

GLOBEMED INDIVIDUAL AND FAMILY HEALTHCARE TAKAFUL CERTIFICATE

PREAMBLE

Whereas the Certificate Holder, that is identified in the special conditions of this certificate, filed an application which is considered as the founding basis of this certificate and its purpose, accepted to pay the contribution cited in the special conditions of this certificate,

Whereas **Noor Takaful Family PJSC** (hereinafter referred to as the **Takaful Company**), after having reviewed the application, has consented to provide the takaful coverage specified in the special conditions annexed to this certificate,

Whereas the takaful company has delegated GlobeMed Gulf FZ-LLC (herein after referred to as the **Administrator**) to act in its name and on its behalf in executing part of the administrative and technical services related to the healthcare certificates of the covered individuals (the **Participant**) and groups and coordinate their relation with the healthcare providers adherent to its network.

Therefore, the takaful company undertakes to reimburse the coverage stated in this certificate within the range and in conformity with the terms, conditions, limitations, and exclusions provided therein.

Accordingly, and in approval of its content, the Takaful Company has duly signed and stamped this certificate document to be effective as of the date stipulated in the Certificate Schedule attached herewith.

Noor Takaful Family PJSC

Signature of the Takaful Company:

DEFINITIONS

Words, terms and expressions used in this Certificate shall have the meanings set forth herein below.

1. ACCESS CARD

A personalized card issued in the name of each **Participant**, facilitating his/her access to the healthcare services covered under this Certificate. It is the property of the **Takaful Company**.

2. ADMINISTRATOR

The company, GlobeMed Gulf FZ-LLC., always acting in the name and on behalf of the **Takaful Company** in administering this Certificate in part, and in supporting and monitoring its proper implementation, through regional offices and professional GlobeMed delegates (e.g. physicians and other delegates). Particularly, the **Administrator** continuously verifies the eligibility of the **Participant** to the healthcare services sought and takes the decision, in the name and on behalf of the **Takaful Company**, as to whether to grant or not the Approval of Coverage. To that effect, the **Administrator** follows up the **Participant** medical and accounting files and coordinates with the attending physicians when needed.

3. AMBULATORY/PRESCRIPTION MEDICINE TRANSACTION

A virtual electronic form, processed through the personalized **Access Card** of the **Participant**. It allows the **Participant** to benefit, when applicable, from the **Ambulatory Healthcare Benefit Plan** and/or the **Prescription Medicine Benefit Plan**; it is unlimited by number per Participant per contract period; it must be used based on a duly completed signed and sealed medical report issued by the **Participant's** attending physician. The medical report is valid for 15 days following completion by the attending physician.

The **Ambulatory/Prescription Medicine Transaction** and the proper implementation of the above conditions and procedures are a mandatory prerequisite to benefiting from the coverage of the **Ambulatory** and/or **Prescription Medicine Benefit Plan** coverage.

4. APPLICABLE PLAN

The set of healthcare benefits provided for in the Certificate, along with their Limitations and Exclusions specifically identified as approved for coverage, for each **Participant**, in the Certificate Schedule.

5. CHRONIC CONDITION

A chronic condition is a disease illness or injury which has at least one of the following characteristics: continues on definitely and has no known cure; permanent; needs long term monitoring, consultations, check-ups examinations or tests.

6. CLAIM FORM

A special form, available at request from the **Administrator** that must be completed by the attending physician of the **Participant** and submitted to the Medical Officer of the **Administrator** prior to hospitalization. It is a mandatory prerequisite to benefiting from the covered medical services.

7. CLASS OF RISK

The classification by various types of **Participant** and takaful benefits appearing in the publicized tariffs of the **Takaful Company**.

8. DEDUCTIBLE

The percentage or flat amount of the incurred expenses to be borne by the **Certificate holder** and paid by the **Participant**.

9. DOCTORS CONSULTATION PLAN TRANSACTION

A transaction conducted through an electronic procedure, via the use of the Participant's access card allowing the beneficiary to benefit, when applicable, from the **Doctors Consultation Benefit Plan**. It is unlimited by number per Participant per contract period and must be used based on a duly completed signed and sealed medical report issued by the **Participant's** attending physician.

The **Doctors Consultation Transaction** and the proper implementation of the above conditions and procedures are a mandatory prerequisite to benefiting from the **Doctors Consultation Plan** coverage.

10. ENROLLMENT DATE

00:00 hours of the day, month and year appearing on the Certificate Schedule, on which the **Participant** has been enrolled, under this Certificate, for the first time with the **Takaful Company**.

11. GLOBEMED HEALTHCARE PROVIDERS

The Providers of specific Healthcare Services (e.g. hospitals, medical centers, integrated clinics, pharmacies, laboratories, physiotherapy centers, physicians), that spread throughout most of the United Arab Emirates (UAE) territory and that are adherent to GlobeMed healthcare service providers Network, to provide part or whole of the available healthcare services.

In addition to healthcare centers located in the Middle East & North Africa (i.e. Lebanon – Kuwait – Syria – Saudi Arabia – Qatar – Algeria – Bahrain – Egypt – Iraq – Jordan – Libya – Morocco – Oman – Tunisia – Yemen) and Indian-Subcontinent regions (i.e. India – Pakistan – Bangladesh – Nepal – Maldives – Bhutan – Sri Lanka – Brunei – Indonesia – Malaysia – Philippines – Singapore – Cambodia – Laos – Myanmar – Thailand – East Timor – Vietnam), whenever such centers are contracted with the Administrator either directly or indirectly through another TPA Company cooperating with the **Administrator**, provided that such medical centers are included in this policy. A list of GlobeMed's Healthcare Providers in UAE is available upon request with the **Takaful Company** or the **Administrator**. These Healthcare Providers or parts of their services or sections may be modified during the Certificate Period (added or reduced) without the need to the prior notification

of the **Certificate holder** or his approval.

