



GROUP MEDICAL INSURANCE QUOTATION

Insured	: M/s. CHAPMAN FREEBORN AVIATION SERVICES DMCC
Period	: Twelve months at date to be agreed
Cover	: 24 Hours Group Medical Insurance (As per ADNIC Standard Policy)
Contributory	: The employer shall pay the annual premium
Persons Covered	: All Employees and their eligible family members who are under the payroll or contract employment with M/s. CHAPMAN FREEBORN AVIATION SERVICES DMCC

SCHEDULE OF BENEFITS – SOB

This quotation is Indicative & Non-binding. The Final Premiums will be confirmed by ADNIC based on the declaration provided upon reviewing the medical report (s) of the member (s).

<u>ALL BENEFITS MENTIONED BELOW IS TO BE READ IN CONJUNCTION WITH "ADNIC's GENERAL TERMS & CONDITIONS"</u>	
Class	A
Annual Limit	AED 1,000,000
Geographical Limit	Elective: Worldwide Emergency: Worldwide
Emergency Treatments (In-Patient & Out-Patient)	Within UAE: 100% on Actuals Outside UAE: 100% up to Reasonable & Customary of applicable network rates.
Coverage Criteria for Treatment outside UAE	Cover outside UAE is limited to 90 days per treatment during a business trip or vacation.
Pre-existing and Chronic conditions	Covered

Inpatient Benefits	
Inpatient Benefits	Subject to Prior Approval
Accommodation (Upgrading up on patient request or in case of non-availability of covered Room Type is at the expenses of insured member)	Suite Room
Accommodation Costs for one parent staying with a child aged less than 16 years (Excluding telephone and any extra expenses other than included in Accommodation rates)	Up to AED 200 per day
Accommodation Costs for one accompanying family member in case of critical medical conditions subject to treating doctor recommendation (Excluding telephone and any extra expenses other than included in Accommodation rates)	Up to AED 200 per day
Ground transportation services in the UAE provided by an authorized party for medical emergencies (On Reimbursement Basis)	Covered subject to exclusions list



Medical Providers Network

Network	ADNIC - Platinum Network
Teleconsultation Benefit through TruDoc 24X7	<ul style="list-style-type: none"> • 24X7 access to highly trained and licensed Doctor's & wellness experts. • Medication delivery, wherever applicable and within the regulatory framework. • Support for healthy, acute & chronic conditions. • Appointment booking, on your behalf, within your network.

Kindly visit our website (www.adnic.ae) to understand our new medical network categorization. In case, if you face any difficulties while exploring the website, please contact an ADNIC representative to obtain a soft copy of our new medical network.

Out-patient Coverage

Physician Consultation	Covered
Diagnostics	Covered
Pharmaceuticals	Covered up to Upto Annual Limit
Physiotherapy (Subject to Prior Approval)	Covered

Out-patient Co-Insurance / Deductibles

	<u>Within Network</u>	<u>Outside Network & Outside UAE</u> <u>Reimbursement on Reasonable</u> <u>& Customary of applicable</u> <u>network rates</u>
Consultation Deductible (For all / any services other than maternity).	DXB / NE Visa holders - 20% up to AED 50, AUH Visa holders - AED 50 /-	20% Co-Insurance (<u>On top of applied deductible inside Network</u>)
Consultation Deductible For Maternity.	DXB / NE Visa holders - 10% up to AED 50, AUH Visa holders - AED 50 /-	20% Co-Insurance (<u>On top of applied deductible inside Network</u>)
Lab and Scan / X-Ray Deductible	Nil Deducible	20% Co-Insurance (<u>On top of applied deductible inside Network</u>)
Pharmaceuticals Co-Insurance (Applicable on Dental and any other services requires Pharmaceuticals).	0% Co-insurance	20% Co-Insurance (<u>On top of applied deductible inside Network</u>)

Any claim for treatment availed in a health services provider within ADNIC list of Network, if submitted on reimbursement, shall be settled as per the agreed tariff of the Network provider

Additional Benefits

Maternity Services

Note: Where any condition develops which becomes an emergency, the medically necessary expenses will be covered up to the annual limit.

Inside UAE: DXB / NE Visa Holders : Limited to AED 20,000 for In-Patient services and up to annual limits for Out-Patient services.,
AUH Visa Holders : Covered up to AED 1,000,000
Outside UAE: Covered up to AED 10,000/- per pregnancy.

