

Visit Visa Medical Takaful Certificate

Traveler Health Insurance Certificate

Effective Date of Cover : From legal entry stamp date (day of arrival)
 Expiry Date : Expiry of the Period of Cover or departure from UAE, whichever occurs first

The Company hereby agrees to pay the expenses of providing healthcare services to the Person Covered subject always to the terms and conditions of this Takaful Certificate.

SCHEDULE 1 – SCOPE OF COVERAGE

Scope of Cover
<ul style="list-style-type: none"> • Territory Limit/Area of Cover : UAE ONLY • Emergency inpatient medical expenses arising from bodily injury and or medical condition • Treatment for pre-existing condition within the emergency room only • Mortal remains repatriation up to AED7,500/-
Aggregate Limit
<ul style="list-style-type: none"> • Up to maximum of AED 150,000/- in aggregate
Network Providers
<ul style="list-style-type: none"> • Network list can be obtained from www.dnrd.ae • Non-network treatment shall be covered only for treatment of life threatening case
Claim Intimation and Reimbursement
<ul style="list-style-type: none"> • Claims must be reported within maximum of 7 days of hospital discharge • Within the assigned network – 100% covered • Reimbursement for non-network treatment is covered up to the maximum of network tariff
Exclusions
<ul style="list-style-type: none"> • All outpatient and routine treatment • Pre-existing and chronic conditions, maternity, dental and optical benefits • Detailed exclusion list are listed below
Laws and Jurisdiction
<ul style="list-style-type: none"> • UAE Laws only

Please carry this certificate for claims verification together with passport copy with legal entry stamp date.

In the event of any dispute please refer to the standard certificate wording which can be obtained from www.dnrd.ae

For 24/7 claims assistance please contact NEXtCARE call center at 04-209 5900 or email claimscommunication@nextcare.ae

For customer feedback please email to DNRD@noortakaful.com

Schedule 2
Definitions

For the purpose of this Takaful Certificate, the following terms, words and expressions shall be interpreted whenever they appear in this Takaful Certificate according to the meanings hereunder;

Accident	Any sudden and unforeseen event, occurring to a victim beyond his/her control and resulting in a Bodily Injury, the cause of which, is violent and external to the victim's own body.
Bodily Injury	An identifiable physical injury caused by an Accident, which occurred during the period of takaful.
Chronic	A specific assessment that requires a regular lifetime treatment.
Emergency	Medical condition resulting from sickness or accident and requiring emergency hospital admission, and for which delay in treatment beyond the next official working day could reasonably be expected to result in significant and permanent impairment to the life, health, bodily functions and/or organ of the Person Covered.
Maximum Benefit	The total amount, which will be paid in respect of any one Person Covered as specified in the Takaful Certificate Schedule.
Medically Necessary	A service or treatment which is appropriate and consistent with diagnosis, and which, in accordance with generally accepted medical standards, could not have been omitted without adversely affecting the Person's Covered condition or the quality of medical care rendered.
Network	Providers forming the Company Network(s) through a special and formal contractual arrangement whereby they agree to avail the Person Covered, usually on his Medical Card presentation, with Free Access on a direct billing basis to their healthcare services in conformity with the terms of this Takaful Certificate and as set forth in the Takaful Certificate.
Pre-existing Condition	Any condition which existed either known or unknown to the Person Covered and/or to the Certificate Holder which exhibited symptoms or was a consequence of injury or illness for which medical, surgical, and/or pharmaceutical treatment, medical diagnosis or advice was provided prior to the Person's Covered Effective Date.
Scope of Coverage	Means the scope of coverage as set out in the Takaful Certificate Schedule.

Schedule 3
Excluded Healthcare Services

This Schedule sets out the non basic (excluded) healthcare services:

Hospitalization, consultation, testing, medication and any other service regarding the following terms and conditions are excluded from the cover:

1. Healthcare Services, which are not medically necessary.
2. All Elective and /or non-Emergency medical conditions.
3. Any Health Services that are received as Out-of-Hospital benefits.
4. All pre-existing and/or Chronic Medical conditions, **renal dialysis, maternity and optical benefits.**
5. All expenses relating to dental treatment, dental prostheses, and orthodontic treatments.
6. Custodial care includes
 - (1) Non-medical treatment services; or
 - (2) Health-related services which do not seek to improve or which do not result in a change in the medical condition of the patient.
7. Services which do not require continuous administration by specialized medical personnel.
8. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
9. Healthcare Services that are not performed by Authorised Healthcare Service Providers, apart from Healthcare Services rendered in a Medical Emergency.
10. Prosthetic devices and consumed medical equipments, unless approved by the company.
11. 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.
12. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
13. Mental illness unless the condition is a transient mental disorder or an acute reaction to stress.
14. Patient treatment supplies (including elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments, excluding such supplies required as a result of Healthcare Services rendered during a Medical Emergency).
15. Services rendered by any medical provider relevant of a patient for example the Person's Covered family member, including spouse, brother, sister, parent or child.
16. All Healthcare services & Treatments for in-vitro fertilization (IVF), embryo transport; ovum and male sperms transport.
17. Treatments and services related to viral hepatitis and associated complications, except for treatment and services related to Hepatitis A.
18. Air or Terrestrial Medical evacuation except for Emergency cases or unauthorised transportation services.
19. Health services and associated expenses for organ and tissue transplants, irrespective of whether the Person Covered is a donor or recipient.

Schedule 4

Healthcare Services outside the Scope of Health Coverage

1. Injuries or illnesses suffered by the Person Covered as a result of military operations of whatever type.
2. Injuries or illnesses suffered by the Person Covered as a result of wars or acts of terror of whatever type
3. Healthcare services for injuries and accidents arising from nuclear, biological or chemical radiation or contamination.
4. Injuries resulting from natural disasters (including but not limited to) earthquakes, tornados and any other type of natural disaster.
5. Injuries resulting from criminal acts or resisting authority by the Person Covered.
6. Healthcare services for patients suffering from AIDS and its complications.
7. Healthcare services for work illnesses and injuries as per Federal Law No. 8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect.
8. All cases resulting from the use of alcohol, drugs and hallucinatory substances.
9. Any test or treatment not prescribed by a doctor.
10. Injuries resulting from attempted suicide or self-inflicted injuries.
11. Diagnosis and treatment services for complications of exempted illnesses.
12. All healthcare services for internationally and locally recognised epidemics.
13. Venereal sexually transmitted diseases. A list with respect thereto will be set out by the General Authority of Health Services.