



EXPO 2020 INSURANCE RATE CARD

Orient Insurance PJSC

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ORIENT INSURANCE PJSC

OVERVIEW

Orient is the Official Insurance Provider of EXPO2020 Dubai. Orient offers unique customized insurance solutions protecting the interests of EXPO Participants.

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إكسبو 2020
دبي، الإمارات العربية المتحدة
DUBAI, UNITED ARAB EMIRATES

ORIENT INSURANCE PJSC

OVERVIEW

Established in 1982, with a paid up capital of AED 5 Million, Orient has grown steadily & consistently achieving the best results in the market to become one of the largest composite insurance companies in the UAE with a paid up capital of AED 500 Million and equity of AED 3 Billion. Orient operates in seven countries and has a staff strength of over 1700. Orient is part of Al Futtaim Group, the number one business group as per Forbes 2018 list of 50 biggest private companies in the Arab World.

Orient has secured credit ratings of ICR “a+”, FSR “A” Excellent from AM Best and “A” Stable from Standard & Poor’s which is the highest credit rating in the region. Orient is also accredited with ISO 9001 Quality Management Certification.

Orient’s underwriters are backed by top rated reinsurers, deliver insurance solutions tailored to market needs. The company’s highly qualified and experienced team offers quick and efficient services to its customers both in the matters of underwriting and claims. We have a diversified portfolio of products serving different segments of the market.

Over the years, Orient has won many awards including UAE Insurer of the Year Award for 2012, 2013 and 2014 from MENA IR, General Insurer of the year award from Insurex for 2013 and General Insurance Company of the Year 2016, Life insurance company of the year 2017, 2018 and Health insurance company of the Year 2018 from Middle East Insurance Industry Awards as well as the prestigious Mohammed Bin Rashid Al Maktoum Business Award for Business Excellence in 2017.

Mr. Omer Elamin, President, Orient Group of Insurance Companies is the region’s longest serving CEO in the insurance industry, providing tenured leadership.



EXPO 2020

OVERVIEW

CONNECTING MINDS, CREATING THE FUTURE

Our once-in-a-lifetime celebration – the largest event ever staged in the Arab world – is set to welcome 190 participating countries, and millions of visitors from across the globe to Celebrate culture, collaboration and innovation aiming to leave a meaningful and lasting legacy. Youth are at the heart of our World Expo. That is why Expo 2020 aspires to create a meaningful legacy that will benefit generations to come, both locally and globally, spanning everything from innovations and architecture to friendships and business opportunities. Themes for the future:

- i. Opportunity
- ii. Mobility
- iii. Sustainability

EXPO 2020 INSURANCE RATE CARD

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Note: In order to arrange any of the above listed insurances, kindly send an email to expo2020.orient@alfuttaim.com.

PROPERTY INSURANCE

SCOPE OF COVER & RATE

Scope of Cover:

Property Insurance provides protection for assets such as buildings, contents, plant & machinery, furniture, fixtures and fittings and stocks etc. against accidental and physical loss or damage or perils such as:

- Fire
- Lightning
- Explosion
- Bursting or overflowing of water tanks and pipes
- Aircraft Damage
- Earthquake / Storm / Tempest / Flood etc. (Acts of God)
- Impact Damage including can be extended to include own vehicles
- Malicious Damage
- Riot and Strike / Civil Commotion
- Burglary – due to forcible / violent entry and/or exit

Exclusion i) Communicable Diseases

Rate: To be provided upon completion of the Application Form [submit request for application form through expo2020.orient@alfuttaim.com].

