



A simple
suite of cover
for employees
in the Gulf

Gulf Solutions for Companies

Tailored healthcare for your employees in Bahrain, Jordan,
Kuwait, Oman, Qatar and the United Arab Emirates



Why choose Gulf Solutions with Aviva?

Health regulations in the Gulf region can be complex. That's why, building on the success of our award-winning Emirates International Solutions, we have created Gulf Solutions, a product dedicated to the Gulf region.

Aviva Health UK is part of the Aviva group. Aviva is one of the world's leading insurance companies with a presence in 16 countries around the world, and the largest insurer in the UK.

At Aviva Health UK, we combine financial strength and corporate efficiency with in-depth clinical expertise.

As part of an international business, we understand that every country and every company is different – and with access to a growing network of local knowledge in key parts of the world, you and your employees can have peace of mind that, wherever they are, we have the medical expertise and local knowledge to help – 24 hours a day, 365 days a year.

Working in partnership with local providers, Gulf Solutions enables us to offer appropriate support to employees living and working in Bahrain, Jordan, Kuwait, Oman, Qatar and the United Arab Emirates (UAE).

This guide gives a summary of the cover provided by Gulf Solutions. For further information about the cover our policies provide outside Bahrain, Jordan, Kuwait, Oman, Qatar and the UAE, please see our International Solutions guide.

Award-winning cover

Over the years, we have won awards for both our products and service:

- **Health Insurance Awards:**
 - Health Insurance Company of the Year 2010, 2011, 2012, 2013, 2014
 - Best Individual International PMI Provider 2013
 - Best Customer Service by a Provider 2012 and 2013
 - Most Innovative New Product 2012 for Emirates International Solutions
 - Best Individual PMI Provider 2011 and 2013
 - Best Group PMI Provider 2010, 2011, 2012, 2013 and 2014
- **Corporate Adviser Awards**
 - Best Healthcare Provider 2013

Perhaps this is another reason so many companies are reassured when they select us to provide international PMI for their employees while they're working or living overseas.

To find out how we can help you, please contact your financial adviser or, if you would like to speak to us directly, our International Direct team on **0800 051 1524 (+44 2380 371944 from outside the UK)**, or email international.sales@aviva.co.uk.

Lines open Mon-Fri 9am to 5pm UK time. Calls to and from Aviva may be monitored and/or recorded.

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Gulf Solutions at a glance

- A product designed specifically for employees in Bahrain, Jordan, Kuwait, Oman, Qatar and the United Arab Emirates
- Fully compliant with local regulations – designed in partnership with established local insurance providers to ensure we offer appropriate support for employees based in this region
- Extensive benefits as standard with \$8 million cover – and extra benefits you can add to suit your business and employees' needs
- Access to international healthcare support 24 hours a day, 365 days a year
- Evacuation to an appropriate facility if treatment isn't available locally
- Easy claims process – with direct settlement in the majority of cases, including for dental and optical claims
- Cover from a leading insurance company with a worldwide presence

Cover in the Gulf

When your employees are working in the Gulf, they may need to demonstrate that they have appropriate healthcare cover to satisfy visa requirements and, in some cases, it may be mandatory for cover to be provided by a locally-licensed insurer. We work with local providers to ensure your employees can be covered by a policy that's entirely appropriate to the territory in which they are living – and still benefit from a wide range of features if they travel outside the region.

Peace of mind for your employees

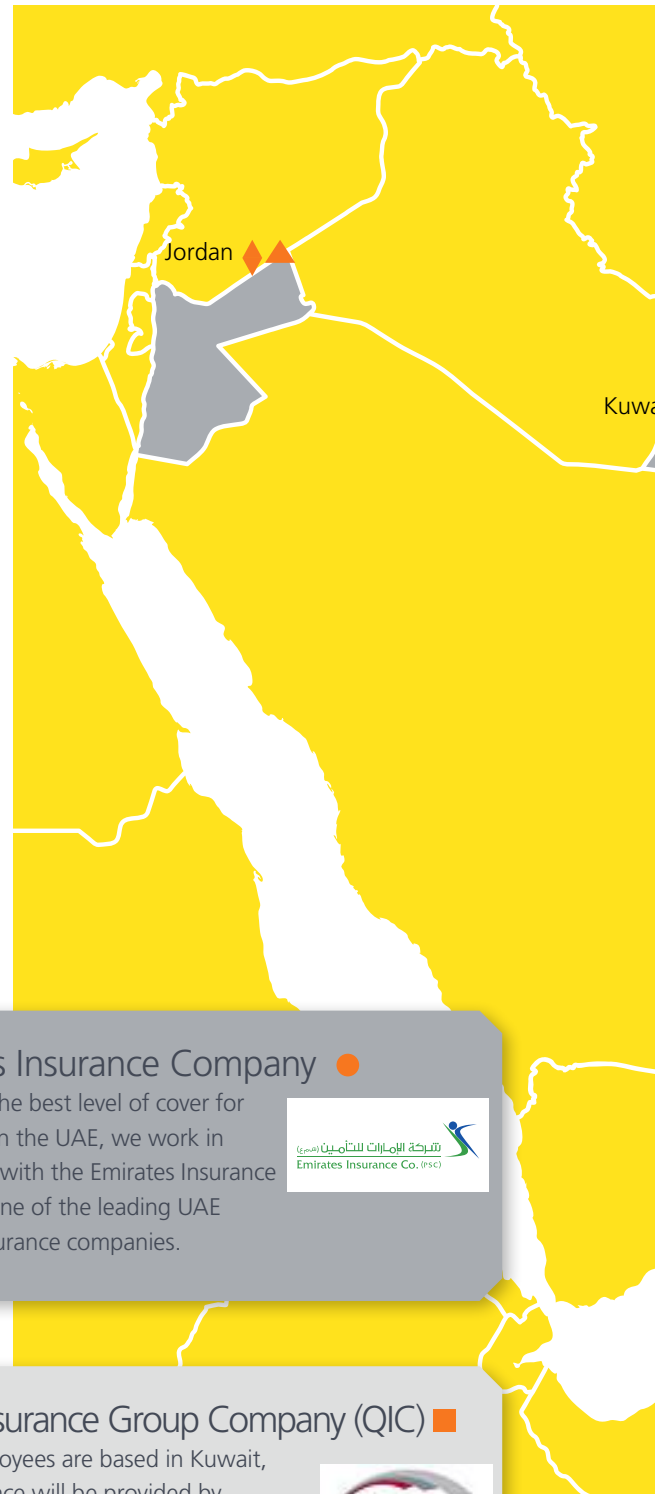
Working alongside our International Solutions product, Gulf Solutions is a private medical insurance product that covers employees who are working or living in Bahrain, Jordan, Kuwait, Oman, Qatar or the UAE for six months or more, providing access to a network of high quality healthcare facilities in the Gulf region.

- Your employees will have access to an emergency medical helpline that's open 24 hours a day, 365 days a year.
- Whenever it's needed, we will arrange medical treatment, or even air evacuation when medically necessary.
- We can liaise with doctors, provide translation services, and even pass information to families back home so your employee can focus on getting better.
- We offer round the clock support – our 24-hour medical helplines mean that health queries can be answered night and day.

Our partners around the world help us to make sure your employees can get appropriate treatment wherever and whenever they need it. Please see our International Solutions guide for information about the cover we provide outside the Gulf region.

Tailored to the Gulf

To ensure your employees can be covered by a policy that's entirely appropriate to the territory in which they are living, we have created Gulf Solutions in conjunction with Bahrain Kuwait Insurance Company, Arab Orient Insurance Company, Emirates Insurance Company, Qatar Insurance Group Company and NAS Administration Services.



