

Category VIP
Policy Period: 1 January 2019 to 31 December 2019
Standard Policy Exclusions

- Standard Policy Exclusions

	Description	ENAYA Network	DHA Facilities
		(Private Hospitals/Clinics)	
1.	Allergy Testing	Not covered	Not covered
2.	Artificial Insemination, Treatment for Infertility, Impotency	Not covered	Not covered
3.	Auto-therapy (or self prescription)	Not covered	Not covered
4.	Cosmetic Treatment and Surgery, unless medically indicated or resulting from an accident which has occurred after the first enrolment date under the policy	Not covered	Not covered
5.	Elective (non-medically necessary) circumcision	Not covered	Covered
6.	Hair and Scalp Treatment	Not covered	Not covered
7.	Immunizations	Not covered	Covered
8.	Organ or Tissue Transplants or Related Services	Not covered	Not covered, however pre and post transplantation management are covered at DHA facilities only
9.	Radioactive Contamination	Not covered	Not covered
10.	Rehabilitation Devices	Not covered	Not covered
11.	Self Inflicted Injuries	Not covered	Not covered
12.	Sterilisation or Reversal, Contraception Devices (eg Condom, Spermicidal Cream)	Not covered	Not covered

13.	Treatment for Substance Abuse or Drug Addiction including but not limited to anabolic steroids, non-medical use of water pills, diuretics etc	Not covered	Not covered
14.	Treatment not related to disease	Not covered	Not covered
15.	Venereal Disease, AIDS and related illness	Not covered	Not covered
16.	Hepatitis B and C	Not covered	Covered
17.	Baby Supplies	Not covered	Not covered
18.	Abortions except when the life of the mother would be medically endangered	Not covered	Not covered
19.	All ground ambulance services other than for cases that are deemed legitimate emergencies by Government of Dubai	Not covered	Not covered
20.	In-patient companion room charges for children over the age of 18	Not covered	Not covered
21.	Any drug, device, medical treatment or procedure that, in the sole discretion of Government of Dubai, is deemed to be experimental, unproven and has not been established as being effective	Not covered	Not covered
22.	Genetic engineering and cloning	Not covered	Not covered

23.	Sex-change procedures or operations and related services	Not covered	Not covered
24.	Smoking Cessation and its treatment	Not covered	Covered
25.	Any claim in its entirety where the member acts against medical advice	Not covered	Not covered
26.	Any treatment/tests conducted by a family, or relative member, or a physician not licensed to operate in the country where medical treatment is being delivered	Not covered	Not covered
27.	Any treatment/test not required or prescribed by a licensed doctor	Not covered	Not covered
28.	Any treatment/test not required that, in the sole discretion of Government of Dubai, is not medically necessary	Not covered	Not covered
29.	Any treatment/test that requires pre-authorisation but has not been approved	Not covered	Not applicable

30. **Terrorism: loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing concurrently or in any other sequence to the loss. An act of terrorism means an act, including but not limited to, the use of force or violence and / or the threat thereof, of any person or group (s) of persons, whether acting alone or on behalf of or in connection with any organisation (s) or government (s), committed for political, religious, ideological or similar purposes including the intention to influence the government and / or to put the public, or any section of the public, in fear**

Covered

Covered

31.	<p>War or warlike operations (whether war be declared or not), or invasion, act of foreign enemy, intervention of foreign power, hostilities, mutiny, strikes, riots or civil commotion, civil war, civil uprising or looting, sabotage, rebellion, revolution, insurrection, conspiracy, usurp of power whether by political or military means, state of siege or emergency, martial law, or any of the events or causes which determine the proclamation or maintenance of state of siege or emergency and martial law, every kind of projectile, explosives, including accidental explosion and / or deliberate explosion of weapons of war, during war or directly as a result of previous war, bullets, bombs or other military devices, acts or criminal acts by armed persons whether affiliated or not to any organisation or political party, or militia, or military or paramilitary organisation and/or the state becoming under the control of "De facto" or "De jure" authorities acting on their own behalf or for and on behalf of other organisation(s), also murder or assault or any attempt thereat, and all malicious acts of any nature whatsoever</p>	Covered	Covered
32.	<p>Senility and/or Psycho-geriatric related conditions including but not limited Alzheimer's disease, dementia etc and complications arising there from; (Senility-related cataract is covered)</p>	Not covered	Not covered
33.	<p>Snoring, sleep apnoea, sleep tests, redundant soft palate, enlarged tongue, enlarged uvula and any related conditions</p>	Not covered	Not covered