WORKMEN'S COMPENSATION & EMPLOYER'S LIABILITY INSURANCE

SCOPE OF COVER & RATE

Scope of Cover: This policy covers Injury to employees arising out of and in course of employment during the period of insurance within the territorial limits in the Policy as per UAE Federal Labor Law No. 8 of 1980 + Employer's Liability Insurance up to a limit of AED 1,000,000/-

Benefits i) Death and Disability benefits: ii) Medical expenses: iii) Repatriation expenses: iv) Employer's Liability
Exclusion i) Communicable Diseases

Rate: 0.15% on the estimated total wages subject to a minimum premium of AED 500/- per policy
0.20% on the estimated total wages subject to a minimum premium of AED 1,000/- per policy **if the workforce involved in manual activities is more than 50%**

Example:

1) Workforce involved in manual activity less than 50%

Estimated Annual wages	AED 1,000,000.00
Rate	0.15%
Premium:	AED 1,500.00

2) Workforce involved in manual activity more than 50%

Estimated Annual wages	AED 1,000,000.00
Rate	0.20%
Premium:	AED 2,000.00

MOTOR VEHICLE INSURANCE

SCOPE OF COVER & RATE

Scope of Cover:

Motor vehicle Insurance provides coverage for liabilities against vehicle damage to vehicle, or injuries to passengers and legal liability for bodily injury and/or property damage as per UAE unified Policy form , pedestrians or other drivers.

Eligible vehicle(s)

- a) Type of Vehicles: Saloon/SUV/4x4
- b) Vehicle value below AED 250,000/-

Rate:

Motor – 3% subject to a minimum premium of AED 1,300/- for Saloon/SUV and AED 2,000/- for 4x4

Personal Accident Benefit for Driver – AED 120/-

Personal Accident Benefit for Passenger – AED 30/- per seat

Premium for Replacement Car Option:

✓ 7 Days – AED 222/-; 10 Days – AED 293/-; 14 Days – AED 365/-

Excess

Vehicle Value	Excess (AED)
Up to AED.50,000	350.00
From AED 50,001 to AED 100,000/-	500.00
From AED 100,001 to AED 250,000/-	750.00

MARINE/GOODS IN TRANSIT INSURANCE

SCOPE OF COVER & RATE

Interest: Materials imported by EXPO 2020 participating pavilions from anywhere in the world.

Scope of Cover: Marine / Goods in Transit Insurance provides coverage for goods being carried by air, ocean, or road and including loss or damage during unloading and unloading.
Exclusion i) Communicable Diseases

Basis of Valuation: Cost & Freight (C&F) plus 10%
Free / Freight on Board (FOB) plus 20%
Ex-work plus 20%

Please refer to the next page for further details.

MARINE/GOODS IN TRANSIT INSURANCE

SCOPE OF COVER & RATE

TYPE OF PACKAGING	TYPE OF CARGOES	COVER AS PER OUR STANDARD POLICY	SPECIAL WARRANTY	INDICATIVE RATES FOR IMPORTS		LAND TRANSIT WITHIN U.A.E.		DEDUCTIBLES (each& every loss)	
				Fragile Cargo	Non-fragile cargo	Fragile cargo	Non-fragile cargo	Fragile Cargo	Non-fragile cargo
CONTAINARIZED	General Cargo, Construction items, Machinery & Equipment Furniture & Fittings White Goods	ICC (A) / War & SRCC Land Transit All Risks	As per Orient standard policy wordings	0.30%	0.165%	0.150%	0.075%	AED 2,500/-	AED 500 /-
BREAK BULK		ICC (A) / War & SRCC Land Transit All Risks	*WARRANTED CARGO SHIPPED UNDER DECK *SUBJECT TO LOADING & UNLOADING SURVEY AT THE ASSURED'S EXPENSE and as per Orient standard policy wordings	N/A	0.185%		0.100%	N/A	0.25% of shipment value subject to a minimum of AED 1,000/-
OVER DIMENSION		ICC (A) / War & SRCC Land Transit All Risks		N/A	0.215%		0.100%	N/A	
USED ITEMS		ICC (A) / War & SRCC Land Transit All Risks	As per Orient standard policy wordings. Excluding all preshipment damages.		0.425%		0.100%	10% OF THE SHIPMENT VALUE SUBJECT TO A MIN. OF AED 2,500 E.E.L	
DISPLAY UNITS		ICC (A) / War & SRCC Land Transit All Risks	As per Orient standard policy wordings. Excluding all preshipment damages.		0.315%	0.150%	0.075%		
TIMBER/WOOD/FLYWOOD	In containers only (bulk to be referred on case by case basis)	ICC (A) / War & SRCC Land Transit All Risks	As per Orient standard policy wordings. Excluding all preshipment damages.		0.315%		0.075%		AED1,000/-
TEMPERATURE CONTROLLED CARGO		Frozen Food or Meat Clause	As per Orient standard policy wordings		0.24%		0.10%		AED 1,000/-
FROZEN/CHILLED CARGO		Frozen Food or Meat Clause	As per Orient standard policy wordings		0.24%		0.10%		AED 1,000/-
PRECIOUS METALS, GEMS, DIAMOND, JEWELERY, FINE ART/SPECIE		ICC (A) / War & SRCC	To be declared and terms to be agreed on case by case basis,		TBA		TBA		TBA

