisation directly with the provider. Outside the **network**, or outside the **UAE**, **Bupa Global** will send a pre-authorisation statement to **your hospital** or clinic once they have all the necessary details. A pre-authorisation statement will also be sent to **you**. This can be used as a claim form to send back to **us Bupa Global** if **you** receive any invoices or are asked to pay for any aspect of

**your treatment** yourself. Further information is provided on the claims process on the next page.

From time to time **you** may be asked for more detailed medical information, for example to determine whether a loading should be applied to **your policy** for a **pre-existing condition**.

## Remember we can offer a second medical opinion service

The solution to health problems isn't always black and white. That's why **we** offer **you** the opportunity to get another opinion from an independent world-class **specialist**.

## Our approach to costs

When **you** are in need of a **benefits provider**, our dedicated team can help **you** find a **Recognised medical practitioner, hospital or healthcare facility** within **network**. Alternatively, **you** can view a summary of **benefits providers** on Facilities Finder at tameen.ae/facilitiesfinder. Where **you** choose to have **your treatment** and services with a **benefits provider** in **network**, **we** will cover all eligible costs of any **covered benefits**, once any applicable **co-insurance** or deductible amount which **you** are responsible to pay has been deducted from the total claimed amount.

Should **you** choose to have **covered benefits** with a **benefits provider** who is not part of **network**, **we** will only cover costs that are **Reasonable and Customary**. This means that the costs charged by the **benefits provider** must be no more than they would normally charge, and be similar to other **benefits providers** providing comparable health outcomes in the same geographical region. These may be determined by **our** experience of usual, and most common, charges in that region. Government or official medical bodies will sometimes publish guidelines for fees and **medical practice** (including established **treatment** plans, which outline the most appropriate course of care for a specific condition, operation or procedure). In such cases, or where published insurance industry standards exist, **we** may refer to these global guidelines when assessing and paying claims. Charges in excess of published guidelines or **Reasonable and Customary** made by an 'out-of-network' **benefits provider** will not be paid.

## Pre-authorisation complete and now going for treatment?

Always remember to keep **your** insurance cards with **you** and present the appropriate card to **your benefits provider** when **you** arrive.



This means that, should **you** choose to receive **covered benefits** from an 'out-of-network' **benefits provider**:

- **you** will be responsible for paying any amount over and above the amount which **we** reasonably determine to be **Reasonable and Customary** – this will be payable by **you** directly to **your** chosen 'out-of-network' **benefits provider**;
- **we** cannot control what amount **your** chosen 'out-of-network' **benefits provider** will seek to charge **you** directly.

There may be times when it is not possible for **you** to be treated at a **benefits provider** in **network**, for example, if **you** are taken to an 'out-of-network' **benefits provider** in an **emergency**. If this happens, **we** will cover eligible costs of any **covered benefits** (after any applicable **co-insurance** or deductible has been deducted).

If **you** are taken to an 'out-of-network' **benefits provider** in an **emergency**, it is important that **you**, or the **benefits provider**, contact **us** within 48 hours of **your** admission, or as soon as reasonably possible in the circumstances. If it is the best thing for **you**, **we** may arrange for **you** to be moved to a **benefits provider** in **network** to continue **your treatment** once **you** are stable. Should **you** decline to transfer to a **benefits provider** in **network** only the **Reasonable and Customary** costs of any **covered benefits** received following the date of the transfer being offered will be paid (after any applicable **co-insurance** or deductible has been deducted).

Additional rules may apply in respect of **covered benefits** received from an 'out-of-network' **benefits provider** in certain countries.

These charge levels may be governed by guidelines published by relevant government or official medical bodies in the particular geographical region, or may be determined by **our** experience of usual, and most common, charges in that region.

# HOW TO CLAIM INSIDE THE UAE

Whether **you** choose direct payment or 'pay and claim' please follow the quick and easy claims process. Some benefits need to be pre-authorised by **us** so make sure to check **your** 'Table of benefits' and the 'Need treatment' section of this **guide**.

Sometimes **you** may be asked to provide further medical information to be able to process **your** claim.

This is a summary of the claiming process. Please refer to **your** 'Table of benefits', 'Terms and Conditions' and insurance certificate for full details on how claims will be paid. Claims for **treatments** received inside the **UAE** through the **OIC** direct billing arrangement will be directly settled by **OIC** with the provider. For claims for **treatment** received outside the **UAE**, members can either submit a reimbursement request on a 'pay and claim' basis or **Bupa Global** will arrange direct payment where possible.

If you need assistance with a claim call us on

**+971 (0) 4 2108004**

or go online at

**tameen.ae/membersworld**

These details can also be found on your insurance card.

## DIRECT PAYMENT

When accessing **OIC's network** of healthcare providers in the **UAE**, **we** will take care of the pre-authorisation and payment for **your treatment** directly with the **benefits provider**.

**1**

When **you** visit an **OIC network** provider, all **you** need to do is take **your** insurance card to **your benefits provider** and they will contact **OIC** to confirm if the **treatment** is covered. **You** can find a list of **OIC** providers here: [tameen.ae/facilitiesfinder](http://tameen.ae/facilitiesfinder)

**2**

When **your treatment** is approved, **OIC** will send **your benefits provider** a pre-authorisation statement.

**3**

If **you** have a **co-insurance** on **your** plan and if the **treatment** is for **out-patient** day to day care (see the 'Table of benefits') please pay **your co-insurance** to the provider. The **benefits provider** will then send **your** claim to **us**.

**4**

**OIC** pay the **benefits provider** directly. If **co-insurance** applies, **OIC** will reimburse the claim to the benefit provider minus the **co-insurance** **you** have already paid.

**We** send **your** claim payment statement to **you**.

When **we** settle **your** claim, **your** benefits are paid in line with the limits shown in **your** the 'Table of benefits', 'General Exclusions' and 'Terms and Conditions' of **your** plan.

## PAY AND CLAIM

If **your treatment** is with a **non-network** provider, **you** will be asked to pay yourself and submit a claim for reimbursement.

When **you** visit **your benefits provider**, **you** should take a claim form with **you** so that the **medical practitioner** can fill in the medical information section. A claim form can be found in **your** membership pack, or found online at [tameen.ae/membersworld](http://tameen.ae/membersworld)

Once **you** have received **treatment** and made a payment to **your benefits provider**, **you** should complete all other sections of the claim form, include the original invoices and send the claim to **us**.

**You** can submit **your** claim online via **our** website, [tameen.ae/membersworld](http://tameen.ae/membersworld) or by post to this address:

**Bupa Global**,  
Victory House,  
Trafalgar Place,  
Brighton, BN1 4FY,  
United Kingdom

**We** pay **you**.

If **you** have chosen one of **our co-insurance** options, **we** will pay **you** the cost of the claim minus the percentage of the **co-insurance**.



# HOW TO CLAIM OUTSIDE THE UAE

Whether **you** choose direct payment or 'pay and claim' please follow the quick and easy claims process. Some benefits need to be pre-authorised by **us** so make sure to check **your** 'Table of benefits' and the 'Need treatment' section of this **guide**.

Sometimes **you** may be asked to provide further medical information to be able to process **your** claim.

This is a summary of the claiming process. Please refer to **your** 'Table of benefits', 'Terms and Conditions' and insurance certificate for full details on how claims will be paid. Claims for **treatments** received inside the **UAE** through the **OIC** direct billing arrangement will be directly settled by **OIC** with the provider. For claims for **treatment** received outside the **UAE**, members can either submit a reimbursement request on a 'pay and claim' basis or **Bupa Global** will arrange direct payment where possible.

## DIRECT PAYMENT

1

**Bupa** pays **your** benefits provider directly  
**You** should present **your** insurance card when **you** receive **treatment**.

2

**We** send **your** benefits provider a pre-authorisation statement.  
**We** will also send a copy to **you** on request.  
**The benefits provider** will ask **you** to sign the pre-authorisation statement when **you** arrive for **treatment**.

3

If **you** have a co-insurance on **your** plan, **we** will pay the **benefits provider** in full and collect any co-insurance from **you** using the payment details **we** hold for **you** unless **your treatment** took place in the USA. For **treatment** in the USA, **we** may either pay the **benefits provider** in full and collect any share from **you** using the payment details **we** hold for **you**, or **your** **benefits provider** may request settlement of the balance after **we** have settled the claim with them.  
  
If **we** need to collect any payment from **you** **we** will send **you** a statement showing the amount that **we** will be collecting from **you**.

4

**The benefits provider** will then send **your** claim to **us**.  
**We** pay **your** benefits provider directly.  
  
If **co-insurance** applies, **we** will reimburse the claim to the benefit provider minus the **co-insurance** **you** have already paid.

## PAY AND CLAIM

When **you** visit **your** **benefits provider**, **you** should take a claim form with **you** so that the **medical practitioner** can fill in the medical information section.  
  
A claim form can be found in **your** membership pack, or found online at [tameen.ae/membersworld](http://tameen.ae/membersworld)

Once **you** have received **treatment** and made a payment to **your** **benefits provider**, **you** should complete all other sections of the claim form, include the original invoices and send the claim to **us**.

**You** can submit **your** claim online via **our** website, [tameen.ae/membersworld](http://tameen.ae/membersworld) or by post to this address:  
**Bupa Global**,  
Victory House,  
Trafalgar Place,  
Brighton, BN1 4FY, **UK**



If you need assistance with a claim call us on  
**+971 (0) 4 2108004**

or go online at  
[tameen.ae/membersworld](http://tameen.ae/membersworld)

These details can also be found on your insurance card.

A photograph of a man with short brown hair, wearing a blue and white plaid shirt, holding a baby. The baby is yawning and has its mouth wide open. They are indoors, with several framed pictures on the wall in the background.

## WANT TO ADD MORE PEOPLE TO YOUR HEALTH PLAN?

**You, the policyholder**, can apply to include **dependants**, including newborn children, to this **health plan** by filling in an application form. **You** can download this easily from [tameen.ae/membersworld](http://tameen.ae/membersworld). Or **you** can contact **us** and **we** will send one to **you**.

When **you** apply, the **dependant's** medical history will be reviewed by **our** medical team which may result in a loading for **pre-existing conditions**. These are personal to the person **you** add and will be shown on **your** insurance certificate.

### **Adding your newborn child?** Congratulations on **your** new arrival!

Neo-natal cover will be provided for 30 days on this **health plan** without underwriting. **We** will require the child's name and date of birth. **You** can apply to extend this cover from day 31. When **we** accept **your** newborn child's extension of cover, the cover will start from the date **we** receive a fully completed application form, along with a copy of the birth certificate, or a later date specified by **you**.

If there are any changes to the information **you** provided in the application form after **you** or **your dependants** sign it and before **we** accept the application, please let **us** know straight away.



# YOUR HEALTH PLAN BENEFITS

The 'Table of benefits' provides an explanation of what is covered on **your health plan** and the associated limits.

## Benefit limits

There are three kinds of benefit limits shown in this table:

1. The 'overall annual maximum' – the maximum amount **we** will pay in total for all benefits, for each person, in each **policy year**.
2. Annual limits for a group of benefits – the maximum amount **we** will pay in total for all of the benefits in that group, such as **out-patient** day to day care.
3. Individual benefit limits – the maximum amount **we** will pay for individual benefits such as **rehabilitation**.

All benefit limits apply per person. Some apply each **policy year**, which means that once a limit has been reached, the benefit will no longer be available until **you** renew **your health plan**. Others apply per lifetime, which means that once a limit has been reached, no further benefits will be paid, regardless of the **renewal** of **your health plan** or if **you** terminate **your policy** and rejoin.

## Currencies

All the benefit limits and notes are set out in three currencies: GBP, EUR and USD. The currency in which **you** pay **your premium** is the currency that applies to **your health plan** for the purpose of the benefit limits. Should there be any material fluctuation in the rate of the currency in which **your benefits** are calculated, please note that **OIC** will honour any mandatory minimum or maximum benefit limits applicable under the Dubai Health Authority law within the Dubai Health Authority mandatory geographical area of coverage.

## Waiting periods

**You** will notice that waiting periods apply to some of the benefits. This means that **you** cannot make a claim for that particular benefit until **you** have been covered continuously for the full duration of the waiting period stated.

## How does the co-insurance work?

If **you** have chosen a **co-insurance**, this will be shown on **your insurance certificate** and **your insurance card**.

The **co-insurance** on this **health plan** is the percentage of all **out-patient** day to day care expenses that **you** share with **us** – please refer to **your** 'Table of benefits'.

*Please note that the benefit limits shown in the 'Table of benefits' is the maximum paid by **us**.*

### EXAMPLE

If **you** have chosen a 20% **co-insurance** this means that **you** always pay 20% of **your out-patient** day to day care

<b>You</b> have a consultation with <b>your doctor</b> which costs <b>\$80</b>	20% <b>out-patient</b> day to day care <b>co-insurance</b> applied is <b>\$16</b>
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Amount paid by **us** is **\$64**

Later in the year <b>you</b> stay in <b>hospital</b> for 5 days which costs <b>\$8,000</b>	As this is <b>in-patient</b> care the <b>co-insurance</b> applied is <b>\$0</b>
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Amount paid by **us** is **\$8,000**

# TABLE OF BENEFITS PREMIER HEALTH PLAN

BENEFIT AND EXPLANATION	LIMITS
ALL BENEFITS BELOW, EVEN THOSE PAID IN FULL WILL CONTRIBUTE TO THE OVERALL ANNUAL POLICY MAXIMUM LIMIT	
ALL BENEFITS BELOW, EVEN THOSE PAID IN FULL WILL CONTRIBUTE TO THE OVERALL ANNUAL POLICY MAXIMUM LIMIT	Overall annual <b>policy maximum</b> GBP 1,000,000 EUR 1,250,000 USD 1,700,000
<b>Mandatory pre-authorisation required for:</b>	
<ul style="list-style-type: none"> <li>◦ obesity surgery</li> <li>◦ <b>prophylactic surgery</b></li> <li>◦ internal cardiac defibrillator</li> <li>◦ reconstructive surgery</li> <li>◦ <b>rehabilitation</b></li> <li>◦ cancer <b>treatment</b></li> <li>◦ transportation (evacuation)</li> <li>◦ all <b>in-patient</b> stays over 5 days</li> <li>◦ complications of maternity and childbirth</li> <li>◦ <b>maternity out-patient treatment</b> in Dubai</li> </ul> <p>Pre-authorisation is also required on <b>treatment</b> and services above AED 1,000 in Dubai.</p>	<b>OUT-PATIENT DAY TO DAY CARE</b>  *PAID IN FULL UP TO THE ANNUAL MAXIMUM OF <b>OUT-PATIENT DAY TO DAY CARE</b> LIMIT OF GBP 40,000, EUR 50,000 OR USD 68,000
<b>Co-insurance Options:</b> No <b>co-insurance</b> as standard Optional 20%  Please see <b>your</b> insurance certificate for details of any <b>co-insurance</b> that applies to <b>your out-patient</b> day to day care benefits. Please note that <b>co-insurance</b> may not apply if a follow up consultation is made within 7 days, where the provider agreement allows for it. The follow up consultation must be for the same reason for visit, with the same consultant and applies from the date of first visit. Physiotherapy <b>treatment</b> is not a consultation.	Annual maximum GBP 40,000, EUR 50,000 or USD 68,000
<b>OUT-PATIENT SURGICAL OPERATIONS</b>  When carried out by a <b>specialist</b> or a <b>doctor</b> .	Paid in full*
<b>PATHOLOGY, RADIOLOGY AND DIAGNOSTIC TESTS</b>  When recommended by <b>your specialist</b> or <b>doctor</b> to help diagnose or assess <b>your</b> condition:	Paid in full*
<ul style="list-style-type: none"> <li>◦ pathology such as blood test(s)</li> <li>◦ radiology such as ultrasound or X-ray(s)</li> <li>◦ <b>diagnostic tests</b> such as electrocardiograms (ECGs)</li> </ul>	Paid in full*