Medical Quotation No. : QA202501290014



شركة أبوظبي الوطنية للتأمين
ABUDHABI NATIONAL INSURANCE COMPANY

Additional Benefits

New Born Cover (for Dubai Visa holders Only)	Cover for 30 days from Birth. Hepatitis B and neonatal screening tests (Phenylketonuria, Congenital hypothyroidism, Sickle cell screening, Congenital Adrenal hyperplasia).
Diabetes Screening Test (for Dubai Visa holders Only)	Covered every 3 years from age of 30. High risk individuals annually from age 18.
Child Vaccination (for Dubai Visa holders Only)	Covered as per DHA schedule.
Hepatitis C Virus Screening and treatment (For Dubai Visa Holders)	Covered as per the guidelines laid out in the DHA's Hepatitis C support program
Vitamins	Covered only if medically necessary & prescribed by the treating physician
Cancer Screening and treatment (For Dubai Visa Holders)	Covered as per the guidelines laid out in the DHA's Cancer support program
Local Emergency Transportation by Ambulance	Covered
<ul style="list-style-type: none"> • Birth Defects and Congenital Conditions • Medical Expenses related to Work related Accidents, Injuries and Illness • Immunomodulators & Immunotherapy • Injuries Resulting from Road Traffic Accidents 	Covered for Abu Dhabi Visa holders only subject to HAAD minimum standards

Hepatitis A	Covered
Physiotherapy	Covered
Ophthalmology: Limited to eye consultation and any medical condition related to it (Illness/Injury) excluding vision, sight test & refraction error.	Covered
Cover is extended to include the following only in emergency cases: <ul style="list-style-type: none"> • Diagnostic and treatment services for dental and gum treatments. • Hearing and vision aids, and vision correction by surgeries and laser. 	Covered

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شركة أبوظبي الوطنية للتأمين
ABU DHABI NATIONAL INSURANCE COMPANY

Additional Benefit Extensions	
Circumcision is covered for new Muslims subject to the following:	
<ul style="list-style-type: none"> • The member is insured with ADNIC. • The member declared his Islam in the Emirate of Abu Dhabi in line with all the legal formalities in this aspect along with a letter from Judicial Department in Emirate of Abu Dhabi. 	Covered
All sports activities (other than professional and hazardous sports activities) are covered.	Covered
Global Assistance Program (Outside UAE)	
<ul style="list-style-type: none"> • Emergency Medical Evacuation • Medical Repatriation • Repatriation of Mortal Remains 	
<i>Please contact Assist America directly to avail the service and no claims to be submitted to ADNIC for reimbursement. Cover will be limited to Geographical area specified only. Refer ADNIC's General Terms & Conditions / Assist America cover for more details.</i>	Covered through Assist America
Second medical Opinion	Covered through Assist America
Repatriation costs for the transport of mortal remains to the country of origin For Dubai Visa Holders Only	Coverage up to limit of AED 5000/- . Repatriation costs for the transport of mortal remains to the country of origin
Rehabilitation (Non-excluded medical conditions)	Covered only if medically necessary

In-patient cash benefit	Up to AED 250 per night / Maximum of 20 nights
Radiotherapy & Chemotherapy	Covered
Visiting Doctor (Subject to agreed network tariff)	Covered
Air fare for outside UAE treatment (Limited to Geographical area specified)	Cost of treatment outside UAE for the required medical procedures is less than 70% of UAE Customary rates with a minimum difference of AED 3,000/-; covered up to a maximum of AED 2,000/- on reimbursement basis. Covered only for in-patient treatment for economy class round trip ticket only for patients.
Psychiatric treatment other than mandated by HAAD	Covered up to AED 10,000/- per Year, Benefits mandated by HAAD will be provided to AUH visa Holders only.
Dietician	Covered only if medically necessary
Reconstructive Surgery	Reconstructive surgery following an Accident or following surgery for an eligible medical condition, which is not pre-existing and the incident has not occurred prior to commencing this cover under the policy shall be covered.

