

health insurance

Membership handbook Health Perfect and Secure Series - UAE (except Abu Dhabi and Al Ain)



what you need to know

رؤية جديدة / للتأمين
redefining / insurance



Contents

Section	Page No.
1. Introduction	1
2. Important note about pre-existing conditions	2
3. In case of emergency	3
4. Understanding how to get the best from your plan	4
5. Understanding our position on certain medical conditions	9
6. Administering your policy	10
7. Definitions	13
8. What we pay for	17
9. What we do not pay for (exclusions and limitations)	19
10. Making claims	27
11. Joining, renewing and transferring	29
12. What we expect from you	31
13. General	32
14. Complaints Procedure	33
15. Your customer charter	34

1. Introduction

Your insurance policy comprises your membership statement and benefits table, your membership card, details of your hospital network and other documents related to our services including where applicable any contract we may have with the policyholder who may be the head of the family or your employer.

This handbook, which forms part of this contract, has been designed to set out the key features and benefits of your Healthcare Plan and to clarify our position on some aspects of your cover. It includes general terms, conditions, definitions and exclusions applicable to all members covered by one of our Healthcare Plans.

Details of your personal cover are included in your membership statement and benefits table. If there is anything you would like to clarify further please call our Customer Service Team on the number shown on your membership card.

Please take a few moments to refresh your memory about the AXA Healthcare Plan then relax and look forward to the highest standards of service from AXA Insurance. You can rest assured that, whatever the coming year brings, we'll be there to support you.

What your health insurance cover is designed to do

As with all insurance policies your AXA Healthcare Plan is there to cover you for costs arising from an unforeseen event. For healthcare insurance this means

the cost of eligible treatment resulting from an unexpected illness or accident.

You must take care of your own health and not only rely on healthcare professionals to do this for you. When something unfortunate does affect your health we will do our best to help you but we must always act within the limits of your policy.

What our service team is there to do

It is the role of our Customer Service Team to assist you, wherever possible, within the terms and limits of your AXA Healthcare Plan. If you need to call us you will find our number on the reverse of your membership card. For your reference it is:

UAE: +971 (4) 429 4000

Please see your membership card for details of your local office in the AGCC where applicable.

Please take a note of this and keep it in a safe place where you can find it easily. Please have your membership card with you whenever you call our Customer Service Team. The information on your card will help them to deal with your enquiry as quickly as possible.

2. Important note about pre-existing conditions

Why it is important to tell us about pre-existing conditions

Pre-existing (including pre-existing chronic) conditions are those that a member already had, already knew about, should reasonably have known about or for which there were symptoms before the policy started.

Before you were accepted for cover you were given the opportunity to tell us about any pre-existing (including pre-existing chronic) conditions even if you only had symptoms.

Cover for such conditions and anything related to them is taken from pre-existing conditions benefit.

It is important that you have shared any information about such pre-existing conditions so that we can accurately assess and quickly pay your claims.

If you have not shared this information with us we may have to delay a pre-approval request or claim or may not be able to cover that undeclared condition at all.

Whether or not you told us about any such conditions, or missed some relevant details, we have the right, based on our medical knowledge and experience, to decide that a condition was likely to have been symptomatic or diagnosed before your policy first came into force. This would especially apply in cases where pricing has been done without medical underwriting at the proposal stage. Please note in all such cases we would have the right to do this medical underwriting at the claims payment/approval stage.

Our decision in such cases is final and we will therefore only provide cover for such conditions in accordance with pre-existing condition benefits per TOB.

The terms of your membership agreement will apply in any event.

3. In case of emergency

Emergency treatment

We understand that in a real emergency you may not have time to contact us for pre-authorization or help with your case. In such circumstances we take a pragmatic approach, so, we expect you to contact us only if you can and it is safe to do so. If it is not, and you need immediate treatment please make that your priority without losing time.

Do, however, ask somebody to contact us as soon as possible and make sure that, at the earliest opportunity, whoever is providing treatment is given your membership card and proof of identity so that they can contact us straight away. In any event, under these circumstances, our authorization must be sought and given before you are discharged from care otherwise you may be required to pay the entire cost of your treatment and submit a reimbursement claim to us.

International Emergency Medical Assistance (I.E.M.A.)

If 'IEMA' is included in your benefits table you have access to International Emergency Medical Assistance. This is a worldwide, 24 hours-a-day, 365 days-a-year emergency service providing evacuation or repatriation services. If you need immediate emergency in-patient treatment, where local facilities are unavailable or inadequate, a phone call to the Emergency Control Centre on: +971 4 4294000 will alert the International Emergency Medical Assistance service. Please see the

separate leaflet for full details. Please note that, for your own protection, calls may be recorded in case of subsequent query. Access to this service is provided by AXA Travel Insurance. Please note that entitlement to the evacuation service does not mean that the member's treatment following evacuation or repatriation will be eligible for benefit. Any such treatment will be subject to the terms and conditions of the member's plan.

4. Understanding how to get the best from your plan

Before you go for treatment

Contacting us before receiving treatment

We require you to contact us before receiving any planned admission and some major outpatient treatment. This allows us to help you in a number of ways: by managing your admission and billing, by confirming to you and whoever is giving you treatment that your claim will be eligible, at what cost and for how long treatment is approved. In the unlikely event that there is any difference between our confirmed level of cover and what is requested by the hospital when you are discharged you must make arrangements to pay this before leaving hospital. If you do not contact us it is possible that you will have to pay for all or part of your treatment.

When we pre-authorize cover we will confirm;

- The planned treatment is eligible under your policy;
- The planned treatment is medically necessary;
- The planned treatment will take an appropriate amount of time;
- The planned treatment is within reasonable and customary costs;
- The planned treatment costs falls within the remaining benefit limit of your plan.

Our agreement with you requires you to seek pre-authorization for the following treatment and services:

In-patient and daycare

- All in-patient and daycare admissions;
- All non-emergency tests, diagnostics, treatment, surgery and other medical services;
- All in-patient maternity services;
- All in-patient dental services;
- All psychiatric treatment.

Out-patient

- Non-emergency MRI, CT, PET and Gait;
- Scans and internal diagnostics such as but not limited to endoscopy, colonoscopy, gastroscopy, etc;
- Physiotherapy services;
- Prescriptions covering consumables for 30 days or more;
- All out-patient dental services received on direct billing basis;
- All psychiatric treatment.

If you do not obtain pre-authorization as required it may prevent us from settling all or part of any claim. If we are obliged to pay for any item not covered by our confirmation we will have to recover that amount from you. In any event any cost that is not directly related to treatment will be borne by the member.

Pre-authorization before an admission may protect you from paying the bill

We try very hard to pre-authorize most treatment within a few hours. However sometimes we need more information about the medical condition, the planned treatment or the medical practitioner. This can take a little time and delay the approval. This is particularly the case when you choose or are obliged to use a provider outside our network or one who is not recognized by us. When this happens you must pre-authorize your treatment at least 5 days before admission and you must confirm with the provider that our written approval has been received before you undergo treatment. If it has not, you must contact us immediately.

We must be advised of any proposed treatment before treatment begins. If you do not allow us to manage your case, wherever treatment is received, you may be exposed to additional costs.

What we mean by ‘recognized by us’

Around the world there are many highly trained and skilled practitioners and organizations but there are also those who, while being able to demonstrate professional qualification, do not meet acceptable standards of care, experience and/or integrity. We do not ‘recognize’ those who do not meet our standards in this regard. Therefore if you choose to use an ‘unrecognized’ practitioner or provider we will not be able to settle your claim. It is very

important that you check a practitioner or provider’s recognition status with us before undergoing treatment.

Decisions about your treatment

We do not decide whether the treatment you receive is given on an in-patient, daycare or outpatient basis. This is decided by the attending medical practitioner. We will not usually question this unless, in the opinion of our medical team, it would have been more appropriate for treatment to have been given differently. In the unlikely event of this happening we will ask for an explanation of why the particular method of treatment was chosen. We recognize that there may have been a valid reason for the choice made by the medical practitioner. Our intention in questioning such matters is to be able to fairly and accurately assess any claim.