Bahrain Kuwait Insurance Company (BKIC) ▶

If your employees are based in Bahrain, their insurance will be provided by Bahrain Kuwait Insurance Company (BKIC), a market leader in insurance in Bahrain and part of the Gulf Insurance Group.



Emirates Insurance Company ●

To provide the best level of cover for employees in the UAE, we work in partnership with the Emirates Insurance Company, one of the leading UAE national insurance companies.



Arab Orient Insurance Company ◆

If your employees are based in Jordan, their insurance will be provided by Arab Orient Insurance Company, one of the leading insurance companies in the region.



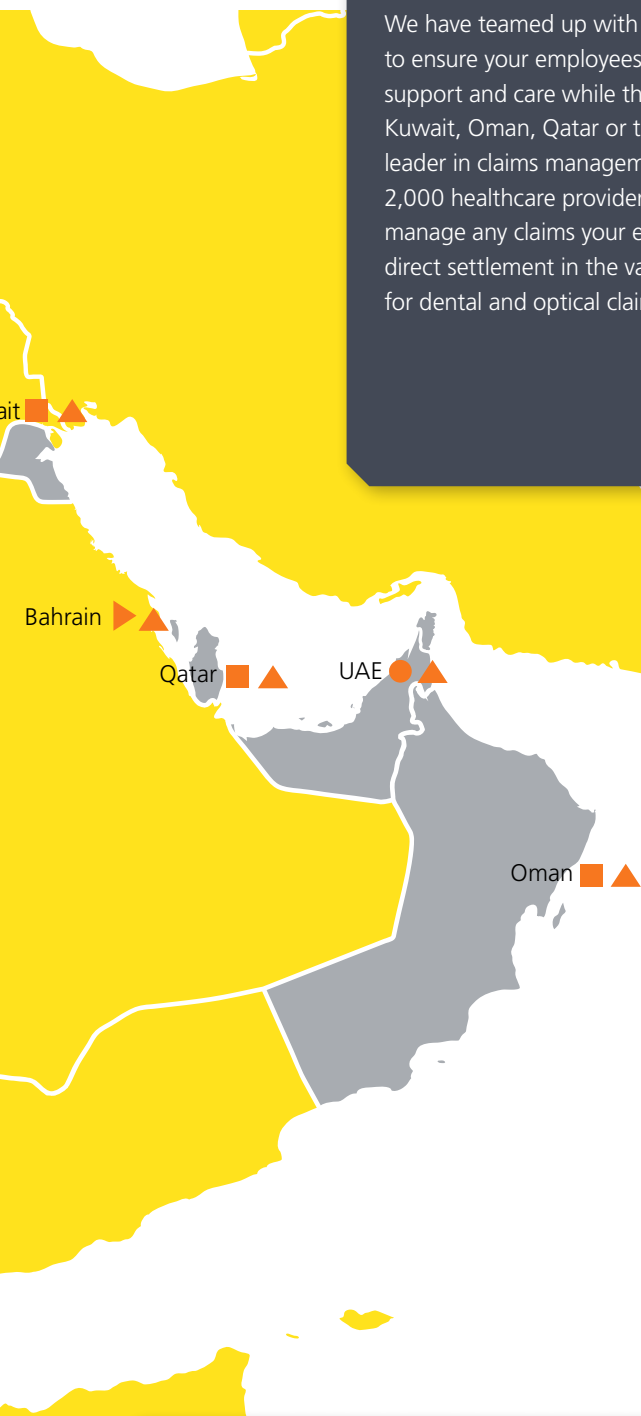
Qatar Insurance Group Company (QIC) ■

If your employees are based in Kuwait, their insurance will be provided by Kuwait Qatar Insurance Company (KQIC), in Oman it will be provided by Oman Qatar Insurance Company (OQIC), and in Qatar, by Q Life & Medical Insurance Company (QLM). KQIC, OQIC and QLM are part of Qatar Insurance Group Company (QIC).



NAS Administration Services ▲

We have teamed up with NAS Administration Services to ensure your employees receive the best possible support and care while they're living in Bahrain, Jordan, Kuwait, Oman, Qatar or the UAE. NAS are a market leader in claims management with a network of over 2,000 healthcare providers in the Gulf region. They will manage any claims your employees make, providing direct settlement in the vast majority of cases, including for dental and optical claims.



With International Solutions outside the Gulf

With Gulf Solutions, your employees will still receive benefits from International Solutions if they travel outside their country of residence. For further information, please refer to our International Solutions guide, speak to your financial adviser or, if you would like to speak to us directly, call our International Direct team on 0800 051 1524 (+44 2380 371944 from outside the UK).

Lines open Mon-Fri 9am to 5pm UK time. Calls to and from Aviva may be monitored and/or recorded.

Gulf Solutions – choose your cover

Healthcare regulations vary throughout the Gulf region. That's why, to make sure your employees have cover that's entirely appropriate to where they are living, Gulf Solutions gives you the flexibility to select the level of cover you need.

There are four main tiers of cover for you to choose from.

Gulf Solutions 1 – your core cover

At the heart of every Gulf Solutions policy there's a comprehensive range of benefits, designed to give your employees extensive 'core' cover. This cover comes as standard on all Gulf Solutions policies and includes high quality treatment if they're ill or have an accident, 24-hour medical assistance and evacuation to an appropriate facility if treatment isn't available locally. Gulf Solutions 1 also provides comprehensive cancer cover, optical cover and a wide range of repatriation and compassionate travel benefits. You'll find further information about this on pages 10 and 17–23.

For many employees, Gulf Solutions 1 may provide all the cover you need.

Gulf Solutions 2, 3 and 4 – options to upgrade your cover

Depending on where your employees are based, you may need or want to top up their 'core' cover by adding extra tiers of cover. There are three additional tiers to choose from:

- **Gulf Solutions 2** – adds [Dental cover](#)
- **Gulf Solutions 3** – adds Dental and [Additional Out-patient & Alternative Therapies](#)
- **Gulf Solutions 4** – adds Dental, Additional Out-patient & Alternative Therapies, and [Wellbeing](#).

You'll find further information about these options on pages 12–13 and 24–25. Selecting a higher tier of cover will increase your premium.

Maternity cover

We offer the option to add Maternity cover to any of the Gulf Solutions products. However, in Abu Dhabi and Dubai maternity cover is a mandatory requirement. As the majority of expatriates in the United Arab Emirates live and work in either Abu Dhabi or Dubai, we automatically include Maternity for all employees who are based in the United Arab Emirates. You'll find further information about our Maternity benefits on pages 9 and 25–26. When Maternity is included on your policy, it will increase your premium.

