



## Employee Benefits

### GIG Gulf Health Insurance & Personal Accident Small and Medium Enterprises (SME)

, January 29 2025

Dear CHAPMAN FREEBORN AVIATION SERVICES DMCC,

We would like to thank you for choosing GIG Gulf, the most trusted insurance brand in the market and number one across the region!

We are delighted to present you with our best proposal for your employees' Health Insurance and Personal Accident. Our proposed quotation includes comprehensive covers and services in case of unfortunate events like illness or accidents.

We have optimised your costs and services based on our experience in Employees Benefits and Risk Management.

Our insurance representative will provide you with all the support you need through your insurance program.

Please do not hesitate to contact us if you have any questions, we'll be happy to assist you.

Best regards,

Naveed Shoukat

**Your Contact:**

Naveed Shoukat

**☎Telephone number:**

**E-mail address:**

**Quotation reference:**

CHAPMAN FREEBORN AVIATION SERVICES DMCC

**Quotation validity:**

30 days from quotation issuance date.



## Your Company Details

Description	Details
Client Name	CHAPMAN FREEBORN AVIATION SERVICES DMCC
Business activity	Professional scientific Technical services
Period of insurance*	12 months from February 13 2025
Number of insured members	77
Existing Policy number	
Quote Reference No.	250120100002078

## Summary of Benefits and Premium

### Health Secure Plan

Health Secure plans are designed for small and medium sized enterprises that comprise 2 to 49 employees. These plans include a wide range of benefits arranged according to three main areas of cover as per your request (international, regional and local). These plans are designed to suit your budget and will give you direct access to the best medical facilities around the world. For Privilege plan, the network is upgraded from A.1 to A.1 Plus.

Particulars	Category 1
Number of employees	67
Number of dependants	10

### Benefits Summary

Option	Health Secure 2
Plan	Enhanced
Plan for	UAE Dubai & NE
Annual limit	Dhs 7,500,000
Out-patient co-insurance (applicable only for Dubai and Northern Emirate plans)	20% Max 50 AED on Consultation only (Excluding Maternity Benefit where 10% coinsurance will apply on all OP services)
Pregnancy and delivery (out-patient) (applicable only for Dubai and Northern Emirate plans)	Nil Waiting Period(10% Coinsurance)



### Premium Summary

Particulars	Category 1
Premium by category	1,480,677 AED
Underwriter Loading	0 AED
Number of loaded members	0

*Premium is subject to change based on underwriter evaluation for companies comprising 2 to 10 employees and for members who are 65 years old and above.*

### Premium

Total premium without VAT	1,410,169 AED
VAT	70,508 AED
Total premium	1,480,677 AED
Premium settlement option	1 Installment: Settlement of the full amount at policy start date
Tentative starting date	February 13 2025

*Where applicable, the Premium above includes Basmah and ICP charges.*

*For full details of your plan's benefits and terms and conditions, please refer to your Table of Benefits and Policy Handbook.*



## Schedule of Your Benefits

	Health Secure 2
Particulars	Category 1
Area of cover	Worldwide Excluding USA
Yearly maximum	Dhs 7,500,000
Outside the area of cover (Emergency only)	Worldwide, Up to Dhs 750,000
Level of reimbursement (outside the area of cover)	100% of the Reasonable and customary (R&C) cost in the network shown
Daily accommodation charges	Included
In-patient and daycare including surgeons, anesthetists, and consultation charges, diagnostic procedures and physiotherapy (within your area of cover)	Included
Parent accommodation (charges for one parent staying with an insured child under the age of 18)	Dhs 1,000 per night
Companion accommodation in case of critical illness or in case of medical necessity at the recommendation of the treating doctor with prior approval	Dhs 100 per night
Cash benefit for in-patient treatment received completely free of charge	Dhs 1,000 per night
In-patient direct billing	Included
Particulars	Category 1
Applicable in-patient direct billing network	A.1
Level of cover	100% of the Reasonable and customary (R&C) cost in the network shown
GP and specialist consultation charges	Included
Courses of chiropractic treatment, osteopathy, homeopathy and acupuncture	Dhs 4,000 in aggregate
Courses of physiotherapy	Included



