






RAK Essential Medical Policy is a medical product designed to provide essential healthcare coverage for Sharjah and Northern Emirates Visa holders and their dependents for an affordable premium of **AED485 (VAT Inclusive)**. Easy to purchase and easy on your pocket!

DOCUMENTATION REQUIRED

-  Emirates ID (or Emirates ID application number if card not yet issued)
-  Passport & Visa Page copy
-  Sponsor Health Card Copy (if applicable)
-  Sponsor Emirates ID Card
-  Sponsor Passport Visa Page copy



SNAPSHOT COVER SUMMARY

Policy Coverage	
Area of cover	UAE (Excluding the Emirate of Abu Dhabi & Al Ain Region) Emergency extension to UAE; Home country (Excluding USA & Canada)
Annual financial limit per person per year in UAE Dirhams	AED 75,000 (including any coinsurance and/or deductibles)
Network	Fortune Basic Network : OP restricted to clinics
Hospital room type	Semi - Private room
Pre-existing and chronic condition	Covered up to AED 30,000
In-patient Benefits	
Hospital room and board charges	Covered up to AED 50,000
Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases (prior approval required from RAK Insurance).	Covered up to AED 50,000
Out-patient Benefits	
Examination, diagnostic and treatment services by authorised general practitioners, specialists and consultants	Covered up to AED 25,000, AED 25 deductible
Laboratory test services carried out in the authorised facility assigned to treat the insured person.	Covered up to AED 25,000 20% co-insurance
Radiology diagnostic services carried out in the authorised facility assigned to treat the insured person (non-emergency RAK Insurance's prior approval is required for MRI, CT Scans and endoscopies)	Covered up to AED 25,000 20% co-insurance
Physiotherapy treatment services (up to 6 sessions per person per year)	Covered up to AED 25,000 20% co-insurance
Drugs and other medicines	Covered up to AED 2,000 20% co-insurance
Additional Benefits	
Emergency local road ambulance	Covered up to AED 600
Day Care services	Covered up to AED 25,000 20% co-insurance
Maternity Benefits	
Maternity benefit for married females between 18 to 45	Covered up to AED 7,500
Premium (VAT Inclusive)	
	AED485

This marketing material contains general information only; it does not constitute an offer to buy or sell an insurance policy or service nor is it intended to provide any insurance or financial advice. Any person interested in this product should read and consider its terms and conditions before taking a decision. The premium stated is our standard rate and may alter subject to any medical declarations made.

This policy is underwritten by Ras Al Khaimah National Insurance Company P.S.C. registered in the Insurance Companies Register of the Insurance Authority of UAE under registration number 7.