



# Gulf Solutions for Companies with employees in the United Arab Emirates (UAE)

Provided by

شركة الإمارات للتأمين (ش.م.ع.)  
Emirates Insurance Co. (PSC)



Designed and developed by Aviva







## Gulf Solutions – benefits tailored to your region

In the Gulf, local regulations can be complex. In the UAE, to satisfy visa requirements, you need to show you have appropriate health insurance that's provided by a locally-licensed insurer.

Gulf Solutions for companies with employees in the UAE is provided by us to ensure you're covered by a policy that's entirely appropriate to the territory where you're resident – plus you'll also benefit from a wide range of features if you travel outside the region.



## NAS Administration Services – expert support when you need it most

At Emirates Insurance Company, we understand that when you're working in a foreign country, it's important to have a claims process that's easy and hassle-free.

We work in conjunction with NAS Administration Services to ensure you receive the best possible support and healthcare, if and when you need it. Operating throughout the Gulf region, NAS are a market leader in claims management with a network of over 2,000 medical facilities. NAS will manage any claims you make, providing support and guidance throughout the claims process. In the vast majority of cases, the medical facility will manage your claims directly with NAS.

You'll receive a welcome letter and personalised Gulf Solutions membership card. This will contain all the details you'll need to make a claim. Your personalised Gulf Solutions membership card and National ID card (EID) should always be carried with you. You'll also receive login details to access a secure portal containing further information about the claims process, along with the policy's terms and conditions. This documentation will be specific to your Emirate of residence.



## A product designed by an award-winning insurance company

Working together with Emirates Insurance Company, Aviva designed and developed Gulf Solutions to give you the peace of mind that comes with being covered by a policy that's specific to the country that you're resident in. Aviva is one of the world's leading global insurance companies, and the largest insurer in the UK. Aviva Insurance Limited is also the re-insurer for the Gulf Solutions policy in the UAE.

This guide gives a summary of the cover Gulf Solutions provides within the UAE. For information about cover provided outside the UAE, please see the Aviva International Solutions guide.

## Policy summary

### Gulf Solutions

This policy summary has been designed to provide you with 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 Gulf Solutions.

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.

Gulf Solutions gives you locally compliant medical cover whilst you are resident in the United Arab Emirates. Gulf Solutions, in conjunction with Aviva's International Solutions, provides you with worldwide access to healthcare. Your policy also offers a number of extra benefits such as a 24-hour medical information line and MyHealthPassport.

## Gulf Solutions Underwriting

### Medical History Disregarded

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

For residents of the UAE we may apply additional limitations to individual benefits, based on your medical history - if this applies to you this will be shown in your policy documentation.

# What's 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 or 29,360,000 Arab Emirate Dirham	<p>✓ = This tick denotes that the benefit is covered in full</p> <p>\$ = US dollars</p>

### 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'll cover a surgical procedure to restore your 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 in the specific circumstances set out in the terms and conditions
Psychiatric treatment	Up to 30 days	
Rehabilitation	Up to 25 days for residents of Abu Dhabi. In full for residents of the UAE (excluding Abu Dhabi).	Physical therapies given as an in-patient immediately following treatment that is covered by the policy, for each medical condition every policy year.
Hospital accommodation for one close relative	✓	Staying with you in the same room when you're in a critical condition

