



INDIVIDUAL HEALTH INSURANCE PROGRAM - PROSPECTUS

Health can never be completely within our control. Bolts from the blue do happen, many a time most unexpectedly. But looking after the client's needs has never been easier than now, especially with New India Assurance and the All New Individual Medical Insurance Program Powered by Medical Portability that Just perfectly fits the Requirements of Expats.

BASIC FEATURES

- Comprehensive Individual Medical Insurance Program.
- Coverage
 1. Covers Medical Expenses incurred in Oman and India (Expenses in India limited to In-Patient Treatment subject to prior approval and 80% of claim payable on Re-imbursment basis only)
 2. Covers Medical Expenses due to normal sickness / ailments.
 3. Coverage after 30 days from date of inception.
 4. Pre -hospitalization up to 30 days and Post Hospitalization up to 60 days.
- Cashless Benefits in BAND –B Hospital network in Oman

ELIGIBILITY

- Applicant / Proposer should be Resident of Oman.
- Age-limit 3 Months to 55 Years. (Children between the age group 3months – 18 years will be covered provided parents are covered simultaneously)
- No medical Examination up to 45 years
- Individuals above 45 years of age should undergo Medical Examination at New India Designated Medical Facilities.

SPECIAL FEATURE – MEDICAL PORTABILITY

- The Special feature has been added to facilitate continuity of Policy Period with additional benefit of Waiver of Medical Examination and Policy Exclusion with regard to waiting period for pre-existing conditions
- Reverse Portability for persons in India arriving Oman on Oman Policy Conditions
- Local Portability available for Policies issued by local Insurance Companies
Eligibility: Proposer age between 46 to 55 years should have a continuous policy for 3 years with Claim Ratio not exceeding 50%, certified by the current Insurer
- Format for Medical checkup will be provided to NIA Approved Medical Facilities
- Policy holders in Oman can avail New India's Health insurance cover in India with continuity on their return to India

EXCLUSIONS

1. Medical Expenses incurred during the first 30 days from commencement of Policy.
 2. All Pre-existing conditions/ Diseases.
 3. Any form of treatment other than Allopathic treatment. (eg. Ayurveda/Homeo/Unani)
 4. Attempted suicide. Deliberate exposure to exceptional danger (except in an attempt to save human life), self inflicted injury.
 5. Pregnancy and childbirth related illness.
 6. Congenital disorders.
 7. Psychiatry.
 8. STDs, venereal diseases or sterility.
- (Mentioned above is only a general list. Kindly refer Policy Wordings).



CLAIM PROCESSING

Claim Processing is being served by Vipul Better Care Services, the authorized Third Party Administrators of the New India Assurance Company, Oman.

1. All related documents should be produced at the offices of NIA on completion of treatment not exceeding 30 days from the date of event.
2. List of Documents Required:
 1. Claim form duly filled and signed.
 2. Copy of ID copy
 3. Policy Copy.
 4. All Original Medical Bills/ final bill.
 5. Complete Medical Report
 6. Discharge Summary
 7. NIA / VBC approval letter for treatment availed in India.
 8. All other relevant documents.

EXCLUDED HOSPITALS IN OMAN

1. KIMS
2. Al Raffa
3. Muscat Private Hospital
4. Welcare
5. Hatat Polyclinic
6. Hayat Polyclinic
7. Star Care Hospital
8. Nova Medical Centre
9. International Medical Specialty Centre



EXCLUSIONS AND LIMITATIONS:

1. During the first year of the operation of insurance cover, the expenses on treatment of diseases such as cataract, benign prostatic hypertrophy, hysterectomy due to any cause, removal of gallbladder due to any cause, removal of benign tumors, hernia, hydrocele, congenital internal diseases/defects, fistula in anus, piles, cholecystectomy, renal stones, diseases of gums, arthritis, gout and rheumatism, joint replacement, sinusitis and related disorders are not payable with the following exception. Subject to satisfactory declaration to be completed prior to inception of cover the exclusions as stated above are held covered. However, if it is medically established that any of the exclusions as stated above was preexisting prior to inception of cover no claim is payable.
2. Ionizing radiations by radioactivity from any nuclear fuel, radioactive, toxic, explosive.
3. Participation in any race, professional sports, hazardous activities.
4. Attempted Suicide, Deliberate exposure to exceptional danger (except in an attempt to save human life), Self-inflicted injury.
5. Plastic Surgery, Cosmetic surgery or treatment unless necessitated by accidental bodily injury, occurring whilst the Member is covered under this policy.
6. Ailment/injury arising as a direct or indirect result of a Member's occupation, including accidents while travelling from home to work or from work home.
7. Criminal act, felony.
8. Impairment of a Member's intellectual faculties by the abuse or illegal use of drug abuse stimulants or depressants of any form or alcohol.
9. Road Traffic Accidents covered by any other insurance policy.
10. Obesity, Diet related programs and treatment to increase and reduce weight. Thermal cure, and rest cure, sanitarium, and custodial care, Epidemic illness officially declared by the Government.
11. All types of Contraception, Treatment on connection with pregnancy, including resulting childbirth, miscarriage or any complications, Non-Therapeutic Abortion, Expenses resulting to the pregnancy of a dependant child, Infertility and/or Sterility, Impotence, Sex Transformation and sex hormones.
12. Treatment relating to birth defects, Congenital, Hereditary, Genetic, development disorder and deformity, premature babies.
13. Vaccinations and/or prophylactics.
14. General health examination, Allergy testing of any nature, Experimental treatment, Sleep Stud disorder.
15. HIV (Human Immune Deficiency Virus) and/or HIV related Ailment including AIDS (Acquired Immune Deficiency Syndrome) and or any mutant derivative or variation thereof.
16. Eye examination for refraction for refraction disorders. Optical appliances including lenses, contact lenses, frames, Corrective Laser or Lasik.
17. Dental related services or treatment not occasioned by violent external means, not otherwise excluded: Non-emergency Dental treatment outside the Territory Dental charges relating to prosthesis and false teeth are excluded howsoever caused.
19. Psychiatric and/or mental disorders, Eclipse, Wet bed.
20. Cost of the companion, cost of utilities, telephone calls, additional food and beverages, baby supplies, circumcision.
21. Medication not licensed by ministry of health of the country where treatment took place.
22. Vitamins and hormones (excluded maternity vitamins if covered)
23. Vitamins except as essential part of a treatment.
24. Dermatology, Alopecia, Acne, Psoriasis, Skin pigmentation, excess hair growth, hairsuitism etc., wigs and toupee.
25. Supportive medical aids such as, medical shoes and shoe beds, hearing aids, wheel chairs etc. Purchase or rental of luxury medical equipment when standard equipment is appropriate for the patient's condition (e.g. motorized wheel chairs or other vehicles, bionic or computerized artificial limbs)

SPECIFIC EXCLUSION

i) Ayurveda and Homeopathy unless covered as extension	x) Bone Densitometry
ii) Any illness due to War or war related perils.	xi) Physical Aids like wheel chair, crutches, walking sticks any kind of supporting devices.
iii) Any treatment related to sexual disorder.	xii) Any kind of injury/ accidents/illness arising out of dangerous sports or sports activity.
iv) Oncology	xiii) Artificial limbs & eyes.
v) Organ Transplant	xiv) Physiotherapy unless forming part of the treatment subject to pre-approval
vi) Acupuncture and Osteopathy	
vii) Kidney Dialysis	
viii) Cancer	
ix) Hormone Replacement	