BENEFIT AND EXPLANATION	LIMITS
<b>SPECIALIST CONSULTATIONS AND DOCTOR'S FEES</b>  Consultations with <b>your specialist</b> or <b>doctor</b> , for example to:	Paid in full*
<ul style="list-style-type: none"> <li>◦ receive or arrange <b>treatment</b></li> <li>◦ follow up on <b>treatment</b> already received</li> <li>◦ receive pre- and post-<b>hospital</b> consultations/<b>treatment</b></li> <li>◦ receive prescriptions for medicines, or</li> <li>◦ diagnose <b>your</b> symptoms</li> </ul> <p>Such consultations may take place in the <b>specialist's</b> or <b>doctor's</b> office, by telephone or using the internet.</p>	Paid in full*
<b>MENTAL HEALTH</b>  Consultation fees with psychiatrists, <b>psychologists</b> and <b>psychotherapists</b> in the case of medical <b>emergencies</b> to:	Paid in full*
<ul style="list-style-type: none"> <li>◦ receive or arrange <b>treatment</b></li> <li>◦ receive pre- and post-<b>hospital treatment</b>, or</li> <li>◦ diagnose <b>your</b> illness</li> </ul> <p>Such consultations must take place in the psychiatrist's, <b>psychologist's</b> or <b>psychotherapist's</b> office. A medical <b>emergency</b> for the purposes of this benefit is a situation which calls for immediate medical intervention by a health services provider for the rescuing of a person's life or the elimination of the danger threatening that person's life. This will be determined to be an <b>acute condition</b>.</p>	Paid in full*
<b>QUALIFIED NURSES</b>  Costs for nursing care, for example injections or wound dressings by a <b>qualified nurse</b> .	Paid in full*
<b>PHYSIOTHERAPISTS, OSTEOPATHS AND CHIROPRACTORS</b>  Consultations and <b>treatment</b> with <b>physiotherapists</b> , <b>osteopaths</b> , <b>chiropractors</b> for physical therapies aimed at restoring <b>your</b> normal physical function.	Paid in full* Up to 30 consultations each <b>policy year</b>
<b>FOOTCARE</b>  <b>Treatment</b> by a podiatrist, orthopaedic <b>specialist</b> , or chiropodist. <b>Treatment</b> for corns, calluses or thickened misshapen nails will only be covered if <b>you</b> have diabetes.	Paid in full* Up to 30 consultations each <b>policy year</b>
<b>MENTAL HEALTH - CHRONIC CONDITIONS</b>  Consultation fees with psychiatrists, <b>psychologists</b> and <b>psychotherapists</b> to:	Paid in full* Up to 30 consultations each <b>policy year</b>
<ul style="list-style-type: none"> <li>◦ receive or arrange <b>treatment</b></li> <li>◦ receive pre- and post-<b>hospital treatment</b>, or</li> <li>◦ diagnose <b>your</b> illness</li> </ul> <p>Such consultations must take place in the psychiatrist's, <b>psychologist's</b> or <b>psychotherapist's</b> office.</p>	Paid in full* Up to 30 consultations each <b>policy year</b>
<b>DIETETIC GUIDANCE</b>  <b>We</b> pay for consultations with a <b>dietician</b> , required for dietary advice relating to a diagnosed disease or illness, such as diabetes.  This benefit will be on a pay and claim basis only in the <b>UAE</b> .	Up to 4 visits each <b>policy year</b>
<b>PRESCRIBED MEDICINES</b>  Medicines prescribed by <b>your medical practitioner</b> required to treat a disease, illness or injury.	Up to GBP 4,700, EUR 5,900 or USD 8,000 each <b>policy year</b>

BENEFIT AND EXPLANATION	LIMITS	BENEFIT AND EXPLANATION	LIMITS
<b>DURABLE MEDICAL EQUIPMENT</b>  Durable medical equipment that: <ul style="list-style-type: none"><li>◦ can be used more than once</li><li>◦ is not disposable</li><li>◦ is used to serve a medical purpose</li><li>◦ is not used in the absence of a disease, illness or injury and</li><li>◦ is fit for use in the home</li></ul> For example oxygen supplies or wheelchairs.	Up to GBP 1,200, EUR 1,500 or USD 2,000 each <b>policy year</b>	<b>DENTAL TREATMENT</b>  <b>ACCIDENT RELATED DENTAL TREATMENT</b>  <b>We</b> pay for accident-related dental <b>treatment</b> that <b>you</b> receive from a dental practitioner for <b>treatment</b> during an <b>emergency</b> visit following accidental damage to any tooth.  <b>We</b> only pay any accident related dental <b>treatment</b> taking place within 3 days after the accident, where a medical <b>emergency</b> has arisen. A medical <b>emergency</b> for the purposes of this benefit is a situation which calls for immediate medical intervention by a health services provider for the rescuing of a person's life or the elimination of the danger threatening that person's life.  Please note that within the <b>UAE</b> , if the cost of <b>treatment</b> exceeds the benefit limit, the benefit will be paid in line with the overall annual <b>policy</b> maximum.	Paid in full**
<b>PREVENTIVE TREATMENT</b>  <b>HEALTH SCREENING AND WELLNESS (WAITING PERIOD 10 MONTHS)</b>  Once <b>you</b> have been covered on this <b>health plan</b> for 10 months.  A health screen generally includes various routine tests performed to assess <b>your</b> state of health and could include tests to check cholesterol and blood sugar (glucose) levels, liver and kidney function tests, a blood pressure check, and a cardiac risk assessment. <b>You</b> may also have the specific screening tests for breast, cervical, prostate, colorectal cancer or bone densitometry. The actual tests <b>you</b> have will depend on those supplied by the <b>benefits provider</b> where <b>you</b> have <b>your</b> screening.  This benefit will be on a pay and claim basis only in the <b>UAE</b> . Please contact <b>us</b> for a list of eligible screening tests.	Up to GBP 500, EUR 620 or USD 850 each <b>policy year</b>	<b>PREVENTIVE DENTAL (WAITING PERIOD 6 MONTHS)</b>  Once <b>you</b> have been covered on this <b>health plan</b> for 6 months: <ul style="list-style-type: none"><li>◦ check-ups/exams</li><li>◦ X-rays/bitewing/single view/Orthopantomogram (OPG)</li><li>◦ scale and polish/ tooth cleaning</li><li>◦ gum shield/mouth guard</li></ul>	Paid in full** 2 visits each <b>policy year</b>
<b>DIABETES SCREENING</b>  Costs for one diabetes screening, each <b>policy year</b> , from age 18. This benefit will also cover additional regulated screening as part of the preventative services programme required by the Dubai Health Authority.	Paid in full each <b>policy year</b> from age 18	<b>ROUTINE DENTAL (WAITING PERIOD 6 MONTHS)</b>  Once <b>you</b> have been covered on this <b>health plan</b> for 6 months: <ul style="list-style-type: none"><li>◦ fillings</li><li>◦ root canal <b>treatment</b></li><li>◦ x-ray</li><li>◦ tooth extraction</li><li>◦ anaesthesia</li></ul>	Paid in full**
<b>VACCINATIONS</b>  The following are covered: <ul style="list-style-type: none"><li>◦ Vaccinations which are recommended as part of the national childhood immunisation programme in the country of residency</li><li>◦ Human papilloma virus (HPV) vaccination to protect against cervical cancer</li><li>◦ Influenza (seasonal flu) vaccination</li></ul> The following are covered under Adult pneumococcal vaccination: <ul style="list-style-type: none"><li>◦ PCV 13</li><li>◦ PPSV 23</li></ul> <b>Travel vaccinations are not covered under this benefit.</b>	Paid in full for newborns from age 31 days following birth and children up to and including 6 years old  Then up to GBP 500, EUR 620 or USD 850 each <b>policy year</b>  Paid in full for adults aged 19 years and above either at risk or with high risk	  <b>MAJOR RESTORATIVE (WAITING PERIOD 6 MONTHS)</b>  Once <b>you</b> have been covered on this <b>health plan</b> for 6 months: <ul style="list-style-type: none"><li>◦ bridges</li><li>◦ crowns</li><li>◦ dental implants</li><li>◦ dentures</li></ul>	
<b>HEPATITIS A &amp; C</b>  <b>Inside the UAE:</b> We pay in full for any healthcare services, investigations and <b>treatments</b> related to Hepatitis A and associated complications  <b>Outside the UAE:</b> Any <b>treatment</b> or healthcare services, investigations and <b>treatments</b> related to any types of Hepatitis and associated complications taking place will be covered as part of normal benefits i.e. same as any general condition or sickness, up to the benefit limit.	Inside the <b>UAE</b> : Paid in full  Outside the <b>UAE</b> : Same as any general condition or sickness, up to any applicable benefit limit.	<b>HEARING AIDS/OPTICAL</b>  <b>HEARING AIDS</b>  Costs for prescribed hearing aids.  This benefit will be on a pay and claim basis only in the <b>UAE</b> .	Paid in full**
<b>DENTAL TREATMENT AND HEARING AIDS/OPTICAL</b>	Annual maximum GBP 1,000, EUR 1,250 or USD 1,700 each <b>policy year</b>	<b>SPECTACLE FRAMES AND LENSES AND CONTACT LENSES</b>  Spectacle and contact lenses which are prescribed to correct a sight/vision problem such as short or long sight.  This benefit will be on a pay and claim basis only in the <b>UAE</b> .	Paid in full**

\*\*PAID IN FULL UP TO THE ANNUAL MAXIMUM OF DENTAL TREATMENT/ HEARINGS AIDS/ OPTICAL LIMIT OF GBP 1,000, EUR 1,250 OR USD 1,700

BENEFIT AND EXPLANATION	LIMITS	BENEFIT AND EXPLANATION	LIMITS
<b>EYE TEST</b>  One eye test each <b>policy year</b> , which includes the cost of <b>your</b> consultation and sight/vision testing.  In the <b>UAE</b> , <b>we</b> only offer this benefit by direct billing with a licensed ophthalmologist or ophthalmology clinic.	Paid in full** 1 test each <b>policy year</b>	<b>SURGERY, INCLUDING SURGEONS' AND ANAESTHETISTS' FEES</b>  Surgery, including surgeons' and anaesthetists' fees, as well as <b>treatment</b> needed immediately before and after the surgery on the same day.	
<b>HEARING AND VISION AIDS, AND VISION CORRECTION BY SURGERIES AND LASER</b>  <b>We</b> pay for hearing and vision aids, and vision correction by surgeries and laser in the case of medical <b>emergencies</b> , such as laser iridotomy, laser trabeculoplasty or detached retina.  A medical <b>emergency</b> for the purposes of this benefit is a situation which calls for immediate medical intervention by a health services provider for the rescuing of a person's life or the elimination of the danger threatening that person's life.  Please note that within the <b>UAE</b> , if the cost of <b>treatment</b> exceeds the benefit limit, the benefit will be paid in line with the overall annual <b>policy</b> maximum.	Paid in full**	<b>PHYSICIANS CONSULTATION FEES</b>  When <b>you</b> require medical <b>treatment</b> during <b>your</b> stay in <b>hospital</b> .	
<b>IN-PATIENT CARE: FOR ALL IN-PATIENT AND DAY-PATIENT TREATMENT COSTS</b>		<b>PATHOLOGY, RADIOLOGY AND DIAGNOSTIC TESTS:</b>  <ul style="list-style-type: none"> <li>◦ pathology such as blood test(s)</li> <li>◦ radiology such as ultrasound or X-ray(s)</li> <li>◦ <b>diagnostic tests</b> such as electrocardiograms (ECGs)</li> </ul> when recommended by <b>your specialist</b> to help diagnose or assess <b>your</b> condition when <b>you</b> are in <b>hospital</b> .	
<b>HOSPITAL ACCOMMODATION, ROOM AND BOARD</b>  When:  <ul style="list-style-type: none"> <li>◦ there is a medical need to stay in <b>hospital</b></li> <li>◦ the <b>treatment</b> is given or managed by a <b>specialist</b></li> <li>◦ the length of <b>your</b> stay is medically appropriate</li> </ul> <b>We</b> will not pay the extra costs of a deluxe, executive or VIP suite etc. If the cost of <b>treatment</b> is linked to the type of room, <b>we</b> pay the cost of <b>treatment</b> at the rate which would be charged if <b>you</b> occupied a room type appropriate for this <b>health plan</b> .  For <b>in-patient</b> stays of 5 nights or more, <b>you</b> or <b>your specialist</b> must send <b>us</b> a medical report before the fifth night, confirming <b>your</b> diagnosis, <b>treatment</b> already given, <b>treatment</b> planned and discharge date.  <b>We</b> will also pay up to GBP 10 / EUR 13 / USD 17 each day for personal expenses such as newspapers, television rental and guest meals when <b>you</b> have had to stay overnight in <b>hospital</b> . These personal expenses will be on a pay and claim basis only in the <b>UAE</b> .	Paid in full Standard private room	<b>MENTAL HEALTH</b>  <b>Psychiatric treatment</b> , where it is <b>medically necessary</b> for <b>you</b> to be treated as a <b>day-patient</b> or <b>in-patient</b> to include room, board and all <b>treatment</b> costs related to the psychiatric condition. Any <b>psychiatric treatment</b> overnight in <b>hospital</b> and as a <b>day-patient</b> for 5 days or more will need pre-authorisation. Benefit will not be paid unless pre-authorisation has been provided.  This benefit will be on a pay and claim basis only in the <b>UAE</b> .	
<b>PARENT ACCOMMODATION IN HOSPITAL</b>  Room and board costs for a parent staying in <b>hospital</b> with their child when the costs are for one parent only, <b>you</b> are staying with a child up to 18 years old and the child is insured and receiving <b>treatment</b> that is covered.	Paid in full	<b>PHYSIOTHERAPISTS, OCCUPATIONAL THERAPISTS, SPEECH THERAPISTS AND DIETICIANS</b>  <b>Treatment</b> provided by <b>therapists</b> (such as occupational <b>therapists</b> ), physiotherapy and <b>dietician</b> or speech therapy if it is needed as part of <b>your treatment</b> in <b>hospital</b> , meaning this is not the sole reason for <b>your hospital</b> stay.	Paid in full
<b>ROOM AND BOARD FOR ACCOMPANYING PERSON</b>  Room and board for one accompanying person, in the same room as the patient	Up to GBP 150, EUR 200 or USD 250 per night	<b>OBESITY SURGERY (WAITING PERIOD OF 24 MONTHS)</b>  Once <b>you</b> have been covered on this <b>health plan</b> for 24 months, <b>we</b> may pay, subject to <b>our</b> medical <b>policy</b> criteria, for bariatric surgery, if <b>you</b> :  <ul style="list-style-type: none"> <li>◦ have a body mass index (BMI) of 40 or over and have been diagnosed as being morbidly obese</li> <li>◦ can provide documented evidence of other methods of weight loss which have been tried over the past 24 months and</li> <li>◦ have been through a psychological assessment which has confirmed that it is appropriate for <b>you</b> to undergo the procedure</li> </ul> The bariatric surgery technique needs to be evaluated by <b>our</b> medical teams and is subject to <b>our</b> medical <b>policy</b> criteria.  In some cases, <b>you</b> may qualify for weight-loss surgery if <b>your</b> BMI is between 35 and 40 and <b>you</b> have a serious weight-related health problem, such as type 2 diabetes. The decision for <b>us</b> to cover this will be entirely made by <b>our</b> medical teams.  Please contact <b>us</b> for pre-authorisation before proceeding with <b>treatment</b> . Benefit will not be paid unless pre-authorisation has been provided.	
<b>OPERATING ROOM, MEDICINES AND SURGICAL DRESSINGS</b>  Costs of the:  <ul style="list-style-type: none"> <li>◦ operating room</li> <li>◦ recovery room</li> <li>◦ medicines and dressings used in the operating or recovery room</li> <li>◦ medicines and dressings used during <b>your hospital</b> stay</li> </ul>	Paid in full	<b>PROPHYLACTIC SURGERY</b>  <b>We</b> may pay subject to <b>our</b> medical <b>policy</b> criteria, for example, a mastectomy when there is a significant family history and/or <b>you</b> have a positive result from genetic testing.  Please contact <b>us</b> for pre-authorisation before proceeding with <b>treatment</b> . Benefit will not be paid unless pre-authorisation has been provided.	
<b>INTENSIVE CARE</b>  Costs for <b>treatment</b> in an <b>intensive care</b> unit when it is <b>medically necessary</b> or an essential part of <b>treatment</b> .			