Assessing ‘Reasonable & Customary’ (R&C).

The premium you pay does not depend on your personal claims but on all the claims made by all our customers. Therefore it is in everyone’s interest that we pay only that which is reasonable for treatment. We manage the level of claims around the world by applying a calculation to determine the ‘Reasonable and Customary’ (R&C) cost of any treatment where ever it is received. When in doubt all eligible expenses are reimbursed based on a value equivalent to the average of our negotiated, discounted, cost for that treatment within the network shown for your plan.

Outside the A.G.C.C. eligible expenses incurred will be reimbursed based on the average negotiated, discounted cost for that treatment within our global network for that country.

Where no such arrangement exists in a country, we will use the average of similar costs we have most recently incurred and accepted in that area. Our network R&C assessment will apply even when the treating medical practitioner refers you for treatment outside our network if that treatment would have been available within our network. Reasonable and customary will apply in any event. If in doubt please contact us before receiving treatment.

Second opinion

We can ask an independent medical practitioner to advise us about the medical fact relating to a claim or to examine the member concerned in connection with the claim. This is needed only very rarely and we use this right only where there is uncertainty as to the nature or extent of the medical condition and/or our liability under the policy.

If you need treatment abroad

If you need treatment abroad, you will need to call AXA Insurance on +971 (4) 429 4000 or one of the numbers shown on your membership card.

If your medical practitioner recommends hospitalization or a major out-patient procedure then call one of the below telephone numbers to confirm that you are entitled to the benefit.

Any bills, together with your completed claim form, should be sent to:

AXA Insurance, P.O. Box 32505, Dubai,
United Arab Emirates

Tel: + 971 (4) 429 4000

While you are having treatment

Identifying yourself as an AXA member

We have negotiated advantageous terms with hospitals and practitioners around the world.

This is to your advantage as your benefits are eroded more slowly because treatment costs are usually lower than average. To make sure you are benefiting from this, prior to receiving treatment anywhere, you must identify yourself and your eligibility for discounts by showing your AXA medical ID Card, together with a recognized official form of identification, such as a passport, to any provider to show that you are an insured member of an AXA insurance healthcare policy. If you do not ensure that the provider recognizes your entitlement to our discounted services you may have to pay any difference between the invoice value and our negotiated price.

Any questions?

Although we have tried to include as much useful information in this handbook as possible if you have any questions about your cover then please direct these, either to your HR Department for company schemes or AXA Insurance for individual and family policies.

Details of how to contact us are shown on the introductory page.

Claim forms	You can visit our website at www.axa-gulf.com to obtain a printable claim form if you need one. You must provide a completed claim form, signed by the medical practitioner and the member, for any visit whether this is to a practitioner, hospital, clinic, pharmacy, diagnostic centre or any other facility where medical services may be received.
Claim forms inside our directbilling network	When you register at a direct-billing network and identify yourself as a member you should be given a claim form. If not, please ask for one. It is your responsibility to ensure that this is fully completed and signed by you and the attending medical practitioner. The direct-billing network hospital will send the completed claim form to us. Outside the AGCC you will need to print a claim form from our website before receiving treatment and take it with you for the Medical Practitioner to complete and sign.
Claim forms outside our direct-billing network	If you are not being treated in a hospital listed in the direct billing network covered by your plan a different process applies. You must take a claim form with you (available from our website) and make sure it is filled in and signed by yourself and the medical practitioner treating you and sent back to us as quickly as possible, giving us all the information we request (Only original receipted invoices can be accepted with your claim). A fully completed claim form will ensure your claim will be processed promptly. An incomplete or unsigned claim form may delay settlement of your claim and in some cases may lead to the claim form being returned to you for completion. It may be necessary for us to obtain a medical report from the attending medical practitioner. If the medical practitioner does not respond quickly to such a request your claim may be delayed. We do not pay for medical reports. For treatment requiring our pre-authorisation such approval must be received from us, in writing, prior to treatment commencing. A copy of that authorisation must be included in your subsequent claim. Please note that, for reimbursement claims, we will only consider claims made within 90 days of treatment being received. You can visit our website: www.axa-gulf.com/uae/en/group-healthcare to obtain a printable pre-authorisation form if you need one.
Where to send your claims	Any bills, together with your completed claim form, should be sent to: AXA Insurance, P.O. Box 32505, Dubai, UAE. Tel: + 971 (4) 429 4000 The address of your local office can be found on page 35
Payment in local currency	Regardless of your area of residence you must pay your premiums in United Arab Emirati Dirhams, Bahraini Dinars, Omani Rials or Qatari Riyals. Claims reimbursement will be paid in the same currency unless we have previously agreed otherwise in writing. Benefits paid in a local currency will be converted using the closing midpoint exchange rate published in the Financial Times Guide to World Currencies current when we assess the claim.

5. Understanding our position on certain medical conditions

Our position on non pre-existing chronic conditions first arising after you have been accepted for membership

The cover for maintenance (only drugs) for non-pre-existing chronic conditions is limited as shown in your table of benefits. This benefit is only available for treatment of for non-pre-existing chronic conditions for which first symptoms became apparent after the member was accepted by us for cover on a particular plan.

If there were any symptoms prior to inception of your policy these must have been declared to us, in good faith, in accordance with the previous section. Provided such a declaration was made and accepted by us treatment of the condition will be covered under the 'Pre-existing conditions' benefit shown for your plan. Drugs restricted as shown in drugs for pre-existing conditions in the table of benefit. All other treatments would however be covered upto AED 150,000 within UAE and outside UAE within the area of cover the limits as specified in your table of benefits would be applicable.

Please note that the limit shown for this benefit under your plan applies for each member each year and is an aggregate one. Thus the level shown is for all such conditions collectively. Only recognized, proven and necessary treatment, prescribed by a medical practitioner, will be eligible for benefit.

Our position on genetic testing

We do not pay for genetic tests even as part of health screening, nor for any counselling made necessary following genetic tests, when those tests are undertaken to establish whether or not the member may be genetically disposed to the development of a medical condition in the future. This is because such tests are carried out for purposes of establishing whether a medical condition might develop and not for the identification of treatment of a medical condition. It follows that benefit cannot be paid for genetic testing or associated counseling carried out for such purposes.

Our position on psychiatric illness

Your policy covers treatment of psychiatric illness up to the level shown in the benefits table for your plan. The member being treated or any member of his/her immediate family must contact us to obtain our written approval of the treatment planned and the proposed cost before treatment begins.

Please note that the member will be required to pay 30% of any benefit we pay.

6. Administering your policy

What happens when you want to move to another plan

You can ask us to upgrade or downgrade your cover at any policy anniversary. Please tell us at least 30 days in advance so that we can be sure that any change takes effect from the renewal date. We will do our best to accommodate your request but we reserve the right to decline any request to amend your cover. In the event that we do accept a request for an upgrade we may restrict cover for conditions existing at the time of the upgrade to the level of benefits enjoyed under the original policy. In the case of a downgrade in cover new policy terms will apply immediately upon renewal. In any event, final acceptance of any amendment by us will only be made at the next renewal following such a request. Amendments cannot be made during the policy year under any circumstances. Any condition known about or that should reasonably be known about at the time of any amendment must be advised to us, in good faith, before the policy amendment takes effect.

What to do if you wish to add other members to your policy

If you want to add someone to an existing policy we will send you the forms to complete and you must give all the information we request.

You can ask to add family members to your policy at any time. Any newborn infant may be added to the mother's policy within 30 days from the date of birth, with the child's cover being

effective from the date of birth, provided the mother's cover is in force at the time of delivery. If the mother herself is enrolled after the delivery, the child cannot be offered cover before the enrollment date of the mother.

If the mother is not covered by us at the time of delivery a newborn baby may only be added to the father's policy and be eligible for benefit after final discharge of the child into parental care. Please note that we are not obliged to accept any additional member. If we do accept an additional member during the policy year we may add an administration fee to the pro rata premium charged.

The additional member's policy anniversary will be the same as that of the original policy however any waiting period applicable to a benefit under the policy will start from the date the additional member joins.

