

AXA Agent

Health Secure Series

## Working in the Gulf and looking for the perfect health insurance?

With more than 102 million customers around the globe, AXA is one of the world's largest insurance providers. We offer a wide range of insurance products to meet your personal and business needs.

business secure  
office secure  
health secure  
fleet secure  
logistic secure

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**AXA's Health Secure  
provides priceless  
protection against  
the unexpected**

AXA Insurance (Gulf) B.S.C. (c)  
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*“if the unexpected strikes, you know you’ll be covered”*

## Health insurance plans designed for businesses working in the Gulf

Whether you work in the Emirates, Bahrain, Oman or Qatar, you’ll appreciate that you and your employees are a long way from the benefits of your home country’s health service.

That means the standards and ease of medical treatment that you have been used to might simply not be available to you where you live and work today. And any state healthcare that is available free to you may be basic at best!

The success of your business depends upon the health of your employees. Sickness absence is a crucial concern for all employers, especially in the current economic climate. So when it comes to health matters, is your company fully prepared for the unexpected?

### Consider these very important questions:

- A sudden illness or medical emergency can occur anytime, anywhere – are you and your employees protected or will you just hope for the best?
- If an employee an existing medical condition, can you afford treatment for it? And are they covered for it?
- Would your employees be covered for the treatment of injuries sustained in an accident?
- What would happen if an employee fell ill in a region where there are no proper medical facilities?
- If an employee developed cancer, could they - or you - afford the treatment and care costs?
- Does your organisation have access to the best available medical facilities? Could you cover the possibly very substantial costs of the medical treatment that might be urgently needed?

The solution to all these potential problems is right here via the protection of the AXA Health Secure series of private medical insurance plans. These high quality plans have been created specifically for the part of the world in which you live and work.

## Designed to protect you against the unexpected

The Health Secure series of medical insurance plans is specifically created to meet the needs of people living and working in the Gulf states.

Within the AXA Health Secure series there are two plans specially designed for business:

- The Health Secure Standard plan is designed for businesses having up to 10 employees.
- The Health Secure Enhanced plan offers increased benefits for those organisations employing more than 10 employees.

Each plan offers a wide range of options (see pages 7-10) to help you tailor your cover to suit the needs of your company.

From the moment your organisation takes out an AXA Health Secure plan you’ll have prompt access to the worldwide AXA network of high quality medical providers.

## Your employees cover details

### Pre-existing and chronic conditions

The Health Secure plan provides you and your employees with cover for any pre-existing and chronic conditions, from day one, which is sub-limited according to the plan you choose. Health Secure Enhanced provides additional levels of cover for these conditions as standard. It is very important that every employee fully declares any existing medical conditions they have when you apply.

### In-patient private hospital treatment

Hospital charges incurred during an in-patient hospital stay are covered, giving peace of mind.

### Out-patient consultations, treatment and diagnostics

Both plans offer full out-patient benefits including cover for general practitioner and specialist consultations, prescribed drugs and dressings and necessary diagnostic tests. You can also benefit from out-patient direct billing, based on the network shown for your plan.

### Cancer cover

Major treatment for cancer is covered in full under the main benefits of Health Secure plans.



## Valuable Additional Benefits

### Worldwide emergency medical assistance

International Emergency Medical Assistance is available on regional and international plans. Our evacuation and repatriation service is available 24 hours a day, 365 days a year, anywhere in the world. If your employee can't get the treatment needed locally we will arrange to take them to the nearest place where treatment is available.

### Dental cover

This is available with some Health Secure plans. This will provide you and your employees with routine dental cover, such as routine consultation, extraction, composite and amalgam fillings, root canal treatment, scaling, bridgework, crowns and the treatment of gum disease.

### Personal Accident cover

This provides a lump sum in the case of accidental death.

### Telephone support 'Wellbeing' service

This is available with some Health Secure plans. We provide a confidential telephone counselling and support service with around the clock access to English and Arabic and other languages speaking counsellors. This valuable benefit is available to employees and their immediate family members living with them.

### Administration of policies and claims is delivered directly from the UAE

Our team of multinational professionals based in the Gulf will take care of your company's needs within the region.



## Health Secure Plan Options

Depending on where you work, travel to, or wish to receive treatment, we have developed a range of seven Health Secure plan options, organised around three geographical areas, to suit a variety of business requirements.