BENEFIT AND EXPLANATION	LIMITS	BENEFIT AND EXPLANATION	LIMITS
<p><b>PROSTHETIC DEVICES</b></p> <p>The initial prosthetic device needed as part of <b>your treatment</b>. By this <b>we</b> mean an external artificial body part, such as a prosthetic limb or prosthetic ear which is required at the time of <b>your</b> surgical procedure.</p> <p><b>We do not pay for any replacement prosthetic devices for adults including any replacement devices required in relation to a pre-existing condition. We</b> will pay for the initial and up to two replacements per device for children under the age of 18.</p>	Per device up to GBP 2,500, EUR 3,100 or USD 4,200	<p><b>HOSPICE AND REHABILITATION</b></p> <p><b>HOSPICE AND PALLIATIVE CARE</b></p> <p>Hospice and palliative care services if <b>you</b> have received a terminal diagnosis and can no longer have <b>treatment</b> which will lead to <b>your</b> recovery:</p> <ul style="list-style-type: none"> <li>◦ <b>hospital</b> or hospice accommodation</li> <li>◦ nursing care</li> <li>◦ prescribed medicines</li> <li>◦ physical, psychological, social and spiritual care</li> </ul>	Up to GBP 25,000, EUR 31,000 or USD 42,000 per lifetime
<p><b>PROSTHETIC IMPLANTS AND APPLIANCES</b></p> <p>Eligible prosthetic implants and appliances shown in the following lists.</p> <p>Prosthetic implants:</p> <ul style="list-style-type: none"> <li>◦ to replace a joint or ligament</li> <li>◦ to replace a heart valve</li> <li>◦ to replace an aorta or an arterial blood vessel</li> <li>◦ to replace a sphincter muscle</li> <li>◦ to replace the lens or cornea of the eye</li> <li>◦ to control urinary incontinence or bladder control</li> <li>◦ to act as a heart pacemaker (internal cardiac defibrillator may be available subject to <b>our</b> medical <b>policy</b> criteria. Please contact <b>us</b> for pre-authorisation)</li> <li>◦ to remove excess fluid from the brain</li> <li>◦ cochlear implant – <b>provided the initial implant was provided when you were under the age of five, we</b> will pay ongoing maintenance and replacements</li> <li>◦ to restore vocal function following surgery for cancer</li> </ul> <p>Appliances:</p> <ul style="list-style-type: none"> <li>◦ a knee brace which is an essential part of a <b>surgical operation</b> for the repair to a cruciate (knee) ligament</li> <li>◦ a spinal support which is an essential part of a <b>surgical operation</b> to the spine</li> <li>◦ an external fixator such as for an open fracture or following surgery to the head or neck</li> </ul>	Paid in full	<p><b>REHABILITATION (MULTIDISCIPLINARY REHABILITATION)</b></p> <p><b>We</b> pay for <b>rehabilitation</b>, including room, board and a combination of therapies such as physical, occupational and speech therapy after an event such as a stroke. <b>We do not pay for room and board for rehabilitation when the treatment being given is solely physiotherapy.</b></p> <p><b>We</b> pay for <b>rehabilitation</b>; only when <b>you</b> have received <b>our</b> pre-authorisation before the <b>treatment</b> starts, for up to 30 days <b>treatment</b> per <b>policy year</b>. For <b>treatment</b> in <b>hospital</b> one day is each overnight stay and for <b>day-patient</b> and <b>out-patient treatment</b>, one day is counted as any day on which <b>you</b> have one or more appointments for <b>rehabilitation treatment</b>.</p> <p><b>We</b> only pay for multidisciplinary <b>rehabilitation</b> where it:</p> <ul style="list-style-type: none"> <li>◦ starts within 30 days after the end of <b>your treatment in hospital</b> for a condition which is covered by <b>your health plan</b> (such as trauma or stroke), and</li> <li>◦ arises as a result of the condition which required the hospitalisation or is needed as a result of such <b>treatment</b> given for that condition</li> </ul> <p>Note: in order to give pre-authorisation, <b>we</b> must receive full clinical details from <b>your specialist</b>; including <b>your</b> diagnosis, <b>treatment</b> given and planned and proposed discharge date if <b>you</b> stayed in <b>hospital</b> to receive <b>rehabilitation</b>.</p>	Paid in full Up to 30 days each <b>policy year</b>
<p><b>RECONSTRUCTIVE SURGERY</b></p> <p><b>Treatment</b> to restore <b>your</b> appearance after an illness, injury or surgery. <b>We</b> may pay for surgery when the original illness, injury or surgery and the reconstructive surgery take place during <b>your</b> current continuous cover.</p> <p>Please contact <b>us</b> for pre-authorisation before proceeding with any reconstructive surgery. Benefit will not be paid unless pre-authorisation has been provided.</p>		<p><b>IN-PATIENT AND/OR OUT-PATIENT CARE</b></p> <p><b>ADVANCED IMAGING</b></p> <p>Such as:</p> <ul style="list-style-type: none"> <li>◦ magnetic resonance imaging (MRI)</li> <li>◦ computed tomography (CT)</li> <li>◦ positron emission tomography (PET)</li> </ul> <p>when recommended by <b>your specialist</b> to help diagnose or assess <b>your</b> condition.</p>	Paid in full
<p><b>ACCIDENT RELATED DENTAL TREATMENT</b></p> <p><b>We</b> pay for dental <b>treatment</b> that is required in <b>hospital</b> after a serious accident.</p>		<p><b>CANCER TREATMENT</b></p> <p>Once it has been diagnosed, including fees that are related specifically to planning and carrying out <b>treatment</b> for cancer. This includes tests, diagnostic imaging, consultations and prescribed medicines.</p> <p>Please contact <b>us</b> for pre-authorisation before proceeding with <b>treatment</b>. Benefit will not be paid unless pre-authorisation has been provided.</p>	
<p><b>HEARING AND VISION AIDS, AND VISION CORRECTION BY SURGERIES AND LASER</b></p> <p><b>We</b> pay for hearing and vision aids, and vision correction by surgeries and laser in the case of medical <b>emergencies</b>, such as laser iridotomy, laser trabeculoplasty or detached retina.</p> <p>A medical <b>emergency</b> for the purposes of this benefit is a situation which calls for immediate medical intervention by a health services provider for the rescuing of a person's life or the elimination of the danger threatening that person's life.</p>			

BENEFIT AND EXPLANATION	LIMITS	BENEFIT AND EXPLANATION	LIMITS
<p><b>TRANSPLANT SERVICES</b></p> <p>All medical expenses, including consultations with a <b>doctor</b> or <b>specialist</b> and medical <b>treatments</b> whether staying in <b>hospital</b> overnight, as a <b>day-patient</b> or an <b>out-patient</b> for the following transplants, if the organ has come from a relative or a certified and verified source of donation:</p> <ul style="list-style-type: none"> <li>◦ cornea</li> <li>◦ small bowel</li> <li>◦ kidney</li> <li>◦ kidney/pancreas</li> <li>◦ liver</li> <li>◦ heart</li> <li>◦ lung, or</li> <li>◦ heart/lung transplant</li> </ul> <p>Costs for anti-rejection medicines and medical expenses for bone marrow transplants and peripheral stem cell transplants, with or without high dose chemotherapy when treating cancer, are covered under the cancer <b>treatment</b> benefit.</p> <p>Donor expenses, for each condition needing a transplant whether the donor is insured or not, including:</p> <ul style="list-style-type: none"> <li>◦ the harvesting of the organ, whether from a live or deceased donor</li> <li>◦ all tissue matching fees</li> <li>◦ <b>hospital</b>/operation costs of the donor, and</li> <li>◦ any donor complications, but to a maximum of 30 days post-operatively only, unless they develop into an <b>emergency</b></li> </ul>	Each condition up to GBP 400,000, EUR 500,000 or USD 680,000	<p><b>CAESAREAN SECTION (10 MONTH WAITING PERIOD FOR TREATMENT OUTSIDE UAE)</b></p> <p>Once <b>you</b> have been covered on this <b>health plan</b> for 10 months for <b>treatment</b> outside of <b>UAE</b>:</p> <p><b>Hospital</b>, obstetricians' and other medical fees for the cost of the delivery of <b>your</b> baby by Caesarean section, when it is medically essential for a Caesarean section for example as a result of non-progression during labour (for example dystocia, foetal distress, haemorrhage).</p> <p>Note: if <b>we</b> are unable to determine that <b>your</b> Caesarean section was medically essential, it will be paid from <b>your</b> normal delivery benefit limit.</p>	Up to GBP 2,650, EUR 3,300 or USD 4,500 per delivery if <b>medically necessary</b>
<p><b>KIDNEY DIALYSIS</b></p> <p>Provided as an <b>in-patient</b>, <b>day-patient</b> or as an <b>out-patient</b>.</p>	Paid in full	<p><b>MATERNITY OUT-PATIENT TREATMENT (10 MONTH WAITING PERIOD FOR TREATMENT OUTSIDE UAE):</b></p> <p>Once <b>you</b> have been covered on this <b>health plan</b> for 10 months for <b>treatment</b> outside of <b>UAE</b>.</p> <p>Maternity care and <b>treatment</b> before and after the birth, including a minimum of 3 antenatal ultrasound scans.</p> <p>Pre-authorisation is required in Dubai.</p>	Paid in full
<p><b>MATERNITY/CHILDBIRTH</b></p> <p>Maternity/Childbirth (10 month waiting period for <b>treatment</b> outside <b>UAE</b>):</p> <p>Pregnancy and childbirth including pregnancy and childbirth complications. No waiting period applies to these maternity benefits for <b>treatment</b> inside the <b>UAE</b>. For <b>treatment</b> outside of the <b>UAE</b>, these benefits can only be used after the mother has been covered on this <b>health plan</b> for 10 months.</p> <p><b>Treatment</b> for conditions such as hydatiform mole and ectopic pregnancy and other conditions arising from pregnancy or childbirth which could also develop in people who are not pregnant are not covered from the maternity/childbirth benefit but will be covered under <b>your</b> other benefits, for example, <b>out-patient</b> day to day care or <b>in-patient</b> care.</p>	Paid in full	<p><b>COMPLICATIONS OF MATERNITY AND CHILDBIRTH</b></p> <p>Once <b>you</b> have been covered on this <b>health plan</b> for 10 months for <b>treatment</b> outside of <b>UAE</b>.</p> <p><b>Treatment</b> which is <b>medically necessary</b> as a result of any condition that develops which becomes life threatening to either the mother or the newborn.</p> <p>This benefit is subject to <b>our</b> medical <b>policy</b> criteria. Please contact <b>us</b> for pre-authorisation where possible. If <b>you</b> require an <b>emergency</b> admission as a direct result of pregnancy and childbirth complications, please contact <b>us</b> within 48 hours of <b>your</b> admission.</p>	Paid in full
<p><b>NORMAL DELIVERY/BIRTHING CENTRE/HOME DELIVERY (10 MONTH WAITING PERIOD FOR TREATMENT OUTSIDE UAE):</b></p> <p>Once <b>you</b> have been covered on this <b>health plan</b> for 10 months for <b>treatment</b> outside of <b>UAE</b>.</p> <p>Maternity <b>treatment</b> and childbirth, including:</p> <ul style="list-style-type: none"> <li>◦ <b>hospital</b> charges, obstetricians and midwives fees for normal childbirth</li> <li>◦ post-natal care required by the mother immediately following normal childbirth, such as stitches</li> </ul>	Up to GBP 2,650, EUR 3,300 or USD 4,500 per delivery	<p><b>NEONATAL / NEWBORN COVER</b></p> <p>This benefit is paid instead of any other benefit for all <b>treatment</b> required for a newborn child.</p> <p><b>We</b> pay for any <b>any</b> <b>treatment</b> for <b>your</b> baby for up to and including 30 days following birth. This includes routine vaccinations, screening tests for congenital illness, for example BCG, Hepatitis B and other neo-natal screening tests.</p> <p>A newborn child is covered for 30 days from their date of birth on their mother's <b>policy</b>. For a claim to be paid the invoice must state the mother's name, <b>policy</b> number and child's date of birth. If the newborn child is enrolled on their own <b>policy</b>, before 30 days from their date of birth, their <b>treatment</b> costs will be taken from their 'Neonatal / Newborn cover' benefit. Children older than 30 days must be enrolled as a new <b>dependant</b> on the <b>policy</b> and the 'Neonatal / Newborn cover' benefit will no longer be used.</p> <p>For adding <b>your</b> newborn please also see the 'Want to add more people to <b>your</b> <b>health plan</b>?' section.</p>	Paid in full for up to 30 days from birth.

BENEFIT AND EXPLANATION	LIMITS	BENEFIT AND EXPLANATION	LIMITS
<b>TRANSPORTATION/TRAVEL</b>		<b>REPATRIATION</b>	
Evacuation covers <b>you</b> for reasonable transport costs to the nearest appropriate place of <b>treatment</b> , when the <b>treatment</b> <b>you</b> need is not available nearby. For all medical transfers: <ul style="list-style-type: none"><li>◦ <b>you</b> must contact <b>us</b> for pre-authorisation before <b>you</b> travel</li><li>◦ the <b>treatment</b> must be recommended by <b>your specialist or doctor</b></li><li>◦ the <b>treatment</b> is not available locally</li><li>◦ the <b>treatment</b> must be covered under <b>your health plan</b></li><li>◦ <b>we</b> must agree the arrangements with <b>you</b>, and</li><li>◦ benefit is applicable for <b>hospital treatment</b>, either overnight or as a <b>day-patient, not out-patient treatment</b></li></ul> Evacuation may also be authorised if <b>you</b> need advanced imaging or cancer <b>treatment</b> such as radiotherapy or chemotherapy. <b>We</b> will only pay if all arrangements are agreed and approved in advance by <b>us</b> . Should <b>you</b> arrange transportation covered under the <b>health plan</b> yourself <b>we</b> shall only compensate <b>your</b> expenses to the equivalent cost if <b>we</b> had arranged <b>your</b> transportation.		Transport costs for repatriation: <ul style="list-style-type: none"><li>◦ to <b>your specified country of nationality</b> as given on <b>your</b> application form, or <b>your specified country of residence</b>, and</li><li>◦ the return journey to the place <b>you</b> were transferred from when:</li><li>◦ this is authorised in advance by <b>Bupa Global</b>, and</li><li>◦ the return journey is within 14 days of the end of the <b>treatment</b></li></ul> The costs <b>we</b> pay for the return journey will be either: <ul style="list-style-type: none"><li>◦ the reasonable cost of the return journey by land or sea, or</li><li>◦ the cost of an economy class air ticket whichever is the lesser amount</li></ul> <p><b>We do not pay any other costs related to the repatriation such as travel costs or hotel accommodation.</b></p>	
Note: <ul style="list-style-type: none"><li>◦ <b>we</b> do not pay for extra nights in <b>hospital</b> when <b>you</b> are no longer receiving <b>active treatment</b> which requires <b>you</b> to be hospitalised, for example when <b>you</b> are awaiting <b>your</b> return flight.</li><li>◦ <b>we</b> will not approve a transfer which in <b>our</b> reasonable opinion is inappropriate based on established clinical and medical practice, and <b>we</b> are entitled to conduct a review of <b>your</b> case, when it is reasonable for <b>us</b> to do so.</li></ul> Evacuation will not be authorised if it is against the advice of the <b>our</b> medical team.		In some cases, it may be more appropriate for <b>you</b> to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, <b>we</b> will pay for taxi fares.	
<b>EVACUATION</b> Transport costs for an evacuation: <ul style="list-style-type: none"><li>◦ to the nearest appropriate place where the required <b>treatment</b> is available. (This could be to another part of the country that <b>you</b> are in or to another country), and</li><li>◦ for the return journey to the place <b>you</b> were transferred from when this is authorised in advance by <b>us</b>.</li></ul> The costs <b>we</b> pay for the return journey will be either: <ul style="list-style-type: none"><li>◦ the reasonable cost of the return journey by land or sea, or</li><li>◦ the cost of an economy class air ticket whichever is the lesser amount</li></ul> <p><b>We do not pay any other costs related to the evacuation such as travel costs or hotel accommodation.</b> In some cases, it may be more appropriate for <b>you</b> to travel to the airport by taxi, than other means of transport, such as an ambulance. In these cases, and if approved in advance, <b>we</b> will pay for taxi fares.</p>	Paid in full	<b>TRAVEL COST FOR AN ACCOMPANYING PERSON</b> Reasonable travel costs for a close relative (spouse/partner, parent, child, brother or sister) to accompany <b>you</b> if there is a reasonable need for <b>you</b> to be accompanied. By 'reasonable need' <b>we</b> mean that <b>you</b> need someone to accompany <b>you</b> for one of the following reasons: <ul style="list-style-type: none"><li>◦ <b>you</b> need assistance to board or disembark from transport</li><li>◦ <b>you</b> need to be transferred over a long distance (over at least 1000 miles or 1600 KM)</li><li>◦ there is no medical escort</li><li>◦ in the case of <b>serious acute illness</b></li></ul> The accompanying person may travel in a different class from the person receiving <b>treatment</b> depending on medical requirements. Reasonable travel costs for the return journey to the place <b>you</b> were transferred from when this is authorised in advance by <b>us</b> . The costs <b>we</b> pay for the return journey will be either: <ul style="list-style-type: none"><li>◦ the reasonable cost of the return journey by land or sea, or</li><li>◦ the cost of an economy air ticket whichever is the lesser amount</li></ul> <b>TRAVEL COST FOR THE TRANSFER OF CHILDREN</b> Reasonable travel costs for children to be transferred with <b>you</b> in the event of an evacuation, provided they are under the age of 18 when: <ul style="list-style-type: none"><li>◦ it is <b>medically necessary</b> for <b>you</b> as their parent or guardian to be evacuated</li><li>◦ <b>your</b> spouse, partner, or other joint guardian is accompanying <b>you</b>, and</li><li>◦ they would otherwise be left without a parent or guardian</li></ul> <b>LIVING ALLOWANCE</b> Costs towards living expenses for a relative (spouse/partner, parent, child, brother or sister) who is authorised to travel with <b>you</b> : <ul style="list-style-type: none"><li>◦ following an authorised evacuation, and</li><li>◦ for up to 10 days, or <b>your</b> date of discharge whichever is the earlier, whilst away from their usual <b>specified country of residence</b></li></ul>	Paid in full