Please note that renewal means continuation of cover as per existing benefits at the renewal terms offered. However, if there is any request to amend the benefits or to add or delete members from the policy at the time of renewal, AXA reserves the right to evaluate the case afresh and alter the renewal terms totally or partially based on the evaluation of risk.

Any addition or deletion to a policy must be supported by valid reasons and supporting documents as requested by AXA. For eg- additions to be supported by new entry permit,

birth certificate, etc, deletions to be supported by cancellation of visa, etc.

What happens if you wish to cancel your policy

You may cancel your policy at any time by giving us no less than 30 days notice in writing.

Bearing in mind that this is an annual contract we will not refund premiums if any claim, however small, by any member in the policy has been made in the current policy year. In the event that we do agree to make a refund (and this will be at our sole discretion), we will only refund premiums on a pro-rata basis from the end of the Gregorian calendar month in which cancellation takes effect.

Note: We will make an administrative charge of no less than 20% of the annual premium for any cancellation to which we agree. Please also note that no claim of any kind will be considered after the cancellation date. Pro-rata refund if any would be made only 90 days after the date of cancellation.

Cancellation of entire policy must however be supported by a valid reason. No request shall be entertained to cancel a policy where premiums have not been paid. Also no request shall be entertained without receipt of all the required documents and original member cards for cancellation. Cancellation date if agreed by AXA would be the date on which all the required documents are received and validated as correct.

What happens if you wish to cancel a member

Cancellation of a member shall be entertained only if supported by valid reasons and supporting documents to prove the same. AXA reserves the right to determine if the member can be allowed to be cancelled or not.

If a request for cancelation for an employee/principal is received, then his/her dependants under the same policy shall automatically be canceled.

No refund shall be permissible if any claim, however small is made by the concerned member being deleted – subject to evaluation of reasons for deletion. Refund if any admitted shall be considered only 90 days after the deletion date.

A family member from an individual policy shall not be allowed to be deleted unless there is proof that the member is no longer eligible for cover due to change in residency status for example.

Just as an employer cannot decide which employees to be offered cover under the Group cover and has to offer cover to all employees, similarly under an individual policy the principal needs to enroll all the dependants, if eligible and this would not be by choice.

Note: We will make an administrative charge of no less than 20% of the annual premium for any cancellation to which we agree. Please also note that no claim of any kind will be considered after notification by you and acceptance by us of any cancellation.

For group policies where the number of employees (absolute minimum six) determines eligibility for a discounted group premium we reserve the right to apply a minimum premium requirement reflecting that number of employees, in the event of deletion of one or more employees.

What this membership agreement means

This document sets out the terms of your membership agreement with us and must be read in conjunction with any supplementary documentation we provide to you from time to time (e.g. your membership statement including your Benefit Table, any Group Summary Benefits Table, your membership card and International Emergency Medical Assistance terms). We have tried to keep this as simple as possible however, if there is anything you do not understand or would like to clarify, please contact us. Decisions regarding your benefits and/or changes to the terms of your membership agreement cannot be made verbally but must be confirmed by us in writing. We may record calls for your protection in the event of subsequent query or for training purposes.

In any insurance document you will find detailed definitions, terms and exclusions which form part of the contract between us. Please read them carefully and ask us if there is anything you do not understand.

7. Definitions

Some words and phrases have special meanings. These meanings are set out below. When we use these terms they are in bold print.

Area/area of cover

one of the following:

- **Area 1:** Worldwide
- **Area 2:** Worldwide excluding the USA.
- **Area 3:** Arabian Gulf Cooperation Council (A.G.C.C.) member countries being Saudi Arabia, Kuwait, Bahrain, Qatar, UAE and Oman plus Iran, Lebanon, Jordan, Syria, Egypt, India, Pakistan, Sri Lanka, Bangladesh, Korea, the Philippines, Indonesia, Nepal & Bhutan.
- **Area 4:** Your principal country of residence being one of the Arabian Gulf Cooperation Council member countries being Bahrain, Qatar, UAE and Oman.
- **Area 5:** UAE plus your home country being any one of India, Pakistan, Sri Lanka, Bangladesh, The Philippines, Nepal & Bhutan.

Area of residence

Normally the United Arab Emirates, Oman, Qatar or Bahrain or your principal country of residence as defined in [\(Principal country of residence, page 15\)](#).

Benefits table

The table applicable to your plan showing the maximum benefits we will pay for each member.

Chronic

A medical condition or episode of ill health which persists for a long period or indefinitely.

Company

Your employer and/or sponsor.

Company agreement

An agreement we have with the company which allows you to be registered as the policyholder. That agreement sets out who can be covered, when cover begins, how it is renewed, and how the premiums are paid.

Currency

The currency, United Arab Emirate Dirhams, Bahraini Dinars, Omani Rials or Qatari Riyals in which claims reimbursed to the member will be paid and in which premiums must be paid.

Enrolment/time of enrolment

With effect from 23:59 hours on the date that a member is accepted by us and premium for the member's plan has been received and accepted by us. Any anniversary at which we have accepted the member under the conditions applicable at that time.

Family member

Your partner and your unmarried children (or those of your partner) living with you when you take out the policy or when it is renewed. By partner we mean your husband or wife with whom you live permanently. Children cannot stay on your policy after the renewal date following their 21st birthday. Upto 21st birthday they can be enrolled

as dependants only if they are under your sponsorship and dependant on you unless otherwise agreed mutually. Maternity cover shall not be applicable for female dependants enrolled under a child category.

Group

When the person paying the premium for the policy is not the member benefiting from cover under the plan and is not a family member. Normally this will be the member's employer or sponsor.

Hospital

Any establishment which is licensed as a medical or surgical hospital clinic, specialist centre or provider in the country where it operates and which is recognised by us.

Hospital beds directory/directory of hospitals/ direct billing network list

A document we publish in which those hospitals with which we have direct settlement facilities are shown. Policyholders should use a hospital listed in the hospital beds directory except in the case of emergency where this may not be possible.

You can search for different types of medical providers including hospitals, clinics, pharmacies, medical centres, radiology centres, dentists, optical centres and many more across the globe at: <http://locator.axa-gulf.com>

You will be able to see the location of the medical provider and also the contact details should you need to get in touch with them. You can also create your own search list and download a PDF version that you can carry along while you plan a trip.

Lapse

The termination of cover.

Lifetime

The period in which the member is alive. This does not refer to the life of the policy.

Medical condition

Any disease, illness or injury, including psychiatric illness.

Medical practitioner

A person who, being recognised by us, has the primary degrees in the practice of medicine and surgery following attendance at a recognised medical school and who is licensed to practice medicine by the relevant licensing authority where the treatment is given. By "recognised medical school" we mean "a medical school which is listed in the current World Directory of Medical Schools published by the World Health Organisation".

Member/policyholder

You and any family member included in your policy.

Notice of Cancellation at Anniversary Date

Unless we and/or you have agreed before the end of the year to renew the policy, cover will cease on the anniversary date. This will happen whether or not written notice of cancellation has been given by us to you.

Nurse

A qualified nurse who is registered to practice as such where the treatment is given and is recognised by us.

Physiotherapist

A person who is qualified and licensed to practice as a physiotherapist where the treatment is given and who is recognised by us.

Plan

Any plan in the AXA Insurance (Gulf) B.S.C.(c) plan range.

Policy

The insurance contract between you and us. Its full terms are set out in the current versions of the following documents as sent to you from time to time:

- any application form we ask you to fill in.
- these terms and the benefits table setting out the cover under your plan.
- your membership statement and our letter of acceptance.
- the hospital beds directory or list of hospitals which you may use if such a list is attached to this document

as part of a group contract. Please always refer to the most updated list from our website and contact us in case of clarification required.

Changes to these terms must be confirmed in writing and we will write to you to confirm any changes, undertakings or promises that we make.

Prescription

Out-patient drugs and dressings as prescribed by a medical practitioner for the treatment of a medical condition covered by the member's policy.

Principal country of residence

The country where you live or intend to live for most of the year being 185 days or more and which will be shown as your address and place of residence in our records.