Medical Quotation No. : QA202501290014



شركة أبوظبي الوطنية للتأمين
ABUDHABI NATIONAL INSURANCE COMPANY

Additional Benefit Extensions	
Home Nursing	Up to AED 200 per day with maximum of 90 days per year
Repatriation of Mortal remains	Covered through Assist America
Dialysis (<i>Only for Dubai Visa Holders</i>)	Covered to a limit of AED 60,000/- (OP:- 20% copay payable by the insured per visit)
Organ Transplant	Covered up to an annual limit of AED 25,000/- as member being recipient only. However, cost of acquisition of the organ is not covered. Dubai Visa Holders: covered for recipient only and upto AED 100,000/- (OP:- 20% copay payable by the insured per visit)
Annual Screening (On Reimbursement basis subject to General Terms and Conditions)	<p>Female (Above 35 years): Breast cancer screening including</p> <p>a) Clinical Exam b) Mammogram c) Pelvic Sonogram and d) CA 15.3</p> <p>Male (Above 45 years): Prostate cancer screening including:</p> <p>a) Clinical exam b) PSA c) Rectal sonogram</p> <p>For both Males & Females, Colon cancer screening</p>

	including: a) Fecal Immunochemical Test (Every 2 years) b) Colonoscopy (Every 10 years)
Routine Dental Care <i>Includes:</i> Consultation, X-rays, extractions, amalgam/composite filling, root canal treatments, Scaling & Polishing and prescribed Drugs for these services. Dubai Visa Holders Includes: Dental consultation, extraction, fillings, root canal treatment, scaling, x-rays, antibiotics and prophylaxis.	Covered up to AED 5,000 per person per year (20% co-insurance) Dubai Visa Holders: Covered up to AED 5,000 per person per year (20% co-insurance)
Optical Cover (On Reimbursement basis) <i>Includes:</i> Frames, Lenses & Optical Lenses only.	Covered up to AED 1,500 per person per year (20% co-insurance)
Alternative Medicine (On Reimbursement basis) <i>Includes:</i> chiropractic treatment, osteopathy, Ayurveda, acupuncture acupressure, homeopathic treatments and drugs.	Up to AED 3,000 per person per year (20% co-insurance)
Adult Pneumococcal Conjugate Vaccine (For Dubai Visa Holders Only)	Covered as per DHA Adult Pneumococcal Vaccination guidelines
Psychiatry and Mental Health (For Dubai Visa Holders)	Coverage up to limit of AED 800/- for Outpatient counselling and 30% copay payable by the insured
Influenza Vaccine (For Dubai Visa /Family Book Holders)	Covered once per person per year as per the mandated guidelines and unit price by DHA.
Hepatitis B Virus Screening and treatment (For Dubai Visa Holders)	To be followed as per the guidelines (TBA)
Shingrix Vaccine (For Dubai Visa Holders)	Covered for members above the age group of 50 and immunocompromised members above the age group of 18. Coverage is limited to non-LSB Dubai Visa Holders only. <i>(Limited to the cost of vaccine and its administration as per DHA protocol)</i>

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SCHEDULE OF BENEFITS – SOB

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ALL BENEFITS MENTIONED BELOW IS TO BE READ IN CONJUNCTION WITH "ADNIC's GENERAL TERMS & CONDITIONS"

Class	B
Annual Limit	AED 1,000,000
Geographical Limit	Elective: Worldwide Emergency: Worldwide
Emergency Treatments (In-Patient & Out-Patient)	Within UAE: 100% on Actuals Outside UAE: 100% up to Reasonable & Customary of applicable network rates.
Coverage Criteria for Treatment outside UAE	Cover outside UAE is limited to 90 days per treatment during a business trip or vacation.
Pre-existing and Chronic conditions	Covered

Inpatient Benefits	
Inpatient Benefits	Subject to Prior Approval
Accommodation (Upgrading up on patient request or in case of non-availability of covered Room Type is at the expenses of insured member)	Private Room
Accommodation Costs for one parent staying with a child aged less than 16 years (Excluding telephone and any extra expenses other than included in Accommodation rates)	Up to AED 200 per day
Accommodation Costs for one accompanying family member in case of critical medical conditions subject to treating doctor recommendation (Excluding telephone and any extra expenses other than included in Accommodation rates)	Up to AED 200 per day
Ground transportation services in the UAE provided by an authorized party for medical emergencies (On Reimbursement Basis)	Covered subject to exclusions list

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ABUDHABI NATIONAL INSURANCE COMPANY

Medical Providers Network

Network	ADNIC - Gold Network
Teleconsultation Benefit through TruDoc 24X7	<ul style="list-style-type: none"> • 24X7 access to highly trained and licensed Doctor's & wellness experts. • Medication delivery, wherever applicable and within the regulatory framework. • Support for healthy, acute & chronic conditions. • Appointment booking, on your behalf, within your network.