## BENEFIT AND EXPLANATION

## LIMITS

### LOCAL AIR AMBULANCE:

- from the location of an accident to a **hospital**, or
- for a transfer from one **hospital** to another

When a local air ambulance is:

- **medically necessary**
- used for short distances of up to 100 miles/160 KM, and
- related to **treatment** that is covered that **you** need to receive in **hospital**

A local air ambulance may not always be available in cases where the local situation makes it impossible, unreasonably dangerous or impractical to enter the area, for example from an oil rig or within a war zone. **We do not pay for mountain rescue.**

### LOCAL ROAD AMBULANCE:

- from the location of an accident to a **hospital**
- for a transfer from one **hospital** to another, or
- from **your** home to the **hospital**

When a local road ambulance is:

- **medically necessary**, and
- related to **treatment** that is covered that **you** need to receive in **hospital**

Paid in full

### REPATRIATION OF MORTAL REMAINS

Reasonable costs for the transportation of **your** body or cremated mortal remains to **your** home country or to **your specified country of residence**:

- in the event of **your** death while **you** are away from home, and
- subject to airline requirements and restrictions

**We** will only pay statutory arrangements, such as cremation and an urn or embalming and a zinc coffin, if this is required by the airline authorities to carry out the transportation.

**We do not pay for any other costs related to the burial or cremation, the cost of burial caskets, etc, or the transport costs for someone to collect or accompany **your** mortal remains.**

This healthcare plan is an 'enhanced' plan which is compliant with the 'Health Insurance Law for the Emirate of Dubai (No.11 of 2013)'. In addition to the benefits detailed in the 'Table of Benefits' above, the following benefits are also covered under this **health plan**:

- Chronic conditions – any **treatment** for a disease, illness or injury which has a characteristic of chronic condition is covered. These will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit. Please refer to the description of Chronic conditions in the Glossary section
- **Pre-existing conditions** – any **treatment** for a **pre-existing condition**, related symptom, or any condition that results from or is related to a **pre-existing condition** is covered, subject to Exclusions. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit. **Emergency in UAE.** (In **Emergency** cases as defined by PD 02-2017, healthcare services outside the scope of health insurance must be covered until stabilization as a minimum)
- Injuries resulting from road traffic accidents – **treatment** for injuries from road traffic accidents are covered. This will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit
- Healthcare services for work-related illnesses and injuries – **treatment** for illnesses and injuries resulting from work-related activities are covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit
- Injuries resulting from sports activities – **treatment** for illnesses and injuries resulting from sports activities that are not classified as hazardous activities. Please refer to the 'Hazardous activities' exclusion
- Temporomandibular joint (TMJ) disorders - this will be covered as part of normal benefits i.e. the same as any general condition or sickness, up to the benefit limit, inside the **UAE** only

## YOUR EXCLUSIONS

### General exclusions

The exclusions in this section apply in addition to and alongside any personal exclusions and restrictions explained above.

For all exclusions in this section, and for any personal exclusions or restrictions shown on **your** insurance certificate, **we** do not pay for conditions which are directly related to:

- excluded conditions or **treatments**
- additional or increased costs arising from excluded conditions or **treatments**
- complications arising from excluded conditions or **treatments**

Important note: **our** global **health plans** are non-US insurance products and accordingly are not designed to meet the requirements of the US Patient Protection and Affordable Care Act (the Affordable Care Act). **Our** plans may not qualify as minimum essential coverage or meet the requirements of the individual mandate for the purposes of the Affordable Care Act, and **we** are unable to provide tax reporting on behalf of those **US** taxpayers and other persons who may be subject to it. The provisions of the Affordable Care Act are complex and whether or not **you** or **your dependants** are subject to its requirements will depend on a number of factors. **You** should consult an independent professional financial or tax advisor for guidance. For customers whose coverage is provided under a group **health plan**, **you** should speak to **your health plan** administrator for more information.

Please note that, should **you** choose to have **treatment** or services with a **benefits provider** who is not part of **network**, **we** will only cover costs that are **Reasonable** and **Customary**. Additional rules may apply in respect of **covered benefits** received from an 'out-of-network' **benefits provider** in certain specific countries.

### GENERAL EXCLUSIONS

#### Birth control

Contraception, sterilisation, vasectomy or other attempt to correct a state of sterility, termination of pregnancy (unless there is a threat to the mother's health), family planning, such as meeting **your doctor** to discuss becoming pregnant or contraception.

#### Complementary therapists

**Treatment** and medicine by **Complementary therapists** including any Chinese medicine practitioner.

Conflict and disaster	<p><b>We</b> shall not be liable for any claims which concern, are due to or are incurred as a result of <b>treatment</b> for sickness or injuries directly or indirectly caused by <b>you</b> putting yourself in danger by entering a known area of conflict (as listed below) and/or if <b>you</b> were an active participant or <b>you</b> have displayed a blatant disregard for <b>your</b> personal safety in a known area of conflict (except Inside <b>UAE</b>- In <b>Emergency</b> cases as defined by PD 02-2017, these will be covered until stabilization at minimum)</p> <ul style="list-style-type: none"> <li>◦ nuclear or chemical contamination</li> <li>◦ war, invasion, acts of a foreign enemy</li> <li>◦ civil war, rebellion, revolution, insurrection</li> <li>◦ terrorist acts</li> <li>◦ military or usurped power</li> <li>◦ martial law</li> <li>◦ civil commotion, riots, or the acts of any lawfully constituted authority</li> <li>◦ hostilities, army, naval or air services operations whether war has been declared or not</li> </ul>	Eyesight	<p><b>Treatment</b>, equipment or surgery for correction of vision, such as laser <b>treatment</b>, refractive keratotomy (RK) and photorefractive keratotomy (PRK).</p> <p>Note: <b>we</b> may cover costs associated with eyesight as detailed in the 'Table of benefits', subject to <b>our</b> medical <b>policy</b> criteria.</p>
Convalescence and admission for <b>treatment</b> that could take place as a day-case or <b>out-patient</b> , general care, or staying in <b>hospital</b> for	<ul style="list-style-type: none"> <li>◦ convalescence, pain management, supervision, or</li> <li>◦ receiving only general nursing care, or</li> <li>◦ <b>therapist</b> or <b>complementary therapist</b> services, or</li> <li>◦ domestic/living assistance such as bathing and dressing</li> </ul>	Gender issues	<b>Sex changes or gender reassessments.</b>
Cosmetic <b>treatment</b>	<p>Non-medically essential surgery and <b>treatment</b> to alter <b>your</b> appearance including abdominoplasty or <b>treatment</b> related to or arising from the removal or addition of non-diseased or surplus or fat tissue is not covered.</p> <p>For example: All cosmetic healthcare services and services associated with replacement of an existing breast implant will be excluded. Cosmetic operations which are related to an injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body and breast reconstruction following a mastectomy for cancer are covered.</p> <p>Note: if <b>your doctor</b> recommends cosmetic <b>treatment</b> to correct a functional problem, for example, excess eye tissue which is interrupting the visual field, please contact <b>us</b> for pre-authorisation as <b>your</b> case will be assessed according to <b>our</b> medical <b>policy</b> criteria. If approved, benefits will be paid in line with the rules and benefits of <b>your health plan</b>.</p>	Harmful or hazardous use of alcohol, drugs and/or medicines	<p><b>Treatment</b> for or arising from the harmful, hazardous or addictive use of any substance including alcohol, drugs and/or medicines. (Except Inside <b>UAE</b>- In <b>Emergency</b> cases as defined by PD 02-2017, these will be covered until stabilization as a minimum)</p>
Developmental problems	<p><b>Treatment</b> for, or related to developmental problems, including:</p> <ul style="list-style-type: none"> <li>◦ learning difficulties, such as dyslexia</li> <li>◦ behavioural problems, such as attention deficit hyperactivity disorder (ADHD)</li> <li>◦ problems relating to physical development such as short height, or</li> <li>◦ developmental problems treated in an educational environment or to support educational development</li> </ul>	Health hydros, nature cure clinics etc	<p><b>Treatment</b> or services which does not seek to improve or which do not result in a change in the medical condition of the patient received in a health hydro, nature cure clinic, spa, or any similar establishment that is not a <b>hospital</b>.</p>
Epidemics and pandemics	<p><b>We</b> do not pay for <b>treatment</b> for or arising from any <b>epidemic</b> disease and/or <b>pandemic</b> disease and <b>we</b> do not pay for vaccinations, medicines or preventive <b>treatment</b> for or related to any <b>epidemic</b> disease and/or <b>pandemic</b> disease. (Except Inside <b>UAE</b>- In <b>Emergency</b> cases as defined by PD 02-2017, these will be covered until stabilization as a minimum)</p>	Health related services which do not seek to improve or which do not result in a change in the medical condition of the patient	<p><b>We</b> will not pay for <b>artificial life maintenance</b> – including mechanical ventilation, where such <b>treatment</b> will not or is not expected to result in <b>your</b> recovery or restore <b>you</b> to your previous state of health. Example: <b>We</b> will not pay for <b>artificial life maintenance</b> when <b>you</b> are unable to feed or breathe independently and require percutaneous endoscopic gastrostomy (PEG) or nasal feeding except in the cases of cancer. <b>We</b> will not pay for <b>treatment</b> while staying in <b>hospital</b> for permanent neurological damage or if <b>you</b> are in a <b>persistent vegetative state</b>.</p>
Experimental treatment	<ul style="list-style-type: none"> <li>◦ <b>We</b> do not pay for any <b>treatment</b> or medicine which in <b>our</b> reasonable opinion is experimental based on <b>acceptable current clinical evidence</b> and practice.</li> <li>◦ <b>We</b> do not pay for any <b>treatment</b> or medicine which in <b>our</b> reasonable opinion is not effective based on <b>acceptable current clinical evidence</b> and practice.</li> <li>◦ <b>We</b> do not pay for medicines and equipment used for purposes other than those defined under their licence unless this has been pre-authorised.</li> </ul>	Hepatitis, except Hepatitis A & C	<p><b>Treatment</b> in the <b>UAE</b> for all types of Hepatitis except Hepatitis A &amp; C (see Hepatitis A &amp; C in the 'Table of benefits').</p> <p>This exclusion is specific to <b>treatment</b> in the <b>UAE</b> only.</p>
Infertility treatment			<p><b>Treatment</b> to assist reproduction, or to correct a state of infertility such as:</p> <ul style="list-style-type: none"> <li>◦ in-vitro fertilisation (IVF)</li> <li>◦ gamete intrafallopian transfer (GIFT)</li> <li>◦ zygote intrafallopian transfer (ZIFT)</li> <li>◦ artificial insemination (AI)</li> <li>◦ prescribed drug <b>treatment</b></li> <li>◦ embryo transport (from one physical location to another), or</li> <li>◦ donor ovum and/or semen and related costs</li> </ul>
			<p>Note: <b>we</b> pay for reasonable investigations into the causes of infertility if:</p> <ul style="list-style-type: none"> <li>◦ <b>you</b> had not been aware of any problems before joining, and</li> <li>◦ <b>you</b> have been a member of this plan (or any Bupa administered plan which included cover for this type of investigation) for a continuous period of two years before the investigations start</li> </ul>
			<p>Once the cause is confirmed, <b>we</b> will not pay for any additional investigations in the future.</p>
		Mechanical or animal donor organs	<p>Mechanical or animal organs, except where a mechanical appliance is temporarily used to maintain bodily function whilst awaiting transplant, purchase of a donor organ from any source or harvesting or storage of stem cells when a preventive measure against possible future disease.</p> <p>Note: <b>we</b> may cover costs associated with transplant services as detailed in the 'Table of benefits', subject to <b>our</b> medical <b>policy</b> criteria.</p>

**Treatment** for or as a result of obesity (including morbid obesity) such as: slimming aids or drugs, weight control programs or slimming classes.

Note: **We** may cover costs associated with obesity surgery as detailed in the 'Table of benefits', subject to **our** medical **policy** criteria.

Sexual dysfunction, such as impotence, whatever the cause.

**Treatment** for sleep related disorders, including sleep studies, for insomnia, sleep apnoea, snoring, or any other sleep-related problem.

Harvesting or storage of stem cells. For example ovum, cord blood or sperm storage.

Note: **We** pay for bone marrow transplants and peripheral stem cell transplants when carried out as part of the **treatment** for cancer. This is covered under the cancer **treatment** benefit.

**Treatment** directly related to surrogacy. This applies to **you** if **you** act as a surrogate, or to anyone else acting as a surrogate for **you**.

This exclusion is specific to **treatment** outside the **UAE** only  
Disorders of the Temporomandibular joint (TMJ) and related complications. This is defined as any **medically necessary** operative procedure or portion of a procedure performed to treat diseases, injuries and defects in the head, neck, face, jaws and the hard and soft tissues of the oral (mouth) and Maxillofacial (jaws and face). Such costs will be covered in the **UAE** for TMJ medical conditions and its management by **medical practitioners**. This may include TMJ disorders and neoplasm of the salivary glands.

**Treatment** in the USA.

- **Treatment** provided by a **medical practitioner, hospital or healthcare facility** which are not recognised by the relevant authorities in the country where the **treatment** takes place as having **specialist** knowledge, or expertise in, the **treatment** of the disease, illness or injury being treated.
- **Self treatment** or **treatment** provided by anyone with the same residence, **family members** (persons of a family, related to **you** by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request.
- **Treatment** provided by a **medical practitioner, hospital or healthcare facility** which are to whom **we** have sent a written notice that **we** no longer recognise them for the purposes of **our health plans**. **You** can contact **us** by telephone for details of **treatment** providers **we** have sent written notice to or visit Facilities Finder at [bupaglobal.com/en/facilities/finder](http://bupaglobal.com/en/facilities/finder).