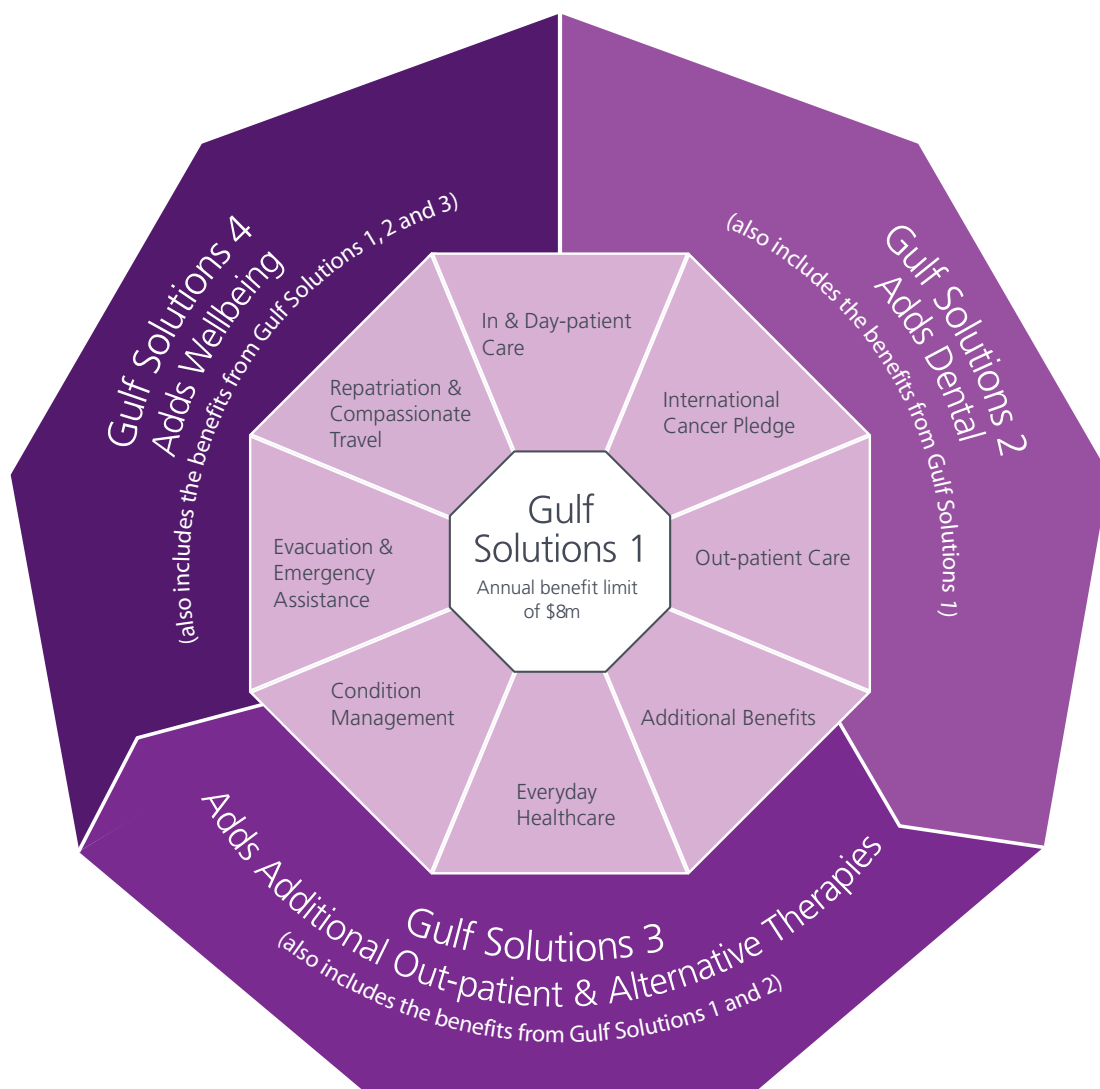
United Arab Emirates

Gulf Solutions 1, 2, 3 and 4 are all suitable for employees who hold a visa to work or reside in the United Arab Emirates, and are fully compliant with regulations in Abu Dhabi and Dubai where we are required to provide some extra benefits, including maternity cover. If your employees are based in the United Arab Emirates, we will automatically include these benefits, including Maternity on your policy. Please see the Policy Summary on pages 17–26 for further information.



How it works

Gulf Solutions gives you the flexibility to choose the tier of cover you need. This is important, not only for your employees' peace of mind but also for your business and local legislative requirements.

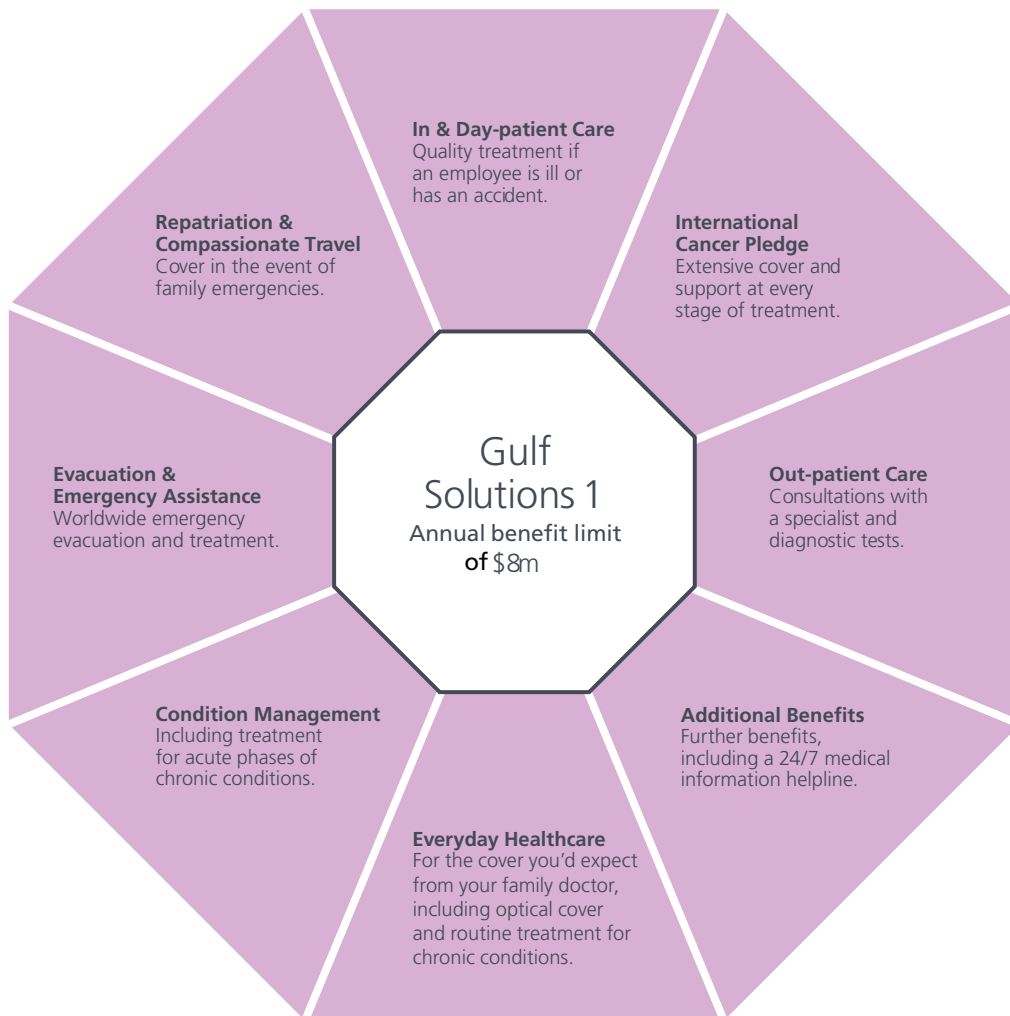


Maternity cover

Maternity cover can be added to any of the Gulf Solutions products shown in the diagram above (1, 2, 3 or 4).

Gulf Solutions 1 – the core cover

Your Gulf Solutions policy will give your employees access to a range of core benefits as standard (shown in the diagram below). This is a summary of those benefits. The full list of benefits and cover provided by Gulf Solutions 1 is shown on pages 17–23. For many employees, Gulf Solutions 1 may provide all the cover you need.