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Out-patient Coverage

Physician Consultation	Covered
Diagnostics	Covered
Pharmaceuticals	Covered up to Upto Annual Limit
Physiotherapy (Subject to Prior Approval)	Covered

Out-patient Co-Insurance / Deductibles

	Within Network	Outside Network & Outside UAE Reimbursement on Reasonable & Customary of applicable network rates
Consultation Deductible (For all / any services other than maternity).	DXB / NE Visa holders - 20% up to AED 50, AUH Visa holders - AED 50 /-	20% Co-Insurance (<u>On top of applied deductible inside Network</u>)
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Lab and Scan / X-Ray Deductible	Nil Deducible	20% Co-Insurance (<u>On top of applied deductible inside Network</u>)
Pharmaceuticals Co-Insurance (Applicable on Dental and any other services requires Pharmaceuticals).	0% Co-insurance	20% Co-Insurance (<u>On top of applied deductible inside Network</u>)

Any claim for treatment availed in a health services provider within ADNIC list of Network, if submitted on reimbursement, shall be settled as per the agreed tariff of the Network provider

Additional Benefits

Maternity Services Note: Where any condition develops which becomes an emergency, the medically necessary expenses will be covered up to the annual limit.	Inside UAE: DXB / NE Visa Holders : Limited to AED 10,000 for In-Patient services and up to annual limits for Out-Patient services., AUH Visa Holders : Covered up to AED 1,000,000 Outside UAE: Covered up to AED 10,000/- per pregnancy.
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Additional Benefits

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All sports activities (other than professional and hazardous sports activities) are covered.	Covered
Global Assistance Program (Outside UAE)	
<ul style="list-style-type: none"> • Emergency Medical Evacuation • Medical Repatriation • Repatriation of Mortal Remains <p><i>Please contact Assist America directly to avail the service and no claims to be submitted to ADNIC for reimbursement. Cover will be limited to Geographical area specified only. Refer ADNIC's General Terms & Conditions / Assist America cover for more details.</i></p>	Covered through Assist America
Second medical Opinion	Covered through Assist America
Repatriation costs for the transport of mortal remains to the country of origin For Dubai Visa Holders Only	Coverage up to limit of AED 5000/- . Repatriation costs for the transport of mortal remains to the country of origin
Rehabilitation (Non-excluded medical conditions)	Covered only if medically necessary
In-patient cash benefit	Up to AED 250 per night / Maximum of 20 nights
Radiotherapy & Chemotherapy	Covered
Visiting Doctor (Subject to agreed network tariff)	Covered
Air fare for outside UAE treatment (Limited to Geographical area specified)	Cost of treatment outside UAE for the required medical procedures is less than 70% of UAE Customary rates with a minimum difference of AED 3,000/-; covered up to a maximum of AED 2,000/- on reimbursement basis. Covered only for in-patient treatment for economy class round trip ticket only for patients.
Psychiatric treatment other than mandated by HAAD	Covered up to AED 10,000/- per Year, Benefits mandated by HAAD will be provided to AUH visa Holders only.
Dietician	Covered only if medically necessary
Reconstructive Surgery	Reconstructive surgery following an Accident or following surgery for an eligible medical condition, which is not pre-existing and the incident has not occurred prior to commencing this cover under the policy shall be covered.