# TERMS AND CONDITIONS

No	CLAUSE
1.	<b>Your policy</b>
1.1	The definitions set out in the "Glossary" in the <b>Guide to your health plan</b> apply to these Terms and Conditions and are marked in bold.
1.2	This <b>policy</b> is an insurance contract between <b>you the policyholder</b> and <b>OIC</b> for each <b>policy year</b> . If the <b>policy</b> is renewed a new insurance contract is formed on the same terms as the previous <b>policy year</b> but with a new premium and any amendments <b>we</b> have notified <b>you the policyholder</b> of at the time of <b>renewal</b> .
1.3	No other persons, including any <b>dependants</b> , may enforce any legal rights under this insurance contract. <b>Dependants</b> may use <b>our</b> complaints process set out in clause 15 below.
1.4	This insurance contract is set out in: <ul style="list-style-type: none"> <li>◦ these Terms and Conditions;</li> <li>◦ the <b>Guide to your health plan</b>;</li> <li>◦ the information and declarations in <b>your</b> application form; and</li> <li>◦ the insurance certificate.</li> </ul>
1.5	If <b>you the policyholder</b> add <b>dependants</b> to this <b>policy</b> , those <b>dependants</b> will be covered by this <b>policy</b> from the date shown on the updated insurance certificate sent to <b>you the policyholder</b> .
2.	<b>Your cover</b>
2.1	<b>OIC</b> will pay for the cost of any <b>covered benefits</b> in accordance with the terms of, and up to the limits as stated in, this <b>policy</b> .
2.2	<b>Your health plan</b> may include a mandatory annual deductible, which will be shown in the <b>Guide to your health plan</b> . <b>You</b> may also have an optional annual deductible, if available and selected by <b>you the policyholder</b> in <b>your</b> application form. <b>Your</b> deductibles will be shown on <b>your</b> insurance certificate and <b>your</b> insurance card. All annual deductibles apply to <b>you the policyholder</b> and each of the <b>dependants</b> separately. <b>You the policyholder</b> and each <b>dependant</b> may have different annual deductible amounts. <b>You</b> will have a new annual deductible if this <b>policy</b> renews. If an annual deductible applies, <b>you</b> must pay the cost of any <b>covered benefits</b> received directly to the provider until <b>you</b> have reached the level of <b>your</b> annual deductible. Costs in excess of the maximums shown in the <b>Guide to your health plan</b> will not count towards <b>your</b> annual deductible. The cost of any <b>covered benefits</b> <b>you</b> receive which are covered by <b>your</b> annual deductible (excluding costs in excess of the maximums shown in the <b>Guide to your health plan</b> ), count towards the maximum cover limits shown in the <b>Guide to your health plan</b> . Even if the amount <b>you</b> are claiming is less than the amount of <b>your</b> annual deductible, <b>you</b> should still submit a claim to <b>us</b> so <b>we</b> know when <b>you</b> have reached the level of <b>your</b> annual deductible. As this is an annual deductible, if <b>your</b> first claim is towards the end of the <b>policy year</b> and <b>your</b> <b>covered benefits</b> continue over <b>your</b> <b>renewal</b> date, the annual deductible is payable separately for the <b>covered benefits</b> received in each <b>policy year</b> .
2.3	<b>Your health plan</b> may include a mandatory <b>co-insurance</b> , which will be shown in the <b>Guide to your health plan</b> . <b>You</b> may also have an optional <b>co-insurance</b> , if available and selected by <b>you the policyholder</b> in <b>your</b> application form. <b>Your</b> <b>co-insurance</b> will be shown on <b>your</b> insurance certificate and <b>your</b> insurance card. <b>You</b> must pay for the <b>co-insurance</b> proportion of the cost of any <b>covered benefits</b> to which the <b>co-insurance</b> applies directly to the <b>benefits provider</b> .

No	Clause
2.4	<p>Should <b>we</b> be required for any reason to pay a <b>benefits provider</b> an amount which is covered by any annual deductible or <b>co-insurance</b> <b>we</b> will then collect payment from <b>you</b> for that amount.</p> <p><b>You</b> authorise <b>us</b> to take this payment from <b>you</b> under the direct debit agreement or credit card authority <b>you</b> have given to <b>us</b> in <b>your</b> application form or as updated.</p> <p>If this <b>policy</b> has an annual deductible or <b>co-insurance</b> <b>you</b> must ensure that <b>we</b> always have a valid direct debit agreement or credit card authority that enables <b>us</b> to take payment of any annual deductible or <b>co-insurance</b> <b>we</b> have paid.</p> <p><b>You</b> must update the direct debit agreement or credit card authority <b>you</b> have given to <b>us</b> when necessary or when requested by <b>us</b>. Otherwise it may cause delays in <b>our</b> paying claims. <b>We</b> will not pay claims until <b>we</b> have received any outstanding annual deductible or <b>co-insurance</b> payments.</p>
2.5	<p><b>You</b> must obtain pre-authorisation for any <b>covered benefits</b> where it is stated that this is required in the <b>Guide to your health plan</b>. Subsequent pre-authorisation should be obtained if <b>you</b> do not start receiving those <b>covered benefits</b> within 31 days of the original pre-authorisation.</p>
	<p>Details of how to pre-authorise <b>covered benefits</b> are available in the <b>Guide to your health plan</b>.</p>
2.6	<p>Before <b>we</b> pre-authorise any <b>covered benefits</b> or pay any claim, <b>we</b> are entitled to request additional information, such as medical reports, and <b>we</b> may require that <b>you</b> have a medical examination by an independent <b>medical practitioner</b> appointed by <b>us</b> (at <b>our</b> cost) who will then provide <b>us</b> with a medical report.</p>
	<p>If this information is not provided in a timely manner once requested this may result in a delay in pre-authorisation and to <b>your</b> claims being paid. If this information is not provided to <b>us</b> at all this may result in <b>your</b> claims not being paid.</p>
2.7	<p>In certain situations <b>OIC</b> may pay for medical services or benefits which are not covered by this <b>policy</b>. This is called a discretionary or ex gratia payment and may include, should <b>we</b> determine not to seek to recover it, a payment made at <b>our</b> error. Any payment that <b>OIC</b> may make on this basis will still count towards the overall annual maximum limit that applies to this <b>policy</b>. If <b>OIC</b> makes a payment like this it does not mean that <b>OIC</b> is required to pay identical or similar costs in the future.</p>
3.	<h3>Premium and Payment</h3>
3.1	<p>The premium is exclusive of VAT for which <b>you</b> are liable.</p>
3.2	<p><b>You</b> should pay <b>your</b> premiums and applicable VAT direct to <b>us</b>. If <b>you</b> pay these sums to anyone else, such as an intermediary or insurance broker, <b>OIC</b> is not responsible for ensuring those persons pass the funds on to <b>OIC</b></p>
3.3	<p>If <b>we</b> do not receive <b>your</b> premium (including applicable taxes) (or any instalment) or any other payment <b>you</b> owe <b>us</b> under this <b>policy</b> by the due date, <b>we</b> will write to <b>you the policyholder</b> requesting payment by a specific date, which will be not less than 30 days after the date <b>we</b> issue <b>our</b> letter or email to <b>you</b>.</p> <p>If <b>we</b> do not receive payment by that date, this <b>policy</b> will be cancelled and all rights under this <b>policy</b> will cease from the original date on which <b>your</b> premium (or the first missed instalment) or other payment should have been received.</p>
	<p><b>We</b> will not pay any claims until all overdue payments have been paid, unless the reason for non-payment is an error outside of <b>your</b> control, such as a bank error.</p>
3.4	<p>If <b>we</b> incorrectly make any payment to either a <b>benefits provider</b> for <b>treatment</b> or benefits received by <b>you</b> but not covered by this <b>policy</b>, or to <b>you</b>, <b>we</b> reserve the right to deduct the amount <b>we</b> incorrectly paid from <b>your</b> future claims or seek repayment from <b>you</b>.</p>
4.	<h3>Where another person has caused your condition or you hold other insurance cover</h3>
4.1	<p>If any person is to blame for any injury, disease, illness, condition or other event in relation to which <b>you</b> receive any <b>covered benefits</b>, <b>we</b> may make a claim in <b>your</b> name.</p>
	<p><b>You</b> must provide <b>us</b> with any assistance <b>we</b> reasonably require to help make such a claim, for example:</p>
	<ul style="list-style-type: none"> <li>◦ providing <b>us</b> with any documents or witness statements;</li> <li>◦ signing court documents; and</li> <li>◦ submitting to a medical examination.</li> </ul>
	<p><b>We</b> may exercise <b>our</b> rights to bring a claim in <b>your</b> name before or after <b>we</b> have made any payment under the <b>policy</b>.</p>
	<p><b>You</b> must not take any action, settle any claim or otherwise do anything which adversely affects <b>our</b> rights to bring a claim in <b>your</b> name.</p>

No	Clause
4.2	<p>If <b>you</b> have other insurance which also covers <b>your covered benefits</b> <b>you</b> must let <b>us</b> know and provide details of the other insurance company, including on pre-authorisation and when making a claim.</p>
	<p><b>We</b> will only pay for <b>our</b> share of the cost of any <b>covered benefits</b>.</p>
5.	<h3>Making a claim</h3>
5.1	<p><b>We</b> aim to pay the <b>benefits provider</b> directly for any <b>covered benefits</b> covered by this <b>policy</b> whenever possible.</p>
	<p>Otherwise <b>you</b> must pay the <b>benefits provider</b> and then send a completed claim form to <b>us</b>, with copies of all valid invoices, relevant letters and other documents relating to the <b>covered benefits</b> <b>you</b> are claiming for. Where requested, original invoices must be provided to <b>us</b>.</p>
	<p><b>We</b> are not obliged to pay for any <b>covered benefits</b> if the claim form is received by <b>us</b> more than 3 years after the <b>covered benefits</b> were provided to <b>you</b>, unless there is a good reason why it was not possible for <b>you</b> to make the claim earlier.</p>
	<p><b>We</b> cannot return any original documents, but <b>we</b> can send <b>you</b> copies if <b>you</b> request.</p>
5.2	<p>Where <b>you</b> have paid the <b>benefits provider</b> and <b>you</b> have made a valid claim, <b>we</b> will pay <b>you the policyholder</b>. <b>We</b> may pay a <b>dependant</b> only where the <b>dependant</b> received the <b>covered benefits</b>, they are over 18 and <b>we</b> have their current bank details.</p>
	<p><b>We</b> only pay by electronic transfer direct to <b>your</b> bank account or by cheque payable to <b>you</b>.</p>
	<p><b>We</b> pay the administration costs for making electronic transfers. If <b>your</b> local bank charges <b>you</b> an administration fee, <b>we</b> will refund <b>you</b> on receipt of proof <b>you</b> have paid such fees. All other bank charges or fees, such as currency exchange, are <b>your</b> responsibility, unless <b>you</b> are charged because <b>we</b> made a mistake.</p>
5.3	<p>For claims relating to <b>covered benefits</b> received in any country as may be covered under <b>your health plan</b>, <b>we</b> will only pay <b>you</b> in the currency in which <b>you</b> pay <b>your</b> premium, the currency of the invoices <b>you</b> send <b>us</b> or the currency of <b>your</b> bank account. Sometimes, international banking regulations do not allow <b>us</b> to make a payment in the currency <b>you</b> have asked for. If this is the case <b>we</b> will send a payment in the currency of <b>your</b> premium. Where payment to <b>you</b> in the usual currency may expose <b>us</b> (or <b>our Bupa group of companies and administrators</b>) to any sanction, prohibition or restriction under the laws of any relevant jurisdiction and/or United Nations resolution, <b>we</b> reserve discretion to pay <b>you</b> in such other currency as <b>we</b> are permitted and able to make payment in, if any such payment is permitted to be made. If <b>we</b> convert one currency to another, the exchange rate used by <b>Bupa Global</b> (international administrator of the <b>policy</b>) will be Reuters closing spot rate set at 16.00 UK time on the UK working day preceding the invoice date. If there is no invoice date, <b>we</b> will use the date of <b>your treatment</b>.</p>
5.4	<p><b>We</b> will not provide cover nor pay claims under this <b>policy</b> if <b>our</b> obligations (or the obligations of the <b>Bupa group of companies and administrators</b>, as act as international administrator of the <b>policy</b>), under the laws of any relevant jurisdiction, including the <b>UAE, United Kingdom</b>, European Union, the United States of America, or international law, prevent <b>us</b> from doing so. <b>We</b> will normally tell <b>you</b> if this is the case unless this would be unlawful or would compromise <b>our</b> reasonable security measures.</p>
6.	<h3>Renewal</h3>
6.1	<p><b>We</b> will write to let <b>you</b> know if this <b>policy</b> will renew for the next year in advance of the <b>renewal</b> date.</p>
	<p>Each <b>policy year</b> <b>we</b> may change how <b>we</b> calculate <b>your</b> premiums, how <b>we</b> determine premiums, what <b>you</b> have to pay and the method of payment. <b>We</b> may also change the <b>Guide to your health plan</b> (including which <b>covered benefits</b> are covered and the limits for <b>covered benefits</b>) and the terms this <b>policy</b>.</p>
	<p><b>We</b> will issue <b>you</b> a notice at least 30 days in advance of the <b>renewal</b> date, with details of the new premium, any changes to the renewed <b>policy</b> and the reasons for those changes. If <b>you</b> do not want to renew this <b>policy</b> <b>you</b> must contact <b>us</b> within 30 days following the start of the renewed <b>policy</b>.</p>
	<p>Unless <b>you</b> contact <b>us</b> to tell <b>us</b> not to, <b>we</b> will continue to take payment of the new premium plus any applicable VAT using the payment details <b>you</b> have given <b>us</b>.</p>
6.2	<p><b>We</b> reserve the right not to renew this <b>policy</b> at <b>our</b> discretion for any reason. If so, <b>we</b> will issue <b>you</b> a notice at least 30 days before the end of the <b>policy year</b>.</p>
6.3	<p>If <b>we</b> decide to renew this <b>policy</b>, <b>we</b> won't add any new personal restrictions (those that appear on <b>your</b> insurance certificate) to <b>your</b> renewed <b>policy</b>. However, should <b>you</b> move to a different <b>health plan</b>, <b>we</b> may add new personal restrictions.</p>
7.	<h3>Changes to your policy</h3>
7.1	<p>Except where expressly stated in this clause 7, only <b>we</b> and <b>you the policyholder</b> can agree to make changes to this <b>policy</b>. No changes will be valid unless they are confirmed in writing by <b>us</b>.</p>