## Policy summary

## 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 or 8,808 Arab Emirate Dirham	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 or 2,936 Arab Emirate Dirham	
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'll 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 for residents of the UAE excluding Dubai	Up to \$160,000 or 587,200 Arab Emirate Dirham for residents of the UAE (excluding Abu Dhabi and Dubai). 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
Newborn cover for residents of Dubai only	In full	Cover is only available where the mother is covered by the policy, for acute conditions occurring during the first 30 days following birth
	Up to \$160,000 or 587,200 Arab Emirate Dirham	If further cover is required from day 31, and claims under this benefit have not exceeded \$160,000 or 587,200 Arab Emirate Dirham; cover is available for the remainder of the \$160,000 or 587,200 Arab Emirate Dirham up to a further 82 days for acute conditions
External prostheses	Up to \$8,000 or 29,360 Arab Emirate Dirham for each condition	For example artificial limbs
Parent hospital accommodation when staying with a child covered by the policy	✓	Child aged 17 or under receiving 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 or 880.80 Arab Emirate Dirham 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 or 880.80 Arab Emirate Dirham each day	Up to 90 days
Local ambulance	✓	
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 or 14,680 Arab Emirate Dirham for residents of Abu Dhabi. 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 or 2,936 Arab Emirate Dirham	In line with World Health Organisation guidelines for your 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 your 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 or 17,616 Arab Emirate Dirham for residents of the UAE (excluding Abu Dhabi). In full for residents of Abu Dhabi	
Routine maintenance of chronic conditions	✓	
Hormone replacement therapy (HRT)	✓	If menopause is due to medical intervention and treatment is medically necessary. Up to 18 months in total whilst you are a member of the policy, not each policy year
Routine sight examinations	Up to \$160 or 587.20 Arab Emirate Dirham for each examination	We cover one examination every two years
Prescription glasses, sunglasses or contact lenses	Up to \$160 or 587.20 Arab Emirate Dirham	Optical benefit covers glasses and contact lenses needed if a prescription changes
In addition for Dubai Nationals		
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 or 58,720 Arab Emirate Dirham	
Treatment for acute phases of chronic conditions	✓	We will cover unexpected acute flare-ups of a chronic condition until your 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 your condition is re-stabilised

## Gulf Solutions 1


## Evacuation and Emergency Assistance

Benefits	Cover	Notes
Cost for your evacuation to a place where you can receive treatment that the policy covers	✓	
Worldwide extension for emergency evacuation and treatment	Up to 60 days	If you have worldwide cover excluding the USA and Caribbean
Payment for accommodation costs (other than at a hospital) needed in connection with your evacuation. This benefit is not available when repatriation has been chosen	Up to \$160 or 587.20 Arab Emirate Dirham each night	Up to \$3,200 or 11,744 Arab Emirate Dirham each evacuation
Local burial or transport of mortal remains	Up to \$12,000 or 44,040 Arab Emirate Dirham	

## Policy summary

## Gulf Solutions 1

## Repatriation &amp; 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 or 5,872 Arab Emirate Dirham	
Economy return flight (or equivalent) for a close relative or legal guardian to supervise your dependent children in their country of residence following your evacuation or repatriation	Up to \$1,600 or 5,872 Arab Emirate Dirham each policy year	You can choose from either option each time an evacuation or repatriation takes place
OR		
Economy return flight (or equivalent) for your dependent children to stay with a close relative or legal guardian following your evacuation or repatriation	Up to \$1,600 or 5,872 Arab Emirate Dirham for each child each policy year	
Accommodation and subsistence costs in the area you have been evacuated to for your husband or wife following your evacuation	Up to \$160 or 587.20 Arab Emirate Dirham for each night up to 30 nights	Cover is only available if your husband or wife is in the same country of residence
Costs for local travel each way between accommodation and a hospital for your husband or wife following your evacuation	Up to \$40 or 146.80 Arab Emirate Dirham each day up to 30 days	Cover is only available if you are receiving treatment as an in-patient and your husband or wife is in the same country of residence
Economy return flight (or equivalent) for your husband or wife to accompany you following your evacuation	Up to \$1,600 or 5,872 Arab Emirate Dirham	Cover is only available if your husband or wife is in the same country of residence
Return home to recuperate	Up to \$1,600 or 5,872 Arab Emirate Dirham	Covers the cost of an economy return flight (or equivalent) following eligible evacuation

## Gulf Solutions 1

## 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 your specialist for side effects while you are receiving chemotherapy or radiotherapy	✓	
Wigs	Up to \$160 or 587.20 Arab Emirate Dirham	We'll pay towards the cost of a wig if you need one, 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 or 29,360 Arab Emirate Dirham	We'll 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 you've already had treatment for cancer that we have paid for. For example, we'll pay for a mastectomy to a healthy breast in the event that you've been diagnosed with cancer in the other breast
End of life care	✓	In a hospital if it is medically necessary
Hospice donation	\$240 or 880.80 Arab Emirate Dirham each day, up to 90 days	Each day you are admitted
Take home medication for oncology treatment	Up to \$8,000 or 29,360 Arab Emirate Dirham	Prescribed by your specialist. This includes hormone therapy

## Policy summary

## Gulf Solutions 2 adds these benefits

If these benefits are applicable to you they'll be shown on your policy documentation.