Additional Benefit Extensions	
Home Nursing	Up to AED 200 per day with maximum of 90 days per year
Repatriation of Mortal remains	Covered through Assist America
Dialysis (<i>Only for Dubai Visa Holders</i>)	Covered to a limit of AED 60,000/- (OP:- 20% copay payable by the insured per visit)
Organ Transplant	Covered up to an annual limit of AED 25,000/- as member being recipient only. However, cost of acquisition of the organ is not covered. Dubai Visa Holders: covered for recipient only and upto AED 100,000/- (OP:- 20% copay payable by the insured per visit)
Annual Screening (On Reimbursement basis subject to General Terms and Conditions)	Female (Above 35 years): Breast cancer screening including a) Clinical Exam b) Mammogram c) Pelvic Sonogram and d) CA 15.3 Male (Above 45 years): Prostate cancer screening including: a) Clinical exam b) PSA c) Rectal sonogram For both Males & Females , Colon cancer screening including: a) Fecal Immunochemical Test (Every 2 years) b) Colonoscopy (Every 10 years)
Routine Dental Care <i>Includes:</i> Consultation, X-rays, extractions, amalgam/composite filling, root canal treatments, Scaling & Polishing and prescribed Drugs for these services. Dubai Visa Holders Includes: Dental consultation, extraction, fillings, root canal treatment, scaling, x-rays, antibiotics and prophylaxis.	Covered up to AED 5,000 per person per year (20% co-insurance) Dubai Visa Holders: Covered up to AED 5,000 per person per year (20% co-insurance)
Optical Cover (On Reimbursement basis) <i>Includes:</i> Frames, Lenses & Optical Lenses only.	Covered up to AED 1,500 per person per year (20% co-insurance)
Alternative Medicine (On Reimbursement basis) <i>Includes:</i> chiropractic treatment, osteopathy, Ayurveda, acupuncture, acupressure, homeopathic treatments and drugs.	Up to AED 3,000 per person per year (20% co-insurance)
Adult Pneumococcal Conjugate Vaccine (For Dubai Visa Holders Only)	Covered as per DHA Adult Pneumococcal Vaccination guidelines
Psychiatry and Mental Health (For Dubai Visa Holders)	Coverage up to limit of AED 800/- for Outpatient counselling and 30% copay payable by the insured

Influenza Vaccine (For Dubai Visa /Family Book Holders)	Covered once per person per year as per the mandated guidelines and unit price by DHA.
Hepatitis B Virus Screening and treatment (For Dubai Visa Holders)	To be followed as per the guidelines (TBA)
Shingrix Vaccine (For Dubai Visa Holders)	Covered for members above the age group of 50 and immunocompromised members above the age group of 18. Coverage is limited to non-LSB Dubai Visa Holders only. <i>(Limited to the cost of vaccine and its administration as per DHA protocol)</i>

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شركة أبوظبي الوطنية للتأمين
ABU DHABI NATIONAL INSURANCE COMPANY

GROUP MEDICAL INSURANCE

ENHANCED - CATEGORY A (- DUBAI MEMBERS)

Census Summary			
Age Band	Males	Females	Married Female
Age 0-17	0	0	0
Age 18-24	1	0	0
Age 25-29	0	0	0
Age 30-34	0	0	0
Age 35-39	0	0	0
Age 40-44	0	0	0
Age 45-49	0	0	1
Age 50-54	2	0	0
Age 55-59	0	0	0
Age 60-64	0	0	0

Premium Summary (PMPA in AED)

Age Band	Males	Females	Married Female
Age 0-17	9,326.73	8,418.75	0.00
Age 18-24	7,978.83	10,069.67	12,821.83
Age 25-29	9,274.59	11,779.84	14,532.00
Age 30-34	10,789.74	13,866.92	16,619.08
Age 35-39	12,799.94	16,240.91	18,993.07
Age 40-44	14,654.50	20,525.71	23,277.87
Age 45-49	18,598.02	25,273.69	28,025.84
Age 50-54	24,174.83	32,356.27	32,356.27
Age 55-59	32,435.03	39,352.59	39,352.59
Age 60-64	37,704.30	47,421.52	47,421.52

Total premium for Category A : **AED 84,354.33**

ENHANCED - CATEGORY B (- DUBAI MEMBERS)

Census Summary			
Age Band	Males	Females	Married Female
Age 0-17	3	1	0
Age 18-24	1	0	0
Age 25-29	6	1	3
Age 30-34	12	4	2

Premium Summary (PMPA in AED)

Age Band	Males	Females	Married Female
Age 0-17	8,285.07	7,495.52	0.00
Age 18-24	7,112.99	8,931.10	10,615.19
Age 25-29	8,239.73	10,418.21	12,102.30
Age 30-34	9,557.25	12,233.06	13,917.15
Age 35-39	11,305.25	14,297.40	15,981.49

Age 35-39	12	3	6
Age 40-44	5	1	1
Age 45-49	3	2	0
Age 50-54	4	0	0
Age 55-59	2	0	1
Age 60-64	0	0	0