MEDICAL INSURANCE

SCOPE OF COVER & RATE

Scope of Cover: Medical coverage is considered vital in maintaining your wellbeing. It helps protect an individual from financial loss for costs incurred due to sickness or injury.

Option 1: Individual Medical Insurance

Individual medical insurance provides coverage on an individual basis.

The individual medical insurance can be arranged through the below link and/or QR code.



Please refer to the next page for different options and instructions on completing the information required for the arrangement of Individual Medical Insurance.

(<https://www.orientonline.ae/EXPOIP.aspx>).

Option 2: Group Medical Insurance

Group Medical Insurance provides coverage to groups of two or more individuals [including company employees and/or members of an organization]

Group Medical Insurance can be arranged through an email directed to expo2020.orient@alfuttaim.com. Rates and benefits for Group Medical Insurance are detailed in the next pages.

Note: The rates included in the rate card may differ on the basis of the information provided as a pre-requisite for the arrangement of this insurance.

INDIVIDUAL MEDICAL INSURANCE

SCOPE OF COVER & RATE

The **Individual Medical Insurance*** can be arranged by choosing one of the following options in the link provided:

1. **EMed** – This plan can be arranged for employees and/or domestic workers, earning a gross monthly salary of up to AED 4,000.
2. **IMed** – This plan can be arranged for employees earning a monthly salary above AED 4,000. In order to proceed with this option, kindly select “YES” for investor.
3. **Dmed** – This plan can be arranged for non-working dependents / parents only [excludes coverage for the employee/sponsor].
4. **Family Care Plan** – This plan can be arranged for families [individual + his/her dependents]

In the absence of an Emirates ID and Visa, please enter:

- Emirate ID number as “111-1111-1111111-1”
- Emirates ID Expiry Date as “today date”
- Emirates of Residence as “Dubai”
- File Number as “Entry residence/employment permit number (backwards starting with 201/****/*****)”
- Emirates ID upload – “Application Form for Emirates ID”
- Visa Copy upload – “Entry residence/employment permit”

GROUP MEDICAL INSURANCE

SCOPE OF COVER & RATE

Group Medical Insurance can be arranged in line with the below rates. Please note that the below rates may differ on the basis of the information provided at the application stage.

Rate: 2020 -2021

3 MONTHS			
AGE BAND	GOLD	SILVER	BRONZE
00-35	2,869	2,368	1,587
36-55	4,220	3,495	2,621
56+	7,559	6,288	5,365

9 MONTHS			
AGE BAND	GOLD	SILVER	BRONZE
00-35	6,099	5,035	3,376
36-55	8,970	7,429	5,572
56+	16,065	13,366	11,404

6 MONTHS			
AGE BAND	GOLD	SILVER	BRONZE
00-35	4,662	3,849	2,580
36-55	6,857	5,680	4,259
56+	12,284	10,219	8,719

12 MONTHS			
AGE BAND	GOLD	SILVER	BRONZE
00-35	7,179	5,927	3,975
36-55	10,556	8,744	6,559
56+	18,904	15,728	13,420

*** The above premium rate doesn't include 5% VAT and additional premium towards Patient Support Program of AED. 37.90**

Note: At Orient we specialize in tailoring the perfect medical insurance approved by Dubai Health Authority(DHA) to meet your needs