No	Clause
7.2	<p>If <b>you</b> ask to add a new <b>dependant</b> to this <b>policy</b>, <b>we</b> will review that person's medical history. <b>We</b> may not agree to add the person to this <b>policy</b>, or <b>we</b> may add special restrictions to the cover for that new <b>dependant</b>. <b>We</b> may, at <b>our</b> discretion, agree to provide cover for certain <b>pre-existing conditions</b> of the new <b>dependant</b>. <b>You</b> must pay any additional premium. Children may be added without medical history or additional premium being required where this is provided for (and is in accordance with any relevant requirements) in <b>your Guide to your health plan</b>.</p>
7.3	<p>As this is an annual <b>policy</b>, <b>you</b> may only change <b>your health plan</b> on <b>renewal</b>. If <b>you</b> do change <b>your health plan</b> on <b>renewal</b>, any existing waiting periods (which will be shown in the <b>Guide to your health plan</b>) would not re-start.</p>
7.4	<p><b>We</b> may make changes to the <b>policy</b> part way through the <b>policy year</b>, but only if there is a legal or regulatory requirement to do so or where changes are made for all <b>our</b> customers with the same <b>health plan</b> to improve the cover they receive from <b>us</b>. If <b>we</b> do, <b>we</b> will write to tell <b>you</b> about the changes, in advance where possible.</p>
7.5	<p><b>We</b> may terminate this <b>policy</b> immediately, if <b>we</b> reasonably consider that by continuing this <b>policy</b> <b>we</b> or <b>you</b> may break any law, regulation, code or court order. This <b>policy</b> does not provide cover to the extent that such cover would expose <b>us</b> (or the <b>Bupa group of companies and administrators</b>, who act as the international administrator of the <b>policy</b>) to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanction, laws or regulations of the <b>UAE</b>, European Union, <b>United Kingdom</b> or <b>United States of America</b>.</p>
8.	Your country of residence
8.1	<p><b>You</b> must tell <b>us</b> straight away if <b>you</b> move to a different country, Emirate or State, or <b>your specified country of residence or specified country of nationality</b> changes. This <b>policy</b> will terminate if the law of the country (or Emirate or State, as the case may be) in which <b>you</b> are located, or <b>your</b> country of residence or nationality, or any other law which applies to <b>us</b> or this <b>policy</b>, prohibits the provision of healthcare cover by <b>us</b> to local nationals, residents or citizens.</p>
8.2	<p><b>You</b> must tell <b>us</b> straight away if <b>you</b> change <b>your</b> correspondence address or other contact details as <b>we</b> will use the last address and contact details <b>you</b> gave <b>us</b> until <b>you</b> tell <b>us</b> otherwise.</p>
9.	Ending your policy or removing a dependant from cover
9.1	<p><b>You the policyholder</b> can choose to cancel this <b>policy</b> (which would also end the cover for all of <b>your dependants</b>), or remove any of <b>your dependants</b> from <b>your</b> cover, at any time, by telephoning or emailing <b>us</b>. Cancellation of <b>your policy</b>, or the removal of <b>dependant</b>(s) from cover, will take effect from the 1st day of the following month from <b>you the policyholder</b> notifying <b>us</b> of the request. <b>We</b> will not back-date any requests for termination, or the removal of <b>dependants</b> from cover. Claims relating to <b>treatment</b> or benefits taking place following the date of cancellation will not be payable.</p>
9.2	<p>Refund of premium will be made on the following basis.</p>
9.3	<p><b>A. Cancellation of your policy or removal of a dependant from cover within the first 30 days</b> If <b>you the policyholder</b> choose to cancel <b>your policy</b> within 30 days of receiving <b>your</b> first insurance certificate for the <b>policy year</b>, and <b>you</b> have not made any claims in respect of that initial 30 day period, <b>we</b> will make a full refund to <b>you the policyholder</b> of all premium paid for that <b>policy year</b>. Where a claim has been made in respect of the initial 30 day period, <b>you the policyholder</b> will be deemed to have affirmed the <b>policy</b> and the cancellation will be treated as a cancellation made during the <b>policy year</b> (see below). <b>If you the policyholder</b> choose to cancel the cover of a <b>dependant</b> within 30 days of receiving the first insurance certificate for the <b>policy year</b> which names that <b>dependant</b> on the <b>policy</b>, and no claims have been made in respect that <b>dependant</b> for the initial 30 day period, <b>we</b> will make a full refund to <b>you the policyholder</b> of all premium paid in respect of that <b>dependant</b> for that <b>policy year</b>. Where a claim has been made in respect of the initial 30 day period, <b>you the policyholder</b> will be deemed to have affirmed the <b>dependant's</b> cover under the <b>policy</b> and the cancellation will be treated as a cancellation made during the <b>policy year</b> (see below). <b>B. Cancellation of your policy or removal of a dependant from cover during the policy year</b> If <b>you the policyholder</b> choose to cancel <b>your policy</b> following the initial 30 days of receiving <b>your</b> first insurance certificate for the <b>policy year</b> (or where cancellation is requested within the initial 30 day period and a claim has been made under the <b>policy</b> for that period), <b>we</b> will refund the amount of any premium paid to <b>us</b> for the period following the date on which the cancellation takes effect (i.e. from the 1st day of the following month from <b>us</b> being notified of the request). If <b>you the policyholder</b> choose to remove a <b>dependant</b> from cover following the initial 30 days of receiving the first insurance certificate for the <b>policy year</b> which names that <b>dependant</b> on the <b>policy</b> (or where cancellation is requested within the initial 30 day period and a claim has been made under the <b>dependant's</b> cover for that period), <b>we</b> will refund the amount of any premium paid to <b>us</b> for the period following the date on which the removal of the <b>dependant</b> takes effect (i.e. from the 1st day of the following month from <b>us</b> being notified of the request). Such pro-rata return of any advance paid premium will be made to the original payment source and method as the premium was paid. <b>We</b> reserve the right to deduct any payment <b>you</b> may owe <b>us</b> from any refund.</p>
9.4	<p>If the <b>policyholder</b> or a <b>dependant</b> dies <b>we</b> should be notified in writing within 30 days.</p>
9.5	<p>Upon the death of the <b>policyholder</b> any adult <b>dependant</b> may apply to <b>OIC</b> to become the <b>policyholder</b> of the <b>policy</b> in his or her own right and include the other <b>dependants</b> under their <b>policy</b>.</p>
9.6	<p>If the <b>policyholder</b> dies, and no adult <b>dependant</b> has taken over the <b>policy</b>, this <b>policy</b> will end and if no valid claims have been made or <b>covered benefits</b> received under this <b>policy</b>, <b>we</b> will refund that part of the premium which relates to the period after the <b>policy</b> ended.</p>
9.7	<p>If a <b>dependant</b> dies then his/her cover under this <b>policy</b> will end and, provided that no valid claims have been made or <b>covered benefits</b> received under this <b>policy</b> by or on behalf of that <b>dependant</b>, <b>we</b> will refund that part of the premium which relates to the <b>dependant</b> for the period after his/her cover ended.</p>
10.	Our role under this policy and appointment as your agent
10.1	<p><b>Our</b> role under this <b>policy</b> is to provide <b>you</b> with insurance cover and sometimes to make arrangements (on <b>your</b> behalf) for <b>you</b> to receive any <b>covered benefits</b>. It is not <b>our</b> role to provide <b>you</b> with the actual <b>covered benefits</b>.</p>
10.2	<p><b>You the policyholder</b>, on behalf of yourself and the <b>dependants</b>, appoint <b>us</b> to act as agent for <b>you</b>, to make appointments or arrangements for <b>you</b> to receive <b>covered benefits</b> which <b>you</b> request. <b>We</b> will use reasonable care when acting as <b>your</b> agent.</p>
10.3	<p><b>You the policyholder</b>, on behalf of yourself and the <b>dependants</b>, authorise <b>us</b> as <b>your</b> agent, if for any reason <b>you</b> are not available to give <b>us</b> instructions with regard to any <b>covered benefits</b> (for example if <b>you</b> are incapacitated), to:</p> <ul style="list-style-type: none"> <li>◦ take such action as <b>we</b> reasonably consider to be in <b>your</b> best interests (in accordance with the cover <b>you</b> have under this <b>policy</b>);</li> <li>◦ provide any information about <b>you</b> to <b>your benefits provider</b> as <b>we</b> reasonably consider to be appropriate in the circumstances; and/or</li> <li>◦ take instructions from the person <b>we</b> reasonably consider to be the most appropriate person (for example a <b>family member</b>, <b>your</b> treating <b>doctor</b> or <b>your</b> employer).</li> </ul>
10.4	<p>When acting as <b>your</b> agent <b>we</b> may act via the <b>Bupa group of companies and administrators</b>, who may act as the international administrator of the <b>policy</b>).</p>

No	Clause
11.	<b>Our liability to you</b>
11.1	<p>We (and the <b>Bupa group of companies and administrators</b> who may act as the international administrator of the <b>policy</b>) shall not be liable to <b>you</b> or anyone else for any loss, damage, illness and/or injury that may occur as a result of <b>your</b> receiving any <b>covered benefits</b>, nor for any action or failure to act of any <b>benefits provider</b> or other person providing <b>you</b> with any <b>covered benefits</b>. <b>You</b> should be able to bring a claim directly against such <b>benefits provider</b> or other person.</p>
11.2	<b>Your</b> statutory rights are not affected.
12.	<b>Fraudulent Claims</b>
12.1	<p>In this clause 12, where <b>we</b> refer to '<b>you</b>' or '<b>you the policyholder</b>' this includes anyone acting on <b>your</b> behalf, where <b>we</b> refer to '<b>dependant</b>' this includes anyone acting on behalf of any <b>dependant</b>.</p>
12.2	<p><b>You the policyholder</b> and any <b>dependant</b> must:</p> <ul style="list-style-type: none"> <li>◦ not make a fraudulent or exaggerated or falsely stated claim under this <b>policy</b>;</li> <li>◦ not send <b>us</b> fake or forged documents or other false evidence, or make a false statement in support of a claim; and/or</li> <li>◦ provide <b>us</b> with information which <b>you the policyholder</b> or any <b>dependant</b> knows would otherwise enable <b>us</b> to refuse to pay a claim under this <b>policy</b>.</li> </ul>
12.3	<p>In the event of failure to comply with clause 12.2 above, <b>we</b> reserve the right to:</p> <ul style="list-style-type: none"> <li>◦ refuse to pay the whole of the claim; and/or</li> <li>◦ recover any payments <b>we</b> have already made in respect of the claim.</li> </ul>
	<p>In addition, if <b>you the policyholder</b> breach clause 12.2 then <b>we</b> reserve the right to notify <b>you the policyholder</b> that this <b>policy</b> has terminated from the date of the breach of clause 12.2, and not refund any premium for the <b>policy</b>.</p>
	<p>If only a particular <b>dependant</b> has breached clause 12.2 then <b>we</b> reserve the right to notify <b>you the policyholder</b> that the cover under this <b>policy</b> for that particular <b>dependant</b> has terminated from the date of the breach of clause 12.2 above, and not refund any premium for that cover under the <b>policy</b>.</p>
13.	<b>Misrepresentation</b>
13.1	<p>In this clause 13, where <b>we</b> refer to '<b>you</b>' or '<b>you the policyholder</b>' this includes anyone acting on <b>your</b> behalf, where <b>we</b> refer to any '<b>dependant</b>' this includes anyone acting on behalf of any <b>dependant</b>.</p>
13.2	<p><b>You the policyholder</b> and any <b>dependant</b> must take reasonable care to make sure that all facts and information that <b>you</b> provide to <b>us</b> are accurate and complete at the time <b>you</b> take out this <b>policy</b> and at each <b>renewal</b>, extension and variation of this <b>policy</b>. <b>You</b> must tell <b>us</b> if any of the answers to the questions in the application form change prior to this <b>policy</b> starting.</p>
	<p>Please note that <b>you the policyholder</b> must exercise reasonable care when <b>you</b> (or anyone acting on <b>your</b> behalf) provide <b>us</b> with information about the <b>dependants</b>.</p>
13.3	<p>If <b>you the policyholder</b> or any <b>dependant</b>:</p> <ul style="list-style-type: none"> <li>◦ deliberately or recklessly give <b>us</b> inaccurate or incomplete information; and/or</li> <li>◦ do not take reasonable care to give <b>us</b> accurate and complete information (for example if <b>you</b> inadvertently or carelessly answer a question incorrectly) in circumstances where <b>we</b> would not have renewed, extended, varied or issued this <b>policy</b> to <b>you</b> at all, had <b>we</b> known about such information, <b>we</b> reserve the right to exercise <b>our</b> rights set out in clause 13.4 below.</li> </ul>
13.4	<p>Where clause 13.3 above applies:</p> <ul style="list-style-type: none"> <li>◦ where it is <b>you the policyholder</b> who has failed to comply with clause 13.3 above, <b>we</b> reserve the right to avoid this <b>policy</b>. This means that <b>we</b> will treat it as if it had not existed from the start date, <b>renewal</b> date or the date that any changes were made to the <b>policy</b>, as the case may be; or</li> <li>◦ where it is only a <b>dependant</b> who has failed to comply with clause 13.3 above, <b>we</b> reserve the right to avoid that part of this <b>policy</b> which applies to the <b>dependant</b>. This means that <b>we</b> will treat it as if the <b>dependant</b> was not covered by this <b>policy</b> from the start date, <b>renewal</b> date or the date that any changes were made to the <b>policy</b>, as the case may be.</li> </ul>

No	Clause
13.5	<p>Where <b>you the policyholder</b> has failed to exercise reasonable care in providing <b>us</b> with information, but clause 13.3 does not apply, and <b>we</b> would have provided insurance cover on different terms had <b>you</b> provided <b>us</b> with accurate and complete information, then:</p> <ul style="list-style-type: none"> <li>◦ <b>we</b> reserve the right to treat this <b>policy</b> as if it had contained such terms (other than terms relating to <b>your</b> premium). In those circumstances, <b>we</b> will only pay a claim if the claim would have been covered by a <b>policy</b> containing the different terms that <b>we</b> would have applied; and</li> <li>◦ <b>we</b> reserve the right to reduce the amount payable on any claim if <b>we</b> would have charged <b>you</b> a higher premium. In those circumstances the claim will be reduced proportionally, based on the amount of premium that <b>we</b> would have charged. For example, <b>we</b> will only pay half of the claim, if <b>we</b> would have charged double the premium.</li> </ul>
13.6	<p>Where only a <b>dependant</b> has failed to exercise reasonable care in providing <b>us</b> with information, but clause 13.3 does not apply, and <b>we</b> would have provided insurance cover on different terms had the <b>dependant</b> provided <b>us</b> with accurate and complete information, then:</p> <ul style="list-style-type: none"> <li>◦ <b>we</b> reserve the right to treat this <b>policy</b> as if it had contained such terms (other than terms relating to <b>your</b> premium). In such circumstances, <b>we</b> will only pay a claim if the claim would have been covered by a <b>policy</b> containing the different terms that <b>we</b> would have applied; and</li> <li>◦ <b>we</b> reserve the right to reduce the amount payable on any claim for <b>covered benefits</b> received by that <b>dependant</b> if <b>we</b> would have charged a higher premium for cover for that <b>dependant</b>. In those circumstances, the claim will be reduced proportionally, based on the amount of premium that <b>we</b> would have charged. For example, <b>we</b> will only pay half of the claim, if <b>we</b> would have charged double the premium.</li> </ul>
14.	<b>Data Processing Notice</b>
14.1	Please see <b>Bupa Global's</b> Privacy Notice.
15.	<b>Complaints</b>
15.1	<p>If <b>you</b> have a concern or complaint about this <b>policy</b> <b>you</b> can call the <b>Bupa Global</b> service team on +971 (0) 4 2108004. Alternatively, <b>you</b> can email or write to the team via Service.UAE@bupaglobal.com; or</p> <p><b>Bupa Global</b>, Victory House, Trafalgar Place, Brighton, BN1 4FY, <b>United Kingdom</b>.</p>
	<p><b>You</b> can also use these contact details to request a full copy of <b>our</b> complaints procedure.</p>
15.2	<p>If <b>we</b> have not been able to resolve the problem and <b>you</b> wish to take <b>your</b> complaint further, please write to the Complaint Manager, Health at:</p> <p><b>Oman Insurance Company</b> PO Box 5209 Dubai United Arab Emirates</p>
	<p>Or:</p>
	<p>Telephone toll free# 8004746</p>
	<p>Email: complaints@tameen.ae</p>
16.	<b>The law of this policy and where you can bring court action</b>
16.1	<p>This <b>policy</b> is governed by and construed under the laws of the Emirate of Dubai or, where applicable, by the laws of the United Arab Emirates. Any dispute that cannot otherwise be resolved may be dealt with by courts in the United Arab Emirates.</p>
16.2	<p>If any dispute arises as to the interpretation of this <b>policy</b> as between different language versions, then the Arabic version shall be deemed to be conclusive and take precedence over any other versions. This can be obtained at all times by contacting the customer services helpline.</p>
	<p>Please note that future correspondence relating to this <b>policy</b> may be provided in English.</p>

# PRIVACY NOTICE

We are committed to protecting **your** privacy when dealing with **your** personal information. This privacy notice provides details about the information **we** collect about **you**, how **we** use it and how **we** protect it. It also provides information about **your** rights (see section 13 'your rights').

If **you** have any questions about how **we** handle **your** information, please contact the **Bupa Global** service team on +44 (0)1273 323 563. Alternatively **you** can email or write to the team via [info@bupa-intl.com](mailto:info@bupa-intl.com) or **Bupa Global**, Victory House, Trafalgar Place, Brighton BN1 4FY, **United Kingdom**.

**Last updated:** 24 April 2018

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## 1. Information about us

**Summary:** In this privacy notice, '**we**', '**us**' and '**our**' means **Bupa Global** and **Bupa Global Travel**. Please see 'More information' below for company contact details.

**More information:** Depending on which of **our** products and services **you** ask **us** about, buy or use, different companies within **our** organisation will process **your** information. The **Bupa Global** companies that handle **your** information, including which company makes decisions about how **your** information is handled will depend on the products and services **you** access or use.

International private medical insurance:

**Bupa Global** is a trading name of Bupa Insurance Limited and Bupa Insurance Services Limited which are registered in England and Wales at Companies House under numbers 3956433 and 3829851 respectively. The registered offices are 1 Angel Court, London, EC2R 7HJ.

Bupa Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Bupa Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Financial Conduct Authority does not regulate the activities of Bupa Insurance

Limited that take place outside of the **UK**. The PRA and FCA regulation numbers of Bupa Insurance Limited and Bupa Insurance Services Limited are 203332 and 312526 respectively.

Travel:

**Bupa Global Travel** is the trading name of Bupa Denmark, filial af Bupa Insurance Limited, England (a branch of Bupa Insurance Limited). Bupa Denmark is registered in Denmark with company registration number CVR 31602742. The registered offices are at Palægade 8, DK-1261 Copenhagen K, Denmark.

