

Policy Section	Benefits Payable	Max Sum Insured/Limit of Liability (AED)
COVERAGE: 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	AED 75,000 (including any co-insurance &/or deductibles)
	Pre-existing & chronic condition	AED 30,000
Network Name: Fortune Basic Network	Hospital Room Type	Semi-Private Room
In-patient Benefits	Tests, diagnosis, treatments and surgeries in hospitals for non-urgent medical cases (prior approval required from RAK Insurance).	AED 50,000
	Hospital Room and Board Charges	AED 50,000
Out-patient Benefits (restricted to Clinics)	Examination, diagnostic and treatment services by authorised general practitioners, specialists and consultants	Covered up to AED 25,000 AED25 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	Day Care Services	Covered up to AED 25,000 20% co-insurance
	Emergency local road ambulance	Covered up to AED 6,000
Maternity Benefits	Maternity benefit for married females between 18 to 45	Covered up to AED 7,500
PREMIUM AED 485 INCLUSIVE OF VAT @ 5%	Based on major illness declaration quoted rates are subject to revision.	
Exclusions, Terms & Conditions		
<ul style="list-style-type: none"> • Only applicants aged between 0-65 will be accepted • Refer to policy for Terms & Conditions regarding information provision, claims reporting, Insured's obligations etc. relating to each Section • Eligible applicants: Employees, Dependent Spouse, Dependent Children, Domestic Staff, • Only Sharjah & Northern Emirates Residency Visa holders may apply 		