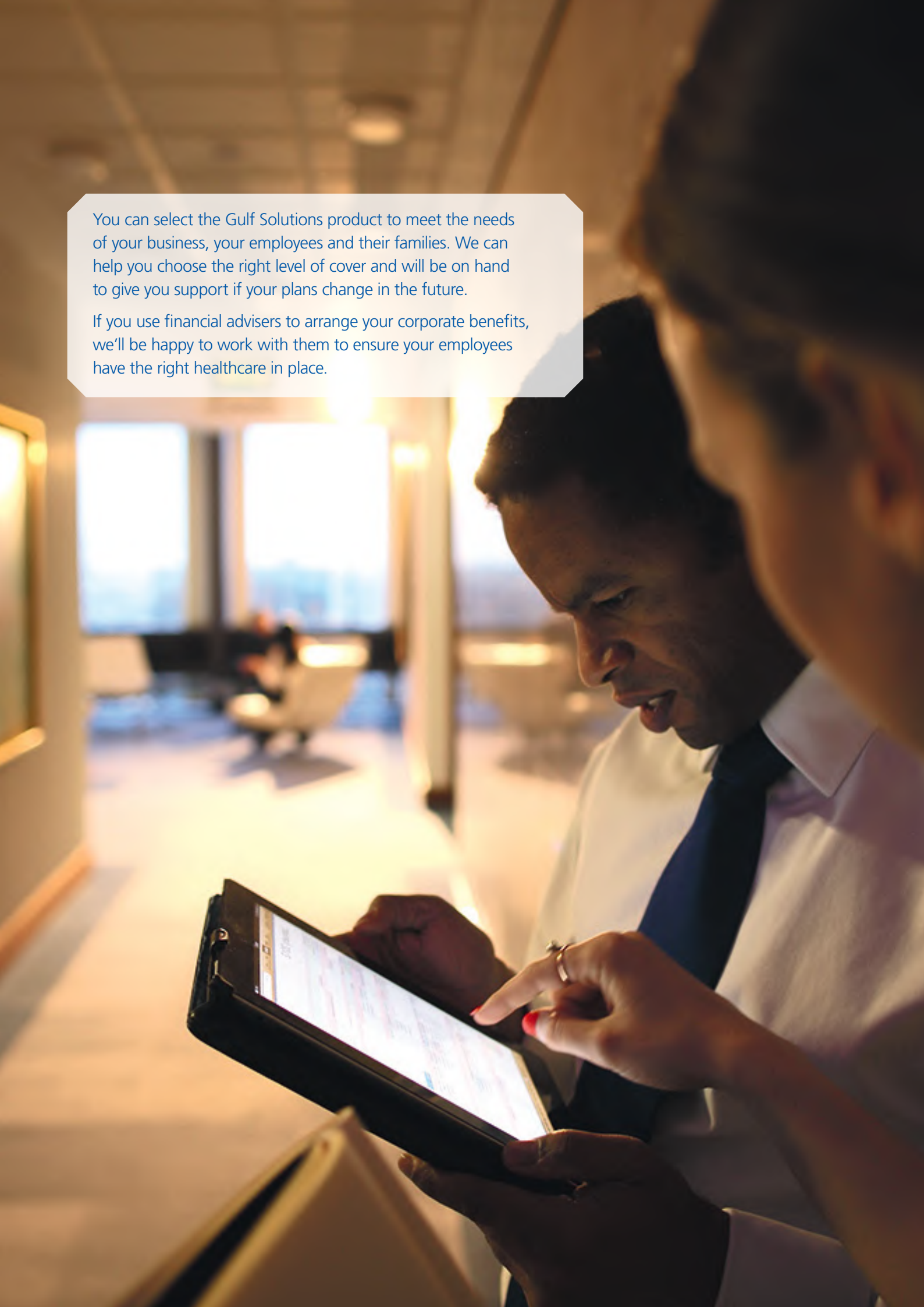


Our International Cancer Pledge

We understand the importance of providing extensive cover and support at every stage of cancer treatment. Our cancer pledge gives your employees peace of mind that we'll cover the treatment and palliative care members need, as recommended by an oncology specialist. We also want to make things as comfortable as possible following treatment, so we'll provide cover for aftercare, including a contribution towards the costs of prostheses and wigs. Please see page 23 for details about the cover provided. Please be aware that stem cell treatment will not be covered.

Repatriation & Compassionate Travel

Your employees will automatically benefit from a range of repatriation and compassionate travel benefits as standard, providing further cover in the event of family emergencies. If a member needs to be evacuated, this benefit means they can choose to be repatriated to either their home country or their country of residence, provided it is medically safe to do. You'll find further information about these benefits on page 22.



You can select the Gulf Solutions product to meet the needs of your business, your employees and their families. We can help you choose the right level of cover and will be on hand to give you support if your plans change in the future.

If you use financial advisers to arrange your corporate benefits, we'll be happy to work with them to ensure your employees have the right healthcare in place.

Options to increase your cover

Depending on your budget and any local requirements for the area your employees will be working in, you can increase the benefits provided by your Gulf Solutions policy by adding extra tiers of cover. This is a summary of those benefits. The full list of benefits and cover provided is shown on pages 17–26. Selecting tiers 2, 3 or 4 will increase your premium.

Add Dental cover by upgrading to Gulf Solutions 2

If you would like to offer your employees and their families the additional benefit of Dental cover, you can choose to upgrade your policy from Gulf Solutions 1 to Gulf Solutions 2. Gulf Solutions 2 provides full cover for the dental costs included in the policy, up to the specified limits. With Gulf Solutions 2, we'll pay towards the cost of routine dental check ups and dentistry, such as X-rays and fillings. We'll also pay towards complex dentistry such as porcelain crowns, extractions and dental surgery, as well as orthodontic treatment for children. In most cases, we'll settle bills directly with the dentist. You'll find information about the dental cover provided by Gulf Solutions 2 on page 24.



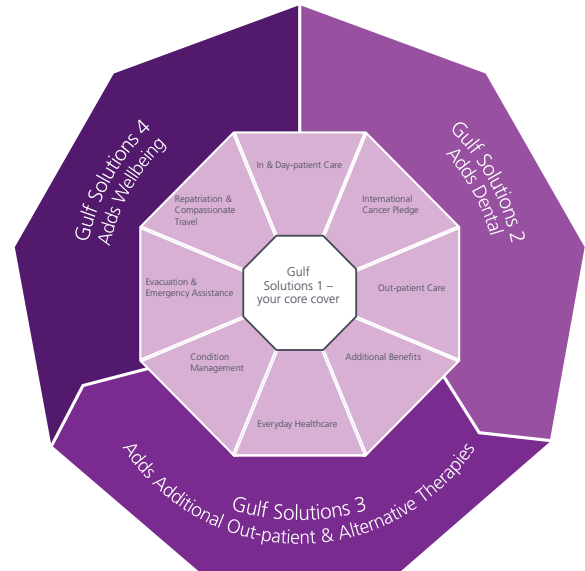
Add Additional Out-patient & Alternative Therapies by upgrading to Gulf Solutions 3

Under Gulf Solutions 3, not only will your employees and their families benefit from the Dental cover provided by Gulf Solutions 2, but they will also have additional support to help them recover their health, such as psychiatric treatment and out-patient rehabilitation. In addition, Gulf Solutions 3 includes up to five speech therapy sessions for children. We'll also pay towards alternative therapies, such as acupuncture, ayurvedic, Chinese and homeopathic medicine.



Add Wellbeing with Gulf Solutions 4

Wellbeing includes a range of helpful extra benefits to help your employees stay as healthy as possible. If you choose to upgrade your policy to Gulf Solutions 4, not only will we provide cover towards the cost of routine and other physical examinations, such as mammograms and prostate screenings, but we'll also cover other tests such as blood pressure and hepatitis, hearing tests, and dietician and allergy tests. Wellbeing also covers vaccinations for leisure in addition to business travel. With a Gulf Solutions 4 policy, your members will also automatically be covered for Dental and Additional Out-patient & Alternative Therapies. Please see page 25 for more information.