Age 40-44	12,917.91	18,023.32	19,707.41
Age 45-49	16,347.06	22,151.99	23,836.08
Age 50-54	21,196.46	28,310.75	28,310.75
Age 55-59	28,379.24	34,394.51	34,394.51
Age 60-64	32,961.22	41,410.98	41,410.98

Total premium for Category B : **AED 973,129.28**

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Grand Total

AED 1,057,483.60

*Above Premiums Exclude Value Added Tax, BASMAH Fund Contribution and Policy Issuance Fees

*As per the circular number 18/4/13, issued by The Federal Identity, Nationality, Customs and Port Security (dated 2nd March 2023), an additional fee of AED 24 + VAT Per person shall be charged for all UAE Visa Holders (except Dubai visa holders) towards ICP Fees. This fee is non-refundable.

***This quotation is Indicative & Non-binding. The Final Premiums will be confirmed by ADNIC based on the declaration provided upon reviewing the medical report (s) of the member (s).**

- This quotation is Indicative & Non-binding only and has been prepared based on the information provided to us and is subject to Medical underwriting evaluation. We reserve the right to amend or withdraw this quotation if any of the information given is found to be incorrect and /or if there is a material change in the risk between the date this quotation was issued and the date of acceptance.
- The schedule of benefit given above overrides the General Exclusions list.
- Policy issuance fee (0.5% of total gross premium) will apply to the Enhanced Plans only in addition to the rates quoted above.
- EBP plans are exclusive for those members falling under Health Insurance Law (No. 11 of 2013) of the Emirate of Dubai for members earning less than AED 4,000/-monthly salary per person.
- Census variance of 10% & above (higher or lower than the quoted census) upon business confirmation or during the policy period will result in re-evaluation & change in the premium.
- Premium is payable annually and in advance unless explicitly agreed by ADNIC in writing. Medical Insurance cards will be released only after the receipt of due premium as per agreed terms.
- By accepting this quote, proposer understands & agrees that ADNIC will not issue any claims report for this plan.
- Our offer is subject to ADNIC's General Terms, Conditions & Exclusions which can be availed upon request.
- Our offer is not applicable for UAE Nationals holding valid Thiqah cards.
- As per DHA Regulations, additional premium of AED 37 PMPA shall be charged for all Dubai Visa Holders towards PSP Fund.
- In order to activate your account with ADNIC, the following documents to be submitted at the time of confirmation.
 - Trade License
 - Members List approved by Ministry of Labor
 - Copy of at least 2 insurance cards for Employees / Workers at the facility.
 - Insurance Continuity Certificate
 - Broker Appointment Letter if confirming through a Broker.
 - Emirates ID details of all members.
 - VAT Registration certificate.
 - Duly Filled Group Application form.
 - All relevant member information as required in the ADNIC membership format and in compliance with the regulations applicable in the United Arab Emirates.

- A duly filled Customer Due Diligence Form with all relevant documents (Refer to section 6 of the Due Diligence Form).
- Signed and stamped copy of the Group Medical Insurance Quotation.
- Approval of this quotation will be the basis of the agreement between insurer and insured and the premium payment has to be done based on this agreement. Printed policy document will be send within agreed time.
- ADNIC reserves the right to change the participation status of Providers from time to time and the Network provider's status will be updated regularly according to the changed status. You are kindly requested to visit ADNIC website (<http://www.adnic.ae/en/our-hospitals-and-pharmacies-network>) to access the recent list of providers.
- Members with **age 65** and above will be subject to Medical Underwriting.
- Errors & omissions are excluded.
- This quote is valid for a period of **30** days from date of submission.
- As per the circular number 18/4/13, issued by The Federal Identity, Nationality, Customs and Port Security (dated 2nd March 2023), an additional fee of AED 28 + VAT Per person shall be charged for all UAE Visa Holders (except Dubai visa holders) towards ICP Fees. This fee is non-refundable in case of mid-term cancellations.

"THIS IS A COMPUTER GENERATED DOCUMENT AND HENCE NO SIGNATURE IS REQUIRED"

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شركة أبوظبي الوطنية للتأمين
ABUDHABI NATIONAL INSURANCE COMPANY

MED-SME GROUP MEDICAL INSURANCE APPLICATION FORM

In order to apply for this insurance, please complete all parts of this Proposal and the annexures, if any. The insurance cover begins when ADNIC confirms the same in writing.