34.	Nevus, mole and other skin growths	Not covered; However, when infected or where proven to be cancerous, the consultation, investigations and/or treatment are covered on REIMBURSEMENT BASIS ONLY	Not covered; However, when infected or where proven to be cancerous, the consultation, investigations and/or treatment are covered on REIMBURSEMENT BASIS ONLY
35.	Corns, bunions, pigmentation problems	Not covered	Not covered
36.	Fertility-related treatment for ovarian cysts, endometriosis, menstrual cycle problems or irregularities, fibroids, and varicocele	Not covered	Not covered
37.	Services or treatment in any long term care facility, rehabilitation centre, spa, hydro clinic, nature cure clinics, rest cures, sanatorium, home care, nursing home or home for the aged	Not covered	Not covered; except for periods of quarantine and/ or isolation which are covered at DHA facilities ONLY
38.	Surgical treatment of obesity	Not covered	Not covered
39.	Routine Examinations	Not Covered	Not Covered
40.	Well-Baby clinic	Not Covered	Not Covered

41.	Amounts which exceed Usual, Customary and Reasonable (UCR) charges which are defined as a charge or expense for medical care which according to the payers' sole experience does not exceed the general level of charges being made by other Providers of similar standing in the locality where the charge was incurred, when furnishing like or comparable medical treatment, services or supplies.	Not covered	Not applicable
42.	Deviated Nasal Septum (DNS) and Septoplasty	Covered	Covered

- Standard Pharmacy Exclusions:

	Description	ENAYA Network	DHA Facilities
		(Private Pharmacies)	
1.	Antiseptic Solutions (Douche / Savlon)	Not covered	Not covered
2.	Baby Formula	Not covered	Not covered
3.	Braces	Not covered	Not covered
4.	Breast Pump	Not covered	Not covered
5.	Contraceptive Medicines	Not covered	Not covered
6.	Cosmetic Preparation (Creams/Lotions)	Not covered	Not covered
7.	Contact Lens Preparations	Not covered	Not covered
8.	Dietary Supplements, unless medically indicated	Not covered	Not covered
9.	Slimming products	Not covered	Not covered
10.	Exercise Machines	Not covered	Not covered
11.	Glucose Strips	Not covered	Covered
12.	Heel Pads and Arch Supports	Not covered	Not covered

13.	Infertility Medications	Not covered	Not covered
14.	Impotence Medicines	Not covered	Not covered
15.	Lozenges	Not covered	Not covered
16.	Lumbar Supports and Corsets	Not covered	Not covered
17.	Mood Altering Medications	Not covered	Not covered
18.	Mouth Gargles and Mouthwashes	Not covered	Not covered
19.	Massage Machines	Not covered	Not covered
20.	Mouth Guards	Not covered	Not covered
21.	Needles	Not covered	Not covered
22.	Nebulizer Machine	Not covered	Not covered
23.	Other Joint Supports	Not covered	Not covered
24.	Orthopedic Consumables (Bandages	Not covered	Not covered
25.	Orthotics	Not covered	Not covered
26.	Slings	Not covered	Not covered
27.	Soaps and Shampoos	Not covered	Not covered
28.	Support Stockings and Pantyhose	Not covered	Not covered
29.	Syringes	Not covered	Not covered
30.	Toothbrushes/Floss/Pastes	Not covered	Not covered
31.	Vitamins, unless medically necessary and for the following conditions - pregnancy, anemia and vitamin deficiencies	Not covered	Not covered
32.	Vaccinations	Not covered	Covered
33.	Any other non-prescription drug or otherwise known as 'over the counter' (OTC) medications including but not limited to herbal medications etc	Not covered	Not covered