GROUP MEDICAL INSURANCE

SCOPE OF COVER & RATE

INSURANCE PLAN	GOLD	SILVER	BRONZE
Please note that in case benefits fall below the minimum required by DHA or the benefit which is not provided in this TOB and is required by DHA, then the cover under the policy will automatically increase/include the benefit to the same level as requested by DHA.			
Territorial Scope of Coverage	Worldwide (Subject to UAE UCR)	Worldwide (Subject to UAE UCR)	Worldwide (Subject to UAE UCR)
Aggregate Annual Limit	AED 300,000	AED 200,000	AED 150,000
Medical Network	NEXTCARE GN	NEXTCARE RNE	NEXTCARE RN
Room type	Private	Private	Semi-Private
Hospital Accommodation Intensive Care Unit	Covered	Covered	Covered
Organ Transplant	Organ transplantation shall cover the expenses related to the recipient (excluding any cost related to donor and excluding the acquisition and organ cost). Organs covered are: heart, lung, kidney, pancreas, liver, allogeneic & autologous bone marrow.		
Consultation	Covered	Covered	Covered
Parent Accommodation for child under 18 years of age	AED 450 / day	AED 350 / day	AED 250 / day
Accommodation of an accompanying person in the same room as per recommendation of attending physician, subject to prior approval.	AED 450 / day	AED 350 / day	AED 250 / day
Emergency road ambulance services to and from hospital by registered ambulance services provider	Covered	Covered	Covered
Deductible per Consultation (will not be applicable for follow-up within 7 days for same treatment and with same doctor)	20% Max AED 50/-	20% Max AED 50/-	20% Max AED 50/-
Prescribed Drugs & Medicines Annual Limit	AED 7,500	AED 5,000	AED 3,500
Prescribed Drugs & Medicines	10% Co-pay	10% Co-pay	10% Co-pay
Diagnostics (all Diagnostic services)	10% Co-pay	10% Co-pay	10% Co-pay
Pre-existing & Chronic Conditions	Covered up to AED 150,000		

GROUP MEDICAL INSURANCE

SCOPE OF COVER & RATE

INSURANCE PLAN	GOLD	SILVER	BRONZE
Claims Settlement In-Patient:			
1. UAE within the Network- Direct Billing	100% after applicable co-pay	100% after applicable co-pay	100% after applicable co-pay
2. Area of coverage as per Territorial Scope / Outside the Network / With or without prior approval of the ceding company - Reimbursement basis only	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less
Claims Settlement Out-Patient:			
1. UAE within the Network - Direct Billing	100% after applicable co-pay	100% after applicable co-pay	100% after applicable co-pay
2. Area of coverage as per Territorial Scope / Outside the Network - Reimbursement basis only	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less	80% of actual costs or 80% of the UCR as per UAE network tariffs for same or similar treatment whichever is less
Reimbursement in Emergency Cases: (emergency treatment must be notified within 24 hours if treatment was received within UAE)			
Eligible Treatment			
UAE	100% of incurred costs	100% of incurred costs	100% of incurred costs
Inside Territorial Scope	100% of incurred costs	100% of incurred costs	100% of incurred costs
Outside Territorial Scope	100% of incurred costs	100% of incurred costs	100% of incurred costs
Cash Indemnity for In-Patient Treatment post hospitalization up to max of 15 days, subject to providing discharge summary or proof of hospitalization	AED 300 per night Applicable to all inpatient hospitalizations that are not submitted to the Insurance Company	AED 250 per night Applicable to all inpatient hospitalizations that are not submitted to the Insurance Company	AED 200 per night Applicable to all inpatient hospitalizations that are not submitted to the Insurance Company
Essential vaccinations and inoculations for newborns and children as stipulated in the DHA's policies and its updates (currently the same as Federal MOH)	Inside Network: 100% Actual Cost Outside Network : UCR Basis	Inside Network: 100% Actual Cost Outside Network : UCR Basis	Inside Network: 100% Actual Cost Outside Network : UCR Basis

