



Proposal for CHAPMAN FREEBORN AVIATION SERVICES DMCC

Cover Letter

MaxHealth is delighted to provide you with our proposal for the policy of Health Insurance to cover your employees.

MaxHealth provides you with a wide range of comprehensive and enhanced health insurance products that allows you to leverage world -class treatment, advanced medical procedures, and the best healthcare facilities on a global level.

Our product benefits are structured according to international standards, with careful consideration and compliance to the guidelines set by Dubai Health Authority(DHA) and Department of Health – Abu Dhabi(DOH).

All MaxHealth product lines are specially designed in cooperation with strong and leading Re-Insurance Partners. The large range of Product plans variations will ensure that everyone will find the fitting coverage solution. The Pre-Underwritten scheme logic is the perfect method to get a hassle-free and fast claim settlement in place.

MaxHealth is your Health Insurance Hero. A company founded in the United Arab Emirates, operated and managed by Owners, designed specific for the UAE/GCC market; we also have international product design, and provides efficient decision process.

MaxHealth is modern, fast and efficient. We pride ourselves with corporate product specialist, utilizing advanced process technology with a German spirit. We like to be different.

We trust that the preceding sections will provide you with all the details you require for your client in order to complete your evaluation. However, we are more than happy to provide additional information if upon completion of your review more clarity is required.

We will of course remain at your disposal for further discussions at your convenience.

Should you have any questions, or wish to discuss this proposal in more detail, please do not hesitate to contact us.

Yours sincerely,

MaxHealth Team

Your Health Insurance Hero

We partnered with World-Class Competence across the world. From Asia, Europe and America. These partnerships enable us to deliver exceptional value, reliability, and comprehensive health coverage that meets the highest standards of care worldwide. Together, we bring world-class expertise closer to you.

Our DNA



Reliable



Flexible



Extensive
Network



Efficient



Team of
Experts



IPMI

Our Product Range

maxwell

maxmed

maxflex

maxglobal

maxtailor

Our Journey

2015

maxmed

2019

MaxHealth
Broker Portal

2023

maxwell

2023

MaxHealth
Exclusive Helpline

2017

maxmed
Product Variations

2021

maxflex

2024

10th Year
Anniversary

Our Exclusive Helpline

MaxHealth is dedicated to providing care and support for all your Health Policy needs. Simply dial the exclusive helpline number created for our valued MaxHealth clients:

800MaxNet

800 629 638

MEDICAL INSURANCE – QUOTATION SUMMARY

Insurer	Dubai Insurance Company
Plan Administered By	Neuron
Client Name	CHAPMAN FREEBORN AVIATION SERVICES DMCC
Reference Number	CS-280125-B76982-V8
Issuance Date	03-MARCH-2025
Client Location	
Policy Start Date	31-MARCH-2025
Policy Currency	AED
Premium Frequency	Annually
Quotation Prepared By	Abdalla Seif (MaxHealth)

DHA PLAN	NEURON MAXGLOBAL PREMIUM PLUS Category A
Annual Limit	AED 1,500,000
Pre-existing and Chronic Conditions	AED 250,000
Area of Coverage	Worldwide excl. USA
Network	Neuron Comprehensive (CN) Network
Deductible	Nil
Co-Payment on Out Patient	Nil
Co-Payment on In-Patient	Nil
Co-Payment on Pharmacy	Nil
Hospital Accommodation	100% in Private room
Health Checks	AED 1,500
Dental	AED 4,000
Alternative Medicine	AED 5,000
Maternity Limit	AED 25,000
Optics	AED 1,500
Physiotherapy	Covered

Health Insurance Quotation Summary

	MEMBER COUNT	PREMIUM
NEURON MAXGLOBAL PREMIUM PLUS - Category A	75	AED 1,261,108.00
NET PREMIUM	75	AED 1,261,108.00
HCV CHARGES AS PER DHA (AED 18.00/PERSON)	75	AED 1,350.00
BASMAH CHARGES AS PER DHA (AED 19.00/PERSON)	75	AED 1,425.00
TOTAL NET PREMIUM	-	AED 1,263,883.00
5% VAT	-	AED 63,194.00
TOTAL PREMIUM INCLUDING VAT, HCV & BASMAH	-	AED 1,327,077.00
AVERAGE PER MEMBER	-	AED 16,815.00