You must provide full and true answers to all questions listed below. Material facts related to below questions which you know should be fully disclosed. Failing to do so, may result in the insurance cover not protecting you in the event of a claim and the policy issued may be: Cancelled from inception **OR** Altered with revised terms **OR** Non Payment of Claims related to Non Disclosed Information.

A. Company Information

Policy Holder Name: _____

Policy Holder Address: _____ PO Box: _____

Phone Number: _____ E-Mail Address: _____

Total Number of Employees in the Group: _____ Nature of Business: _____

B. Plan Details

Total Number of Employees Insured: **67** Total Number of Dependents Insured: **10**

Policy Start Date: **28-Feb-2025** No of Categories: **2**

Categorization (Tick as applicable to be filled in by the Policy Holder)

Senior Level	<input type="checkbox"/>	Dependents	<input type="checkbox"/>	Mention Eligible Category	<input type="checkbox"/>
Middle Level	<input type="checkbox"/>	Dependents	<input type="checkbox"/>	Mention Eligible Category	<input type="checkbox"/>

Junior / Worker Staff

Dependents

Mention Eligible Category

Medical Quotation No : QA202501290014



شركة أبوظبي الوطنية للتأمين
ABU DHABI NATIONAL INSURANCE COMPANY

C. Major Illness Declaration

Do any of the members in the scheme suffer from any illnesses as listed below:	Yes / No
Cancers (any type) / Tumors?	No
Paralysis / Coma?	No
Multiple Sclerosis?	No
Currently Admitted in NICU or Other any Current In-Patient Hospitalizations?	No
Heart Ailments requiring Coronary Artery Bypass Surgery?	No
Organ Failure?	No
End Stage Kidney / Lung / Liver Disease?	No
Aplastic Anemia	No

If you answered yes to any of the questions mentioned above, please provide us with the latest medical report for the related medical condition of the member.

Declaration Continued - If you have answered "yes" in Part C above OR If you optionally intend to make an additional declaration; please specify the details of the medical condition(S)

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Declaration

I declare that to the best of my knowledge and belief the statements on this application form are full, true and correct; I / We have declared all material facts related to this application / quotation form. I / We understand that non-disclosure or

misrepresentation of any material fact related to this form questions may invalidate the quoted terms/the health insurance policy and/or coverage. I / We understand that this document is the basis of my / our insurance policy and upon acceptance will become a part of the contract and shall be read together with all the documents issued in connection with the policy. I understand and acknowledge any pregnancy not declared at the time of this application's coverage will be at the sole discretion of the insurer. The insurer has the right to not cover any maternity claims to any undeclared pregnancy. I also acknowledge and understand any pregnancy, which arises within forty calendar days from the date of this application; coverage will also be at the discretion of the insurer.

As acceptance of this quotation, we the undersigned hereby request Abu Dhabi National Insurance Co. (hereinafter referred to as ADNIC) to issue a Group Medical Insurance policy, with effect from (Start date) : 28-Feb-2025 for a period of 12 months for the lives of all our employees and their eligible dependents as per the terms defined in this quotation. We also undertake that in the case of termination of cover, the company shall retain a portion of the premium corresponding to the Short Rate Scale as per ADNIC terms and conditions.

We hereby declare that the information & details provided are true and accurate and shall form the basis of the insurance contract. We also confirm that all that all individuals to be enrolled / renewed under the proposed scheme are eligible for insurance in accordance with the rules and regulations as set out in the health insurance laws in Emirate of Abu Dhabi and/or Emirate of Dubai and / or the United Arab Emirates.

ADNIC (Abu Dhabi National Insurance Company) hereby notifies all clients / brokers / members that it shall not be held responsible for any penalties imposed on individuals as a result of inaccurate or unsuccessful data transfer to the Medical Regulatory Authorities in the United Arab Emirates (UAE). While ADNIC strives to ensure the accuracy and completeness of data transmission, any issues arising from technical failures, system errors, or other unforeseen circumstances leading to inaccuracies or unsuccessful transfers are beyond our control. Clients/Brokers & Members are advised to independently verify the accuracy of their data submission and promptly address any discrepancies to avoid potential penalties imposed by the Medical Regulatory Authorities in the UAE.

Signature of Policyholder:

Designation of the Signatory:

Official Stamp of the Company:

Date: