

Schedule of Benefits (Alami - Bronze)

Plan Name	Alami - Bronze
Coverage Period	Annual Multi Trip
Annual Benefit Limit	AED 500,000 Per Person Per Policy Year
Territorial Limit	Worldwide
Special Conditions	- Coverage for EMERGENCY TREATMENT only. Elective (Planned) treatment not covered. - Coverage outside UAE is limited to 90 days per treatment. - A single holiday or business trip may not exceed 90 days
Emergency Treatment ¹	Coverage
Inpatient & Day Treatment	100% covered
Hospital Accommodation & Services	100% covered
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered
Diagnostics (X-Ray, MRI, CT-Scan, Ultra Sound, etc.), Laboratory (Specialized investigation and scan including but not limited to MRI, Scan, Endoscopies)	100% covered
Pharmaceuticals	100% covered
Ambulance Services (in Medical emergency cases, subject to General exclusions)	100% covered
Hospitalization for Covid-19 ³	100% covered
Other Benefits	Coverage
Companion Accommodation ² (Maximum limit of AED 300 per day)	100% covered
Medical Evacuation (through International Assistance Service providers only)	100% covered
Repatriation of Mortal Remains to country of origin (AED 10,000) ²	100% covered
Maternity not covered	
International emergency assistance services (Through Service Providers Only)	
Emergency Medical Advice	
Medical Referrals, In-Patient Case Management	
Assistance with prescription Medicine	

¹ All Emergency cases do not require pre-authorization but should be notified to Daman within 24 hours by calling +971 2 4184888 or email intl_assistance@dmanahealth.ae.

² Covered on Reimbursement Basis. Emergency out-patient treatment services covered on reimbursement basis.

³ Covid-19 coverage, subject to:

- Member should mandatorily conduct the PCR test for COVID 19 within 96 hours of the flight along with subsequent medical report confirming negative results
- Excluded (1) Case not requiring Hospitalization (2) Any Quarantine (3) Any outpatient treatment and outpatient pharmaceuticals, (4) All types of testing related to Covid-19.
- Other Policy terms and conditions applicable

(Quarantine – means to isolate, separate and restrict the movement of member who are asymptomatic or exhibit only mild symptoms for disease, in any designated quarantine facility such as but not limited to hospital, institutional facility, home isolation, etc. Also, includes mandatory requirement of quarantine applicable in different countries for passengers traveling in or out of the country)