12. PARTICIPANT

The **Certificate holder** and/or any other physical person listed in the application or included thereafter, formally accepted by the **Takaful Company** and listed in the Certificate Schedule.

13. LEGAL DEPENDENTS

The following dependents of the **Certificateholder** or the **Participant**, when applicable: the spouse(s) and the unmarried children aged between day 14 and 18 years or 25 years if still full time university students.

14. CERTIFICATE HOLDER

The applicant for the healthcare takaful Certificate, acting in his/her own capacity and behalf, and/or in the name and on behalf of the **Participant** and/or their legal dependents, whose application is formally accepted by the **Takaful Company**.

15. PREEXISTING CONDITION

A Pre-Existing Condition is an illness, injury, condition or symptom: that was known to the Participant prior to the commencement of takaful cover; or for which the Participant had consulted a registered medical practitioner prior to the commencement of takaful cover; or for which a reasonable person in the Participant's position would have consulted a registered medical practitioner prior to the commencement of takaful cover; or that was unknown to the Participant person prior to the commencement of takaful cover, but considered as medically pre-existing (i.e. present in the body prior to the commencement of takaful cover)

16. RENEWAL EFFECTIVE DATE

00:00 hours of the day, month, and year appearing in the Certificate Schedule, at which the **Takaful Company** is deemed to have formally accepted to renew this Certificate having been in force and effect without interruption, following the due signature, by the **Certificate holder** of the Certificate documents and the payment of the due contribution on time.

17. TAKAFUL COMPANY

The **Takaful Company** duly registered and authorized to operate in UAE, which guarantees the payment of the benefits provided under this Certificate.

GENERAL TERMS AND CONDITIONS

Article 1: THE CERTIFICATE

- a. The Application and Medical Questionnaire(s), of the **Certificate holder** and the **Participant** if any, the Preamble, the Certificate Schedule, (including but not limited to the Accepted Census List, and the special Limitations and/or Exclusions, if any), the Definitions, the General Terms and Conditions, the various Applicable Healthcare Plans including their relative Scope of Healthcare Benefits covered along with their Limitations and Exclusions, as well as any attachment(s) and endorsement(s) to any of the aforementioned, shall constitute the entire agreement of the parties hereto (herein referred to as the Certificate).
- b. Any amendment or addition to the **Certificate** shall be void, unless it is in writing, signed and sealed by the **Takaful Company**. No insurance / takaful intermediary has the authority to amend this Certificate or waive any of its provisions.
- c. If special Exclusions and/or Limitations are applied by the **Takaful Company**, the **Certificate holder** is deemed to have approved them, in his name as well as in the name and on behalf of the **Participant** and their legal dependent(s) listed in the Application, by receiving the Certificate documents relating thereto.

Article 2: GENERAL SCOPE OF BENEFITS

In return for the contribution paid by the **Certificate holder**, the **Takaful Company** shall cover all usual, customary and reasonable healthcare services and their related expenses incurred by the **Participant** under an **Applicable Healthcare Plan** while this Certificate is in force, subject to its Terms, Conditions, Limitations and Exclusions.

Article 3: GENERAL LIMITATIONS

- a. **Financial limitation**
A financial limitation per contractual period is applicable per **Participant**, as specified on the Certificate Schedule.
- b. **Hospitalization Class:**
The hospitalization class per contractual period corresponds to the class of hospitality (or room and board) benefits to which the **Participant** is entitled for under his/her In-Hospital Plan, as identified in the Certificate Schedule, except as otherwise

specifically stipulated in the In-Hospital Plan details.

- c. **Network of Providers:**
The limited network of healthcare providers to which the **Participant** is entitled to get covered medical services from, as identified in the Certificate Schedule.
- d. **Duplicate and/or Supplementary Coverage**
The **Participant** will benefit from the balance between the amounts he/she is entitled to under concurrent or supplementary coverage (e.g. takaful cover, self-funded scheme, workman compensation program, mutual societies, etc), and all amounts he/she is entitled to under this Certificate, irrespective of whether or not the **Participant** has been successful in receiving such other benefits.
- e. **Age**
The first enrollment date is limited to the **Participant** aged between day 14 and 65 years inclusive. Age is computed on the basis of the year per the effective Certificate date minus the year of birth.
- f. **Territoriality**
The Takaful coverage applies to covered medical expenses incurred in the covered territory as specified above under Definitions, Item 11, “GlobeMed HealthCare Providers”, subject to the Terms, Conditions, Limitations and Exclusions provided herein.

Article 4: PAYMENT OF CLAIMS

- a. **Direct Payment**
As a standard procedure, The **Takaful Company** shall effect, through the **Administrator**, the payments of claims directly to the GlobeMed Participating Provider and not to the **Participant**, based on a prior Approval of Coverage, as defined hereinafter, and up to the limits authorized therein, except in the cases where the reimbursement procedure is applicable.
- b. **Approval of Coverage**
The Approval of Coverage is a decision taken by the **Administrator** in the name and on behalf of the **Takaful Company**, to cover a healthcare service sought by the **Participant**; this decision may also determine the conditions and extent of the approved coverage.
- c. **Procedures for Approval**
The procedures for Approval of Coverage for direct payment

provided for hereinafter are only applicable when the healthcare services are sought at a GlobeMed Participating Provider and when the following procedures are complied with by the **Participant** depending on the following applicable cases:

- i. In the cases of non-emergency admission to a GlobeMed Participating Provider in the covered territory, whether requiring an overnight stay at the hospital or not, as defined in the Certificate, the Approval of Coverage from the Administrator must be secured by the **Participant** prior to his/her benefiting from a covered healthcare service by submitting the duly completed **Claim Form** to the **Administrator**.
- ii. In the cases of emergency admission to a GlobeMed Participating provider in the covered territory whereby the health status of the Participant requires at least an overnight stay in the hospital, as defined in the Certificate, Approval of Coverage must be requested by the **Participant** from the Administrator either directly or through the hospital immediately upon admission.
- iii. In the cases of admission to an emergency room not requiring an overnight stay, the **Participant** must present his/her **Access Card** and ID to the hospital awaiting the **Administrator's** decision.
- iv. The **Administrator** may, upon the evaluation of each case, grant or deny the Approval of Coverage based on the Terms, Conditions, Limitations and Exclusions of the Certificate. This decision is relayed to the **Participant** and/or the hospital.

d. Reimbursement

Reimbursement is not allowed under this Certificate unless specified in the Certificate Schedule. If reimbursement is allowed, Reimbursement is an exceptional procedure strictly applied in the exclusive cases specified in this **Certificate**. Based on that exceptional procedure, the Takaful Company reimburses totally or partially the amount of the invoice paid by the Participant as fees and expenses of covered healthcare services under this certificate, all that in compliance with the reimbursement conditions and procedures applicable exclusively in the following cases:

- i. In instances of emergency treatments (as defined in the Scope of In-Hospital Benefits) at a non-GlobeMed Participating Provider, provided that

the Participant or one of his family members notify the **Takaful Company** or the **Administrator** within a time period of 24 hours from admission.

- ii. When the **Participant** has secured the prior approval of Coverage from the **Administrator**, to be given upon the latter's discretion based on justified reasons, for healthcare services to be delivered at a non-GlobeMed Participating Provider.
- iii. When the Participant's objection to a previously declined Approval of Coverage at a GlobeMed Participating Provider has been validated by the Administrator.

e. **Procedures of Reimbursement**

Within a period of 60 days from the date of the claim (being the date of the patient discharge from Hospital) incurred in UAE, or within 90 days from the date of claims incurred outside UAE, a written request for reimbursement by the Participant must be addressed directly to the takaful company together with all the requested original supporting documents under pain of avoidance. The requested documents are mainly the original detailed bill, the original receipt, the settlement of the invoice, and the medical discharge report. In addition to that, the **Administrator** may ask the **Participant** to disclose copies of his medical file, especially the medical records related to his reimbursement claim (e.g. medical reports, medical documents, and the examination results).

f. **Expenses viable for Reimbursement**

- i. In the instances provided in the above mentioned sub-sections d (i), the reimbursement of the incurred fees and expenses is based on the preferential tariff applicable to the Takaful Company at an equivalent GlobeMed Participating provider.
- ii. In the above instances provided for in sub-section d (ii), the reimbursement will be effected at a rate of 80% (eighty percent) only of the incurred fees and expenses that the Participant paid in a non-GlobeMed participating provider on the basis of the preferential tariffs applicable to the takaful company at an equivalent GlobeMed participating provider in UAE, if the treatment is available in UAE at the time of the incurred expenses. **If the treatment is not available in UAE, the**

preferential tariffs will be calculated as average cost of the treatment at the equivalent providers in the covered territory

- iii. In all the reimbursement cases, the total approved fees and expenses cannot exceed the financial limitation as identified in the Certificate Schedule.
- iv. The reimbursement of all claims will be effected in United Arab Emirates Dirhams (AED) or USD equivalent (converted at the exchange rate applicable at the date evidenced by the bill) whenever the Participant has paid the expenses of the claim, subject of the reimbursement, in a foreign currency.

Article 5: WAIVER OF MEDICAL CONFIDENTIALITY

The **Certificate holder**, in his name and on behalf of the subordinate persons, allows the **Takaful Company** and/or the **Administrator** to access all their medical information and inspect its soundness in all feasible means, especially through all healthcare centers, hospitals, physicians, other insurance / takaful companies or any other guarantor.

The **Certificate holder** in his above stated capacity grants the **Takaful Company**, the **Administrator**, and any of his delegates / medical officers, absolute, conclusive, and irrevocable authority to access their medical files and all the information included therein and receive copies of them, waiving to that effect, the medical confidentiality to their benefit regarding all the previous and present medical files as well as all the claims concurrent during the validity period of the certificate.

In this regard, the Takaful Company and/or the Administrator are entitled to request the examination of the Certificate holder and the Participant, and to enquire about their past and actual state of health and its evolution and investigate the soundness of the claims, without exception (e.g. review the medical and administrative files) whenever and as often as it may reasonably require prior to, during, and after the delivery of any healthcare service. The takaful company shall have the right to send the patient to a specialist within the Administrator's network and according to the patient case under question.

The certificate holder and the Participant also hereby authorize the Administrator and the GlobeMed delegates / medical officers to provide their attending physicians, within their capabilities, with the information available at their end about their state of health.

Article 6: CONTRIBUTIONS

- a. Contributions are annual, payable by the **Certificate holder** per the

Terms and Conditions specified in the Certificate Schedule. They include charges, taxes and stamp duties.

- b. The payment of the contribution in whole or in part (contribution deposit) at the time of first application or renewal application does not bind the **Takaful Company** and does not constitute acceptance of the submitted application. The **Takaful Company's** acceptance can only be effected by the formal issuance of the signed and stamped Certificate or renewal certificate.
- c. If the **Certificate holder** fails to effect the payment of any due contribution as indicated in the Certificate Schedule, then the **Takaful Company** shall have the right to cancel the Certificate from its inception or from its renewal date, as applicable, without any contribution refund. In all cases, and until the payment is effected, the **Takaful Company** may freeze all benefits under the Certificate and therefore may deny coverage of the **Participant** healthcare benefits.

