



Congratulations!

Your enrolment with RAK Insurance includes a unique global emergency services programme from Assist America. This programme immediately connects you to doctors, hospitals, pharmacies and other services if you experience a medical emergency while travelling 120 kilometres or more away from your permanent residence, or in another country.

Assist America's Operations Center is staffed 24 hours a day, 365 days a year with trained multilingual and medical personnel; including nurses and doctors; to advise and assist you quickly and professionally in a medical emergency.

One simple phone call to the number on your Assist America identification card will connect you to:

- A global network of pre-qualified medical providers
- A state-of-the-art Operations Center with worldwide response capabilities
- Experienced crisis management professionals
- Air and ground ambulance service providers

Assist America takes care of all arrangements and pays for all the assistance services it provides without limits on the covered cost. This alleviates many of the obstacles and potential expenses caused by medical emergencies away from home.

It is important to keep your identification card with you at all times so that you can call for services whenever you need them.

Assist America is not travel or medical insurance; rather it is a provider of global emergency services.* Assist America's services do not replace medical insurance during medical emergencies away from home. All medical costs incurred must be submitted to your health provider and are subject to the policy limits of your health coverage.

*All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted.



Key Services

Medical Consultation, Evaluation and Referral

Calls to Assist America's Operations Center are evaluated by medically-certified personnel and referred to qualified doctors and/or hospitals.

Hospital Admission Assistance

Assist America will guarantee hospital admission outside the United States by validating the member's health coverage or by advancing funds to the hospital.

Emergency Medical Evacuation

If adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate a member to the nearest facility capable of providing a high standard of care.

Medical Monitoring

Assist America's medical personnel will maintain regular communication with the member's attending physician and/or hospital and relay information to the family.

Medical Repatriation

If a member still requires medical assistance upon being discharged from a hospital, Assist America will repatriate him/her home or to a rehabilitation facility with a medical or non-medical escort, as necessary.

Prescription Assistance

If a member needs a replacement prescription while traveling, Assist America will help in filling that prescription.

International Medical Consultation (Second Medical Opinion)

This service may be used for confirmation of diagnosis, evaluation in cases where diagnosis has not been possible, determination of the most appropriate course of treatment, or follow-up on a previously reported case.

Compassionate Visit

If a member is travelling alone and will be hospitalised for more than five days, Assist America will provide economy, round-trip, common carrier transportation to the place of hospitalisation for a designated family member or friend.

Care of Minor Children

Assist America will arrange care for minor children who are left unattended as the result of a medical emergency and pay for any transportation costs involved in such arrangements.

Return of Mortal Remains

Assist America will assist with the logistics of returning a member's remains home in the event of his or her death. This includes arranging the preparation of the remains for transport, procuring required documentation, providing the necessary shipping container as well as paying for transport.

Lost Luggage or Document Assistance

Assist America will help members locate their lost luggage, documents or personal belongings.

Interpreter and Legal Referrals

Assist America will refer members to interpreters and/or legal personnel, as necessary.

Pre-trip Information

Assist America offers members web-based country profiles that include visa requirements, immunisation and inoculation recommendations, as well as security advisories for any travel destination.

Conditions and Exclusions

Conditions

Assist America will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment.
- Injuries resulting from participation in acts of war or insurrection.
- Commission of unlawful act(s).
- Attempt at suicide.
- Incidents involving the use of drugs unless prescribed by a physician.
- Transfer of member from one medical facility to another medical facility of similar capabilities and providing a similar level of care.

Assist America will not evacuate or repatriate a member:

- Without medical authorisation.
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home.
- With a pregnancy over six months.
- With mental or nervous disorders unless hospitalised.

Exclusions

- Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of Expatriate coverage is available).

While assistance services are available worldwide, transportation response time is directly related to the location/jurisdiction where an event occurs. Assist America is not responsible for failing to provide services: or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems: or where rendering of service is limited or prohibited by local law or edict.

All consulting physicians and attorneys are independent contractors and not under the control of Assist America. Assist America is not responsible or liable for any malpractice committed by professionals rendering services to a member.



Please cut the dotted line to remove the card and carry it with you at all times.

assist america® Global Emergency Services

Reference Number: 97-AL-RAK-07143

Name: _____

If you require medical assistance and are more than 120 kilometers from your permanent residence, or in another country, call Assist America's Operations Center at:

+1-609-275-4999 (outside USA)

+1-877-488-9857 (within USA)

Or e-mail at: **medservices@assistamerica.com**

About Assist America

Assist America, Inc., as the largest provider of global emergency services through employee and student benefit plans, has been saving lives since 1990. We respond with powerful resources to medical and other emergencies whenever a member becomes ill or injured while traveling 120 kilometers or more away from your permanent residence, or in another country.

*All services must be arranged and provided by Assist America. No claims for reimbursement will be accepted. The Assist America services in this brochure are intended only to serve as a general overview of the emergency travel assistance services available. The services available to you through your Policy may vary from those listed in this brochure. For a complete description of the services provided to you by your Policy, please consult your Policy terms and conditions provided by your insurance administrator and/or the fulfillment material provided by Assist America.

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For questions about the programme please contact:

RAK Insurance - Al Jezaa Street Al Nakheel, Ras Al Khaimah, United Arab Emirates,

Telephone: 800 RAKI (7254) Fax: +971 7 228 8500 P.O. Box 506



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Please provide the following information when you call:

- Your name, telephone number and relationship to patient.
- Patient's name, age, gender, reference number and employer.
- Name, location and telephone number of hospital or treating doctor if applicable.

Attention: This card is not a medical insurance card. All services must be provided by Assist America. No claims for reimbursement will be accepted. The holder of this card is a member of Assist America and is entitled to its medical and personal services.