GROUP MEDICAL INSURANCE

SCOPE OF COVER & RATE

INSURANCE PLAN	GOLD	SILVER	BRONZE
Physiotherapy (Subject to pre-approval)	Not Covered	Not Covered	Not Covered
Preventive services, vaccines and immunizations	Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals annually from age 18	Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals annually from age 18	Frequency restricted to: Diabetes: Every 3 years from age 30 High risk individuals annually from age 18
Diagnostic and treatment services for dental and gum treatments(Emergency cases Only) Dental emergency is any injury to your teeth or gums that can put you at a risk of permanent damage, such as Chipped or broken teeth, Knocked-out tooth ,Soft-tissue injuries and etc.	Covered	Covered	Covered
Hearing and vision aids, and vision correction by surgeries and laser (Emergency cases Only) Hearing Emergencies include Object/insect in the ear , ruptured eardrum , sudden hearing loss and etc Vision Emergencies include bleeding or discharge from or around the eye, double vision and Loss of vision, total or partial, one eye or both etc.	Covered	Covered	Covered
Kidney Dialysis Treatment Coverage for hemodialysis or peritoneal dialysis	Covered up to Maximum AED 35,000 per person per annum	Covered up to Maximum AED 35,000 per person per annum	Covered up to Maximum AED 25,000 per person per annum
Healthcare services for work illnesses and injuries as per Federal Law No.8 of 1980 concerning the Regulation of Work Relations, as amended, and applicable laws in this respect	Covered up to Maximum AED 10,000 per person per annum	Covered up to Maximum AED 10,000 per person per annum	Covered up to Maximum AED 10,000 per person per annum

GROUP MEDICAL INSURANCE

SCOPE OF COVER & RATE

INSURANCE PLAN	GOLD	SILVER	BRONZE
Adult Pneumococcal Conjugate Vaccine	Covered as per DHA Adult Pneumococcal Vaccination guidelines	Covered as per DHA Adult Pneumococcal Vaccination guidelines	Covered as per DHA Adult Pneumococcal Vaccination guidelines
Cancer Treatment Screening, Healthcare Services, Investigations and Treatments only for members enrolled under Patient Support Program only	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA.	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA.	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA.
HCV Hepatitis C Virus Infection Screening, Healthcare Services, Investigations and Treatments related to viral Hepatitis and associated complications related to Hepatitis C shall only be for members enrolled under Patient Support Program	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA.	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA.	Covered as per the Terms, Conditions and Exclusions of the program defined by DHA.
Psychiatric Treatment	Not Covered	Not Covered	Not Covered
Repatriation of Mortal Remains to the Country of Domicile:	Covered up to AED. 10,000 (on reimbursement only)		
Dental benefit (Subject to Additional Premium) Covers the following: Consultation & X-Ray, Scaling, Tooth Extraction, Amalgam fillings, Temporary and/or permanent composite, fillings and root canal treatment only.	Not Covered	Not Covered	Not Covered
Alternative Medicines/ therapies Covers the following: Chiropractic/ Osteopathy/ Homeopathy and Ayurvedic	Not Covered	Not Covered	Not Covered
Treatment and Services for Hepatitis A	Covered	Covered	Covered
Optical benefit (Subject to Additional Premium)	Not Covered	Not Covered	Not Covered