## GIG Gulf Health Insurance &amp; Personal Accident

Out-patient direct billing	Included
Applicable out-patient direct billing network	A.1
Level of cover where your network is available	100% of the Reasonable and customary (R&C) cost in the network shown
Oral and maxillofacial surgery	Included
Ambulance transport	Included
Nursing at home	Included
International emergency evacuation and repatriation service (includes the cost of an accompanying adult)	Included
Accidental damage to teeth	Included
Health screen	Dhs 1,000
Essential vaccinations and inoculations	Children up to 6 years old: Included Adults / children 7 years old above: up to Dhs 100
<b>Particulars</b>	<b>Category 1</b>
Routine Dental Care up to	Dhs 4,000 20% co-insurance
Optical (co-insurance of 20% applies)	Dhs 1,500
Ancillary equipment	Dhs 500
Diagnostic and treatment services for dental, including gum treatments (for medical emergency cases)	Included
Personal Accident (Accidental Death, Permanent Total Disablement, scaled Permanent Partial Disablement and Repatriation)	Dhs 150,000
DoH compliant plans sold to Abu Dhabi and Al Ain visa holders	
Outside the Emirate of Abu Dhabi: Pre-existing conditions (including pre-existing chronic conditions)	Not Applicable
Within the Emirate of Abu Dhabi: Pre-existing conditions (including pre-existing chronic conditions)	Not Applicable
Outside the Emirate of Abu Dhabi: Non pre-existing chronic conditions, arising and diagnosed after the Policy start date, including drugs	Not Applicable
Outside the Emirate of Abu Dhabi: Psychiatric treatment	Not Applicable
Within the Emirate of Abu Dhabi: Pre- and post-natal complications	Not Applicable
Outside the Emirate of Abu Dhabi: Pre- and post-natal complications	Not Applicable
Within the Emirate of Abu Dhabi: Pregnancy and delivery	Not Applicable
<b>Particulars</b>	<b>Category 1</b>



## GIG Gulf Health Insurance &amp; Personal Accident

<b>Outside the Emirate of Abu Dhabi: Normal pregnancy, childbirth (delivery) and medically necessary caesarean section</b>	Not Applicable
<b>Within the Emirate of Abu Dhabi: Life threatening congenital conditions (life-threatening birth defects, deformities and congenital diseases for newborn children only)</b>	Not Applicable
<b>Hearing and vision aids, and vision correction by surgeries and laser (for medical emergency cases)</b>	Included
<b>Within the Emirate of Abu Dhabi: Work-related injuries for employees only</b>	Not Applicable
<b>DHA compliant plans sold to Dubai and Northern Emirate visa holders</b>	
<b>Cover for pre-existing conditions (including pharmacy)</b>	Dhs 150,000 in aggregate
<b>Pre-existing conditions (outside the UAE)</b>	AED 15,000
<b>Pre- and post-natal complications</b>	Included Nil Waiting Period
<b>Pregnancy and delivery (out-patient)</b>	Nil Waiting Period
<b>Pregnancy and delivery (in-patient)</b>	Dhs 40,000 Nil Waiting Period
<b>Psychiatric treatment Includes Outpatient mental health / counselling cover of AED 800 with 30% co-insurance</b>	AED 10,000 30% co-insurance
<b>Preventive services (as per the DHA protocol) / Diabetes</b>	Every 3 years from age of 30. High risk individual annual from age of 18.
<b>Teleconsultation</b>	Included
<b>Road traffic accidents</b>	Included
<b>Basmah / Patient Support program (PSP - as per DHA protocol for Dubai visa holders)</b>	Included
<b>Herpes Zoster vaccine (as per DHA protocol for Dubai visa holders)</b>	Included
<b>Disease Management Program (as per DHA protocol for Dubai visa holders)</b>	Included



## Count of Employees and Premium per Category

*Premium is Subject to change based on UW evaluation for group 2-10 employees and for members with 65 years old and above.*