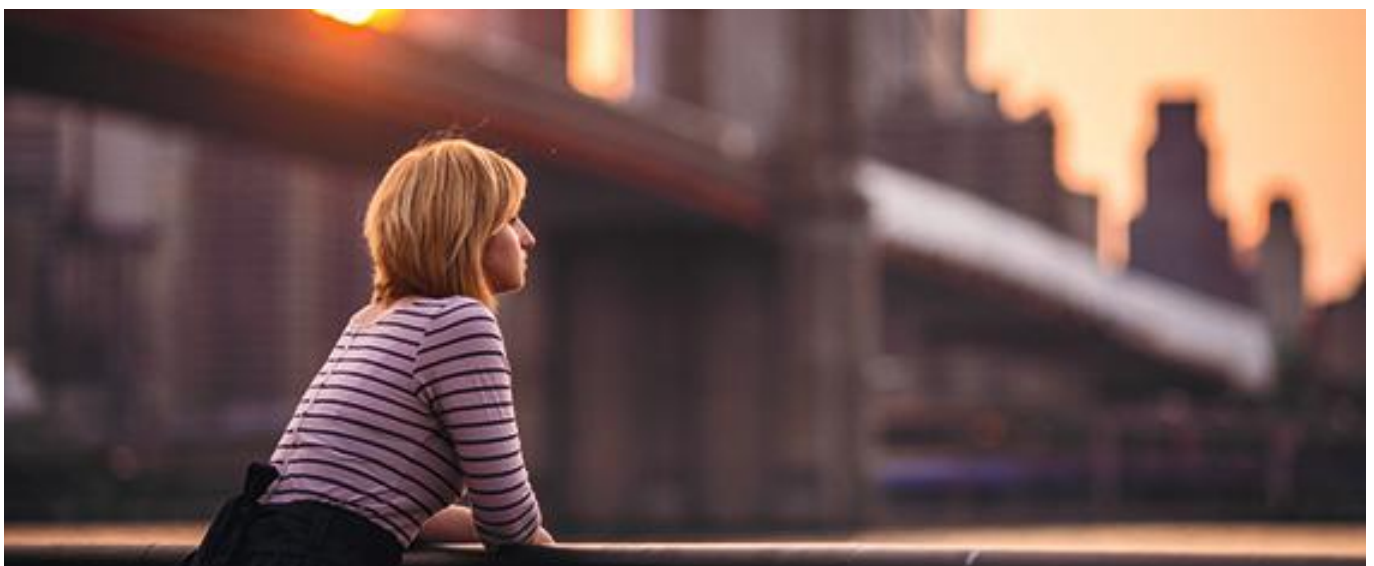
Enhance your cover with Maternity

Gulf Solutions gives you the flexibility to add Maternity to your policy whichever tier of cover you choose – Gulf Solutions 1, 2, 3 or 4 – either to meet local legislative requirements, or as an optional value-added benefit in areas where maternity cover isn't a mandatory requirement.

By adding Maternity to your Gulf Solutions policy, your employees and their families will have peace of mind that they'll be covered during pregnancy and childbirth, including pre- and post-natal care and newborn cover. Our Maternity option also provides cover for investigations into the cause of infertility. You'll find further information about the level of cover provided by Maternity on page 26. Selecting Maternity will increase your premium.

Employees in the United Arab Emirates

If your employees hold a visa to work or reside in the United Arab Emirates, we will automatically include Maternity cover on your Gulf Solutions policy in order to comply with local regulations. If this applies to you, please see the Policy Summary on pages 17–26 for information about Maternity and the other additional benefits included on your policy to comply with local regulations.



Making claiming easy

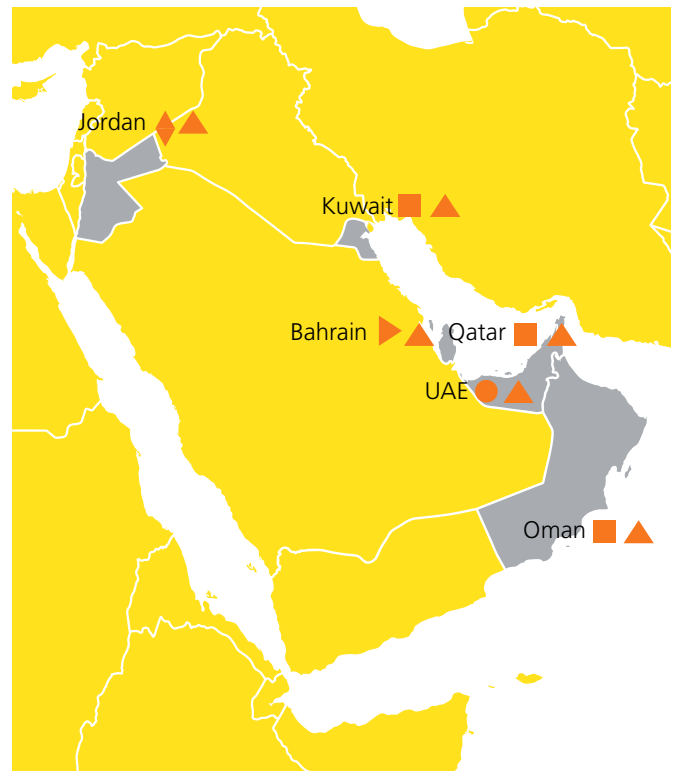


At Aviva, we understand that when your employees are working in a foreign country, it's even more important to have a claims process that's easy and hassle-free. And we believe it's the local knowledge that really makes a difference.

In the Gulf we have partnered with NAS Administration Services to ensure your employees receive the best possible support and healthcare, if and when they need it. Operating throughout the Gulf region, NAS are a market leader in claims management with a network of over 2,000 medical facilities.

Together with NAS, we will provide support and guidance throughout the claims process for your employees based in Bahrain, Jordan, Kuwait, Oman, Qatar and the UAE. In the vast majority of cases, the medical facility will manage your employees' claims with NAS directly. Alternatively, employees can contact NAS or complete the claim form found in their member login area.

When you take out a Gulf Solutions policy, your employees will receive a welcome letter and personalised Gulf Solutions membership card. This will contain all the details they'll need to make a claim. Your employees will also receive login details to access a secure member portal containing further information about the claims process, along with the policy's terms and conditions. This documentation will be specific to each member's country of residence.



Membership cards

In the Gulf, medical providers require employees to confirm their identity using photo ID before treatment is provided. If you take out a Gulf Solutions policy for your employees, we'll ask all members to send us a high resolution jpeg photo (as used on visas and passports), so that a personalised Gulf Solutions membership card can be created for each member.

What's next?

You'll find further information about Gulf Solutions in the Policy Summary section of this brochure.

To find out more about how easy it is to give your employees quality international healthcare with Aviva, please speak to your financial adviser or, if you would like to speak to us directly, call our International Direct Team on [0800 051 1524](tel:0800 051 1524) (+44 2380 371944 from outside the UK), or email international.sales@aviva.co.uk. Our lines are open Monday to Friday, 9am to 5pm UK time. Calls to and from Aviva may be monitored and/or recorded.

We can:

- Prepare an initial policy specification based on the countries you'd like to cover and the benefits you'd like to include
- Discuss which options would be most beneficial
- Take you through the application process and the documents you'll need to provide for the countries you'd like to cover.

keyfacts®

Policy Summary

Gulf Solutions from Aviva

This Policy Summary has been designed to provide you with the key information about the product, and it is important that you read this section. The Policy Summary does not, however, contain the full standard terms and conditions that apply to the product.

These can be found in the Terms and Conditions, a copy of which is available on request. Non-standard terms may apply. Completed application forms are required.

What does Gulf Solutions offer?

Gulf Solutions gives your employees locally compliant medical cover whilst they are living and working in Bahrain, Jordan, Kuwait, Oman, Qatar or the United Arab Emirates. Gulf Solutions, in conjunction with International Solutions, provides your employees with worldwide access to healthcare. Your policy also offers a number of extra benefits such as a 24-hour medical information line and MyHealthPassport.

What is covered – a summary

It is important to note that this benefit table is only intended to provide you with a summary of the benefits offered by Gulf Solutions.

Gulf Solutions 1

Benefits	Cover	Notes
Overall annual limit	\$8,000,000	✓ = This tick denotes that the benefit is covered in full \$ = US dollars

Treatment as an in-patient or day-patient at a hospital

Benefits	Cover	Notes
Hospital charges	✓	Including accommodation, intensive and high dependency care, nursing care and operating theatre
Specialists' fees	✓	Surgeons', anaesthetists' and physicians' fees
Diagnostic tests	✓	For example endoscopy, removal of tissue for biopsy, blood tests, X-rays, scans and ECGs
CT, MRI and PET scans	✓	
Treatment by a physiotherapist, dietician, occupational therapist and alternative therapist	✓	On specialist referral
Reconstructive surgery	✓	We will cover a surgical procedure to restore the member's appearance if the procedure immediately follows an accident or treatment for cancer
Internal prostheses	✓	For example heart valves and artificial joints
Kidney dialysis	✓	Short term dialysis
Psychiatric treatment	Up to 30 days	
Rehabilitation	Up to 25 days	Physical therapies given as an in-patient immediately following treatment that is covered by the policy, for each medical condition every policy year.

In addition for residents of the United Arab Emirates

Hospital accommodation for one close relative	✓	Staying with the member in the same room when they are in a critical condition
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Gulf Solutions 1

Treatment as an out-patient – by or under the care of a specialist		
Benefits	Cover	Notes
Consultations with a specialist	✓	
Diagnostic tests	✓	For example blood tests, X-rays, scans, ECGs
CT, MRI and PET scans	✓	
Radiotherapy/chemotherapy	✓	
Treatment for cancer	✓	
Surgical procedures	✓	
Emergency dental treatment	Up to \$2,400	For accidental dental injury caused by external trauma
Hire or purchase of medical aids such as wheelchairs, crutches, stoma supplies and podiatry appliances if needed after in-patient, day-patient or out-patient treatment	Up to \$800	
Specialist referred treatment by a speech therapist	✓	Up to 10 speech therapy sessions following eligible treatment as an in-patient or day-patient for trauma or a stroke
Physiotherapy following eligible treatment as an in-patient or day-patient	✓	

Gulf Solutions 1

Additional Benefits		
Benefits	Cover	Notes
Organ transplant	In full for the recipient. Harvesting costs only for the donor	We will cover heart, lung, pancreas, liver, kidney and bone marrow transplants only. Cover is only available for the donor if the recipient is covered by the policy
Complications of pregnancy and childbirth	✓	
Newborn cover	Up to \$160,000. In full for residents of Abu Dhabi	Cover is only available where the mother is covered by the policy, for acute conditions occurring during the first 112 days following birth
External prostheses	Up to \$8,000 for each condition	For example artificial limbs
Parent hospital accommodation when staying with a child covered by the policy	✓	Child aged under 18 undergoing treatment covered by the policy, one parent only
Cash benefit for each night spent as an in-patient in a government or charitable hospital	\$240 each night	Up to 28 nights when undergoing treatment covered by the policy
Nursing at home by a nurse	✓	Up to 60 days immediately following eligible treatment as an in-patient or day-patient
Hospice donation	\$240 each day	Up to 90 days
Local ambulance	✓	
In addition for residents of the United Arab Emirates		
Treatment for accidental dental injury	✓	If required as a result of a medical emergency or as a result of a life-threatening condition
Treatment for accidental hearing loss	✓	
Treatment for accidental sight loss	✓	

Policy Summary

Gulf Solutions 1

Everyday Healthcare		
Benefits	Cover	Notes
Consultations with a general practitioner	Up to a combined limit of \$4,000. In full for residents of the United Arab Emirates, excluding Abu Dhabi.	Up to 20 consultations. We only cover home visits if they are clinically necessary
Minor surgery by a general practitioner		Carried out under local anaesthetic in the general practitioner's surgery
Tests carried out by or referred by a general practitioner		
Physiotherapy on referral by a general practitioner	Up to 10 sessions for each condition	Maximum of 30 sessions each policy year
Vaccinations	Up to \$800	In line with World Health Organisation guidelines for the member's country of nationality and country of residence. This does not cover vaccinations for leisure travel
Child vaccinations (for members aged 17 or under)	✓	In line with World Health Organisation guidelines for the member's country of nationality and country of residence. This does not cover vaccinations for leisure travel
Child development assessments	✓	All tests must be carried out by a general practitioner or paediatrician
Prescription drugs and dressings, supports and appliances (including prostheses)	Up to \$4,800. In full for residents of Abu Dhabi	
Routine maintenance of chronic conditions	Up to \$32,000. In full for residents of the United Arab Emirates	For all chronic conditions except cancer. We do not apply this limit to cancer treatment
Hormone replacement therapy (HRT)	✓	If menopause is due to medical intervention and treatment is medically necessary. Up to 18 months in total whilst a member of the policy, not each policy year
Routine sight examinations	Up to \$160 for each examination	We cover one examination every two years
Prescription glasses, sunglasses or contact lenses	Up to \$160	Optical benefit covers glasses and contact lenses needed if a prescription changes
In addition for residents of Dubai		
Preventative services programme required by the Dubai Health Authority	✓	For example, regular diabetes screening

Gulf Solutions 1

Condition Management		
Benefits	Cover	Notes
Treatment for HIV/AIDS	Up to \$16,000	
Treatment for acute phases of chronic conditions	Up to a combined limit of \$80,000	We will cover unexpected acute flare-ups of a chronic condition or a congenital condition until the member's condition is re-stabilised
Treatment for acute phases of congenital conditions after diagnosis		
For residents of the United Arab Emirates		
Treatment for HIV/AIDS	Up to \$16,000	
Treatment for acute phases of chronic conditions	✓	We will cover unexpected acute flare-ups of a chronic condition until the member's condition is re-stabilised
Treatment for acute phases of congenital conditions after diagnosis	✓	We will cover unexpected acute flare-ups of a congenital condition until the member's condition is re-stabilised

Gulf Solutions 1

Evacuation and Emergency Assistance		
Benefits	Cover	Notes
Cost for evacuation to a place where the member can receive treatment that the policy covers	✓	
Worldwide extension for emergency evacuation and treatment	Up to 60 days	For members with worldwide cover excluding the USA and Caribbean
Payment for accommodation costs (other than at a hospital) needed in connection with an evacuation	Up to \$160 each night	Up to \$3,200 each evacuation
Local burial or transport of mortal remains	Up to \$12,000	

Policy Summary

Gulf Solutions 1

Repatriation & Compassionate Travel		
Benefits	Cover	Notes
Repatriation in the event of an evacuation	✓	
Economy return flight (or equivalent) following the death of a close relative	Up to \$1,600	
Economy return flight (or equivalent) for a close relative or legal guardian to supervise the member's dependent children in their country of residence following the member's evacuation or repatriation	Up to \$1,600 each policy year	The member can choose from either option each time an evacuation or repatriation takes place
OR		
Economy return flight (or equivalent) for the member's dependent children to stay with a close relative or legal guardian following the member's evacuation or repatriation	Up to \$1,600 for each child each policy year	
Accommodation and subsistence costs in the area the member has been evacuated to for the member's husband or wife following an evacuation	Up to \$160 each night up to 30 nights	Cover is only available if the member's husband or wife is in the same country of residence
Costs for local travel each way between accommodation and a hospital for the member's husband or wife following an evacuation	Up to \$40 each day up to 30 days	Cover is only available if the member is receiving treatment as an in-patient and the member's husband or wife is in the same country of residence
Economy return flight (or equivalent) for the member's husband or wife to accompany them following an evacuation	Up to \$1,600	Cover is only available if the member's husband or wife is in the same country of residence
Return home to recuperate	Up to \$1,600	Covers the cost of an economy return flight (or equivalent) following eligible evacuation

Gulf Solutions 1

Our International Cancer Pledge – benefits for cancer treatment

Benefits	Cover	Notes
Hospital charges for surgery and medical admissions	✓	
Specialists' fees	✓	Surgeons', anaesthetists' and physicians' fees
Nursing care	✓	
Operating theatre	✓	
Reconstructive surgery	✓	
Post surgery services	✓	Includes specialist services immediately following surgery, such as consultations with a dietician or stoma nurse
Radiotherapy and chemotherapy	✓	
Bone strengthening drugs (such as bisphosphonates)	✓	We pay for bone strengthening drugs when they are being used to treat metastatic bone disease
Treatment prescribed by a specialist for side effects whilst receiving chemotherapy or radiotherapy	✓	
Wigs	Up to \$160	We will pay towards the cost of a wig if needed, due to hair loss caused by cancer treatment. This is payable once for each member, not every policy year
External prostheses	Up to \$8,000	We will pay towards the cost of the first external prosthesis following surgery for cancer
Bone marrow transplants	In full for the recipient. Harvesting costs only for the donor	
Monitoring	Up to 5 years	
On-going needs, such as replacement of tubes or drains	Up to 5 years	
Preventative treatment for cancer	✓	Only if the member has already had treatment for cancer that we have paid for. For example, we will pay for a mastectomy to a healthy breast in the event that the member has been diagnosed with cancer in the other breast
End of life care	✓	In a hospital if it is medically necessary
Hospice donation	\$240 each day, up to 90 days	Each day the member is admitted
Take home medication for oncology treatment	Up to \$8,000	Prescribed by a specialist. This includes hormone therapy

Policy Summary

Gulf Solutions 2 adds these benefits

Dental

The following benefits are subject to a combined limit of \$2,400 for each member every policy year

Benefits	Cover	Notes
Routine dental examinations	Up to \$480	Includes cleaning, polishing and sealant
Routine dental treatment	Up to \$960	Includes X-rays, gingivitis treatment, composite or metal fillings and pins, mouth and bite guards. This does not include periodontic treatment
Complex dentistry (includes orthodontic treatment for members aged 17 or under)	Up to \$1,920	For example porcelain crowns and caps, extractions, bridges, root canal treatment, dental surgery which is carried out in a dentist's chair under local anaesthetic. This does not cover dentistry carried out for cosmetic reasons

Gulf Solutions 3 adds these benefits

Additional Out-patient & Alternative Therapies

Benefits	Cover	Notes
Psychiatric treatment on referral by a general practitioner	Up to 10 consultations	
Speech therapy for children on referral by a general practitioner	Up to 5 sessions	For each child covered by the policy
Rehabilitation	Up to \$11,200	This covers physical therapies on medical advice following in-patient or day-patient treatment

The following benefits are subject to a combined limit of \$4,000 for each member every policy year. Members do not need to see a general practitioner or specialist before making a claim for these benefits

Alternative therapies – cover for consultations and treatment with the following practitioners: ayurvedic, Chinese medicine, acupuncture and homeopathy	Up to 10 sessions	
Chiropody and podiatry	Up to 10 sessions	
Osteopathy and chiropractic treatment	Up to 10 sessions	

Gulf Solutions 4 adds these benefits

Wellbeing

Members do not need to have symptoms or see a general practitioner or specialist before making a claim for benefits in this option

Benefits	Cover	Notes
Cancer screening. For example PAP smears, mammograms, prostate screening, bowel screening	Up to \$800 in combined total. Each test is covered once every two years	
Other tests and examinations. For example blood pressure, hepatitis, HIV, gastroscopy		
Hearing tests		This does not include hearing aids
Dietician and allergy tests		Dietician tests are limited to four each policy year
Travel vaccinations	Up to \$800	Includes anti-malarial treatment

Maternity

Mandatory maternity benefits for residents of Abu Dhabi

Benefits	Cover	Notes
Antenatal care	✓	
Postnatal care	✓	
Midwife led birth	✓	
Hospital led birth	✓	
Birth under charitable or nationally funded care	\$800	
Newborn cover	✓	Routine medical care for the baby during the first seven days after the birth
Investigations into the cause of infertility	✓	

Policy Summary

Mandatory maternity benefits for residents of the United Arab Emirates (excluding Abu Dhabi)

The following benefits are subject to a combined limit of \$16,000 for each member every policy year.

Benefits	Cover	Notes
Antenatal care	✓	
Postnatal care	✓	
Midwife led birth	✓	
Hospital led birth	✓	
Birth under charitable or nationally funded care	\$800	
Newborn cover	✓	Routine medical care for the baby during the first seven days after the birth
Investigations into the cause of infertility	✓	

Maternity option – for those based outside the United Arab Emirates

The following benefits are subject to a combined limit of \$16,000 for each member every policy year. Please note, maternity benefits may only be provided if the member is registered as married within their country of residence

Benefits	Cover	Notes
Antenatal care	✓	
Postnatal care	✓	
Midwife led birth	✓	
Hospital led birth	✓	
Birth under charitable or nationally funded care	\$800	
Newborn cover	✓	Routine medical care for the baby during the first seven days after the birth
Investigations into the cause of infertility	✓	

What is not covered – a summary

Gulf Solutions does not cover your employees for the following:

- alcoholism, alcohol abuse, drug abuse, solvent abuse and other addictive conditions
- birth control
- circumcision
- cosmetic treatment (except following an accident or surgery for cancer)
- developmental delay of children such as attention deficit hyperactivity disorder (ADHD)
- dialysis as part of long term treatment of a chronic condition
- epidemics
- experimental treatment (limited benefit may be available – please contact us)
- genetic conditions
- growth hormone therapy
- hair loss and dandruff (but we will pay towards the cost of a wig if needed due to hair loss caused by cancer treatment)
- infertility treatment
- multiple consultations within 24 hours
- natural disasters such as earthquakes, floods or tornados
- non-medical services
- nursing home care
- professional and hazardous sports injuries
- psycho-geriatric conditions
- self-inflicted injury
- sexually transmitted disease (except treatment for HIV/AIDS)
- sleep disorders and sleep problems
- stem cell transplants
- treatment of warts or verrucas
- treatment received in health hydros
- treatment required as a result of war, terrorism or contamination by radioactivity or chemicals
- treatment required if it is needed after travelling against medical advice
- weight loss surgery

This is a summary of the exclusions on this policy. Full terms and conditions are available on request. You will be required to complete an application to determine the final terms of your policy.

Gulf Solutions underwriting

Medical History Disregarded

This means that we do not apply any personal medical exclusions to your policy as a result of pre-existing conditions.

Your questions answered

Membership cards

Your employees will receive two membership cards, their standard International Solutions card, and their Gulf Solutions membership card which will be sent out by our partners in the Gulf. We will require a high resolution jpeg photograph of each member to be sent to gulfolutions@aviva.co.uk in order for the cards to be produced. This Gulf Solutions photo ID card will ensure treatment can be received whilst in Bahrain, Jordan, Kuwait, Oman, Qatar and the UAE.

How do my employees make a claim?

If your employees need to make a claim on their Gulf Solutions policy, they will need to show their Gulf Solutions membership card when receiving treatment. NAS will then liaise with the medical provider and, in the vast majority of cases, provide direct settlement. However, if this is not the case, your employees can contact NAS directly on the local number shown on their Gulf Solutions membership card, or on [+9712-6940700](tel:+9712-6940700) (or [8002311](tel:8002311) toll free from inside the UAE). Alternatively, employees can pay up front for treatment and submit their costs for reimbursement by emailing avivareimbursement@nas.ae.

Your employees will have access to a secure online portal where they will be able to access their Member Guide and information about how to make a claim.

I have employees based in Dubai, but we want to have a product that is compliant in Abu Dhabi. Can I take this option?

Yes, please let us know if your employees need a policy that is compliant in Abu Dhabi. We can then make sure your Gulf Solutions policy provides the appropriate level of cover. Otherwise, your employees will need to buy local cover to satisfy local regulations.

Can I cancel the policy?

Once we have received your application form and it has been accepted by us, we will issue your policy documentation. This will include information on your right to cancel your Gulf Solutions policy. From the point at which you receive your policy documentation, you have 30 days in which you will be entitled to change your mind and cancel your policy.

What is the duration of my policy?

Your Gulf Solutions policy is designed to be a one year contract. At the end of each year, we will send you a renewal pack which provides details of your new premium and a reminder of your cover. You can then choose to continue with the same cover or, if your business needs have changed, you have the opportunity to change your options to meet your requirements.

If you have any cause for complaint

Our aim is to provide a first class standard of service to our customers, and to do everything we can to ensure you are satisfied. However, if you ever feel we have fallen short of this standard and you have cause to make a complaint, please let us know. Our contact details are:

Aviva Health UK Ltd
Complaints Department
PO Box 540
Eastleigh
SO50 0ET
UK

Telephone: 0800 015 1024
E-mail: hccomp@aviva.co.uk

Calls to and from Aviva may be monitored and/or recorded.

We have every reason to believe that you will be totally satisfied with your Aviva policy, and with our service. It is very rare that matters cannot be resolved amicably.

However, if you are still unhappy with the outcome after we have investigated it for you and you feel that there is additional information that should be considered, you should let us have that information as soon as possible so that we can review it. If you disagree with our response or if we have not replied within eight weeks, you may be able to take your case to the Financial Ombudsman Service to investigate. Their contact details are:

[The Financial Ombudsman Service](#)
Exchange Tower
London
E14 9SR
UK

Telephone: 0300 123 9123
(or +44 20 7964 0500 from outside the UK)

Email: complaint.info@financialombudsman.org.uk
www.financial-ombudsman.org.uk

Please note that the Financial Ombudsman Service will only consider your complaint if you have given us the opportunity to resolve the matter first. Making a complaint to the Ombudsman will not affect your legal rights.

[The Financial Services Compensation Scheme](#)

We are covered by the FSCS. You may be entitled to compensation from the FSCS if we become insolvent and cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Where you are entitled to claim, insurance advising and arranging is covered for 90% of the claim, with no upper limit. Further information about compensation scheme arrangements is available from:

[Financial Services Compensation Scheme](#)
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
UK

www.fscs.org.uk
Telephone: 020 7741 4100



Further information about Gulf Solutions

The following provides answers to additional queries you may have about the Gulf Solutions policy:

Who is Gulf Solutions for?

Gulf Solutions is designed for employees who are based in Bahrain, Jordan, Kuwait, Oman, Qatar or the United Arab Emirates (UAE). As local healthcare regulations are relatively complex in the Gulf, we have forged a relationship with Bahrain Kuwait Insurance Company to provide the insurance for us in Bahrain, with Arab Orient Insurance Company to provide the insurance for us in Jordan, with Emirates Insurance Company to provide the insurance for us in the UAE, and with Qatar Insurance Group Company (QIC) to provide the insurance for us in Kuwait, Oman and Qatar. This enables us to offer four Gulf Solutions products for you to choose from.

How do I take out a policy?

Taking out a Gulf Solutions policy is easy and takes very little time. All you need to do is obtain a quote for the cost of your policy which can be obtained from your financial adviser or, if you would like to speak to us directly, our International Direct team on 0800 051 1524 (+44 2380 371944 from outside the UK), or by emailing international.sales@aviva.co.uk. Our lines are open Monday to Friday, 9am to 5pm UK time. Calls to and from Aviva may be monitored and/or recorded.

Once you have obtained a quote, you simply need to complete the application form and return it to us along with any documents required for the countries you'd like to cover. After your application is accepted, we'll send you a welcome pack with all the information you require to help you and your employees make the most of your policy.

How does it work?

Your employees will still receive the benefits from International Solutions if they travel outside Bahrain, Jordan, Kuwait, Oman, Qatar or the UAE. You can select to cover your employees for one of two areas; either worldwide, or worldwide excluding the USA and Caribbean. They will be covered in Bahrain, Jordan, Kuwait, Oman, Qatar and the UAE and still be covered should they require treatment outside these countries, provided the country is in the selected area. If they wish to be repatriated to their home country in the event of evacuation, they will need to ensure their appropriate area is selected. If you select worldwide cover excluding the USA and Caribbean, they will still benefit from our 60 days emergency cover when travelling in the USA or Caribbean. For

the purposes of the policy, the USA and Caribbean includes Costa Rica and the Ascension Isles.

For Gulf Solutions, your employees will receive a welcome letter and certificate from their local insurance provider. Your employees will receive their standard International Solutions membership card from us, and our partners in the Gulf will send out their Gulf Solutions membership card once they have received high resolution photographs for each member. We advise members to keep their membership cards with them at all times.

Your employees will also receive login details to a secure online portal where they will be able to access their terms and conditions advising them of their cover and benefits, together with information on how to make a claim.

Invoicing in the Gulf

Insurance premiums in the Gulf must be paid directly to the insurer. Depending on where your employees are based throughout the region, we realise that this means that you may receive more than one invoice – but it's important that we operate in a fully compliant way.

In the UAE, legislation dictates that Emirates Insurance Company must keep special records for each category of insurance showing the names and addresses of the policyholders and the amounts received in Dirhams. This means that premiums in the UAE must be paid directly to Emirates Insurance Company in Dirhams.

As the US dollar and the local currencies are pegged, premiums must be paid in US dollars for all other Gulf Solutions members as this will help to avoid any currency fluctuations.

All premiums must be paid annually. We will confirm exact payment details when we send you your invoice.

Could the terms and conditions of my policy change?

Your Gulf Solutions policy is an annual contract. From time to time we or the local insurer may make changes to make your policy more relevant to changing circumstances. However we will let you know if we make any changes to your policy.

Will the premiums go up?

As with all things from time to time, costs of healthcare provision rise either as a result of such things as medical inflation

or from advances in new technologies.

In addition the Gulf Solutions policy premiums are calculated according to age bands to reflect that people are more likely to claim as they get older. That's why we review our premiums on an annual basis – although this does not necessarily mean that your premiums will rise each year. Where a premium increase is necessary, either as a result of rising costs, or because certain employees have entered a new age band, we will notify you of any change before your annual renewal is due.

Gulf Solutions policies with more than 100 employees do not experience an age band increase until an employee reaches the age of 65. We will also take into consideration your scheme's own claims experience and membership profile when calculating the premium. In general, the larger the group size the greater the relevance of the claims experience. For schemes with 100 plus employees, Gulf Solutions offers additional benefit flexibility that can be bespoke to your company needs.

Is there a maximum amount that can be claimed in any one year?

Yes. In line with other international private medical insurance providers, Gulf Solutions

limits the overall amount that can be claimed by each member, every policy year to \$8,000,000.

Should you have any questions, please contact your financial adviser or if you would like to speak to us directly, the International Direct team on [0800 051 1524](tel:0800 051 1524) (or [+44 2380 371944](tel:+44 2380 371944) from outside the UK) or email international.sales@aviva.co.uk.

Lines open Mon-Fri 9am to 5pm UK time. Calls to and from Aviva may be monitored and/or recorded.

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www.aviva.co.uk/health

