

Schedule of Benefits (Musafer)

Plan Name	Musafer
Coverage Period	Annual (Annual Multi-trip)
Annual Benefit Limit	AED 500,000 Per Person Per Policy Year
Territorial Limit	Worldwide (Excluding UAE)
Pre-existing conditions	Covered
Special Conditions	<ul style="list-style-type: none"> 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 Inpatient Treatment	
	Coverage
Inpatient & Day Treatment ¹ (Private Room)	100% covered
Hospital Accommodation & Services	100% covered
Consultant's, Surgeon's & Anesthetist's Fees and other fee	100% covered
Ambulance Services (in Medical emergency cases, subject to General exclusions)	100% covered
Companion Accommodation in case of medical necessity at the recommendation of treating doctor (Maximum limit of AED 300 per day)	100% covered
Medical Evacuation (through International Assistance Service providers only)	100% covered
Emergency Out-patient Treatment ²	
	Coverage
Physician Consultation	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
Other Benefits	
	Coverage
Repatriation of Mortal Remains to country of origin ³ (AED 10,000)	100% covered
Physiotherapy in case of Emergency medical treatment	100% covered
Diagnostic and treatment services for dental and gum in case of emergency medical treatment	100% covered
Hearing and vision aids, and vision correction by surgeries and laser (in case of medical emergency surgery)	100% covered
Maternity not covered	
International emergency assistance services (Through Service Providers Only) ³	
Emergency Medical Advice	
Medical Referrals, In-Patient Case Management	
Emergency Travel Assistance	

1 All Emergency cases do not require pre-authorization but should be notified to Daman within 24 hours.

2 Covered on Reimbursement for medical expenses up to AED 10,000; for medical expenses exceeding AED 10,000 kindly contact designated International Assistance provider.

3 For Repatriation of Mortal Remains kindly contact designated International Assistance provider for assistance and direct billing.