Article 7: CONTRACTUAL PERIOD AND RENEWABILITY

- a. The contractual period of this Certificate is identified in the Certificate Schedule, starting as from the effective date till the expiry date. No termination notice is required and no grace period allowed for.
- b. None of the two parties in this certificate is obliged to renew; however, both parties may agree to establish a new certificate either with the same conditions or with different terms and preferences once the Takaful Company has studied the renewal application submitted by the certificateholder. The takaful company is under no obligation whatsoever to justify its decision to reject the Renewal Application or to amend the terms and conditions of the certificate.
- c. In the instance where the renewal application is rejected by the **Takaful Company**, the full amount of contribution deposit will be refunded to the applicant.
- d. The renewed Certificate will enter into force and effect for a new contractual period as from the date set in the new Certificate Schedule attached to the Renewal Application and under the Terms, Conditions, Limitations and Exclusions set therein or in the new Certificate documents that may be issued (e.g. Certificate Schedule, Scope of Benefits).

Article 8: TERMINATION OF CERTIFICATE BY THE CERTIFICATE HOLDER

- a. This Certificate is subject to termination by the **Certificate holder** upon the receipt by the **Takaful Company** of a written notice accompanied with the **Access Card (s)**.
- b. The **Certificate holder** is only entitled to a contribution refund computed on the net risk contribution based on the short period scale applied by the **Takaful Company**. The contribution refund will exclude all contributions related to the plan under which the **Participant** would have benefited from a covered claim.

Article 9: TERMINATION OF CERTIFICATE BY THE TAKAFUL COMPANY

The takaful company has the right to consider this certificate cancelled without the need for recourse to the Judicial Authority in case of non-payment by the **Certificate holder** of the contribution due and in the case of false declaration.

Article 10: FALSE DECLARATION AND NON-DISCLOSURE

- a. Any false declaration or non-disclosure made by the **Certificate holder** or the **Participant** will render this Certificate null and void from inception, without the need for a written notice, and without any contribution refund.
- b. Without prejudice to the rights of the **Takaful Company** to terminate the Certificate or consider it null and void on any legal grounds whatsoever, the **Takaful Company** may deny any benefit under the Certificate in case of any false declaration or non- disclosure of a health condition by any of the **Participant** until the Certificate is modified in order to exclude the health conditions and/or medical systems object of the false declaration or disclosure, which will thus constitute and be considered as a special exclusion to the Certificate.

Article 11: ADDITION OF NEW PARTICIPANT

- a. The certificate holder and/or the Participant has the right to request the addition of his wife or newborn to the certificate during its contractual period, as per the procedure set by the **Takaful Company**, provided that the Application for addition is made to the latter within thirty (30) days following the wedding or the birth accompanied with the appropriate contribution deposit.
- b. Newborn children medically eligible will be added to the certificate upon the discretionary decision of the Takaful Company, as of day 14 and for the remaining contractual period of the certificate holder's certificate; they will benefit from the

same certificate terms and conditions including the applicable plans benefiting to the certificate holder.

Article 12: DELETION OF PARTICIPANT

- a. The deceased **Participant**, the newlywed **Legal Dependent** or any individual **Participant** no longer meeting the requirements of a **Legal Dependent**, or in the instance when the **Participant**, being an employee of the **Certificate holder**, has been terminated by the latter, should be deleted from the Certificate as per the procedure set by the **Takaful Company**, upon the receipt by the latter of a written notice accompanied with the Access Card(s).
- b. The **Certificate holder** will be entitled to a contribution refund for a deleted **Participant** (computed on the net risk contribution on pro-rata basis) provided that the latter did not benefit from the coverage of any medical claim during the last contractual period including any claim that is currently under reimbursement.

Article 13: REIMBURSEMENT OBLIGATION OF THE CERTIFICATE HOLDER

The **Certificate holder** shall be liable to reimburse the Takaful Company all claim amounts paid by the latter in the following cases:

- a. Any undue payment (e.g. deductible).
- b. If the **Takaful Company** pays in excess of the limits of benefits provided in the **Certificate**.
- c. Abuse or misuse usage of the benefits provided for under the **Certificate**.
- d. Abuse or misuse usage of the **Access Card (s)**, or any other document delivered with the Certificate document.

Article 14: LOSS OF THE ACCESS CARD

In case of loss of the **Access Card**, the **Participant** must immediately notify the **Takaful Company** in writing, failing which any expenses incurred based on the usage of the non-reported lost **Access Card**, shall be borne by the **Certificate holder**.

Article 15: NON-WAIVER OF RIGHTS

Without prejudice to the rights of the **Takaful Company** under common Law or under the Certificate (particularly, provisions of Articles 1 (b) and 13), any coverage granted by the **Takaful Company**, in some instances, to the **Participant** beyond or contrary to what is strictly provided for herein in terms of Scope of Coverage, Exclusions, Limitations or procedures may neither be interpreted as an

implied waiver of the latter, nor constitute an acquired right for the **Certificate holder** or the **Participant**.

Article 16: SUBROGATION

The **Takaful Company** will subrogate the **Participant** in all his rights claims and lawsuits, which he/she may have against any third party liable for any obligation or expenses incurred based on whatsoever count or cause. In that case, both the **Certificate holder** and the **Participant** undertake not to sign any release or discharge without the prior written approval of the **Takaful Company** and to provide the **Takaful Company** with all customary assistance and diligence, as if they were themselves claimants; should they breach this undertaking, they shall be liable to reimburse the **Takaful Company** with all amounts that could have been recovered from third parties.