Age Band	Category 1			
	Lives		Premium	
	Male / Females Single	Females Married	Male / Females Single	Females Married
0-4	3	0	14,160	14,159
5-9	0	0	10,572	10,572
10-14	0	0	10,036	10,035
15-17	1	0	9,994	9,994
18-19	0	0	9,994	9,994
20-21	0	0	11,510	16,058
22-24	2	0	11,510	16,058
25-29	7	3	13,694	19,226
30-34	16	2	15,060	21,208
35-39	15	6	15,742	22,196
40-44	6	1	20,522	22,243
45-49	5	1	22,570	22,570
50-54	6	0	26,668	26,667
55-59	2	1	29,218	29,218
60-64	0	0	34,783	34,783
65-69	0	0	49,188	49,188
70-74	0	0	57,156	57,155
75-79	0	0	65,121	65,121
80+	0	0	73,086	73,086
Overall	63	14	1,410,169	
VAT			70,508	



## Terms and Conditions – Group Health Insurance

**Eligible employees** are all full-time employees, named under the Policy, who are actively at work on the Policy start date and are permanent residents of the UAE.

**Eligible dependents:** if provisioned for by the employer; all (not elective) spouses and dependent unmarried children up to 21 years old.

Please note Dubai visa holding Lower Salary Band (LSB) population should be excluded.

### Important notes:

- a) This quote is indicative, non-binding, subject to underwriting and potential additional premium if:
  - i. <11 employees. Please note Privilege population is considered in isolation. Each employee is required to complete Medical Application Form declaring all conditions and if necessary, provide medical reports for assessment to accurately price.
  - ii. Irrespective of group size, members who are 65 years old and above are required to complete Medical Application Form declaring all conditions, submit Medical Examination Report and medical reports for assessment to accurately price.
  - iii. Population deviates by  $\Rightarrow$ 20%, we reserve the right to re-price
  - iv. Clients has previously been insured with AXA/GIG in the past 3 years, we reserve the right to re-price.
  - v. Irrespective of group size, if there are major known, expected, or ongoing conditions which have not been duly disclosed. Please provide details for assessment to accurately price.
- b) This quotation assumes that all the information provided is correct and all eligibility guidelines are met, such as but not limited to, minimum of 90% of Privilege plan population must be either Dubai or Abu Dhabi visa holders. In case of any discrepancy in the provided information or any members being ineligible for cover, GIG reserves the right to decline the quote or provide a new quotation with additional premium based on the new information received.
- c) Once all underwriting and validation requirements are satisfied, this signed quotation along with the Table of Benefits will serve as the legally binding Agreement. No variation will be admitted unless it is in writing and signed on behalf of GIG Gulf Insurance by an authorized signatory.

**Effective Date / Backdating:** Please note that for regions that fall under the regulatory mandate, inception date will be as allowed by regulations and not as selected on the proposal. For example:

- a) For policies falling under the DoH jurisdiction and client holding a compliant cover, continuity of cover will be granted if full requirements were completed within the grace period of 30 days.
- b) For policies falling under the DHA jurisdiction, there will be no backdating allowed. Inception/Enrolment date will be the date of your confirmation on the quotation terms and our receipt of all the Policy requirements including the payment from you. Please note that you can be liable to pay fines to the regulator in case the complete mandatory information required as per the DHA regulator were not provided in time.

**Premium:** GIG reserves the right to modify any individual premium upon review of the individual health declarations when required. Annual premium is due in advance in a single instalment and could be paid in 2 equal instalments if agreed between GIG and your company. Premium payments on semi-annual basis will include an additional increase of 1.5% on the quotation rates. GIG Gulf Insurance reserves the right to discontinue any agreement of installments if any installments shall not be received by GIG Gulf Insurance on the date on which it was due. In such event all remaining installments in respect of the year shall become immediately due and payable.





## GIG Gulf Health Insurance & Personal Accident

**Addition & Deletion of employees:** Additions to the Scheme must be advised to GIG Insurance in writing, within the timeframes permitted by the regulator or in any other event a maximum of 30 days from eligibility. Cover will only commence once such advice is received with all required documents.

Premium charged for Additions is on pro-rata basis payable from the day when the additional member joins the Scheme. Employees could be deleted from the scheme at any time. Subscriptions will be returned on pro-rata basis irrespective of claims. Date of cancellation will be effective when GIG receives the deletion/ cancellation request together with supporting documents for reasons of cancellation. No claim for any such member will be considered after the cancellation date.

