

Exclusion for Dubai Health Authority (DHA), Northern Emirates & Outside UAE

1. Healthcare Services which are not medically necessary
2. All expenses relating dental treatment, dental prostheses, and orthodontic treatments except Emergency cases (Elective treatments will be covered only if the "Dental Benefit" is chosen and fully as specified in the table of benefit)
3. Home nursing; private nursing care; care for the sake of travelling.
4. Custodial care including
5. Non-medical treatment services;
6. Health-related services which do not seek to improve or which do not result in a change in the medical condition of the patient.
7. Services which do not require continuous administration by specialized medical personnel.
8. Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies)
9. All cosmetic healthcare services and services associated with replacement of an existing breast implant. Cosmetic operations which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological functioning of the involved part of the body and breast reconstruction following a mastectomy for cancer are covered.
10. Surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies.
11. Medical services utilized for the sake of research, medically non-approved experiments and investigations and pharmacological weight reduction regimens.
12. Healthcare Services that are not performed by Authorized Healthcare Service Providers.
13. Healthcare services and associated expenses for the treatment of alopecia, baldness, hair falling, dandruff or wigs.
14. Health services and supplies for smoking cessation programs and the treatment of nicotine addiction.
15. Any investigations, tests or procedures carried out with the intention of ruling out any foetal anomaly.
16. Treatment and services for contraception
17. Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction. Sterilization is allowed only if medically indicated and if allowed under the Law.
18. External prosthetic devices and medical equipment.
19. Treatments and services arising as a result of hazardous activities, including but not limited to, any form of aerial flight, any kind of power-vehicle race, water sports, horse riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping and any professional sports activities.
20. Growth hormone therapy.
21. Costs associated with hearing tests, vision corrections, prosthetic devices or hearing and vision aids.
22. Mental Health diseases, both out-patient and in-patient treatments, unless it is an emergency condition.

23. Patient treatment supplies (including for example: elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and like products; non-prescription drugs and treatments, excluding supplies required as a result of Healthcare Services rendered during a Medical Emergency).
24. Allergy testing and desensitization (except testing for allergy towards medications and supplies used in treatment); any physical, psychiatric or psychological examinations or investigations during these examinations.
25. Services rendered by any medical provider who is a relative of the patient for example the Insured person himself or first degree relatives.
26. Enteral feedings (via a tube) and other nutritional and electrolyte supplements, unless medically necessary during in-patient treatment.
27. Healthcare services for adjustment of spinal subluxation.
28. Healthcare services and treatments by acupuncture; acupressure, hypnotism, massage therapy, aromatherapy, ozone therapy, homeopathic treatments, and all forms of treatment by alternative medicine. (Elective treatments will be covered only if the "Alternative Medicine benefit" is chosen and fully as specified in the table of benefit)
29. All healthcare services & treatments for in-vitro fertilization (IVF), embryo transfer; ovum and sperms transfer.
30. Elective diagnostic services and medical treatment for correction of vision.
31. Nasal septum deviation and nasal concha resection.
32. All chronic conditions requiring hemodialysis or peritoneal dialysis, and related investigations, treatments or procedures.
33. Healthcare services, investigations and treatments related to viral hepatitis and associated complications, except for the treatment and services related to Hepatitis A.
34. Birth defects, congenital* or hereditary conditions including but not limited to neurological diseases, attention deficit disorder, development delay and learning difficulties
This exclusion is waived for eligible new born children or newly adopted children whose respective date of birth or date of official adoption, falls after the effective date of the initial Policy, only in respect of the following cases which can be corrected by surgery: Hernia, Thyroglossal cyst, Pyloric stenosis, Urinary reflux, Gastro-esophageal reflux, Epispadias, Hypospadias, Bladder extrophy and extrophy of lower abdomen, Posterior urethral valves, Megaureter, Hydronephrosis and U-P junction, Diaphragmatic hernia, Esophageal atresia, Omphalocele, Euodenal atresia, Intestinal atresia, Congenital
35. Healthcare services for senile dementia and Alzheimer's disease.
36. Air or terrestrial medical evacuation and unauthorized transportation services.
37. Inpatient treatment received without prior approval from the insurance company including cases of medical emergency which were not notified within 24 hours from the date of admission
38. Any inpatient treatment, investigations or other procedures, which can be carried out on outpatient basis without jeopardizing the insured Person's health
39. Any investigations or health services conducted for non-medical purposes such as investigations related to employment, travel, licensing or insurance purposes.

40. All supplies which are not considered as medical treatments including but not limited to: mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos and multivitamins (unless prescribed as replacement therapy for known vitamin deficiency conditions); and all equipment not primarily intended to improve a medical condition or injury, including but not limited to: air conditioners or air purifying systems, arch supports, exercise equipment and sanitary supplies.
41. More than one consultation or follow up with a medical specialist in a single day unless referred by the treating physician.
42. Health services and associated expenses for organ and tissue transplants related to a donor only. This exclusion also applies to follow-up treatments and complications.
43. Any expenses related to immunomodulators and immunotherapy.
44. Any expenses related to the treatment of sleep related disorders.
45. Services and educational programs for handicaps.
46. Injuries or illnesses suffered by the Insured Person as a result of military operations of whatever type.
47. Injuries or illnesses suffered by the Insured Person as a result of wars or acts of terror of whatever type.
48. Healthcare services for injuries and accidents arising from nuclear or chemical contamination.
49. Injuries resulting from natural disasters, including but not limited to: earthquakes, tornados and any other type of natural disaster.
50. Injuries resulting from criminal acts or resisting authority by the Insured Person.
51. All cases resulting from the use of alcoholic drinks, controlled substances and drugs and hallucinating substances.
52. Any investigation or treatment not prescribed by a doctor.
53. Injuries resulting from attempted suicide or self-inflicted injuries.
54. Diagnosis and treatment services for complications of exempted illnesses.
55. All healthcare services for internationally and/or locally recognized epidemics.
56. Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV – AIDS and its complications.