Health Insurance Quotation

No.	Full Name	DOB	Age	Marital Status	Gender	Relation	Nationality	Emirate of Visa Issuance	Premium
NEURON MAXGLOBAL PREMIUM PLUS Category A									
1	PHILIPP	11-Mar-2000	25	Single	M	Principal	Grenada	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
2	Himanshu	05-Mar-1993	32	Single	M	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
3	Alvita	04-Dec-1994	30	Married	F	Spouse	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
4	Dominykas	04-Aug-1994	31	Married	M	Principal	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
5	Ligita	11-Sep-1996	29	Married	F	Spouse	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
6	IGNAS	07-Oct-1993	31	Married	M	Principal	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
7	ALEKSANDRA	06-Jan-1980	45	Single	F	Principal	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 26,329.00
8	Marco	08-Oct-1986	38	Single	M	Principal	Italy	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
9	Nicola	17-Nov-1978	46	Single	F	Principal	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 26,329.00
10	Finnley Sol	08-Jun-1999	26	Single	M	Principal	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
11	JAMES SEBASTIAN JOHN	25-Jul-1993	32	Married	M	Principal	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
12	Elliot	13-Feb-2006	19	Single	M	Principal	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
13	Lorenzo	25-Dec-1965	59	Single	M	Principal	Italy	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
14	Richard Thomas Godfrey	02-Aug-1966	59	Single	M	Principal	New Zealand	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
15	Polina	31-Aug-1989	36	Married	F	Principal	Russia	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
16	Christine	24-Apr-1989	36	Married	F	Principal	Lebanon	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
17	DARIA	03-Jan-1992	33	Single	F	Principal	Vanuatu	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00

No.	Full Name	DOB	Age	Marital Status	Gender	Relation	Nationality	Emirate of Visa Issuance	Premium
18	USHA LAXMAN	11-Oct-1987	37	Married	F	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
19	DENIS	10-Sep-1984	41	Married	M	Principal	Russia	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
20	EKATERINA	11-Aug-1985	40	Single	F	Principal	Russia	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
21	Gegams	12-May-1987	38	Married	M	Principal	Latvia	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
22	ALSHEIKH YAHIA	06-Mar-1989	36	Married	M	Principal	Sudan	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
23	ALEKSANDAR	07-Apr-1991	34	Married	M	Principal	Serbia	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
24	STEPHANIE ROSE	24-Mar-1988	37	Married	F	Principal	Philippines	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
25	Teodora	02-Nov-1998	26	Married	F	Principal	Serbia	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
26	Shahrukh	05-Sep-1993	32	Married	M	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
27	Yohann Savio	29-Mar-1981	44	Married	M	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
28	Gillian Mary	21-Nov-1986	38	Single	F	Principal	Ireland	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
29	Gamal Mohamed Walaa Mohamed Gamaleldin	09-Apr-1990	35	Married	M	Principal	Egypt	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
30	Dean	13-Mar-1972	53	Single	M	Principal	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
31	Anas	30-Jan-1986	39	Married	M	Principal	Romania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
32	Christos	17-Dec-1992	32	Single	M	Principal	Greece	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
33	Emre	03-Oct-1992	32	Single	M	Principal	Turkey	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
34	Kuat	18-Jul-1996	29	Married	M	Principal	Kazakhstan	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
35	Dhananjay Shekar	28-Apr-1986	39	Married	M	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
36	Musthafa	29-Aug-1998	27	Married	M	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
37	Natalie Jane	07-Jan-1983	42	Single	F	Principal	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 26,329.00
38	Anna	03-Nov-1994	30	Single	F	Principal	Russia	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
39	ANNA	28-Sep-1992	33	Single	F	Principal	Russia	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
40	JEROME	30-Jul-1987	38	Single	M	Principal	Belgium	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
41	NADENE GWENLYNNE	09-Dec-1993	31	Single	F	Principal	South Africa	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
42	Andrew Peter	02-Feb-1984	41	Married	M	Principal	South Africa	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
43	LAWRENCE	31-Mar-	36	Married	M	Principal	Portugal	Dubai	NEURON MAXGLOBAL AED