**Sanction limitation and exclusion clause:** Under no circumstances shall this agreement be deemed to provide cover, and no liability will be incurred to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose GIG Insurance (Gulf) to any sanction, prohibition, or restriction under the United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or the United States of America.

**Terms, Conditions and Exclusions:** This quotation together with your full Table of Benefits, list of exclusions, and Policy Handbook will be the basis of your future health insurance contract.

### Health Declaration Form and Letter of Acceptance

Please note:

- All members must complete the Health Declaration Forms for companies comprising 2 to 10 employees.
- All members who are 65 years old and above must complete the Health Declaration Forms irrespective of the group size. Once the Health Declarations Forms are reviewed, we will provide the Letter of Acceptance to those members who may not be accepted on GIG's standard Policy Terms along with indicating an increase in premium (if applicable, depending on the nature of the existing medical conditions). You will be required to confirm your acceptance and settle any additional requested premium (if applicable).
- For DHA compliant policies, GIG Gulf reserves the right to revise the renewal premium in case of undeclared pre-existing conditions.

### Data

I/We as policyholder, confirm on behalf of our proposed and insured members:

All particulars given by us are complete, true and correct to the best of our knowledge.

We formally request Gulf Insurance Group (Gulf) B.S.C. (c) ("GIG") to collect, use, store, transfer and/or disclose any relevant information whether within or outside of GCC (including sensitive health information and personal data) from any third party/partner in the due course of pricing and servicing our insurance policy and thereby authorize them to disclose all such relevant information to GIG.

A photocopy of this authorization and all other related subsequent documents including communications in relation to this contract shall be considered as effective and valid as the original.

I/We have been notified and agreed to the terms of GIG's Data Use Statement which can be found at <https://www.giggulf.ae/privacy>

The above Authorization and formal request to transfer data outside the country of collection is made by us i.e. the Employer/Client representative on behalf of his members under the policy without any responsibility on GIG whatsoever. I/We on behalf of our members confirm and warrants that we have taken all the necessary written approvals from our members in respect of this authorization.



## Your Offer Acceptance

Name of the client	CHAPMAN FREEBORN AVIATION SERVICES DMCC	
Complete address		
P.O. box number		
Name of the CFO / person responsible for the insurance decision and payment		
E-mail address		
Landline number		
Mobile number		
Fax number		
Name of the CEO		
E-mail address		
Landline number		
Fax number		
Name of the placement manager		
Name of the broker		

The Company is responsible to pay all premiums to Gulf Insurance Group (Gulf) B.S.C. (c) within the agreed timeframe. We reserve the right to reprice the premium in the event of a material change in the risk profile of the insured member/s identified between the release date of this quotation and the start date of the new policy to accurately reflect the current risk exposure. Additionally, we reserve the right to adjust the premium in compliance with regulatory directives due to any changes in regulations impacting the premium. Any adjustments to the premium will be communicated to the policyholder with supporting rationale for transparency and clarity.

You accept and agree to pay any taxes, charges and/or fees on this Policy, in compliance with the laws and regulations applicable in the territory of sale, including but not limited to Value added tax ("VAT"), if applicable, which are due on Your Policy, as stated in our invoice. Taxes and/or fees, if any, including but not limited to VAT as indicated in the invoice shall be payable upfront for the full policy year.

Breach in the agreement such as (but not limited to) misrepresentation of facts, breach of contract, or failure to pay the whole or part of the premium, taxes, charges and/or fees on time will impact the validity of the policy and may result in:

- Policy suspension. During a suspension period, there will be restrictions on claims payment, benefits, and administrative services. The policy and its benefits may be reinstated upon settlement of the reason for invalidity at GIG Gulf's discretion.
- Policy being rendered null and void.
- Cancellation
- Forfeiture of refund eligibility.
- Liability for the client to fully refund GIG Gulf Insurance of any costs, losses and expenses incurred by GIG Gulf outside the period of paid cover.

Termination may also occur if obligated to do so by law or regulation.

Any termination of this Agreement shall be without prejudice to any accrued rights and obligations of both parties in respect of the period for which the premium has been paid.

The Company shall advise GIG Gulf Insurance immediately if it goes into liquidation or becomes bankrupt, or if an Administrator or Receiver or an Administrative Receiver is appointed in respect of all or any part of the business or assets of the Company.

Payment method (must be directly paid to GIG Insurance (Gulf))	Please attach copy of the bank transfer details / cheque	
Health payment amount and instalments	1,480,677 AED	One installment
GPA payment amount	0 AED	
Total payment amount	1,480,677 AED	
VAT amount	70,508 AED	
Signature of authorised signatory and company stamp		
Name of signatory		
Complete designation of signatory		

Please notify GIG Gulf Insurance immediately, in writing, of any change in the person designated.

Account name: Gulf Insurance Group (Gulf) B.S.C. (c) Bank name: HSBC Bank Middle East Limited - Dubai Bank current A/C no.: 020-458261-001	Note: All cheques and bank transfers should mention the GIG Policy and debit note numbers (if available), without which the issuance of receipt and allocation of premium is not possible. Upon premium
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GIG Gulf Health Insurance & Personal Accident

IBAN no.: AE360200000020458261001 Currency: AED (UAE Dirham) Swift code: BBMEAEAD	transfer please inform the finance immediately via email to info.accounts@gig-gulf.com along with payment details including Policy number, debit note numbers and client code.
Bank address: HSBC Bank Middle East Limited P.O. Box 66, Dubai, UAE HSBC Switch: 3535080/3535000	
Quotation Reference:	



## GIG Gulf Health Insurance & Personal Accident

We confirm our knowledge and understanding of our responsibilities as per the Department of Health - Abu Dhabi (DoH) / Dubai Health Authority (DHA) as follows:

- It is mandatory that any person holding a residence visa issued by Abu Dhabi and their dependants (spouse and three children up to the age of 18) must have a Department of Health - Abu Dhabi (DoH) compliant medical insurance issued by a Department of Health - Abu Dhabi (DoH) authorised insurance company for the entire duration of their residence in the Emirate.
- It is mandatory that any person holding a residence visa issued by Dubai must have a DHA compliant medical insurance issued by a (DHA) authorised insurance company for the entire duration of their residence in the Emirate.
- It is our responsibility as an employer/sponsor to declare any member of the scheme meeting the above definitions and ensure that such members, and his/her dependants as appropriate, hold medical insurance compliant with the respective regulatory requirements.
- If during the Policy year any insured members' eligibility changes, we understand we have the responsibility to declare this to the insurer and provide the necessary requirements to amend the cover, as appropriate, within the timeframes permitted by the regulator.

### We hereby declare that:

- We have not submitted any application to the Department of Health - Abu Dhabi (DoH) / Abu Dhabi Judicial Department regarding penalty/fines and have no case pending with them.
- In accordance with the above responsibilities we confirm that all members eligible for a Department of Health - Abu Dhabi (DoH) compliant or a DHA compliant medical insurance have been duly declared and identified accordingly within the attached census.
- Any updates to a member's eligibility will be duly informed to the insurer, along with the necessary supporting documents, in accordance with the respective regulator's permitted timeframes.
- All the members in the census list who were previously eligible and therefore duly insured under a previous DoH/DHA compliant insurance are included in the Certificate of Continuity (COC) provided to GIG Gulf.
- All members in the census list who were previously eligible, however did not have a DoH/DHA compliant insurance have been highlighted and identified accordingly in the census list with explanatory remarks and supporting documents to validate their eligibility and establish their eligibility date.
- All members who were previously insured and included in the COC but are not included in the census list provided are no longer eligible as their visa has been cancelled and the member has exited the country or they have transferred to the sponsorship of another.
- We are aware we would be criminally liable for any acts of bribery and/or corruption in accordance with the penal code.

