



RAK INSURANCE



RAK Essential Medical Policy



RAK Essential Medical Policy is a medical product designed to provide essential healthcare coverage for all RAK residents visa holders with a salary of up to AED 20,000 per month and their dependents for an affordable premium of AED 499.

*It is very important that you fully disclose ALL medical conditions referred to in the questions. Failure to disclose a medical condition could affect your policy.

Documents required:

- Emirates ID (if Emirates ID is not available, please provide the Emirates ID application no.)
- Passport and visa page copy
- Salary certificate
- Sponsor health card copy
- Sponsor Emirates ID card
- Sponsor passport visa page

Coverage	RAK Essential Medical Policy
Coverage is within RAK Emirate only (Emergency is covered across all Emirates in the UAE)	✓
Annual upper aggregate claims limit of AED 50,000 including any co-insurance and / or deductibles	✓
Network IRIS Healthcare Ezyclaim Network (Out-patient treatments are restricted to Clinics only)	✓
In-patient co-insurance on room and board costs, tests and diagnosis, treatments and surgeries in hospitals, emergency healthcare services	20%
Out-patient co-insurance on consultation, examination, diagnostics and treatment	20%
Number of physiotherapy sessions per year	6
Co-insurance on drugs and other medicines	30%
Annual limit for drugs and other medicines	AED 1,500
Co-insurance on Out-patient Maternity services including ante-natal services restricted to 8 visits to Primary Health Care Centers	10%
Co-insurance on In-patient Maternity services with limits of AED 5,000 per normal delivery and AED 7,000 for medically necessary Cesarean section	10%
Cost of accommodation of a person accompanying an insured child up to 16 years old with limit up to AED 100 per night	✓
Cost of accommodation of a person accompanying an In-patient upon the recommendation of the treating doctor and approval from RAK Insurance with a limit of up to AED 100 per person per year	✓
Co-insurance applicable for newborn cover for 30 days from birth	✓
Essential vaccinations and inoculations	✓
Preventive services (includes diabetes screening)	✓
Co-insurance on medical emergencies for dental and gum treatments	20%
Co-insurance on medical emergencies on hearing and vision aids / vision correction	20%
Waiting Period • Pre-existing and Chronic conditions • Maternity	• 12 months • 12 months
Gross Premium	AED 499
*Based on the declared illness condition the above premiums are subject to revision	

For additional information please email us on online@rakinsurance.com or call us on 800 RAKI (7254).

Disclaimer:

RAK Essential Medical Policy is underwritten by Ras Al Khaimah National Insurance Company. This marketing material contains general information only. It does not constitute an offer to buy or sell an insurance policy or service nor is it intended to provide any insurance or financial advice. Any person interested in this product should read and consider its terms and conditions before taking a decision. Please refer to the Essential Benefits Package (EBP) terms and conditions for applicable limits and deductible.