## Dental

The following benefits are subject to a combined limit of \$2,400 or 8,808 United Emirate Dirham for each member every policy year

Benefits	Cover	Notes
Routine dental examinations	Up to \$480 or 1,761.60 Arab Emirate Dirham	Includes cleaning, polishing and sealant
Routine dental treatment	Up to \$960 or 3,523.20 Arab Emirate Dirham	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 or 7,046.40 Arab Emirate Dirham	For example porcelain crowns and caps, extractions, bridges, dentures, implants, root canal treatment, dental surgery which is carried out in a dentist's chair under local anaesthetic, apicoectomy. This does not cover orthodontics carried out for cosmetic reasons

## Gulf Solutions 3 adds these benefits

If these benefits are applicable to you they'll be shown on your policy documentation.

## Additional Out-patient &amp; 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 or 41,104 Arab Emirate Dirham	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 or 14,680 Arab Emirate Dirham for each member every policy year. You 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	
Chiropractic and podiatry	Up to 10 sessions	
Osteopathy and chiropractic treatment	Up to 10 sessions	

## Gulf Solutions 4 adds these benefits

If these benefits are applicable to you they'll be shown on your policy documentation.

### Wellbeing

You 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 or 2,936 Arab Emirate Dirham 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 or 2,936 Arab Emirate Dirham	Includes anti-malarial treatment

# Maternity

**Please note, maternity benefits are only payable in the Gulf if your marriage is legally recognised within your country of residence.**

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

Maternity benefits are mandatory for all married women of child-bearing capacity who are resident in the UAE (excluding Abu Dhabi).

'Child-bearing capacity' means we will cover any married woman who is over the age of legal consent, who has not yet reached a normal menopause, up to the age of 50.

The following benefits are subject to a combined limit of \$16,000 or 58,720 Arab Emirate Dirham for each eligible member every policy year.

Maternity benefits will only be provided if the member is of child-bearing capacity.

Benefits	Cover	Notes
Antenatal care	✓	
Postnatal care	✓	
Midwife led birth	✓	
Hospital led birth	✓	
Birth under charitable or nationally funded care	\$800 or 2,936 Arab Emirate Dirham	
Newborn cover	In full for the first 7 days from birth date, subject to the combined limit specified above, unless a resident of Dubai	Routine medical care for the baby
	In full for the first 30 days from birth date, for residents of Dubai only. This benefit is not subject to the combined limit specified above	
Investigations into the cause of infertility	✓	
Circumcision of new born males	✓	

## 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 or 2,936 Arab Emirate Dirham	
Newborn cover	✓	Routine medical care for the baby during the first seven days from birth date
Investigations into the cause of infertility	✓	

## What isn't covered – a summary

Gulf Solutions does not cover you for the following in the United Arab Emirates:

- alcoholism, alcohol abuse, drug abuse, solvent abuse and other addictive conditions
- birth control
- circumcision (however we will cover new born male residents of the UAE excluding Abu Dhabi)
- cosmetic treatment (except following an accident or surgery for cancer)
- developmental delay of children such as attention deficit hyperactivity disorder (ADHD) (in the UAE this exclusion applies to residents of Abu Dhabi only)
- dialysis as part of long term treatment of a chronic condition
- epidemics
- experimental treatment (limited benefit may be available – please contact us)
- General Practitioner charges (in the UAE this exclusion applies to residents of Abu Dhabi only)
- genetic conditions (in the UAE this exclusion applies to residents of Abu Dhabi only)
- 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, flood or tornado
- 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 such as snoring and sleep apnoea
- stem cell transplants
- treatment of warts or verrucas (in the UAE this exclusion applies to residents of Abu Dhabi only)
- treatment received in health hydros
- treatment required as a result of war, terrorism, contamination by radioactivity, biological or chemical agents
- treatment required if it is needed after travelling against medical advice (in the UAE this exclusion applies to residents of Abu Dhabi only)
- weight loss surgery.