The summary and description of the members included in the census list are as follows:

Description	DoH	DHA	Others	Remarks (if any)
Total number of members in the COC provided				
Deletions from the COC (members insured earlier but no longer eligible as visa is cancelled and member has exited the country or their visa has been transferred under the sponsorship of another)				
Addition of new members (members not existing in the earlier COC but requested for addition to the group now)				
Actual number of members in the current census list provided				
Number of members triggering duty of disclosure* for having known or foreseen major conditions				

\* **DUTY OF DISCLOSURE:** It is our duty to declare in advance with the quotation request and prior to confirmation of cover any known or foreseen major medical conditions such as, but not limited to, maternity, cancer, heart disease, leukemia, organ transplant, congenital abnormality and ongoing high-cost regular treatment, immunomodulators, upcoming potential/known surgery, treatment in high-cost location e.g., USA, Hong Kong, Singapore. We confirm any such cases have been declared in writing to GIG to allow accurate pricing of the risk and acknowledge.

**FAILURE TO DECLARE CASES THAT WOULD HAVE INFLUENCED OUR ABILITY TO ACCURATELY PRICE MAY RESULT IN RE-PRICING, SUSPENSION OF COVER AND/OR CANCELLATION OF COVER WITH NO REFUND.**

**Date :**

**Name:**

**Designation:**

**Company seal:**



## Requirements

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### SME Enrolment Requirements:

Quotation validity is 30 days from the quotation issuance date.

Policy Effective Date will be the date we receive all of the Policy requirements including the payment.

- For Dubai based policies: Copy of passport, residence visa and Emirates ID are waived subject to duly filled mandatory census requirements. However, we will still request for these documents in case of any discrepancy, or failure of data validation on the General Directorate of Residency and Foreigners Affairs (GDRFA).
- For Abu Dhabi based policies: Copy of passport, residence visa and Emirates ID are mandatory requirements.
- Census list (duly filled).
- Copy of valid company Trade License.
- Establishment card (for DHA policies).
- Ministry of labour list.
- Health Declaration Forms (for companies comprising 2 to 10 employees).
- For members who are 65 years old and above (for new business): Health Declaration Form and Medical Examination Form would be required irrespective of the group size, in addition to any further medical investigation tests or reports which could be requested based on the medical assessment.
- Underwriter Acceptance Letter (if required).
- Payment confirmation or receipt (if available).
- COC for Abu Dhabi members along with fine payment proof, appeal form and receipt (if applicable).
- Signed and stamped quotation.

We do request for other requirements in some cases such as birth certificate and undertaking letter for newborn babies and family book for Emirati Nationals.



## Member Listing

SN	Name	Date of Birth	Relation	Gender	Marital Status	Eligible for			Plan / Category	Health Premium
						Health	PA	Life		
1	CLAUDIA NIZIADOS SANTOS FERREIRA KRAJHANZL	19/04/1976	E	F	M	Yes	Yes	Yes	CAT 1	22570.0
2	Alain Champonnois	11/04/1970	E	M	S	Yes	Yes	Yes	CAT 1	26668.0
3	Peter Alan Kerins	05/04/1972	E	M	M	Yes	Yes	Yes	CAT 1	26668.0
4	JAMES CHARLES BUNCH	19/11/2000	E	M	S	Yes	Yes	Yes	CAT 1	11510.0
5	JULIET ARDE	18/07/1983	E	F	M	Yes	Yes	Yes	CAT 1	22243.0
6	TAHIRJON CHORIEV	19/09/1978	E	M	M	Yes	Yes	Yes	CAT 1	22570.0
7	MARC IRANI	20/04/1998	E	M	S	Yes	Yes	Yes	CAT 1	13694.0
8	SAURABH DAS	03/02/1980	E	M	M	Yes	Yes	Yes	CAT 1	22570.0
9	JOSEPH GERRARD STREET	19/02/1989	E	M	M	Yes	Yes	Yes	CAT 1	15742.0
10	KatieJane Smith	29/09/1988	W	F	M	Yes	No	No	CAT 1	22196.0
11	Maeva Rose Street	31/12/2021	S	M	S	Yes	No	No	CAT 1	14160.0
12	Linas Dovydenas	09/02/1975	E	M	M	Yes	Yes	Yes	CAT 1	26668.0
13	Larissa Dovydeniene	08/02/1968	W	F	M	Yes	No	No	CAT 1	29218.0
14	Lukas Doveydenas	25/04/2008	S	M	S	Yes	No	No	CAT 1	9994.0
15	Jessa Angela Salazar Sindac	05/07/1997	E	F	S	Yes	Yes	Yes	CAT 1	13694.0
16	Komal Hanwantbirsingh Sethi	30/07/1993	E	F	M	Yes	Yes	Yes	CAT 1	21208.0
17	Karina Zabara	26/05/1988	E	F	S	Yes	Yes	Yes	CAT 1	15742.0
18	HADI MUHYDIN AL-MUWANESS	28/01/1997	E	M	M	Yes	Yes	Yes	CAT 1	13694.0
19	MANTVYDAS JASMONTAS	02/10/1991	E	M	S	Yes	Yes	Yes	CAT 1	15060.0
20	NICOLAS JACK CLAUDE NOWACKI BREZIEWSKI	17/07/1992	E	M	M	Yes	Yes	Yes	CAT 1	15060.0
21	Olena Tsymbal	29/06/1989	W	F	M	Yes	No	No	CAT 1	22196.0
22	JAMIE NOWACKI BREZIEWSKI	12/06/2024	S	M	S	Yes	No	No	CAT 1	14160.0
23	WILLIAM ROBERT LAWLESS	09/12/1970	E	M	S	Yes	Yes	Yes	CAT 1	26668.0
24	Yazan Mohamed Ali Al-Zoghool	24/11/1989	E	M	M	Yes	Yes	Yes	CAT 1	15742.0



## GIG Gulf Health Insurance &amp; Personal Accident

25	Lloyd Aubin Dsouza	24/04/1974	E	M	M	Yes	Yes	Yes	CAT 1	26668.0
26	Gerhard Coetzee	15/02/1984	E	M	S	Yes	Yes	Yes	CAT 1	20522.0
27	Anthony Florian Brick	10/06/1987	E	M	S	Yes	Yes	Yes	CAT 1	15742.0
28	Wisam Abou Chama	03/11/1994	E	M	S	Yes	Yes	Yes	CAT 1	15060.0
29	Reda Mohamed Kamel Khalaf	13/03/1985	E	M	S	Yes	Yes	Yes	CAT 1	15742.0
30	Bamoussa Cisse	20/08/1996	E	M	S	Yes	Yes	Yes	CAT 1	13694.0
31	LAWRENCE PHILIPINHO NORONHA	31/03/1989	E	M	M	Yes	Yes	Yes	CAT 1	15742.0
32	Andrew Peter Lester	02/02/1984	E	M	M	Yes	Yes	Yes	CAT 1	20522.0
33	NADENE GWENLYNNE KOTZE	09/12/1993	E	F	S	Yes	Yes	Yes	CAT 1	15060.0
34	JEROME BOLLAERS	30/07/1987	E	M	S	Yes	Yes	Yes	CAT 1	15742.0
35	ANNA DOLGIKH	28/09/1992	E	F	S	Yes	Yes	Yes	CAT 1	15060.0
36	Anna Dedialo	03/11/1994	E	F	S	Yes	Yes	Yes	CAT 1	15060.0
37	Natalie Jane Millington	07/01/1983	E	F	S	Yes	Yes	Yes	CAT 1	20522.0
38	Musthafa Mohammed Fasi	29/08/1998	E	M	M	Yes	Yes	Yes	CAT 1	13694.0
39	Dhananjay Shekar Poojari	28/04/1986	E	M	M	Yes	Yes	Yes	CAT 1	15742.0
40	Kuat Tileuzhanuly	18/07/1996	E	M	M	Yes	Yes	Yes	CAT 1	13694.0
41	Emre Sanisoglu	03/10/1992	E	M	S	Yes	Yes	Yes	CAT 1	15060.0
42	Christos Oikonomopoulos	17/12/1992	E	M	S	Yes	Yes	Yes	CAT 1	15060.0
43	Anas Taraben	30/01/1986	E	M	M	Yes	Yes	Yes	CAT 1	15742.0
44	Dean Jones	13/03/1972	E	M	S	Yes	Yes	Yes	CAT 1	26668.0
45	Gamal Mohamed Walaa Mohamed Gamaleldin Anwar	09/04/1990	E	M	M	Yes	Yes	Yes	CAT 1	15060.0
46	Gillian Mary Claffey	21/11/1986	E	F	S	Yes	Yes	Yes	CAT 1	15742.0
47	Yohann Savio Jacob	29/03/1981	E	M	M	Yes	Yes	Yes	CAT 1	20522.0
48	Shahrukh Khan	05/09/1993	E	M	M	Yes	Yes	Yes	CAT 1	15060.0
49	Teodora Janjic	02/11/1998	E	F	M	Yes	Yes	Yes	CAT 1	19226.0
50	STEPHANIE ROSE DE ASIS DOMAEL	24/03/1988	E	F	M	Yes	Yes	Yes	CAT 1	22196.0
51	ALEKSANDAR ILIC	07/04/1991	E	M	M	Yes	Yes	Yes	CAT 1	15060.0
52	ALSHEIKH YAHIA ABDULKAREEM ALOBEID	06/03/1989	E	M	M	Yes	Yes	Yes	CAT 1	15742.0
53	Gegams Hanamirjans	12/05/1987	E	M	M	Yes	Yes	Yes	CAT 1	15742.0



## GIG Gulf Health Insurance &amp; Personal Accident

54	GEDIMINAS ZIEMELIS	04/04/1977	E	M	M	Yes	Yes	Yes	CAT 1	22570.0
55	EKATERINA TIKHOMIROVA	11/08/1985	E	F	S	Yes	Yes	Yes	CAT 1	15742.0
56	ANVAR MULLABEKOV	23/03/1980	E	M	M	Yes	Yes	Yes	CAT 1	20522.0
57	DENIS KULIKOV	10/09/1984	E	M	M	Yes	Yes	Yes	CAT 1	20522.0
58	USHA LAXMAN CHOITHANI	11/10/1987	E	F	M	Yes	Yes	Yes	CAT 1	22196.0
59	DARIA DEGTYAREVA	03/01/1992	E	F	S	Yes	Yes	Yes	CAT 1	15060.0
60	Christine Tanous Maalouf	24/04/1989	E	F	M	Yes	Yes	Yes	CAT 1	22196.0
61	Polina Mishchenko	31/08/1989	E	F	M	Yes	Yes	Yes	CAT 1	22196.0
62	Richard Thomas Godfrey Prenter	02/08/1966	E	M	S	Yes	Yes	Yes	CAT 1	29218.0
63	Lorenzo Signor	25/12/1965	E	M	S	Yes	Yes	Yes	CAT 1	29218.0
64	Muhammad Haris	04/03/1988	E	M	M	Yes	Yes	Yes	CAT 1	15742.0
65	Nadia Gul	20/03/1999	W	F	M	Yes	No	No	CAT 1	19226.0
66	Parisheh Haris Khan	08/08/2022	D	F	S	Yes	No	No	CAT 1	14160.0
67	JAMES SEBASTIAN JOHN SIMMONS	25/07/1993	E	M	M	Yes	Yes	Yes	CAT 1	15060.0
68	Finnley Sol Duncan	08/06/1999	E	M	S	Yes	Yes	Yes	CAT 1	13694.0
69	Nicola Moore	17/11/1978	E	F	S	Yes	Yes	Yes	CAT 1	22570.0
70	Marco Serpelloni	08/10/1986	E	M	S	Yes	Yes	Yes	CAT 1	15742.0
71	ALEKSANDRA BELOUSOVA	06/01/1980	E	F	S	Yes	Yes	Yes	CAT 1	22570.0
72	IGNAS GAILIUNAS	07/10/1993	E	M	M	Yes	Yes	Yes	CAT 1	15060.0
73	Ligita Gailiune	11/09/1996	W	F	M	Yes	No	No	CAT 1	19226.0
74	Dominykas Kirdeikis	04/08/1994	E	M	M	Yes	Yes	Yes	CAT 1	15060.0
75	Alvita Kirdeikiene	04/12/1994	W	F	M	Yes	No	No	CAT 1	21208.0
76	Himanshu Jain	05/03/1993	E	M	S	Yes	Yes	Yes	CAT 1	15060.0
77	PHILIPP KHRAMAGIN	11/03/2000	E	M	S	Yes	Yes	Yes	CAT 1	11510.0