Article 17: NOTICES

All notices and notifications must be sent by registered mail, telegram or Courier Service; they are considered valid and lawful if sent to the addresses of the parties hereto appearing in the Certificate Preamble and in the **Certificate holder's Application**. Any change of address is ineffective, unless notified in writing to the other party.

Article 18: HEADINGS

The headings contained in the Certificate are for convenience of reference only and are not intended to define, limit or describe the scope and intent of any of its provisions.

Article 19: LEGAL RECOURSE

All disputes relating to the implementation, interpretation or cancellation of this **Certificate** between the parties hereto (i.e. **Takaful Company** and **Certificate holder**) shall be resolved by the competent courts in UAE.

**SCOPE OF
IN-HOSPITAL HEALTHCARE BENEFITS**

The Takaful Company covers strictly the following as In-Hospital healthcare benefits:

1. The treatment (medical or surgical or endoscopic) of covered healthcare conditions, provided always that such treatment cannot be undergone on an **ambulatory** basis, as defined hereinafter, and requires an uninterrupted hospital confinement initiated during the Certificate contractual period.
2. All diagnostic endoscopic procedures and all surgical procedures (conventional or endoscopic) and all treatments of covered healthcare conditions, that do not

require an overnight stay at the hospital are covered in the “one day room unit” and not under the Participant’s class, irrespective of the class of hospitalization of the Participant, such as gastroscopy, chemotherapy, radiotherapy, excision of the lymph node ...

3. Emergency treatments defined as follows: the treatment (medical or surgical) which may not be delayed, delivered in a hospital emergency room, of all accidents or incidents of sudden sickness, providing a legitimate professional concern that there may be a significant medical problem, provided that its covered by this Certificate.
4. Pre-operative tests, restrictively limited to the following: the basic medical tests conducted at the hospital prior to surgery, that are a pre-requisite for a proper application of anesthesia.
5. Physiotherapy treatment related to a covered hospitalization, whether delivered at the hospital or outside, during the contractual period of the Certificate.
6. In the event of death of the Participant following admission and during hospitalization for a covered healthcare benefit under this Certificate, the Takaful Company shall pay morgue and burial expenses up to AED 7,500 (seven thousand and five hundred UAE Dirham), in addition to the certificate annual financial limitation. In this case, the Takaful Company reimburses the heirs upon request of reimbursement accompanied by all the essential documents (e.g. the bills...) and that is on the course of 60 days from the Participant’s death.

LIMITATIONS TO IN-HOSPITAL HEALTHCARE BENEFITS

1. Hospitalization Class:
The **Participant** will be covered under the hospitalization class identified in the Certificate Schedule except as otherwise stipulated in items 2 and 3 of the scope of In-Hospital healthcare benefits, when applicable.
2. Maternity: Maternity benefits including delivery, medically mandated abortion, miscarriage and epidural in normal deliveries will be limited to a AED15,000 (fifteen thousand UAE Dirham) annual financial limitation per year per **Participant**.
 - a. When maternity is covered under this Certificate, the Takaful Company will bear the boarding costs of a nursery and/or the use of an incubator for the newborn baby, as of birth for as long as the required period of treatment is, and irrespective of the period of stay of the mother, in addition to the fees of one consultation of the attending pediatrician. The above will apply for a covered hospital confinement under both normal deliveries and cesarean sections.

- b. In all cases, the **Takaful Company** will bear the fees and expenses for male circumcision, if performed during the same hospital confinement for the delivery of the newborn baby.
3. Road Ambulance: the applicable financial limitation is AED750 (seven hundred and fifty UAE Dirham) per case for emergency cases only.
4. One parent to accompany a confined child aged 16 years or below by the time he enters the hospital. The applicable financial limitation is AED 3,000 (three thousand UAE Dirham) per year per **Participant**.
5. The cost of all kinds of stent and internal prosthesis replacing an organ, limb, tissue, cell or any function of the human body. The applicable financial limitation is AED25,000 (twenty five thousand UAE Dirham) per year per Participant.
6. If the Certificate is renewed for an Participant with an upgrading in benefits or if on exceptional basis, the Takaful Company accepts to amend the Certificate Benefits after its issuance, in these two cases, the upgraded benefits will apply after:
 - a. 12 (twelve) months following the renewal or certificate amendment date for maternity; and
 - b. 4 (four) months following the renewal or certificate amendment date for preexisting and chronic conditions, as provided for in this certificate.
7. In all instances, for an Participant who does not renew his Certificate and who benefits from a hospitalization coverage initiated during the validity of the Certificate, coverage will immediately stop be following the expiry of the Certificate.

EXCLUSIONS TO IN-HOSPITAL HEALTHCARE BENEFITS

The Takaful Company does not cover the following conditions, and the complications and the consequences arising therefrom:

1. Any special limitation and/or exclusion per **Participant** provided for in the Certificate Schedule or Endorsements.
2. Any hospitalization not medically mandatory for the health of the **Participant** (e.g. sight correction surgery, organ donation).
3. Any claim in its entirety if related to or a consequence of the Participant goes against medical advice.
4. Any treatment/tests by a family, or relative member, or a physician not licensed to operate in the country where medical treatment is being delivered.