This is a summary of the exclusions on this policy. Full terms and conditions are available on request.



## Your questions answered

### Membership cards

You will receive two membership cards, a Gulf Solutions membership card, and an International Solutions membership card from Aviva. All they'll require is a high resolution jpeg photograph of each member on your policy to be sent to [gulfsolutions@aviva.com](mailto:gulfsolutions@aviva.com) so that the cards can be produced on our behalf. This Gulf Solutions photo ID card and your National ID card (EID) will ensure treatment can also be received whilst you are in Bahrain, Jordan, Kuwait, Oman and Qatar, as well as the UAE.

### How do I make a claim?

If you need to make a claim on your Gulf Solutions policy, you'll need to show your Gulf Solutions membership card and National ID card (EID) 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, you can contact NAS directly on the local number shown on your Gulf Solutions membership card, or on [8002311](tel:8002311) toll free in the UAE (or [+9712-6940700](tel:+9712-6940700) from outside the UAE). Alternatively, you can pay up front for treatment and submit your costs for reimbursement by emailing [avivareimbursement@nas.ae](mailto:avivareimbursement@nas.ae).

You'll also have access to a secure online portal where you'll be able to access your member guide and other policy documents online, search the NAS network for treatment centres in the local area, and submit and track claims for reimbursement online.

### Can the policy be cancelled?

Your policy documentation will include information on the right to cancel the Gulf Solutions policy. From the point at which you receive your policy documentation, your company has 30 days in which they'll be entitled to change their mind and cancel your employer 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'll send your company a renewal pack which provides details of the new premium and a reminder of cover. Your employer can then choose to continue with the same cover or, if needs have changed, they have the opportunity to change your options to meet requirements.

## If you have **cause for complaint**

Emirates Insurance Company is committed to providing a high standard of client service and to maintaining our reputation for honesty and integrity. We believe that complaint resolution is important, and it is incumbent upon us to respond to complaints promptly, accurately, and with the utmost courtesy. We will provide our stakeholders with accessible means with which to communicate their complaint and will employ our best efforts to respond and resolve where possible. All complaints and personal information collected will be handled in a timely, professional, and confidential manner.

A person wishing to make a complaint may do so in person, by telephone, by letter, by fax, by e-mail or via our website.

Our contact details are:

[Emirates Insurance Company](#)  
[Al Zahiya](#)  
[P.O.Box 3856](#)  
[Abu Dhabi](#)  
[United Arab Emirates](#)

Telephone: [+971 2 6440 400](#)

Fax: [+971 2 6445 227](#)

Email: [info@eminsco.com](mailto:info@eminsco.com)

Website: [www.eminsco.com](http://www.eminsco.com)

Lines open Sun–Thu, 8am to 4pm UAE time. Calls to and from Emirates Insurance Company may be monitored and/or recorded.

### Complaints process

Our front line customer service team will endeavor to resolve all complaints received within three working days. If a customer is still not satisfied, their complaint will be escalated to the senior complaints handling team in order to achieve a resolution.

If a complaint cannot be resolved by us, the complainant will be referred to the relevant Insurance Authority.

#### [Health Authority of Abu Dhabi \(HAAD\)](#)

For inquiries and complaints, contact the Abu Dhabi Government Contact Centre:

Telephone: [800555](#)

Email: [contact@abudhabi.ae](mailto:contact@abudhabi.ae)

Lines open Sun–Thu, 7am to 3pm UAE time.

#### [Dubai Health Authority \(DHA\)](#)

For questions regarding the Health Insurance Law of Dubai:

Email: [ISAHD@DHA.gov.ae](mailto:ISAHD@DHA.gov.ae)



## Notes



Provided by:

شركة الإمارات للتأمين (ش.م.ع.)

Emirates Insurance Co. (PSC)



Emirates Insurance Company insure the risks under this contract of insurance.

Emirates Insurance Company (PSC) Abu Dhabi Office: PO Box 3856, UAE

Aviva designed and developed Gulf Solutions and administer the policy.

Aviva Health UK Limited. Registered in England Number 2464270. Registered Office 8 Surrey Street Norwich NR1 3NG. Authorised and regulated by the Financial Conduct Authority.

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Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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