Treatment

A surgical procedure or medical procedure carried out by a medical practitioner. This includes:

- diagnostic procedures – consultations and investigations needed to establish a diagnosis.
- in-patient treatment – treatment at a hospital where the member has to stay in a hospital bed for one or more nights.
- daycare treatment – treatment at a hospital, daycare unit or out-patient clinic where the member is admitted to a hospital bed but does not stay overnight.

- out-patient treatment – treatment at an out-patient clinic, a medical practitioner’s consulting rooms or in a hospital where the member is not admitted to a bed.

United Kingdom

Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man.

Visit

Each separate occasion that the member meets with a medical practitioner and receives a consultation and/or treatment for a medical condition.

We/us/our

AXA Insurance (Gulf) B.S.C(c).

Year

Twelve Gregorian calendar months from when your policy began or was last renewed unless we have agreed something different with the company.

You

The policyholder named on your membership statement (in the case of large group schemes this may be each member on a list of members agreed with the company or the company itself).

8. What we pay for

1. This policy insures the members against the cost of necessary treatment carried out by a medical practitioner. However, we will pay only:
 - a. for charges actually incurred for items listed in your benefits table subject to the limits shown there. Note: if you incur costs in excess of the limits you will have to pay the difference;
 - b. for treatment of a medical condition which is commonly known to respond quickly to treatment. When the medical condition has been stabilized we may stop making payments. We reserve the right to determine when a medical condition has become chronic or recurrent in nature;
 - c. if the charges made by the medical practitioner, laboratory or other such medical service, are at the level customarily charged by medical practitioners generally for the services received. If necessary we can delay paying the claim until we are satisfied that the charges are appropriate. If the charges made by the medical practitioner, are higher than is customary we will only pay the amount which is, in our experience, customarily charged and the member will have to pay the rest;
 - d. for treatment by a suitably qualified physiotherapist, chiropractor, osteopath, homeopath, acupuncturist recognised by us or for the services of a nurse if the plan covers it and then only as allowed by the benefits table;
 - e. provided the costs are not for something excluded by the terms of this policy;
 - f. for costs incurred during a period for which the premium has been paid;
 - g. treatment of conditions that existed prior to inception of this plan/Scheme except where such treatment relates to a condition that has previously been excluded or subject to a moratorium by AXA Insurance or any previous insurer and such exclusion or moratorium has not expired; or as allowed for by your plan;
 - h. the initial diagnosis and stabilization of a chronic condition (a medical condition that does not respond quickly to treatment or recurs) arising after policy inception.

Stabilization means that, in the event of such a medical condition entering an acute phase (flaring-up), treatment to return the condition to a stable state will be covered.

However we will not pay for routine, long term maintenance aimed at controlling and monitoring the condition once stabilized such as routine consultation and/or medications whether or not these are prescribed by a medical practitioner unless allowed for by the benefits table and accepted by us in writing;

- i. Prescriptions, being out-patient drugs and dressings as prescribed by a medical practitioner for the treatment of a medical condition covered by the member's policy provided that this cover is included in your plan.

PLEASE NOTE THAT WE DO NOT PAY FOR STANDARD TOILETRIES SUCH AS, BUT NOT LIMITED TO, SHAMPOOS, SOAPS, TOOTH-PASTES, CONTRACEPTIVES, PROPRIETARY HEADACHE AND COLD CURES, VITAMINS (EVEN IF PRESCRIBED) ETC. WHICH MAY BE BOUGHT OVER THE COUNTER, WITHOUT PRESCRIPTION, AT A LOCAL PHARMACY NOR DO WE PAY FOR TELEPHONE CALLS OR MEDIA SERVICES.

PLEASE ALSO NOTE THAT WE DO NOT PAY FOR MINERALS, HERBAL REMEDIES AND OTHER DIETARY SUPPLEMENTS EXCEPT AS PART OF YOUR ALTERNATIVE THERAPY AND ONLY WHEN WE RECOGNISE THESE AS LEGITIMATE TREATMENTS.

2. If treatment is received in United Arab Emirates, Saudi Arabia, Bahrain, Oman, or Qatar we will normally only make direct settlement payments for charges made by, or incurred in, a hospital listed in the hospital beds directory or your list of hospitals attached to this document (as defined in hospital and hospital bed, page 14). If it is medically necessary to use another hospital and we have specifically agreed, in writing, to its use before the treatment begins (and we will not unreasonably refuse to agree) we will try to arrange direct settlement facilities. Please be aware that some providers refuse to entertain such arrangements.

We will only pay the hospital accommodation charges associated with the treatment up to a reasonable level. i.e. the use of a single-bedded room with its own bathroom.

9. What we do not pay for (exclusions and limitations)

1. TREATMENT OF ANY MEDICAL CONDITION WHICH THE MEMBER ALREADY HAD WHEN HE OR SHE JOINED THE POLICY AND WHICH YOU SHOULD HAVE TOLD US ABOUT BUT DID NOT TELL US AT ALL OR DID NOT TELL US EVERYTHING UNLESS WE HAD AGREED OTHERWISE IN WRITING THAT THERE WAS NO NEED FOR YOU TO TELL US. THIS INCLUDES ANY MEDICAL CONDITION OR SYMPTOMS WHETHER OR NOT BEING TREATED AND ANY PREVIOUS MEDICAL CONDITION WHICH RECURS OR WHICH THE MEMBER SHOULD REASONABLY HAVE KNOWN ABOUT EVEN IF HE OR SHE HAS NOT CONSULTED A MEDICAL PRACTITIONER;

TREATMENT FOR ANY MEDICAL CONDITION OF WHICH THE MEMBER WAS SUFFERING PRIOR TO JOINING THE POLICY AND OF WHICH HE/SHE SHOULD HAVE INFORMED US ABOUT BUT FAILED TO (PARTIALLY OR ENTIRELY), UNLESS OTHERWISE AGREED BY US IN WRITING; THIS INCLUDES ANY MEDICAL CONDITION OR SYMPTOMS WHETHER OR NOT BEING TREATED, ANY PREVIOUS MEDICAL CONDITION THAT RECURS, OR OF WHICH THE MEMBER SHOULD REASONABLY BE AWARE OF EVEN WITHOUT CONSULTATION OF MEDICAL PRACTITIONER.
2. SERVICES WHICH DO NOT REQUIRE CONTINUOUS ADMINISTRATION BY SPECIALIZED MEDICAL PERSONNEL.
3. ANY EXPENSES RELATED TO ASSISTED CONCEPTION AND COMPLICATION WHICH IS DIRECTLY RESULTING OF ASSISTED PREGNANCY.
4. TERMINATION OF PREGNANCY OR ANY CONSEQUENCES OF IT, UNLESS MEDICALLY NECESSARY
5. TREATMENT AND SERVICES FOR CONTRACEPTION
6. THE COSTS OF COLLECTING DONOR ORGANS FOR TRANSPLANT SURGERY OR ANY ADMINISTRATION COSTS INVOLVED EVEN IF SUCH TRANSPLANTS ARE ALLOWED BY THE TERMS OF THIS PLAN.
7. ALL CASES RESULTING FROM THE USE OF ALCOHOLIC DRINKS, CONTROLLED SUBSTANCES, DRUGS AND HALLUCINATING SUBSTANCES
8. ANY INVESTIGATIONS, TESTS OR PROCEDURES CARRIED OUT WITH THE INTENTION OF RULING OUT ANY FETAL ANOMALY.
9. THE COSTS OF PROVIDING OR FITTING ANY EXTERNAL PROSTHESIS OR APPLIANCE
10. ALL EXPENSES RELATING TO DENTAL TREATMENT, DENTAL PROSTHESES, AND ORTHODONTIC TREATMENTS
11. CLAIMS IN RESPECT OF TREATMENT RECEIVED OUTSIDE THE AREA OF COVER OR IF THE MEMBER TRAVELLED AGAINST MEDICAL ADVICE EVEN INSIDE THE AREA OF COVER;