## 2. Scope of our privacy notice

**Summary:** This privacy notice applies to anyone who interacts with **us** about **our** products and services ('**you**', '**your**'), in any way (for example, by email, through **our** website, by phone, through **our** app). **We** will give **you** further privacy information if necessary for specific contact methods or in relation to specific products or services.

**More information:** This privacy notice applies to **you** if **you** ask **us** about, buy or use **our** products and services. It describes how **we** handle **your** information, regardless of the way **you** contact **us** (for example, by email, through **our** website, by phone, through **our** app and so on). **We** will provide **you** with further information or notices if necessary, depending on the way **we** interact with each other, for example if **you** use **our** apps **we** may give **you** privacy notices which apply just to a particular type of information which **we** collected through that app.

If **you** have any questions about this, please contact **us** at [info@bupa-intl.com](mailto:info@bupa-intl.com).

## 3. How we collect personal information

**Summary:** **We** collect personal information from **you** and from third parties (anyone acting on **your** behalf, for example, brokers, health-care providers and so on).

**Where you provide us with information about other people, you must make sure that they have seen a copy of this privacy notice and are comfortable with you giving us their information.**

**More information:** **We** collect personal information from **you**:

- through **your** contact with **us**, including by phone (**we** may record or monitor phone calls to make sure **we** are keeping to legal rules, codes of practice and internal policies, and for quality assurance purposes), by email, through **our** websites, through **our** apps, by post, by filling in application or other forms, by entering competitions, through social media or face-to-face (for example, in medical consultations, diagnosis and **treatment**).

**We** also collect information from other people and organisations.

## For all our customers, we may collect information from:

- **your** parent or guardian, if **you** are under 18 years old;
- a **family member**, or someone else acting on **your** behalf;
- **doctors**, other clinicians and health-care professionals, **hospitals**, clinics and other health-care providers;
- any service providers who work with **us** in relation to **your** product or service, if **we** don't provide it to **you** direct, such as providing **you** with apps, medical **treatment**, dental **treatment** or health assessments;
- organisations, such as CACI or Binleys, who carry out customer-satisfaction surveys or market research on **our** behalf, or who provide **us** with statistics and other information (for example, about **your** interests, purchases and type of household) to help **us** to improve **our** products and services;
- fraud-detection and credit-reference agencies; and
- sources which are available to the public, such as the edited electoral register or social media.

## If we provide you with insurance products and services, we may collect information from:

- the **policyholder**, if **you** are a **dependant** under a family insurance **policy**;
- **your** employer, if **you** are covered by an insurance **policy** **your** employer has taken out;
- brokers and other agents (this may be **your** broker if **you** have one, or **your** employer's broker if they have one); and
- other third parties **we** work with, such as agents working on **our** behalf, other insurers and reinsurers, actuaries, auditors, solicitors, translators and interpreters, tax advisers, debt-collection agencies, credit-reference agencies, fraud-detection agencies (including health-insurance counter-fraud groups), regulators, data-protection supervisory authorities, health-care professionals, other health-care providers and medical-assistance providers.

## If we provide you with health-care, dental or care-home services, we may collect information from:

- **your** employer, if **you** are covered by a contract for services **your** employer has taken out or if **we** are providing occupational health services;
- brokers and other agents (this may be **your** broker if **you** have one, or **your** employer's broker if they have one); and
- those paying for the products or services **we** provide to **you**, including other insurers, public-sector commissioners and embassies.

## 4. Categories of personal information

**Summary:** **We** process two categories of personal information about **you** and (where this applies) **your dependants**:

- standard personal information (for example, information **we** use to contact **you**, identify **you** or manage **our** relationship with **you**); and
- special categories of information (for example, health information, information about **your** race, ethnic origin and religion that allows **us** to tailor **your** care, and

information about crime in connection with checks against fraud or anti-money-laundering registers).

## More information:

### Standard personal information includes:

- contact information, such as **your** name, username, address, email address and phone numbers;
- the country **you** live in, **your** age, **your** date of birth and national identifiers (such as **your** National Insurance number or passport number);
- information about **your** employment;
- details of any contact **we** have had with **you**, such as any complaints or incidents;
- financial details, such as details about **your** payments and **your** bank details;
- the results of any credit or any anti-fraud checks **we** have made on **you**;
- information about how **you** use **our** products and services, such as insurance claims; and
- information about how **you** use **our** website, apps or other technology, including IP addresses or other device information (please see **our** Cookies Policy available at <https://www.bupaglobal.com/en/legal/cookies> for more details).

### Special category information includes:

- information about **your** physical or mental health, including genetic information or biometric information (**we** may get this information from application forms **you** have filled in, from notes and reports about **your** health and any **treatment** and care **you** have received or need, or it may be recorded in details of contact **we** have had with **you** such as information about complaints or incidents, and referrals from **your** existing insurance provider, quotes and records of medical services **you** have received);
- information about **your** race, ethnic origin and religion (**we** may get this information from **your** medical or care-home preferences to allow **us** to provide care that is tailored to **your** needs); and
- information about any criminal convictions and offences (**we** may get this information when carrying out anti-fraud or anti-money-laundering checks, or other background screening activity).

## 5. What we use your personal information for

**Summary:** **We** process **your** personal information for the purposes set out in this privacy notice. **We** have also set out some legal reasons why **we** may process **your** personal information (these depend on what category of personal information **we** are processing). **We** normally process standard personal information if this is necessary to provide the services set out in a contract, it is in **our** or a third party's legitimate interests or it is required or allowed by any law that applies. Please see below for more information about this and the reasons why **we** may need to process special category information.

**More information:** By law, **we** must have a lawful reason for processing **your** personal information. **We** process standard personal information about **you** if this is:

- necessary to provide the services set out in a

- contract** – if **we** have a contract with **you**, **we** will process **your** personal information in order to fulfil that contract (that is, to provide **you** and **your dependants** with **our** products and services);
- **in our or a third party's legitimate interests** – details of those legitimate interests are set out in more detail in section 6 'legitimate interests' below.
- **required or allowed by law**.

**We** process special category information about **you** because:

- **it is necessary for the purposes of preventive or occupational medicine**, to assess whether **you** are able to work, medical diagnosis, to provide health or social care or **treatment**, or to manage health-care or social-care systems (including to monitor whether **we** are meeting expectations relating to **our** clinical and non-clinical performance);
- **it is necessary for an insurance purpose** (for example, advising on, arranging, providing or managing an insurance contract, dealing with a claim made under an insurance contract, or relating to rights and responsibilities arising in connection with an insurance contract or law);
- **it is necessary to establish, make or defend legal claims** (for example, claims against **us** for insurance);
- **it is necessary for the purposes of preventing or detecting an unlawful act** in circumstances where **we** must carry out checks without **your** permission so as not to affect the outcome of those checks (for example, anti-fraud and anti-money-laundering checks or to check other unlawful behaviour, or carry out investigations with other insurers and third parties for the purpose of detecting fraud);
- **it is necessary for a purpose designed to protect the public against dishonesty, malpractice or other seriously improper behaviour** (for example, investigations in response to a safeguarding concern, a member's complaint or a regulator (such as the Care Quality Commission or the General Medical Council) telling **us** about an issue);
- **it is in the public interest, in line with any laws that apply**;
- **it is information that you have made public; or**
- **we have your permission**. As is best practice, **we** will only ask **you** for permission to process **your** personal information if there is no other legal reason to process it. If **we** need to ask for **your** permission, **we** will make it clear that this is what **we** are asking for, and ask **you** to confirm **your** choice to give **us** that permission. If **we** cannot provide a product or service without **your** permission (for example, **we** can't manage and run a health trust without health information), **we** will make this clear when **we** ask for **your** permission. If **you** later withdraw **your** permission, **we** will no longer be able to provide **you** with a product or service that relies on having **your** permission.

## 6. Legitimate interests

**Summary:** **We** process **your** personal information for a number of legitimate interests, including managing all aspects of **our** relationship with **you**, for marketing, to help **us** improve **our** services and products, and in order to exercise **our** rights or handle claims. More detailed information about **our** legitimate interests is set out below.

**More information:** Legitimate interest is one of the legal reasons why **we** may process **your** personal information. Taking into account **your** interests, rights and freedoms, legitimate interests which allow **us** to process **your** personal information include:

- to manage **our** relationship with **you**, **our** business and third parties who provide products or services for **us** (for example, to check that **you** have received a service that **you're** covered for, to validate invoices and so on);
- to provide health-care services on behalf of a third party (for example, **your** employer);
- to make sure that claims are handled efficiently and to investigate complaints (for example, **we** may ask **your benefits provider** for information to make sure **we** receive accurate information and to monitor the quality of **your treatment** and care);
- to keep **our** records up to date and to provide **you** with marketing as allowed by law;
- to develop and carry out marketing activities and to show **you** information that is of interest to **you**, based on **our** understanding of **your** preferences (**we** combine information **you** give **us** with information **we** receive about **you** from third parties to help **us** understand **you** better);
- for statistical research and analysis so that **we** can monitor and improve products, services, websites and apps, or develop new ones;
- to contact **you** about market research **we** are carrying out;
- to monitor how well **we** are meeting **our** clinical and non-clinical performance expectations in the case of health-care providers;
- to enforce or apply **our** website terms of use, **our policy** terms and conditions or other contracts, or to protect **our** (or **our** customers' or other people's) rights, property or safety;
- to exercise **our** rights, to defend ourselves from claims and to keep to laws and regulations that apply to **us** and the third parties **we** work with; and
- to take part in, or be the subject of, any sale, purchase, merger or takeover of all or part of the Bupa business.

## 7. Marketing and preferences

**We** may use **your** personal information to send **you** marketing by post, by phone, through social media, by email and by text.

**We** can only use **your** personal information to send **you** marketing material if **we** have **your** permission or a legitimate interest as described above.

If **you** don't want to receive emails from **us**, **you** can click on the 'unsubscribe' link that appears in all emails **we** send. If **you** don't want to receive texts from **us** **you** can tell **us** by contacting **us** at any time. Otherwise, **you** can always contact **us** to update **your** contact preferences. See section 14 'data protection contacts' for details of how to contact **us**.

**You** have the right to object to direct marketing and profiling (the automated processing of **your** information to help **us** evaluate certain things about **you**, for example, **your** personal preferences and **your** interests) relating to direct marketing. Please see section 13 'your rights' below for more details.

## 8. Processing for profiling and automated decision-making

**Summary:** Like many businesses, **we** sometimes use automation to provide **you** with a quicker, better, more consistent and fair service, and marketing information **we** think will be of interest to **you** (including discounts on **our** products and services). This will involve evaluating information about **you** and, in some cases, using technology to provide **you** with automatic responses or decisions (automated decisions). Please see 'more information' below for further details.

**You** have the right to object to direct marketing and profiling relating to direct marketing (see section 13 'your rights' for more information). **You** may also have the right to object to other types of profiling and automated decision-making set out below. In these cases, **you** have the right to ask **us** to make sure that one of **our** advisers reviews an automated decision, to let **us** know how **you** feel about it and to ask **us** to reconsider the decision. **You** can contact **us** to exercise these rights. See section 14 'data protection contacts' for full contact details.

### More information:

By law, **we** must tell **you** about:

- automated decision-making (making a decision using technology, without any person being involved); and
- profiling (automated processing of **your** information to help **us** evaluate certain things about **you**, for example, **your** personal preferences and **your** interests).

This is because **you** have certain rights relating to both automated decision-making and profiling. **You** have the right to object to profiling relating to direct marketing. If **you** do this, **we** will no longer carry out profiling for direct marketing purposes. **You** also have the right to object to profiling in other circumstances set out below.

When **we** make decisions using only automated processing which produce legal effects which concern **you** or which have a significant effect on **you**, **we** will let **you** know. **You** then have 21 days to ask **us** to reconsider **our** decision or to make a new decision that is not based only on automated processing. If **we** receive a request from **you**, within 21 days of receiving **your** request, **we** will:

- consider the request, including any information **you** have provided that is relevant to it;
- meet **your** request; and
- let **you** know in writing what **we** have done to meet **your** request, and the outcome.

**You** can contact **us** (see section 14 'data protection contacts' for details) to ask about these rights (see section 13 'your rights' for more details).

### Profiling and automated decision-making

The processes set out below involve both profiling and automated decision-making.

- Depending on the type of health-insurance product that

**you** want to benefit from, to help **us** decide what level of cover **we** can offer **you**, **we** will ask **you** to provide information about **your** medical history. **We** may use software to review this information to find out whether **you** have any previous or existing health conditions which **we** cannot cover **you** for and which will be excluded from **your policy**.

- **We** may use software to help **us** calculate the price of products and services based on what **we** know about **you** and other customers. For example, **our** technology may analyse information about **your** claims history and compare it with the information **we** hold about previous claims to evaluate how likely **you** are to need to make a claim. **We** may also evaluate **your** age, where **you** live and other details relating to **your** health (such as existing health conditions and whether **you** smoke) to calculate prices for community-rated products which are based on predefined groups with similar risk profiles.

### Profiling

The processes set out below involve profiling.

- In order to improve outcomes and be more efficient, and allow **us** to offer advice about different **treatment** paths (for example, alternatives to surgery or other invasive **treatments**), **we** may use software to evaluate medical history and information about the general population in an area to identify customers who are likely to need that advice most.
- When **your policy** is due for **renewal**, **our** software tells **us** this and may also evaluate **your** payment and claims history, information about the general information in a particular area, and other information from third parties to automatically provide **you** with information about what incentives **we** can offer **you** and the marketing messages **you** will receive.
- **We** ask other organisations to carry out some of **our** consumer and market analysis to improve **our** marketing processes. This involves sharing personal information relating to **our** customers with third parties who specialise in profiling and segmenting people (putting people into groups of different types of customer, based on different kinds of information collected about them, to help **us** to better target **our** products to them). These companies match the information **we** give them with information they get from other sources to improve the accuracy of their analysis. **We** use the results of this analysis to help **us** target marketing and offers.
- **We** may use information about the products **you** have bought, and information about what other customers who have bought the same products **you** have bought, to make sure **we** send **you** information about the products **you** are most likely to be interested in.
- **We** may share **your** personal information (including **your** name, date of birth, sex and the country **you** live in) with third-party companies, such as FINSCAN, who **we** use to carry out anti-fraud checks. **We** will review any matches from this process. (**We** will not use automated decision-making for this.)

## 9. Sharing your information

**Summary:** We share your information within the Bupa Group, with relevant **policyholders** (including your employer if you are covered under a group scheme), with funders arranging services on your behalf, with people acting on your behalf (for example, brokers and other agents) and with others who help us provide services to you (for example, health-care providers and medical-assistance providers) or who we need information from to allow us to handle or confirm claims or entitlements (for example, professional associations). We also share your information in line with the law.

**More information:** We sometimes need to share your information with other people or organisations for the purposes set out in this privacy notice.

**For all our customers, we share your information with:**

- other members of the Bupa Group;
- other organisations you belong to, or are professionally associated with, in order to confirm your entitlement to claim discounts on our products and services;
- doctors, clinicians and other health-care professionals, hospitals, clinics and other health-care providers;
- suppliers who help deliver products or services on our behalf;
- people or organisations we have to, or are allowed to, share your personal information with by law (for example, for fraud-prevention or safeguarding purposes, including with the Care Quality Commission);
- the police and other law-enforcement agencies to help them perform their duties, or with others if we have to do this by law or under a court order;
- if we (or any member of the Bupa group) sell or buy any business or assets, the potential buyer or seller of that business or those assets; and
- a third party who takes over any or all of the Bupa Group's assets (in which case personal information we hold about our customers or visitors to the website may be one of the assets the third party takes over).

**If we provide insurance or manage a health-care trust, we share your information with:**

- the **policyholder** or their agent if you are not the main member under an individual **policy** (we will send them all membership documents and confirmation of how we have dealt with a claim, and all people who are insured on the **policy** may have access to correspondence and other information we provide through our online portal);
- your employer (or a their broker or agent) for product or service administration purposes if you are a member or beneficiary under your employer's group scheme;
- your broker or agent (or both);
- other third parties we work with to provide our products and services, such as agents working on our behalf, other insurers and reinsurers, actuaries, auditors, solicitors, translators and interpreters, tax advisers, debt-collection agencies, credit-reference agencies, fraud-detection agencies (including health-insurance counter-fraud groups), regulators, data-protection supervisory authorities, health-care professionals, health-care providers and medical-assistance providers; and

- organisations who provide **your treatment** and other benefits, including travel-assistance services.