GROUP MEDICAL INSURANCE

SCOPE OF COVER & RATE

INSURANCE PLAN	GOLD	SILVER	BRONZE
Maternity services	<p><u>In-patient maternity services:</u> 10% coinsurance payable by the insured, Maximum benefit GN : 20,000 AED per delivery RNE - 15,000 AED per delivery RN - 12,000 AED per delivery In-patient maternity services Requires prior approval from the insurance company or within 24 hours of emergency treatment 10% coinsurance payable by the insured</p>		
	<p><u>Out-patient maternity services:</u> 10% coinsurance payable by the insured maximum 8 visits are allowed (as per applicable network); Initial investigations to include: - FBC and Platelets - Blood group, Rhesus status and antibodies - VDRL - MSU & urinalysis - Rubella serology - HIV - Hep C offered to high risk patients - GTT if high risk - FBS , random s or A1c for all due to high prevalence of diabetes in UAE Visits to include reviews, checks and tests in accordance with DHA Antenatal Care Protocols 3 ante-natal ultrasound scans</p>		

TRAVEL INSURANCE

SCOPE OF COVER & RATE

Scope of Cover:

Travel Insurance helps you to cover your losses or expenses incurred while traveling.

- Insurance must be purchased before the commencement of travel
- Maximum stay duration: 180 days
- Choose between 2 options i) Inbound Plus & ii) Inbound

Rate*:

Trip Band	Inbound Plus	
	Adult	Senior
15 days	AED 61.04	AED 118.01
22 days	AED 77.21	AED 148.46
30 days	AED 103.12	AED 198.12
60 days	AED 206.21	AED 396.21
90 days	AED 309.33	AED 594.33
180 days	AED 618.64	AED 1188.64

Trip Band	Inbound	
	Adult	Senior
30 days	AED 46.12	AED 160.12
31-60 days	AED 82.71	AED 282.21
61-90 days	AED 114.58	AED 385.33
180 days	AED 229.14	AED 770.64

Note: The above premium rates do not include VAT

Please refer to the next page for further details.

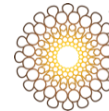
TRAVEL INSURANCE

SCOPE OF COVER & RATE

BENEFITS	TRAVEL INBOUND PLUS	TRAVEL INBOUND
Assistance Services	Included	Included
Emergency Medical & Associated Expenses#	\$50,000 (In-Patient and Out-Patient)	AED 150,000 (In-Patient Only)
- Excess	\$50	Nil
Emergency Medical Evacuation	Included Above	AED 7,500
- Excess	\$50	Nil
Repatriation of Mortal Remains	\$5,000	AED 10,000
- Excess	\$50	Nil
Accommodation costs related to COVID-19 quarantine: (If diagnosed with COVID-19)	\$100 per day (max 14 days)	
- Excess	\$50	-
Emergency Family Travel	1 x Economy Return Ticket	-
- Excess	\$50	-

Note: Coverage of Covid-19 only under "Section1- Emergency Medical & Related Benefits" of the policy

BENEFITS	TRAVEL INBOUND PLUS	TRAVEL INBOUND
Emergency Dental	\$500	-
- Per Tooth	\$100	-
- Excess	\$50	-
Loss of Personal Baggage	\$2,500	-
- Valuables (including laptop)	\$ 500 Per Item	-
- Single Item, pair or set	\$ 125 Per Item	-
- Tobacco, alcohol and fragrances	\$ 50 Per Item	-
- Excess	\$30	-
Loss of Personal Money	\$300	-
- Excess	10% of claimed amount	-
Credit Card Fraud	\$300	-
- Excess	\$30	-
Baggage Delay	\$ 500 (\$ 50 per 3 hours)	-
- Excess	3 hours	-
Flight Delay	\$ 500 (\$ 50 per 6 hours)	-
- Excess	6 hours	-
Loss of Travel Documents	\$500	AED 250





إكسبو 2020 EXPO
دبي، الإمارات العربية المتحدة
DUBAI, UNITED ARAB EMIRATES