No.	Full Name	DOB	Age	Marital Status	Gender	Relation	Nationality	Emirate of Visa Issuance	Premium
	PHILIPINHO	1989							PREMIUM PLUS 12,708.00
44	Bamoussa	20-Aug-1996	29	Single	M	Principal	France	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
45	Reda Mohamed	13-Mar-1985	40	Single	M	Principal	Egypt	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
46	Wisam	03-Nov-1994	30	Single	M	Principal	Romania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
47	Anthony Florian	10-Jun-1987	38	Single	M	Principal	Germany	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
48	Gerhard	15-Feb-1984	41	Single	M	Principal	South Africa	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
49	LLOYD	24-Apr-1974	51	Married	M	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
50	Yazan	24-Nov-1989	35	Married	M	Principal	Jordan	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
51	WILLIAM	09-Dec-1970	54	Single	M	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
52	JAMIE	12-Jun-2024	1	Single	M	Child	France	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 9,940.00
53	Olena	29-Jun-1989	36	Married	F	Spouse	Ukraine	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
54	NICOLAS JACK CLAUDE	17-Jul-1992	33	Married	M	Principal	France	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
55	MANTVYDAS	02-Oct-1991	33	Single	M	Principal	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
56	HADI MUHYDIN	28-Jan-1997	28	Married	M	Principal	Syria	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
57	Karina	26-May-1988	37	Single	F	Principal	Ukraine	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
58	Komal Hanwantbirsingh	30-Jul-1993	32	Married	F	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
59	Jessa	05-Jul-1997	28	Single	F	Principal	Philippines	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
60	Maeva	31-Dec-2021	3	Single	M	Child	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 9,940.00
61	Katie	29-Sep-1988	37	Married	F	Spouse	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 15,435.00
62	JOSEPH GERRARD	19-Feb-1989	36	Married	M	Principal	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
63	SAURABH	03-Feb-1980	45	Married	M	Principal	India	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
64	MARC	20-Apr-1998	27	Single	M	Principal	Lebanon	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
65	TAHIRJON	19-Sep-1978	47	Married	M	Principal	Uzbekistan	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
66	JULIET	18-Jul-1983	42	Married	F	Principal	Philippines	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 26,329.00
67	JAMES CHARLES	19-Nov-2000	24	Single	M	Principal	United Kingdom	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 12,708.00
68	Peter Alan	05-Apr-1972	53	Married	M	Principal	Ireland	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
69	ANVAR	23-Mar-1980	45	Married	M	Principal	Uzbekistan	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00

No.	Full Name	DOB	Age	Marital Status	Gender	Relation	Nationality	Emirate of Visa Issuance	Premium
70	GEDIMINAS	04-Apr-1977	48	Married	M	Principal	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
71	Alain	11-Apr-1970	55	Single	M	Principal	Canada	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
72	Lukas	25-Apr-2008	17	Single	M	Child	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 9,040.00
73	Larissa	08-Feb-1968	57	Married	F	Spouse	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 26,329.00
74	Linas	09-Feb-1975	50	Married	M	Principal	Lithuania	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 24,358.00
75	CLAUDIA NIZIA	19-Apr-1976	49	Married	F	Principal	Portugal	Dubai	NEURON MAXGLOBAL PREMIUM PLUS AED 26,329.00
NET PREMIUM									AED 1,261,108.00
HCV CHARGES AS PER DHA (AED 18.00/PERSON)									AED 1,350.00
BASMAH CHARGES AS PER DHA (AED 19.00/PERSON)									AED 1,425.00
TOTAL NET PREMIUM									AED 1,263,883.00
5% VAT									AED 63,194.00
TOTAL PREMIUM INCLUDING VAT, HCV & BASMAH									AED 1,327,077.00
AVERAGE PER MEMBER									AED 16,815.00
Please see the VAT clause on the next page									

VAT and Regulatory Fee Clause for Quotations issued:

The quote provided above is inclusive of Value Added Tax (VAT), and Regulatory Fees (BASMAH, HCV and ICP) which may be applicable on the policy.

Premium Payment Clause:

Your premium may vary depending on the plan selected, your place of residence, your age, your gender or if there is a declared medical condition.

Payment of premiums for our policies can only be either by cheque or bank transfer. We do not have a credit card facility.

All agreed premiums are payable in advance. Our payment frequency is annual payment unless we have agreed a special payment term upon individual approval with a potential premium increase about.

For any agreed Payment terms next to annual payment upfront the below Clauses will apply:

- Mandatory to provide Post-Dated Cheques (PDCs) upfront.
- In the event that PDC's are not provided, the company hereby undertakes to pay Dubai Insurance the agreed premium.
- In case of premium payment failure, we will automatically suspend the medical coverage and we will only lift the suspension once the remaining premium payment is made in full.

Errors & Omissions excepted (E & OE):

We make every effort to make sure that the information in this document is accurate and up to date, based on the information given to us.

We will promptly correct any errors brought to our attention. If you find an error, please contact us.

We cannot accept responsibility for the supply of incorrect information, copied within this document.

We reserve the right to withdraw this quotation and its acceptance at any point and for any reason.

You will be informed immediately if such a situation arises.

Terms and Conditions:

1. The proposal is available only for persons holding a valid residence status visa for the United Arab Emirates and who are ordinarily resident in the United Arab Emirates.
2. The quoted premium is non-binding for High Risks Institutions such as Taxi and Transportation Companies, Medical Providers, Insurance Company or Brokerage Firms or TPA, Associations and Charitable Organizations, Recruitment and Manpower Co., Airline Company, Military or Police Organizations, Educational Institutions and any company previously insured with MaxHealth Dubai Insurance in the last 3 years.
3. This policy assumes that all UAE national members, if any, enrolled under this scheme do not hold Thiqa medical Cards.
4. All employees must be on the payroll of the policy holder. Only your employees and their legal dependents will be enrolled under the Policy.
5. The quote is valid for 30 days from the date of issue.
6. Members 65 years and above are subject to individual medical evaluation, Premium rates stated in the proposal are indicative and acceptance of coverage is at the discretion of the insurer subject to the outcome of the medical evaluation, Medical Application Form and all related reports and documentation are only valid for 30 days from the date of issue.
7. Change of benefits class may only take place at renewal of the Group Scheme or upon satisfactory proof of promotion.
8. Deductibles and any co-insurance amounts are to be paid by the insured person.
9. Premiums are per person per annum and are payable annually in advance, unless agreed otherwise for other payment terms option.
10. This proposal is based on the information given. Any change in the census, age, or gender of the persons to be insured or the scope of coverage will result in recalculation of the premium rates.
11. Additions/Deletions of insured members will be on a pro-rata premium basis. Dependents must be enrolled under the same Plan and or category as the principal holder.
12. Any Medical Claim incurred by the policyholder after the date they were cancelled will be the liability of the policyholder and not the insurance company. For Dubai Visa holders, we shall follow the cancellation guidelines laid by the regulator.
13. ALL NETWORKS: Please note that the network list is subject to change without any prior notice due to various factors.
14. Treatment within the respective TPA Network in the UAE will be settled on a direct billing basis.
15. Third Party Administrator (TPA) prior-approval threshold/requirement is subject to change without any prior notice.
16. No Insurer shall be deemed to provide cover and no insurer shall be liable 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 be in violation of any trade or economic sanctions, laws, or regulations applicable in the insurer jurisdiction of domicile, or which the insurer is legally obligated to comply.
17. The required minimum number of employees to form a group in the category is 03.
18. All Inpatient Reimbursement claims require prior notification with corresponding reference number from the TPA. In an emergency when the TPA cannot be contacted in advance, then admission to the Hospital must be reported as soon as possible and not later than 2 working days after admission. Failure to notify the TPA and seek a reference number may mean that all the costs will not be payable. For prior notification, the following information are mandatory a.) Provider Name and Location, b.) Procedure or Treatment needed c.) Expected Date of Treatment/Admission and d.) Cost Estimate
19. Non usage of medical card is considered as Reimbursement Basis and will be settled as per the claims settlement of the chosen policy.
20. Reimbursement claims to be submitted 60 days after the treatment date for claims incurred within UAE and 90 days for outside UAE.
21. Applicants working in the medical facility/industry will be accepted provided that the facility (including the visiting facility) where they work will be excluded in the Network for both direct billing and reimbursement for the duration of the policy.
22. Maternity Benefit is solely applicable to Eligible Married Female only.
23. The benefits listed as covered or with an applicable sublimit in our "Table of Benefits" will override and supersede any Standard General Exclusion listed.
24. Backdating is not allowed as per the regulatory requirements.
25. Endorsement requirements: a.) Completion of Major declaration form is required for late addition (after 30 days of visa stamping) & b.) Completion of mandatory Questionnaire/Form as per the inception underwriting clause/guidelines (if applicable).
26. Endorsements (Deletion Requirements): a.) Copy of Visa Cancellation document – Please note that as per DHA regulation, additional 30 days cover will be applied from visa cancel date. (not applicable for non-Dubai visa holders) b.) Copy of Labor cancellation and visa copy – for self-sponsored members.

Cancellation of the Policy:

The Policy can be cancelled by either party giving 30 days' notice in writing to Dubai Insurance Co. psc.

In the event of cancellation by the Policyholder, Dubai Insurance Co. psc will retain premium as per the following short term premium rates.

25% of the annual premium for the first month or part thereof.

12.5% of the annual premium for each subsequent month or part thereof.

Dubai insurance Co. psc have the right to cancel the policy with immediate effect if;

- Premium in not paid as per the premium payment agreed terms or issued
- CDC/PDC Cheques are not honored
- Misrepresentation of info
- None-disclosure of material facts.

In the event of cancellation by the company, Dubai insurance Co. psc will refund premium for the remaining policy period on prorata premium basis.

Duty of Disclosure:

This proposal is conditional on the accuracy and completeness of the information provided to us and the actual number of enrolled members. All material facts which may influence the Insurer's decision when judging the risk must be disclosed accurately and completely, even if the information is not favourable to the risk. If you are in any doubt as to whether a fact is material, then you should disclose it.

If you have not given us the details in the course of discussing your Policy needs and preparation of this proposal, we reserve the right to make this proposal void and if we become aware of your failure to disclose this information to us after the start of the Policy we will take action under the Policy including to terminate the policy, to apply an applicable loading, to deny payment of claims or claim our losses from you.

If such information materially changes or is inaccurate or incomplete or if there is a significant change in the number of members to be enrolled, (plus or minus 15% of total members), we reserve the right in our sole discretion to make changes in the premium calculation to and re-issue the proposal.

If the proposal was accepted and the Policy has commenced by the time, we identify that we have been provided with inaccurate or incomplete information or we are otherwise provided with material changes to the information including the number of enrolled members, we will amend the Premium under the Policy in accordance with the terms and conditions of the policy.

Declaration and Authorization:

On acceptance of this final proposal, you agree to enter into the Policy including the Policy terms and conditions. You should return this signed proposal together with a signed e-Policy. Your Policy will become effective only when we have completed all necessary compliance checks following provision of all requirement documentation.

I, the undersigned, declare that all the above information is true and complete and hereby agree with this in respect that I am aware of the general terms of this insurance, and I accept them for and on behalf of all Policy Members.

This information shall be considered an integral part of the insurance policy. I also understand and agree that any misrepresentation of information or non-disclosure of material fact, Dubai Insurance Co. (P.S.C) have the right to cancel the policy with immediate effect.

Signature _____

Date Signed _____

Stamp