12. ALL COSMETIC HEALTHCARE SERVICES AND SERVICES ASSOCIATED WITH REPLACEMENT OF AN EXISTING BREAST IMPLANT ARE NOT COVERED. COSMETIC OPERATIONS WHICH ARE RELATED TO AN INJURY, SICKNESS OR CONGENITAL ANOMALY WHEN THE PRIMARY PURPOSE IS TO IMPROVE PHYSIOLOGICAL (NOT COSMETIC) FUNCTIONING OF THE INVOLVED PART OF THE BODY AND BREAST RECONSTRUCTION FOLLOWING A MASTECTOMY FOR CANCER ARE COVERED.
13. PERSONAL COMFORT AND CONVENIENCE ITEMS (TELEVISION, BARBER OR BEAUTY SERVICE, GUEST SERVICE AND SIMILAR INCIDENTAL SERVICES AND SUPPLIES).
14. TREATMENT WHICH HAS NOT BEEN ESTABLISHED AS BEING EFFECTIVE OR WHICH IS EXPERIMENTAL, MEDICALLY NON-APPROVED EXPERIMENTS AND INVESTIGATIONS AND PHARMACOLOGICAL WEIGHT REDUCTION REGIMENS. HOWEVER WE WILL PAY IF, BEFORE THE TREATMENT BEGINS, IT IS ESTABLISHED THAT THE TREATMENT IS RECOGNIZED AS APPROPRIATE BY AN AUTHORITATIVE MEDICAL BODY AND WE HAVE AGREED, IN WRITING, WITH THE MEDICAL PRACTITIONER WHAT THE FEES WILL BE.
15. HEALTHCARE SERVICES THAT ARE NOT PERFORMED BY AUTHORIZED HEALTHCARE SERVICE PROVIDERS.
16. HEALTH SERVICES AND SUPPLIES FOR SMOKING CESSATION PROGRAMS AND THE TREATMENT OF NICOTINE ADDICTION.
17. SURGICAL AND NON-SURGICAL TREATMENT FOR OBESITY (INCLUDING MORBID OBESITY), AND ANY OTHER WEIGHT CONTROL PROGRAMS, SERVICES, OR SUPPLIES.
18. TREATMENTS AND SERVICES ARISING AS A RESULT OF HAZARDOUS ACTIVITIES, INCLUDING BUT NOT LIMITED TO, ANY FORM OF AERIAL FLIGHT, ANY KIND OF POWER-VEHICLE RACE, WATER SPORTS, HORSE RIDING ACTIVITIES, MOUNTAINEERING ACTIVITIES, VIOLENT SPORTS SUCH AS JUDO, BOXING, AND WRESTLING, BUNGEE JUMPING AND ANY PROFESSIONAL SPORTS ACTIVITIES.
19. DANGEROUS SPORTS – TREATMENT OF INJURIES SUSTAINED FROM BASE JUMPING, CLIFF DIVING, FLYING IN AN UNLICENSED AIRCRAFT OR AS A LEARNER, MARTIAL ARTS, FREE CLIMBING, MOUNTAINEERING WITH OR WITHOUT ROPES , SCUBA DIVING TO A DEPTH OF MORE THAN 10 METRES, TREKKING TO A HEIGHT OF OVER 2,500 METRES, BUNGEE JUMPING, CANYONING, HANGLIDING, PARAGLIDING OR MICROLIGHTING , PARACHUTING, POTHOLING, SKIING OFF PISTE OR ANY OTHER WINTER SPORTS ACTIVITY CARRIED OUT OFF PISTE.

20. HORMONEREPLACEMENTTHERAPY, EXCEPT WHEN IT IS MEDICALLY INDICATED (RATHER THAN FOR THE RELIEF OF PHYSIOLOGICAL SYMPTOMS), WHEN WE WILL PAY FOR THE CONSULTATIONS AND FOR THE COST OF THE IMPLANTS OR PATCHES (BUT NOT TABLETS). WE WILL ONLY PAY BENEFITS FOR A MAXIMUM OF EIGHTEEN MONTHS FROM THE DATE OF THE FIRST CONSULTATION .
21. HEALTHCARE SERVICES AND ASSOCIATED EXPENSES FOR THE TREATMENT OF ALOPECIA, BALDNESS, HAIR FALLING, DANDRUFF OR WIGS.
22. CUSTODIAL CARE INCLUDING
 - NON-MEDICAL TREATMENT SERVICES;
 - HEALTH-RELATED SERVICES WHICH DO NOT SEEK TO IMPROVE OR WHICH DO NOT RESULT IN A CHANGE IN THE MEDICAL CONDITION OF THE PATIENT.
23. HEALTHCARE SERVICES WHICH ARE NOT MEDICALLY NECESSARY;
24. SPECIAL NURSING IN HOSPITAL AND/OR ANY NURSING AT HOME, CARE FOR THE SAKE OF TRAVELLING UNLESS WE HAVE AGREED IN WRITING BEFOREHAND THAT IT IS NECESSARY AND APPROPRIATE.
25. COSTS ASSOCIATED WITH HEARING TESTS, VISION CORRECTIONS, PROSTHETIC DEVICES OR HEARING AND VISION AIDS
26. ELECTIVE DIAGNOSTIC SERVICES AND MEDICAL TREATMENT FOR CORRECTION OF VISION
27. MENTAL HEALTH DISEASES, BOTH OUT-PATIENT AND IN-PATIENT TREATMENTS, UNLESS IT IS AN EMERGENCY CONDITION OR AS SPECIFIED IN YOUR TABLE OF BENEFITS
28. PATIENT TREATMENT SUPPLIES (INCLUDING FOR EXAMPLE: ELASTIC STOCKINGS, ACE BANDAGES, GAUZE, SYRINGES, DIABETIC TEST STRIPS, AND LIKE PRODUCTS; NON-PRESCRIPTION DRUGS AND TREATMENTS,) EXCLUDING SUPPLIES REQUIRED AS A RESULT OF HEALTHCARE SERVICES RENDERED DURING A MEDICAL EMERGENCY.
29. ALLERGY TESTING AND DESENSITIZATION (EXCEPT TESTING FOR ALLERGY TOWARDS MEDICATIONS AND SUPPLIES USED IN TREATMENT); ANY PHYSICAL, PSYCHIATRIC OR PSYCHOLOGICAL EXAMINATIONS OR INVESTIGATIONS DURING THESE EXAMINATIONS.
30. SERVICES RENDERED BY ANY MEDICAL PROVIDER WHO IS A RELATIVE OF THE PATIENT FOR EXAMPLE THE INSURED PERSON HIMSELF OR FIRST DEGREE RELATIVES.
31. ENTERAL FEEDINGS (VIA A TUBE) AND OTHER NUTRITIONAL AND ELECTROLYTE SUPPLEMENTS, UNLESS MEDICALLY NECESSARY DURING IN-PATIENT TREATMENT.

32. HEALTHCARE SERVICES FOR ADJUSTMENT OF SPINAL SUBLUXATION
33. HEALTHCARE SERVICES AND TREATMENTS BY ACUPUNCTURE; ACUPRESSURE, HYPNOTISM, MASSAGE THERAPY, AROMATHERAPY, OZONE THERAPY, HOMEOPATHIC TREATMENTS, AND ALL FORMS OF TREATMENT BY ALTERNATIVE MEDICINE UNLESS SPECIFIED IN THE TABLE OF BENEFITS
34. ALL HEALTHCARE SERVICES & TREATMENTS FOR IN-VITRO FERTILIZATION (IVF), EMBRYO TRANSFER; OVUM AND SPERMS TRANSFER.
35. NASAL SEPTUM DEVIATION AND NASAL CONCHA RESECTION UNLESS MEDICAL NECESSARY.
36. HEALTHCARE SERVICES, INVESTIGATIONS AND TREATMENTS RELATED TO VIRAL HEPATITIS AND ASSOCIATED COMPLICATIONS, EXCEPT FOR THE TREATMENT AND SERVICES RELATED TO HEPATITIS A.
37. ANY CHARGES FOR TREATMENT RELATED TO AND/OR THE CORRECTION OF CONGENITAL CONDITIONS AND/OR DEFORMITIES WHETHER OR NOT MANIFEST AND/OR DIAGNOSED OR KNOWN ABOUT AT BIRTH.
38. HEALTHCARE SERVICES FOR SENILE DEMENTIA AND ALZHEIMER'S DISEASE
39. AIR OR TERRESTRIAL MEDICAL EVACUATION AND UNAUTHORIZED TRANSPORTATION SERVICES UNLESS PROVIDED BY AXA
40. INPATIENT TREATMENT RECEIVED WITHOUT PRIOR APPROVAL FROM THE INSURANCE COMPANY INCLUDING CASES OF MEDICAL EMERGENCY WHICH WERE NOT NOTIFIED WITHIN 24 HOURS FROM THE DATE OF ADMISSION.
41. ANY INPATIENT TREATMENT, INVESTIGATIONS OR OTHER PROCEDURES, WHICH CAN BE CARRIED OUT ON OUTPATIENT BASIS WITHOUT JEOPARDIZING THE INSURED PERSON'S HEALTH.
42. ANY INVESTIGATIONS OR HEALTH SERVICES CONDUCTED FOR NON-MEDICAL PURPOSES SUCH AS INVESTIGATIONS RELATED TO EMPLOYMENT, TRAVEL, LICENSING OR INSURANCE PURPOSES
43. ALL SUPPLIES WHICH ARE NOT CONSIDERED AS MEDICAL TREATMENTS INCLUDING BUT NOT LIMITED TO: MOUTHWASH, TOOTHPASTE, LOZENGES, ANTISEPTICS, MILK FORMULAS, FOOD SUPPLEMENTS, SKIN CARE PRODUCTS, SHAMPOOS, SOAPS, TOOTH-PASTE, CONTRACEPTIVE, AND MULTIVITAMINS (UNLESS PRESCRIBED AS REPLACEMENT THERAPY FOR KNOWN VITAMIN DEFICIENCY CONDITIONS); AND ALL EQUIPMENT NOT PRIMARILY INTENDED TO IMPROVE A MEDICAL CONDITION OR INJURY, INCLUDING BUT NOT LIMITED TO: AIR

- CONDITIONERS OR AIR PURIFYING SYSTEMS, ARCH SUPPORTS, EXERCISE EQUIPMENT AND SANITARY SUPPLIES.
44. MORE THAN ONE CONSULTATION OR FOLLOW UP WITH A MEDICAL SPECIALIST IN A SINGLE DAY UNLESS REFERRED BY THE TREATING PHYSICIAN.
 45. ANY EXPENSES RELATED TO IMMUNOMODULATORS AND IMMUNOTHERAPY
 46. ANY EXPENSES RELATED TO THE TREATMENT OF SLEEP RELATED DISORDERS.
 47. TREATMENT DIRECTED TOWARDS DEVELOPMENTAL DELAY IN CHILDREN WHETHER PHYSICAL OR PSYCHOLOGICAL OR LEARNING DIFFICULTIES OR ANY OTHER EDUCATIONAL PROGRAM FOR HANDICAPS;
 48. INJURIES OR ILLNESSES SUFFERED BY THE INSURED PERSON AS A RESULT OF MILITARY OPERATIONS OF WHATEVER TYPE.
 49. INJURIES OR ILLNESSES SUFFERED BY THE INSURED PERSON AS A RESULT OF WARS OR ACTS OF TERROR OF WHATEVER TYPE.
 50. PLEASE NOTE, FOR CLARITY: THERE IS COVER FOR TREATMENT ONLY FOR INNOCENT BYSTANDER
 51. HEALTHCARE SERVICES FOR INJURIES AND ACCIDENTS ARISING FROM NUCLEAR OR CHEMICAL CONTAMINATION.
 52. INJURIES RESULTING FROM NATURAL DISASTERS, INCLUDING BUT NOT LIMITED TO: EARTHQUAKES, TORNADOS AND ANY OTHER TYPE OF NATURAL DISASTER.
 53. INJURIES RESULTING FROM CRIMINAL ACTS OR RESISTING AUTHORITY BY THE INSURED PERSON.
 54. HEALTHCARE SERVICES FOR WORK RELATED ILLNESSES AND INJURIES AS PER FEDERAL LAW NO. 8 OF 1980 CONCERNING THE REGULATION OF WORK RELATIONS, ITS AMENDMENTS, AND APPLICABLE LAWS IN THIS RESPECT.
 55. ANY INVESTIGATION OR TREATMENT NOT PRESCRIBED BY A DOCTOR.
 56. TREATMENT WHICH ARISES FROM OR IS DIRECTLY OR INDIRECTLY CAUSED BY A DELIBERATELY SELF-INFLICTED INJURY OR AN ATTEMPT AT SUICIDE;
 57. DIAGNOSIS AND TREATMENT SERVICES FOR COMPLICATIONS OF EXEMPTED ILLNESSES.
 58. ALL HEALTHCARE SERVICES FOR INTERNATIONALLY AND/OR LOCALLY RECOGNIZED EPIDEMICS.
 59. HEALTHCARE SERVICES FOR PATIENTS SUFFERING FROM (AND RELATED TO THE DIAGNOSIS AND TREATMENT OF) HIV – AIDS AND ITS COMPLICATIONS AND ALL TYPES OF HEPATITIS EXCEPT VIRUS A HEPATITIS.

60. ANY TREATMENT SPECIFICALLY EXCLUDED BY THE TERMS SHOWN ON YOUR MEMBERSHIP STATEMENT OR THE SCHEDULES FORMING PART OF THIS AGREEMENT;
61. ANY CHARGES FOR TREATMENT REQUIRED AS A RESULT OF ANY ILLEGAL ACTION ON THE PART OF THE MEMBER REQUIRING TREATMENT
63. SPECIAL TERMS APPLY IN THE FOLLOWING CASES.

WE WILL NOT PAY BENEFITS FOR:

- a. COSMETIC (AESTHETIC) SURGERY OR TREATMENT, OR ANY TREATMENT WHICH RELATES TO OR IS NEEDED BECAUSE OF PREVIOUS COSMETIC TREATMENT. HOWEVER WE WILL PAY FOR RECONSTRUCTIVE SURGERY IF:
- i. IT IS CARRIED OUT TO RESTORE FUNCTION OR APPEARANCE AFTER AN ACCIDENT OR FOLLOWING SURGERY FOR A MEDICAL CONDITION, PROVIDED THAT THE MEMBER HAS BEEN CONTINUOUSLY COVERED UNDER A PLAN OF OURS SINCE BEFORE THE ACCIDENT OR SURGERY HAPPENED; AND
- ii. IT IS DONE AT A MEDICALLY APPROPRIATE STAGE AFTER THE ACCIDENT OR SURGERY; AND

- iii. WE AGREE THE COST OF THE TREATMENT IN WRITING BEFORE IT IS DONE.
- b. ANY DENTAL PROCEDURE UNLESS PROVIDED FOR BY YOUR PLAN. HOWEVER, WE WILL PAY FOR SOME SURGICAL PROCEDURES WHICH NEED TO BE CARRIED OUT BY AN ORAL AND MAXILLOFACIAL SURGEON. WE CAN PROVIDE YOU A LIST OF THESE PROCEDURES IF YOU ASK US.
- c. SPECIAL NURSING IN HOSPITAL AND/OR ANY NURSING AT HOME UNLESS WE HAVE AGREED IN WRITING BEFOREHAND THAT IT IS NECESSARY AND APPROPRIATE.
- d. HORMONE REPLACEMENT THERAPY, EXCEPT WHEN IT IS MEDICALLY INDICATED (RATHER THAN FOR THE RELIEF OF PHYSIOLOGICAL SYMPTOMS), WHEN WE WILL PAY FOR THE CONSULTATIONS AND FOR THE COST OF THE IMPLANTS OR PATCHES (BUT NOT TABLETS). WE WILL ONLY PAY BENEFITS FOR A MAXIMUM OF 18 MONTHS FROM THE DATE OF THE FIRST CONSULTATION.
- e. IN-PATIENT REHABILITATION EXCEPT WHEN:
- IT IS AN INTEGRAL PART OF TREATMENT; AND
 - IT IS CARRIED OUT BY A MEDICAL PRACTITIONER

SPECIALISING IN REHABILITATION; AND

- IT IS CARRIED OUT IN A REHABILITATION HOSPITAL OR UNIT WHICH IS RECOGNISED BY US; AND
- THE COSTS HAVE BEEN AGREED, IN WRITING, BY US BEFORE THE REHABILITATION BEGINS.

WE WILL NOT PAY FOR IN-PATIENT REHABILITATION FOR MORE THAN 28 DAYS EXCEPT IN CASES SUCH AS IN SEVERE CENTRAL NERVOUS SYSTEM DAMAGE CAUSED BY EXTERNAL TRAUMA.

- f. TREATMENT WHICH HAS NOT BEEN ESTABLISHED AS BEING EFFECTIVE OR WHICH IS EXPERIMENTAL. HOWEVER WE WILL PAY IF, BEFORE THE TREATMENT BEGINS, IT IS ESTABLISHED THAT THE TREATMENT IS RECOGNISED AS APPROPRIATE BY AN AUTHORITATIVE MEDICAL BODY AND WE HAVE AGREED IN WRITING, WITH THE MEDICAL PRACTITIONER, WHAT THE FEES WILL BE.

64. WE WILL NOT PAY BENEFITS FOR MORE THAN 100 DAYS IN TOTAL IN ANY MEMBER'S LIFETIME FOR INPATIENT TREATMENT OF PSYCHIATRIC ILLNESS.

65. WE WILL NOT PAY FOR ANY TREATMENT, OR FOR INTERNATIONAL EMERGENCY

MEDICAL ASSISTANCE, IF THEY ARE NEEDED AS A RESULT OF NUCLEAR CONTAMINATION, BIOLOGICAL CONTAMINATION OR CHEMICAL CONTAMINATION, WHILST ENGAGING IN OR TAKING PART IN WAR, ACT OF FOREIGN ENEMY, INVASION, CIVIL WAR, RIOT, REBELLION, INSURRECTION, REVOLUTION, OVERTHROW OF A LEGALLY CONSTITUTED GOVERNMENT, EXPLOSIONS OF WAR WEAPONS OR ANY SIMILAR EVENT TO ONE OF THOSE LISTED.

PLEASE NOTE, FOR CLARITY: THERE IS COVER FOR TREATMENT REQUIRED AS A RESULT OF A TERRORIST ACT PROVIDING THAT TERRORIST ACT DOES NOT RESULT IN NUCLEAR, BIOLOGICAL OR CHEMICAL CONTAMINATION.

66. WE WILL NOT PAY BENEFITS FOR ANY TREATMENT IF WE HAVE NOT RECEIVED A PROPERLY COMPLETED CLAIM FORM AND ORIGINAL INVOICES WITHIN 90 DAYS OF THE TREATMENT BEING GIVEN.

67. WE WILL NOT PAY BENEFITS FOR ANY TREATMENT NEEDED AS A RESULT OF WORK RELATED ACCIDENT OR INJURY WHERE THE COST OF SUCH TREATMENT IS NORMALLY RECOVERABLE UNDER WORKMAN'S COMPENSATION, G.O.S.I OR SIMILAR GOVERNMENT ACT PREVAILING AT THE TIME OF

INJURY OR ACCIDENT. YOU MUST ADVISE US IF ANY CLAIM IS WORK RELATED.

68. WE WILL NOT ALLOW MEMBERS TO UPGRADE THEIR LEVEL OF COVER EXCEPT AT EACH POLICY ANNIVERSARY AND ONLY THEN WHEN REQUESTED, IN WRITING, TO DO SO. ACCEPTANCE BY US OF SUCH AN UPGRADE MUST BE CONFIRMED IN WRITING BY US BEFORE THE UPGRADE CAN BECOME EFFECTIVE.

69. WE WILL NOT PAY UPGRADED BENEFIT LEVELS FOR TREATMENT OF ANY MEDICAL CONDITION WHICH AROSE OR SHOULD REASONABLY HAVE BEEN FORESEEN BY THE MEMBER PRIOR TO THE UPGRADE BECOMING EFFECTIVE. MEMBERS ARE REQUIRED TO DECLARE ANY SUCH MEDICAL

CONDITION TO US WHEN REQUESTING THE UPGRADE. WHERE SUCH A MEDICAL CONDITION IS, OR BECOMES, APPARENT BENEFITS FOR SUCH A MEDICAL CONDITION WILL BE RESTRICTED TO THE LEVEL OF COVER THAT WOULD HAVE BEEN APPLICABLE TO SUCH A MEDICAL CONDITION PRIOR TO THE UPGRADE.

10. Making claims

Please refer to page 4 for details of how to make a claim.

1. Before we can consider a claim you must ensure that:

- the member sends us a completed claim form as soon as they can and no later than 90 days from the date the treatment starts; and
- we receive original invoices for treatment costs; and
- the member promptly gives us all the information we request.

2. The member must tell us on the claim form if they think any of the cost can be claimed from anyone else or under another insurance policy or source (such as but not limited to Workman's Compensation or G.O.S.I or motor insurance policy). If so, then:

- if another insurance policy is involved we will only pay our proper share; or
- if benefits are claimed for treatment to a member whose injury or medical condition was caused by some other person (the "third party"), we will pay only those benefits the member can claim under the policy (unless these are covered by another insurance policy, when we will only pay our proper share of the benefits). However, in paying those benefits we obtain both

through the terms of the policy and by law a right to recover the amount of those benefits from the third party. In this case the following shall apply:

- i. you must tell us as quickly as possible that the injury or medical condition was caused by, or was the fault of, a third party. We will then send you a form on which the member can give us full written details.
- ii. if you or the member is making a claim, or has not made (or refuses to make) a claim against the third party, you or the member must act in good faith and do all the things we shall require to ensure that monies are recovered from the third party and are repaid to us up to the amount of the benefits we have paid (and any interest). You will be asked to sign a written undertaking to this effect; and
- iii. if you or the member do not repay to us monies recovered from the third party up to the amount of benefits (and any interest), we shall be entitled to recover the same from you and/or the member.

3. We can appoint and pay for an independent medical practitioner to advise us on the medical issues relating to any claim. If required by us the independent medical practitioner will also medically examine the member making the claim and provide us with a report. The member must co-operate with the independent medical practitioner otherwise we will not pay the claim.
4. If a member makes a claim which is in any way dishonest:
 - we will not pay any benefits for that claim; and
 - if we have already paid benefits for that claim before we discovered the dishonesty we can recover those benefits from you (the member and/or the company); and
 - we can take any of the actions listed in paragraph 13.2.
5. Claim costs incurred in any currency other than United Arab Emirates Dirhams, Bahraini Dinars, Omani Riyals or Qatari Riyals will be converted using the closing mid-point exchange rate published in the Financial Times Guide to World Currencies current when we assess the claim. If we agree, in writing in advance, to reimburse benefits to a member in a currency other than those above the exchange rate used will be as above.

Any exchange costs incurred will be payable by the member and will be subtracted from any payment made to the member in respect of such a claim.

6. AXA reserves the right not to entertain claims of any kind including reimbursement claims from the list of un-recognized providers included in the member's welcome pack at the latest renewal. Please note that this list is not exhaustive and is subject to amendment by AXA at any time. Members must follow pre-approval requirements at all times and should contact AXA before making a claim to ensure treatment is being given by a recognized practitioner or provider.

11. Joining, renewing and transferring

Please refer to AXA Insurance for details of how to change your policy.

1. We will tell you in writing the date your policy starts and any special terms which apply to it. We can refuse to give cover and will tell you if we do. (except for Dubai residents)
2. Your policy is for one year unless we have agreed something different with the company, where this policy applies to a group contract. At the end of that time, provided the plan you are on is still available, you or, where this policy applies to a group contract, the company can renew it on the terms and conditions applicable at that time. You will be bound by those terms. However, we reserve the right to refuse to accept you as a customer or to renew your policy at any policy anniversary. (except for Dubai clients)
3. Only those people described in the company agreement where this policy applies to a group contract can be members of this plan. All cover ends when you stop working for the company or if the company decides to end the cover.
4. If your cover under a company agreement comes to an end you can apply to transfer to another plan.
5. Members of this policy who leave a company's group medical scheme may apply to AXA Insurance for an individual policy. In all such cases the member will be required to complete a new application form and make a full medical history declaration in respect of each and every person to be insured. The insurer reserves the right to apply any exclusion clauses and/or special terms it may deem necessary to any existing and/or pre-existing medical conditions at the date of application even if such conditions were previously covered under the company's group medical scheme.
6. Renewal is continuation of cover by mutual acceptance and agreement to renewal terms offered. If there is any change in cover (i.e. benefits) or membership (i.e. addition or deletion) under the policy, AXA reserves the right to re-evaluate the risk and change the renewal terms offered as per new assessment. Based on evaluation AXA might decide to impose fresh waiting periods; restrictions on benefits or alter cover or change premiums offered.

When the terms of your policy might change

We do not intend to change the terms of your plan during the policy year however we do have the right to cancel or change all or any part of your policy from any renewal date.

We will generally make adjustments only to reflect any past or foreseeable changes in medical practice or procedures and the type and frequency of claims made by all those of our members covered under the same plan as you.

The purpose of such changes will be to seek, as far as possible, to maintain substantially the same level and type of cover in place while ensuring that the plan remains affordable.

We may also change premiums if costs, taxation, regulations or benefit changes make this necessary.

In the event that we are required by law to make a change during the policy year, for example if a new tax is introduced, we will be obliged to do so before the next renewal date. We do reserve the right to apply underwriting terms to your policy at any time if a medical condition that should reasonably have been declared comes to our attention, a chronic condition manifests itself within an excluded period or a medical condition becomes chronic in nature during a policy year.

Any change in our products or premiums shall be notified along with the renewal notice.

12. What we expect from you

1. You must make sure that whenever you are required to give us information all the information you give is true, accurate and complete. If it is not then we can set the policy aside or apply different terms of cover.
2. This policy is designed for people living in the United Arab Emirates.
3. You (or the company, where this policy applies to a group contract) must pay your premium when it is due. We will decide the amount at the start of each year and tell you how much it is. You can pay it in the way you have agreed with us. As your policy runs for a year you must pay your premium for the whole year no matter how it is paid. If your premium payments are not up to date your cover will cease and AXA reserves the right to cancel the policy as well.
4. You (the member or the company) must write and tell us if you change your address. You are acting on behalf of any member covered by your policy so we will send all correspondence about the policy to the company address or that of the member.
5. If there is a dispute between you and us we have a complaints procedure, set out on pages 33, which the company or member must follow so that we can resolve it.

13. General

1. We can change all or any part of the policy including the benefits table or these terms, but only for the reasons shown in our handbook or Agreement, and the changes will only apply to you when you renew unless we are obliged by law to apply any change with immediate effect. We will give you reasonable notice of the changes and will send details of them to the address we have for the company or the member on our records.

The changes will take effect from when you renew or when applied by law even if, for any reason, any member does not receive details of them.
2. If any member breaks any of the terms of the policy or makes, or attempts to make, any dishonest claim, we can:
 - refuse to make any payment; and
 - refuse to renew your policy; or
 - impose different terms to any cover we are prepared to provide; or
 - end your policy and all cover under it immediately.
3. This policy is governed by the law of the country in which it was issued being the United Arab Emirates. If the principal country of residence for the policyholder or, for a group contract, the company office administering the policy is in our records; in the United Arab Emirates then Emirati law will apply regardless of the location of any individual member at any time.
4. We do not pay for medical reports.
5. The terms of your policy cannot be changed nor claims authorization given by any verbal communication between you and us. Any changes, approvals, or other statements relating to your policy must be confirmed, in writing, by us. We are not bound by any verbal commitment not confirmed by us in writing.
6. AXA Insurance may be required to apply legitimate international sanctions to this policy. In such a case AXA Insurance may be unable to meet its full obligations under the terms of this policy where to do so would render it subject to legal action under international or domestic law.

14. Complaints Procedure

AXA Gulf's Complaints Resolution Process & the Service Standards thereof?

A complaint, irrespective of the mode of complaining, is acknowledged as soon as possible but subject to a maximum of 3 working days. However, the Complainant receives an immediate acknowledgement by auto-email if he/she has registered the complaint online through our website.

Any affected person or party may register a complaint by:

- Visiting our website www.axa-gulf.com and select Complaints under AXA & You at the bottom of the page. A new screen opens "Complaints Information" which explains the process of where and how to complain with details of our complaints handling process. Click on 'Register a Complaint' tab and enter details requested (some information is compulsory)
- Sending a letter, fax or email which will then need to be registered by AXA Gulf staff as a complaint. Contact details are provided
- Telephoning us and requesting our Customer Service staff to register their complaint;
- Walking in to our office and requesting our Customer Service staff to register their complaint.

Our complaints resolution process is as follows:

Level One

The Complainant receives a written final response within 15 working days from the date of registration with details of the resolution or reason(s) for rejection or why we are unable to make the final response. However, our average internal TAT time to resolve complaints is less than 10 days but the target is to achieve this within 7 days.

Level Two

After the above process has concluded, if Complainants are still dissatisfied, they have a right to refer the complaint to the Regulator. If the Regulator deems the complaint as remaining unresolved, then AXA Gulf will revisit and prioritize the resolution.

The Complainant is informed of the contact details of the Complaints Officer at the time of registration of the complaint. The contact details of the Insurance Regulator (Insurance Authority) are also provided at the time the complaint is registered as well as at the time of closing the complaint when our final response is made.

15. Your customer charter

As a valued customer of AXA Insurance you have important rights and entitlements. You are entitled to expect:

Courtesy.

Your requirements will always be dealt with promptly, considerately and courteously.

No customer query is too trivial or too much trouble to sort out.

Helpful advice and guidance.

AXA Insurance staff will help you, if you have any doubts, to understand the terms of your contract and any other factors which affect your cover. They will help you to make proper use of your cover should you need to make a claim.

Confidential handling of your personal details and affairs wherever possible.

Any medical details we require will always be kept confidential if possible. AXA Insurance may be required to provide information regarding claims you make or have made in the past or other details you have given us to your sponsor or employer or a government department if they are paying for all or part of this policy or are entitled by law to require this of us. No liability will be accepted by us for any outcome resulting from the provision of such information to any of the aforementioned parties.

Advance notification of change in cover.

Essential changes to the terms of the cover (including benefits, premiums and your membership agreement) will be notified to you, in writing, in advance of the date from which the changes take effect.

Professional and efficient service.

All requests for assistance and any claims you submit will be considered impartially (without any bias or preference) in accordance with the benefits and membership agreement of your plan.

For further information contact:

AXA Insurance
P.O. Box 32505
Dubai, UAE
Telephone: +971 (4) 429 4000
Fax: +971 (4) 429 4099

For all customer service inquiries you can contact us on:

UAE

800 4845

Qatar

800 2921

Bahrain

80001060

Oman

800 72 926

Our Branch locations:

UAE

AXA Insurance (Gulf) B.S.C (c)

2nd Floor, Bldg. 7, Dubai Outsource Zone, Manama Street (off Academic City Road),

P. O. Box 32505, Dubai, United Arab Emirates

Qatar

AXA Insurance (Gulf) B.S.C. (c)

QFC Branch

Corporate Office

QFC Tower 1, West Bay, Office No. 604, 6th Floor, PO Box 15319, Doha, Qatar

AXA Insurance (Gulf) B.S.C. QFC Branch

Retail Sales Office

QFC Tower 1, Ground Floor, P.O. Box 15319, Doha, Qatar

Incorporated in Bahrain – QFC Licence No. 00024

Authorised by the Qatar Financial Centre Regulatory Authority

Bahrain

AXA Insurance (Gulf) B.S.C. (c)

Ground Floor, Building no. 177, Road 2803, Al Seef District 428, P. O. Box 45, Manama, Kingdom of Bahrain

Oman

AXA Insurance (Gulf) B.S.C. (c)

P. O. Box 1276, P.C.112, Ruwi – Sultanate of Oman