List of Hospitals

Band B & C Hospitals					
No	Hospital	Location	No	Hospital	Location
1	Abu Al Dahab Clinic	Salalah	49	Badr Al-Samaa Polyclinic	Sohar
2	Abu Badar Al Hosni	Hijary	50	Badr Al-Samaa Polyclinic	Sur
3	Al Adnan Poly Clinic	Hamriya	51	Badr Al-Samaa Polyclinic	Nizwa
4	IBN ZHUR Clinic		52	Badr Al-Samaa Polyclinic	Barka
5	Al Amal Medical & Health Care	Al Khoud	53	Basmat Nizwa	Nizwa
6	Al Amal Medical & Health Care	Al Khuwair	54	Blue Medical Centre	Mawelah
7	Al Amal Medical & Health Care	Ruwi	55	Bombay Diagnostic Centre	Ruwi
8	Al Bhashayer Spec. Medical Centre	Mina Al Fahal	55	Bousher Clinic	Al Khuwair
9	AL Enaya Medical Centre	Sinaw	57	Crystal Medical Centre	S Mawaleh
10	Al Faisal Modern Clinic	Al Qamil	58	Dar Al Altip	Jalan Bani Bu Ali
11	Al Farooq Polyclinic	Barkha	59	Dar Al Enayah Medical Center	Sohar
12	Al Hail Clinic	Al Hail	60	Dr.Mohans Diabetes Specialities	Azaiba
13	Al Hakeem Medical Ceter (Salalah)	Salalah	61	Dhofar Inter. Medical Centre	Salalah
14	Al Hassar Clinic	Shinas	62	El Shola Polyclinic	Ruwi
15	AL Hikma Inter. Medical Centre	Al Amerat	63	Esmat Specialist Medical Cent.	Azaiba
16	Al Jaber Clinic	Tharmad, Muladha	64	Green Corner Clinic	Ghala
17	AL Kawakeb Medical Complex LLC	S. Mawaleh	65	Haima Medical Center	Haima
18	Al Khuwair Heights Clinic	Al Khuwair	66	Ibn Hazm Clinic	Hamriya
19	Al Kiyumi Medical Complex	Al Bidaya	67	Ibn Al Haitham Medical Center	Ibra
20	Al Lamki Poly Clinic	Al Khuwair	68	AL Afaq Medical Diagnostic & Imaging Centre	Ghala
21	Al Lamma Poly Clinic	Ibra	69	Juma Al Habsi Polyclinic	Al Sharadi, Mabelah
22	Al Maha Polyclinic	Azaiba	70	Life Line Hospital	Salalah
23	AL Manar Medical Polyclinic	Mabelah	71	Life Line Hospital	Sohar
24	Al Murazza Medical Complex	Salalah	72	Life Line Medical Center	Darsait
25	AL Nama Medical Centre	Ghobra	73	Liya Medical Complex	Salalah
26	Al Nile Specialised Medical Centre	Nizwa	74	Maxcare Medical Centre	Muttrah,
27	Al Raazi Poly Clinic	Salalah	75	Mazoon Clinic	Wadi Kabir
28	Al Raffah Meidcal Centre	Sohar	76	Middle East Poly Clinic	Ghubra
29	Al Rawdah Polyclinic	Sur	77	Mirbat Medical Complex	Salalah
30	Al Redha Clinic & Laboratory	Masirah Island	78	Naher Al Kauther Clinic	Quriyat
31	Al Rimah Medical Centre	Ruwi	79	Nanaa Medical Centre	Ghala
32	Al Rimah Medical Centre	Al Khoud	80	New Luxury Medical Clinic	Azaiba
33	Al Sawaqam	Wadi Kabir	81	Oman Polyclinic	Ibri
34	Al Shifa Clinic	Ruwi	82	Ruwi Clinic	Ghala
35	Al Thurya Special. Medical Centre	Al Musanna	83	Saeed Al Shaer Medical Clinic	Sohar
36	Al Waha Medical Center	Buraimi	84	Sagar Polyclinic	Muscat
37	Al Wafi Medical Clinic & Laboratory	Sohar	85	Star Medical Clinic	Barka
38	Al Yahayiey Medical Clinic	Rusayl	86	Star Medical Clinic	Shinas
39	Al Zahara Medical Complex	Qurum	87	Star Medical Clinic	Ruwi
40	Apollo Medical Centre	Hamriya	88	Sugar (IMC)	Ruwi
41	Atlas Hospital	Ruwi	89	Sultan Medical Centre	Al Khuwair
42	Atlas Star Medical Centre,	Ghobra	90	Sur Private Hospital	Sur
43	Azhar Polyclinic	Mawaleh South	91	UM-SALAMA POLYCLINIC	Wadi Hatat
44	Babylon Medical Centre	Amerat	92	Yas Medical Centre	Buraimi
45	Badr Al-Samaa Hospital	Ruwi			
46	Badr Al-Samaa Polyclinic	Al Khoud			
47	Badr Al-Samaa Polyclinic	Al Khuwair			
48	Badr Al-Samaa Polyclinic	Salalah			



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Table of Benefits

Options / Plans	Silver	Gold	Platinum
Scope of Cover	In / Out Patient	In / Out Patient	In / Out Patient
Limit per Policy	RO. 2000/-	RO. 3000/-	RO. 5000/-
Territorial Limit	Oman & India Note: Outside Oman Cover limited to only In-Patient treatment subject to Prior Approval. For treatment availed in India, Claim amount is payable up to 80% on Re-imbursment Basis only		
Inpatient / Hospitalisation			
Sub Limits:			
Maximum Limit per Claim Including Room Rent, ICU, Consultant, Anesthetist, Surgeon, and Operation Charges	RO 500/-	RO. 750/-	RO. 1250/-
Deductible on each and every claim	RO 2/-	RO 2/-	RO 2/-
Pre-Existing Conditions	Not Available	Not Available	Not Available
Out Patient			
Maximum Limit Per Claim including Diagnostics	RO 50/-	RO. 75/-	RO.100/-
Maximum Limit Per Person Per Year	RO 200/-	RO 300/-	RO 500/-
Deductible on each and every claim (IP/OP)	RO. 2/-	RO. 2/-	RO. 2/-
Pre-Existing Conditions	Not Available	Not Available	Not Available
PREMIUM -TABLE (including tax)			
AGE	SILVER	GOLD	PLATINUM
Upto 35 years	RO 100/-	RO 125/-	RO 175/-
36 - 45 years	RO 125/-	RO 150/-	RO 200/-
46 - 55 years	RO 150/-	RO 175/-	RO 250/-