5. Any treatment/test not required or prescribed by a licensed doctor.
6. Any treatment, drug, device, procedure, which is still experimental or not been established as standard of care (e.g. Suture mediated closure system).
7. Sleep disorder studies procedures and surgeries related thereto including Polysomnography.
8. Peritoneal dialysis, hemodialysis and the arterio venostomy related thereto. As a special exception to the above general exclusion, only the sessions of Dialysis for acute renal failure delivered during the initial admission, and till discharge will be covered.
9. All congenital cases as well as the complications arising therefrom. Congenital cases are defined as follows: diseases, anomalies, birth defects and deficiencies present at birth, either in an evident manner or in a potential manner triggered at a later stage.

As special exceptions to the above general exclusion, the following congenital cases are covered only in the instances where the Participant was medically eligible at birth, and covered under the GlobeMed System without interruption since he/she attained 1 (one) day of age from a covered maternity till the day any one of these conditions manifested: hernia, thyroglossal cyst, pyloric stenosis, urinary reflux, gastroesophageal reflux, epispadias, hypospadias, bladder extrophy and extrophy of lower abdomen, posterior uretral valves, megaureter, hydropnephrosis and U-P junction, diaphragmatic hernia, eosophageal atresia, omphalocele and laparoschisis, duodenal atresia, intestinal atresia, congenital megacolon (hirshprung), imperforate anus, biliary atresia, bronchogenic cyst, cystic adenomatoid malformation, and tongue tie. A AED10,000 (ten thousand) financial limitation is applicable per year per Participant.

Such extension does not constitute any vested right for the newborn baby, in any other cover or benefit of whatsoever kind.

10. Work Related Accidents that might occur to the Participant during the execution of his/her normal course of work and within working hours, and for which the Participant and/or the Certificateholder have not bought any other specific coverage.
11. Mental or psychiatric disorders and nervous breakdowns, psychological testing or evaluation, mental retardation, attention deficit disorders, developmental delays &/or advances &/or abnormalities whether physical, psychological, emotional, behavioral, speech or intellectual including precocious puberty, hearing difficulties, etc.
12. Rest Cures, sanatorium, custodial care and periods of quarantine, long term care facility, rehabilitation centre, spa, hydro clinic, nursing home or home for the

aged, special diets and weight control procedures and surgeries, costs related to convalescence even when initial hospitalization was covered under the Certificate.

13. Any claim relating to Suicide, self-inflicted injury or any such attempt whether the Participant is sane or suffers from a disorder as a result of an illness or a psychological or mental malfunctioning.
14. Any claim relating to Alcoholism, drugs and like substances; addiction to and abuse of medicines under no medical supervision, addiction treatment including eating disorders, obesity, removal of fat, bulimia, anorexia nervosa and other similar disorders and any weight control programs and all consequences arising there from.
15. Claims arising from the Participant taking an active participation or involvement in any of the following events: war, acts of terror, warlike activities, civil strife and commotion, crimes and misdemeanors; any claim arising from an illegal act of the Participant during his stay in prison.
16. Treatment of injuries and sickness consequent to the participation of the Participant, either as an amateur or professional, in hazardous sports (e.g. motor or motorcycling race, deep sea diving, scuba-diving, snorkeling, parachuting, hang gliding, delta-plane).
17. Claims arising from ionization, polluting chemicals or nuclear contamination
18. Claims arising from Natural Disasters like but not limited to Earthquakes, Tornados, Tsunamis, Floods etc
19. Claims arising from internationally or locally recognized / declared Epidemics / Pandemics.
20. Dental and gum medical or surgical treatment of any condition including abscess prosthesis and disorders of the temporomandibular joints; as a special exception to this exclusion, dental and gum treatment is covered if it meets all the following conditions:
 - a. Whenever the dental and gum treatment are necessitated as a result of an accidental injury, while the Certificate is in force.
 - b. The accident is fundamentally covered by the certificate.
 - c. The dental and gum treatment should be provided immediately after the accident or within a maximum of 6 (six) months, thus the Takaful Company does not cover any treatment that might be provided to the Participant after the period of six months from the accident.
 - d. The treatment should be subject to a prior written approval of the Administrator.

Other dental benefits are covered by this Certificate as Out Patient; please refer to the section titled "Scope of Dental Benefits" and the Certificate Schedule for details thereof.

21. Cosmetic and/or plastic surgery (including lipomas, warts, acnes, corns calosities,

bunions, molluscum contagiosum, nevus, mole, pigmentation disorders, etc.) and treatment unless necessary as a result of an accidental injury, occurring during the Certificate's contractual period, provided that these conditions are met jointly:

- a. The accident is initially covered by the certificate.
 - b. The surgery should be performed directly after the accident or within a maximum period of 9 (nine) months from accident; consequently, the Takaful Company does not cover any treatment that might be provided to the Participant after the period of nine months from the accident.
 - c. The treatment should be subject to an advance written approval of the Administrator.
22. The cost of all kinds of orthosis and external prosthesis replacing an organ, limb, or any function of the human body including but not limited to all external prosthesis, aids, hearing devices
23. Amniocentesis and Abortion that is not medically mandated.
24. Tubal Ligation, as well as all birth control procedures and their consequences. Treatment / tests of impotence, varicocele and their consequences. Treatment and tests related to infertility / sterility including but not limited to Vericocele, Polycystic Ovaries, Ovarian Cyst, Hormonal Disturbances etc. In-vitro fertilization, GIFT, surrogacy procedures. assisted reproduction tests and all screening tests, medication and treatments related thereto and their consequences, including coelioscopy and hysteroscopy. In-vitro and Ex-vitro or any other artificial insemination procedures. All procedures, tests, surgeries related to the change of sex. All sexual fortifying products medicines (e.g. Viagra) and procedures.
25. All treatment, tests and services related to sexually transmitted diseases and related complications including but not limited to: gonorrhea, syphilis, HPV, all Hepatitis other than Type A, **HIV**, AIDs, herpes, pubic lice, trichomoniasis whether or not active sexual transmission is documented or known.
26. All procedures relating to the treatment (medical or surgical) of the falling of hair and all consequences related thereto.
27. All kinds of surgeries performed for the Parkinson disease, Alzheimer and other senility conditions including all related surgical methods.
28. All kinds of genetic tests and procedures (whether medical or surgical) including genetic engineering and cloning.
29. Air ambulance expenses.
30. Dynamic phototherapy procedures (e.g. verteporfin...).
31. All treatments related to speech therapy.

32. Organ, tissue, cell, blood & bone marrow donation or banking including related complications.
33. Alternative Medicine treatment for which the Participant and/or the Certificate holder have not bought any other specific coverage.
34. Routine medical examinations & tests including but not limited to preventative checks, screening tests, check-ups, prophylactic treatment, routine pap smears, mole mapping, allergy testing, pre-operative infectious disease screenings, heart scans and bone densitometry for screening purpose and Any treatments/tests not related to specific symptom and/or disease.
35. Treatment for nearsightedness, farsightedness, astigmatism, cross-eyes unless the Participant and/or the certificate holder has bought any specific coverage

SCOPE OF AMBULATORY HEALTHCARE BENEFITS

The **Takaful Company** covers as **Ambulatory** healthcare benefits, the diagnostic tests and treatments limitatively listed hereunder, which do not require In-Hospital confinement.

1. DIAGNOSTIC TESTS

Radiology, C.T. scan, MRI, Ultrasonography, Laboratory tests, Nuclear medicine tests, Electroencephalogram, Electrocardiogram, Electromyogram, Audiogram, Stress test, Evoked response, Ocular angiography, Cardiac thallium scintigraphy, Echocardiography, Holter monitoring.

2. TREATMENT

Laser therapy, physiotherapy, kinesitherapy and minor procedures performed within the physician's clinic.

3. Physicians' fees relating to the necessary interpretation of technically specialized tests are covered, provided they are conducted at the same facilities where tests were performed.

LIMITATIONS TO AMBULATORY HEALTHCARE BENEFITS

1. All **Ambulatory Healthcare Benefits** are limited to the healthcare services delivered exclusively through a GlobeMed Healthcare Provider in the covered territory.
2. The **Takaful Company** covers Ambulatory Healthcare expenses with a 10% (ten percent) excess deductible to be paid by the Participant per claim, excluding physician's fees, which will be borne fully by the Participant.
3. The use of MRI, CT scan, Cardiac thallium scintigraphy, Osteodensitometry

and Abdomino-pelvic ultrasound are subject to prior approval of the Administrator to check for medical necessity.

4. Physiotherapy and Kinestherapy related to a covered case are subject to prior approval of the Administrator.
5. The Takaful Company covers strictly one Morphological Ultra Sound per pregnancy period, only if effected for a covered pregnancy.

EXCLUSIONS TO AMBULATORY HEALTHCARE BENEFITS

1. All exclusions and limitations applicable to the In-Hospital plan are applicable to the Ambulatory Plan, including routine check ups.
2. All tests related to infertility (e.g. spermogram, hysterosalpingography, spermoculture, testicular pelvic echodoppler).
3. Thalassaemia, H.I.V and Syphilis test except when required for pre-marital test on reimbursement procedures basis.

SCOPE OF THE PRESCRIPTION MEDICINE BENEFIT PLAN

The **Takaful Company** covers under the Prescription Medicine Benefit Plan the medicines duly registered and approved by the UAE Ministry of Health, and as per the tariffs set by the latter, prescribed by the **Participant**'s attending physician.

LIMITATIONS TO THE PRESCRIPTION MEDICINE BENEFIT PLAN

1. All the benefits of the **Prescription Medicine Benefit Plan** are limited to products dispensed exclusively through a GlobeMed Healthcare Provider in the covered territory.
2. Covered products and medicines are included in a formulary list kept with the **Administrator**; it can be made available to the **Participant** upon request. The formulary may change from time to time by decision of the **Takaful Company** or the **Administrator**.
3. The Takaful Company covers acute Prescription medicines expenses with a 20% (twenty percent) excess deductible to be paid by the Participant per claim, excluding the Physicians' fees, which will be borne fully by the Participant.
4. The quantity of covered **prescribed medicines** per transaction is limited to the normal, usual and customary need for a maximum of one month of treatment per transaction.

5. Alternative medicine includes practices that differ from conventional medicine. A typical definition is "every available approach to healing that does not fall within the realm of conventional medicine". It is limited to Accupuncture, Biofeedback, Chiropractic, Homeopathy and Naturopathy and subject to a Prior approval from the administrator. The applicable financial limitation is AED 2,000 (two thousands UAE Dirham) per year per Participant.
6. The covered vaccines are those obligatory to prevent the following diseases:
 - i. Polio, Diphtheria, Pertussis, Tetanus, Hepatitis (B), Haemophilus Influenza Type B, Measles, Mumps, Rubella, as per the age of the Participant and the quantity and immunity schedule suggested by the "United States Advisory Committee On Immunization Practices (ACIP)", which is a related department to the "Centers for Diseases Control and Prevention (CDC)" in Atlanta, Georgia;
 - ii. Influenza Virus, vaccine is covered once a year for the Participant over 50 years;
 - iii. Streptococcus Pneumoniae, vaccine is covered once every five years for the Participant over 65 years,

EXCLUSIONS TO THE PRESCRIPTION MEDICINE BENEFIT PLAN

1. Any product which is not registered with the MOH as medicine
2. All exclusions and limitations applicable to the In-Hospital plan are applicable to the Prescription Medicine plan.
3. All Over-the-Counter products that can be dispersed without a medical prescription (e.g. beauty and Cosmetic items, vitamins and mineral products, personal and household hygiene products). All homeopathy and phytotherapy products.
4. Antiseptic products (e.g. Dettol, Mercryl, soaps).
5. All hair treatment products.
6. All products for dental care or for the gum (e.g. Hygienic or treatment products).
7. All sexual fortifying products. All products and medicines for contraception and for the treatment of sterility, impotence and infertility, sexual dysfunction products
8. All products related to the treatment of mental disorders, (such as Psychosis, Anxiety, Depression, Mania, etc. In addition to Amphetaminic, Hypnotic and

Sedative products) and weakness or fatigue medications, appetite stimulants, appetite suppressants.

9. Dietetic products for all ages (e.g. milk, nutritional and diet products).
10. Dermatological products except those used for the treatment of allergic reactions, infectious diseases (e.g. chicken pox), or consequences of accidents (e.g. burns).
11. All hearing and optical apparatuses (e.g. lenses, glasses) and the products used for their cleaning and upkeep.
12. All products for the treatment of Sexually Transmitted Diseases and AIDS.
13. Any pharmaceutical product not considered as medicine such as but not limited to lozenges, mouthwashes/ mouth gargles, baby formula, soaps and shampoos (both medicated and non-medicated), cosmetic preparations, antiseptic solutions, dietary supplements, skin care products, liver tonics, antioxidants, slimming products, pain balms, bandages, alcohol swabs, band-aids, injections, Massage Creams, Fadeout Creams, Stretch Marks Creams, Sunscreens, Skin Bleaches, Masks, Face Cleansers, Oils like Castor Oil, Cod Liver Oil, Clove Oil, Eucalyptos Oil, Karvol, Calamine Lotion, Nappy rash cream, Artificial tears, Liquifilm, Dura tears, Glucose Stripes, Lancets etc
14. Orthopedic appliances such as; Collar/support, Jaw / Spine Braces Shoes / inserts, Crutches, Waist belt, Hernia belt, support stockings---etc

SCOPE OF DOCTORS CONSULTATION HEALTHCARE BENEFITS

The **Takaful Company** covers exclusively the following as Doctors Consultation Healthcare Benefits:

The fees and expenses related to the medical services and procedures listed hereunder, rendered by a physician member of the GlobeMed Healthcare Provider at the latter's clinic:

1. The normal, usual and customary consultation.
2. The following diagnostic services: Cardiac Echo Doppler, Arterial Doppler, ultrasonography, electroencephalogram, electrocardiogram, electromyogram, audiogram, Spirometry, cardiac stress test, evoked response.
3. Small surgery and endoscopic procedures not requiring an operating room or emergency room or hospital services.
4. The administration of the following vaccines: Oral Polio Vaccine (OPV). Diphtheriam Pertussis, Tetanus (DPT), Tuberculin test (PPD), Hepatitis B,

Hemophilus Influenza (HIB), Measles, Mumps, Rubella (MMR) for those benefiting from the prescription medicine benefit plan.

LIMITATIONS TO DOCTORS CONSULTATION HEALTHCARE BENEFITS

1. All Doctors Consultation Benefits are limited to the healthcare services delivered exclusively through a physician member of the GlobeMed Healthcare Provider at the latter's clinic.
2. The eligible fees will be covered up to the limited fee per consultation as defined in the Certificate Schedule.
3. The **Takaful Company** covers **Doctors consultation** expenses subject to a AED 50 (fifty UAE Dirham) excess deductible to be paid by the Participant per transaction.

EXCLUSIONS: TO DOCTORS CONSULTATION HEALTHCARE BENEFITS

All exclusions applicable to the In Hospital plan are applicable to Doctors Consultation Plan.

ASSISTANCE SERVICES

1. 24/24 assistance through the GlobeMed International Customer Support Center (ICSC).
2. Medical Emergency Referral; information about healthcare providers outside UAE.
3. Road & Air Ambulance: medical transportation to the nearest or most appropriate hospital.
4. Repatriation to UAE after discharge from the hospital.
5. Repatriation to UAE in case of death.
6. Emergency visit, from UAE, of a family member or relative (including the ticket and the hotel costs for up to AED185 and up to 10 days) in the case of confinement to a hospital for more than 10 days.

SECOND MEDICAL OPINION/CASE MANAGEMENT PLAN

SCOPE OF BENEFITS

1. The Participant may be entitled to receive a Second Medical Opinion and/or Case Management Consultation for specific covered medical conditions, based on the results of available medical data (clinical findings, diagnostic tests) previously made. The Second Medical Opinion and/or Case Management are meant to assist the Participant and the attending physician to decide on the diagnosis and or treatment protocols of the following medical conditions:
 - a- Cardio vascular and neuro-vascular conditions,
 - b- Cancer,
 - c- Systemic autoimmune diseases,
 - d- Any condition of life threatening nature.
2. The above-mentioned benefit will be provided by medical specialists of major hospitals of the highest medical expertise.

LIMITATIONS

1. The Second Medical Opinion and/or Case Management Consultation benefit will be limited to a maximum number per Participant, determined as follows
 - One (1) per covered pathology,
 - Two (2) per contract period,
2. The Second Medical Opinion and/or Case Management benefit may be obtained provided that a specific request from the Participant is received along with a detailed medical history report, and approved by the Administrator, in accordance with the conditions of the Certificate.
3. The stipulated services under the scope of benefits are presently rendered within 5 working days once the file is completed.

EXCLUSIONS

All exclusions (general or special) applicable under this certificate are applicable to the Second Medical Opinion/Case management Plan.