**If we provide health-care, dental and care-home services, we share your information with:**

- your employer, if your employer is paying for the services we are providing;
- our insurance partners, for example, brokers, reinsurers, actuaries, auditors, solicitors, translators and interpreters, tax advisers, debt-collection agencies, credit-reference agencies, fraud-detection agencies, regulators, data-protection supervisory authorities;
- those paying for the products or services we provide to you, including insurers, public-sector commissioners and embassies;
- those providing **your treatment** and other benefits;
- national registries such as the Cancer Registry;
- national screening databases, such as the NHS Cervical Screening recall system;
- government authorities and agencies, including the Health Protection Agency (for infectious diseases such as TB and meningitis); and
- organisations that carry out patient surveys on our behalf (for example, NPS).

If we share your personal information, we will make sure appropriate protection is in place to protect your personal information in line with data-protection laws.

## 10. Anonymised and combined information

We support ethically approved clinical research. We may use anonymised information (with all names and other identifying information removed) or information that is combined with other people's information, or reveal it to others, for research or statistical purposes. You cannot be identified from this information and we will only share the information in line with legal agreements which set out an agreed, limited purpose and prevent the information being used for commercial gain.

## 11. Transferring information outside the European Economic Area (EEA)

We deal with many international organisations and use global information systems. As a result, we transfer your personal information to countries outside the EEA (the EU member states plus Norway, Liechtenstein and Iceland) for the purposes set out in this privacy notice. Not all countries outside the EEA have data-protection laws that are similar to those in the EEA and if so, the European Commission may not consider those countries as providing an adequate level of data protection.

We take steps to make sure that, when we transfer your personal information to another country, appropriate protection is in place, in line with data-protection laws. Often, this protection is set out under a contract with the organisation who receives that information. For more information about this protection, please contact us at info@bupa-intl.com.

## 12. How long we keep your personal information

We keep your personal information in line with set periods calculated using the following criteria.

- How long you have been a customer with us, the types of products or services you have with us, and when you will stop being our customer.
- How long it is reasonable to keep records to show we have met the obligations we have to you and by law.
- Any time limits for making a claim.
- Any periods for keeping information which are set by law or recommended by regulators, professional bodies or associations.
- Any relevant proceedings that apply.

If you would like more information about how long we will keep your information for, please contact us at info@bupa-intl.com.

## 13. Your rights

**Summary:** You have the right to access your information and to ask us to correct any mistakes and delete and restrict the use of your information. You also have the right to object to us using your information, to ask us to transfer of information you have provided, to withdraw permission you have given us to use your information and to ask us not to use automated decision-making which will affect you.

**More information:** You have the following rights (certain exceptions apply).

- Right of access:** You have the right to make a written request for details of your personal information and a copy of that personal information.
- Right to rectification:** You have the right to have inaccurate information about you corrected or removed.
- Right to erasure ('right to be forgotten'):** You have the right to have certain personal information about you deleted from our records.
- Right to restriction of processing:** You have the right to ask us to use your personal information for restricted purposes only.
- Right to object:** You have the right to object to us processing (including profiling) your personal information in cases where our processing is based on a task carried out in the public interest or where we have let you know it is necessary to process your information for our or a third party's legitimate interests. You can object to us using your information for direct marketing and profiling purposes in relation to direct marketing.
- Right to data portability:** You have the right to ask us to transfer the personal information you have given us to you or to someone else in a format that can be read by computer.
- Right to withdraw consent:** You have the right to withdraw any permission you have given us to handle your personal information. If you withdraw your permission, this will not affect the lawfulness of how we used your personal information before you withdrew permission, and we will let you know if we will no longer be able to provide you with your chosen

product or service.

- Right in relation to automated decisions:** You have the right not to have a decision which produces legal effects which concern you or which have a significant effect on you based only on automated processing, unless this is necessary for entering into a contract with you, it is authorised by law or you have given your permission for this. We will let you know if we make automated decisions, our legal reasons for doing this and the rights you have.

Please note: Other than your right to object to us using your information for direct marketing (and profiling for the purposes of direct marketing), your rights are not absolute. This means they do not always apply in all cases, and we will let you know in our correspondence with you how we will be able to meet your request relating to your rights.

If you make a request, we will ask you to confirm your identity if we need to, and to provide information that helps us to understand your request better. If we do not meet your request, we will explain why.

In order to exercise your rights, please contact us at info@bupa-intl.com.

## 14. Data-protection contacts

If you have any questions, comments, complaints or suggestions in relation to this notice, or any other concerns about the way in which we process information about you, please contact our service team on +44 (0)1273 323 563. Alternatively you can email or write to our Data Protection Officer or Privacy Team at info@bupa-intl.com or **Bupa Global**, Victory House, Trafalgar Place, Brighton BN1 4FY, United Kingdom..

You also have a right to make a complaint to your local privacy supervisory authority. Our main establishment is in the UK, where the local supervisory authority is the Information Commissioner.

Information Commissioner's Office  
Wycliffe House  
Water Lane  
Wilmslow  
Cheshire, United Kingdom  
SK9 5AF

Phone: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

You can also make a complaint with another supervisory authority which is based in the country or territory where:

- you live;
- you work; or
- the matter you are complaining about took place.

# GLOSSARY

<b>Acceptable current clinical evidence</b>	International medical and scientific evidence of effectiveness and safety of the <b>treatment</b> , which include peer-reviewed scientific studies published in or accepted for publication by medical journals that meet internationally recognised requirements for scientific manuscripts. This does not include individual case reports, studies of a small number of people, or clinical trials which are not registered.
<b>Active treatment</b>	<b>Treatment</b> from a <b>medical practitioner</b> of a disease, illness or injury that leads to <b>your</b> recovery, conservation of <b>your</b> condition or to restore <b>you</b> to <b>your</b> previous state of health as quickly as possible.
<b>Acute condition(s)</b>	A disease, illness or injury that is likely to respond to <b>treatment</b> which aims to return <b>you</b> to the state of health <b>you</b> were in immediately before suffering the disease, illness or injury, or which leads to <b>your</b> full recovery.
<b>Artificial life maintenance</b>	Any medical procedure, technique, medication or intervention delivered to a patient in order to prolong life.
<b>Assisted Reproduction Technologies</b>	Technologies including but not limited to in-vitro fertilisation (IVF) with or without intra-cytoplasmic sperm injection (ICSI) gamete intra-fallopian transfer (GIFT), zygote intra-fallopian transfer (ZIFT), egg donation and intra-uterine insemination (IUI) with ovulation induction.
<b>Benefits provider</b>	The <b>recognised medical practitioner, hospital</b> or clinic, or any other service provider, which provides <b>you</b> with any <b>covered benefits</b> .
<b>Bupa Global</b>	Bupa Insurance Services Limited (a company incorporated in England with registered number 03829851 whose registered office is at 1 Angel Court, London, EC2R 7HJ, England., who provides international administration services in relation to this <b>policy</b> .
<b>Bupa group of companies and administrators</b>	<b>Bupa Global</b> , Bupa Insurance Limited and all other companies in the Bupa Group, and those companies which provide any administration of this <b>policy</b> on behalf of <b>Bupa Global</b> .
<b>Co-insurance</b>	The percentage <b>you</b> have to pay towards those <b>covered benefits</b> to which <b>co-insurance</b> applies, as indicated in <b>your</b> membership certificate and membership <b>guide</b> .
<b>Complementary therapist</b>	Such as an acupuncturist, homeopath, reflexologist, naturopath or Chinese medicine practitioner who is fully trained and legally qualified and permitted to practise by the relevant authorities in the country in which the <b>treatment</b> is received.
<b>Covered benefits</b>	The <b>treatment</b> and benefits shown as covered in the <b>Guide to your health plan</b> .
<b>Day-patient</b>	<b>Treatment</b> which for medical reasons requires <b>you</b> to stay in a bed in <b>hospital</b> during the day only. <b>We</b> do not require <b>you</b> to occupy a bed for <b>day-patient psychiatric treatment</b> .
<b>Dependants</b>	Any other people covered by this <b>policy</b> , as named on the insurance certificate.
<b>Diagnostic tests</b>	Investigations, such as X-rays or blood tests, to find the cause of <b>your</b> symptoms.

<b>Dietician</b>	Practitioners must be fully trained and legally qualified and permitted to practice by the relevant authorities in the country where the <b>treatment</b> is received.
<b>Doctor</b>	A person who: is legally qualified in medical practice following attendance at a recognised medical school to provide medical <b>treatment</b> , does not need a <b>specialist's</b> training, and is licensed to practise medicine in the country where the <b>treatment</b> is received. By recognised medical school <b>we</b> mean a medical school which is listed in the World Directory of Medical Schools as published from time to time by the World Health Organisation.
<b>Emergency</b>	A serious medical condition or symptoms resulting from a disease, illness or injury which arises suddenly and, in the judgement of a <b>medical practitioner</b> , requires immediate <b>treatment</b> , and which would otherwise put <b>your</b> health at risk.
<b>Epidemic</b>	An outbreak of a contagious and infective disease that spreads quickly, affecting more persons than expected in a given time period, in a locality where the disease is not permanently prevalent or its normal prevalence have been exceeded.
<b>Family Members</b>	Persons of a family relationship (related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition is available on request.
<b>Guide / Guide to your health plan</b>	The booklet entitled " <b>Guide to your health plan</b> " for the <b>health plan</b> which is stated to apply to <b>you</b> on <b>your</b> insurance certificate. This sets out which <b>treatments</b> and benefits are included under and any exclusions that apply to this <b>policy</b> . Where <b>you</b> the <b>policyholder</b> have a different <b>health plan</b> to the <b>dependants</b> , a different " <b>Guide to your health plan</b> " will apply to each of <b>you</b> .
<b>Health plan</b>	Any insurance plans made available by <b>OIC</b> from time to time.
<b>Hospital</b>	A centre of <b>treatment</b> which is registered, or recognised under the local country's laws, as existing primarily for carrying out major <b>surgical operations</b> , or providing <b>treatment</b> which only <b>specialists</b> can provide.
<b>In-patient</b>	<b>Treatment</b> which for medical reasons normally means that <b>you</b> have to stay in <b>hospital</b> bed overnight or longer.
<b>Intensive care</b>	<b>Intensive care</b> includes; High Dependency Unit (HDU): a unit that provides a higher level of medical care and monitoring, for example in single organ system failure. Intensive Therapy Unit/ <b>Intensive Care</b> Unit (ITU/ICU): a unit that provides the highest level of care, for example in multi-organ failure or in case of intubated mechanical ventilation. Coronary Care Unit (CCU): a unit that provides a higher level of cardiac monitoring. Special care baby unit: a unit that provides the highest level of care for babies.
<b>Medical practitioner</b>	A <b>specialist, doctor, psychologist, psychotherapist, physiotherapist, osteopath, chiropractor, dietician, speech therapist, complementary therapist</b> or <b>therapist</b> who provides <b>active treatment</b> of a known condition.
<b>Medically necessary:</b>	<b>treatment</b> , medical service or prescribed drugs/medication which is: (a) consistent with the diagnosis and medical <b>treatment</b> for the condition; (b) consistent with generally accepted standards of medical practice; (c) necessary for such a diagnosis or <b>treatment</b> ; (d) not being undertaken primarily for the convenience of the member or the treating <b>medical practitioner</b>
<b>Network</b>	<b>Hospitals</b> or similar facilities, or <b>medical practitioner's</b> that have an agreement in effect with <b>OIC, Bupa Global</b> or a <b>service partner</b> to provide <b>you</b> with eligible <b>treatment</b> . To confirm if a provider is in <b>network</b> please visit Facilities Finder at <a href="http://tameen.ae/facilitiesfinder">tameen.ae/facilitiesfinder</a> .

<b>Oman Insurance Company/ OIC</b>	<p><b>Oman Insurance Company</b>, your insurer.</p> <p><b>Oman Insurance Company</b> PO Box 5209 Dubai <b>UAE</b></p> <p><b>Oman Insurance Company (P.S.C.)</b> Paid up Capital AED 461,872,125, C.R. No 41952 Insurance Authority No. 9 dated 24/12/1984 Head Office: P.O. Box 5209, Dubai, U.A.E. Tel: 800 4746, Fax: +971 4 233 7775 <a href="http://www.tameen.ae">www.tameen.ae</a></p>	
<b>Out-patient</b>	<b>Treatment</b> given at a <b>hospital</b> , consulting room, <b>doctor's office</b> or <b>out-patient</b> clinic where <b>you</b> do not stay overnight or as a <b>day-patient</b> to receive <b>treatment</b> .	
<b>Ovulation induction treatment</b>	<b>Treatment</b> including medication to stimulate production of follicles in the ovary including but not limited to clomiphene and gonadotrophin therapy.	
<b>Pandemic</b>	An <b>epidemic</b> occurring over a widespread area (multiple countries or continents) and usually affecting a substantial proportion of the population.	
<b>Persistent vegetative state:</b>	A state of profound unconsciousness, with no sign of awareness or a functioning mind, even if the person can open their eyes and breathe unaided, and the person does not respond to stimuli such as calling their name, or touching. The state must have remained for at least four weeks with no sign of improvement, when all reasonable attempts have been made to alleviate this condition.	
<b>Physiotherapists, osteopaths and chiropractors</b>	Practitioners must be fully trained and legally qualified and permitted to practise by the relevant authorities in the country where the <b>treatment</b> is received.	
<b>Policy</b>	<b>Your</b> contract of insurance with <b>OIC</b> as described in Clause 1 of the Terms and Conditions.	
<b>Policy year</b>	The 12 month period for which this <b>policy</b> is effective, as first shown on <b>your</b> insurance certificate and, if this <b>policy</b> is renewed, each 12 month period which follows the <b>renewal</b> date.	
<b>Policyholder</b>	The main applicant set out in the application form and who will be the first person named on the insurance certificate.	
<b>Pre-existing condition</b>	<ul style="list-style-type: none"> <li>◦ any medical condition declared in <b>your</b> application for cover which has been noted as a 'personal exclusion' under <b>your</b> membership certificate; or</li> <li>◦ any disease, illness or injury for which <b>you</b> received medication, advice or <b>treatment</b>, or <b>you</b> had experienced symptoms of whether the condition was diagnosed or not, prior to becoming a member which was not disclosed under <b>your</b> application for cover.</li> </ul> <p>Where <b>we</b> have accepted <b>your</b> transfer to this plan from another insurance product on a continuous cover basis, the above reference to 'application for cover' shall be deemed to mean <b>your</b> original application for cover under that previous insurance product.</p>	
<b>Prophylactic surgery</b>	Surgery to remove an organ or gland that shows no signs of disease, in an attempt to prevent development of disease of that organ or gland.	
<b>Psychiatric treatment</b>	<b>Treatment</b> of mental conditions, including eating disorders.	
<b>Psychologist and psychotherapist</b>	A person who is legally qualified and is permitted to practice as such in the country where the <b>treatment</b> is received.	

Unrecognised medical practitioner, provider or facility	<ul style="list-style-type: none"> <li>◦ Treatment provided by a <b>medical practitioner, hospital or healthcare facility</b> which are not recognised by the relevant authorities in the country where the <b>treatment</b> takes place as having <b>specialist</b> knowledge, or expertise in, the <b>treatment</b> of the disease, illness or injury being treated.</li> <li>◦ Self <b>treatment</b> or <b>treatment</b> provided by anyone with the same residence, <b>Family Members</b> (persons of a family, related to <b>you</b> by blood or by law or otherwise). A full list of the family relationships falling within this definition are available on request.</li> <li>◦ Treatment provided by a <b>medical practitioner, hospital or healthcare facility</b> which are to whom <b>we</b> have sent a written notice that <b>we</b> no longer recognise them for the purposes of <b>our health plans</b>. <b>You</b> can contact <b>us</b> by telephone for details of <b>treatment</b> providers <b>we</b> have sent written notice to or visit Facilities Finder at <a href="http://bupaglobal.com/en/facilities/finder">bupaglobal.com/en/facilities/finder</a></li> </ul>
We/us/our	OIC and/ or <b>Bupa Global</b> , on behalf of <b>OIC</b> .
You the policyholder	Just the <b>policyholder</b> .
You/your	The <b>policyholder</b> and/or any <b>dependants</b> .

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**Your** calls may be recorded and may be monitored.

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