These Health Secure options are available for both Health Secure Standard and Health Secure Enhanced. Which options you choose will depend upon your company's particular cover requirements.

### INTERNATIONAL COVER – HEALTH SECURE PLANS 1, 2 AND 3

These are our top of the range plans and allow you to choose to have medical treatment in a well-known hospitals in the AGCC or anywhere in the world. (Please note that treatment in the USA is only available under Health Secure Plan 1). In addition you'll receive higher limits on most of the benefits.

### REGIONAL COVER – HEALTH SECURE PLANS 4, 5 AND 6

Our most popular plans, they cover you for treatment in North Africa and Middle East as well as the major trading nations of the Indian sub-continent and South-East Asia. Where Health Secure 4 features all the key benefits of the international plans, Plans 5 and 6 will provide competitive, comprehensive cover and access to the best medical care available in your country of residence and beyond.

### LOCAL COVER – HEALTH SECURE PLAN 7

Health Secure 7 is specifically designed for those who want the reassurance of quality health cover plus the security of a substantial overall annual benefit limit for high value treatment at a lower premium. This plan is ideal for those businesses whose employees do not travel extensively outside their country of work.

Disclaimer: This leaflet provides only summary information about coverage. The liability of AXA Insurance (Gulf) B.S.C. (c) does not commence until the Proposal has been accepted and the Premium has been paid. AXA Insurance (Gulf) B.S.C. (c) reserves the right to ask for special terms or decline the Proposal. Please refer to the Policy for full terms, conditions & exclusions. A specimen copy of this Policy is available from any AXA branch office in the Gulf or on our website [www.axa-gulf.com](http://www.axa-gulf.com).

# Health Secure Standard Plan benefits at a glance...

Benefits	INTERNATIONAL			REGIONAL			LOCAL
	Health Secure 1	Health Secure 2	Health Secure 3	Health Secure 4	Health Secure 5	Health Secure 6	Health Secure 7
Area of cover	Worldwide	Worldwide Excluding USA		A.G.C.C: Arabian Gulf Co-operation Council member countries being Saudi Arabia, Kuwait, Bahrain, Qatar, UAE, Oman and Jordan, plus Iran, Lebanon, Syria, Egypt, Tunisia, Morocco, Algeria, India, Pakistan, Sri Lanka, Bangladesh, Korea, the Philippines, Indonesia, Nepal & Bhutan			One of the Arabian Gulf Co-operation Council member countries being Bahrain, Qatar, UAE and Oman.
Yearly Maximum	Dhs/QAR 10,000,000, OMR/BD 1,000,000	Dhs/QAR 7,500,000, OMR/BD 750,000	Dhs/QAR 5,000,000, OMR/BD 500,000	Dhs/QAR 2,500,000, OMR/BD 250,000	Dhs/QAR 1,000,000, OMR/BD 100,000	Dhs/QAR 500,000, OMR/BD 50,000	Dhs/QAR 250,000, OMR/BD 25,000
Outside area of cover up to	Not required for worldwide cover	Worldwide, Up to Dhs/QAR 750,000, OMR/BD 75,000	Worldwide, Up to Dhs/QAR 500,000, OMR/BD 50,000	Worldwide, Up to Dhs/QAR 250,000, OMR/BD 25,000	Worldwide, Up to Dhs/QAR 100,000, OMR/BD 10,000	Worldwide, Up to Dhs/QAR 50,000, OMR/BD 5,000	No benefit
Daily accommodation charges	Included						
Parent accommodation up to (per night)	Dhs/QAR 1,000, OMR/BD 100 per night				Dhs/QAR 500, OMR/BD 50 per night		
Cash benefit	Dhs/QAR 1,000, OMR/BD 100 per night				Dhs/QAR 500, OMR/BD 50 per night		
In-patient Direct Billing	Included						
Applicable in-patient direct billing network	STAR Plus & International Directory of Hospitals		STAR & International Directory of Hospitals				Diamond
GP and Specialist consultation charges	Included						
Courses of physiotherapy up to	Included						
Complementary therapy up to Includes courses of chiropractic treatment and osteopathy. Alternative treatment	Dhs/QAR 5,000, OMR/BD 500 in aggregate	Dhs/QAR 4,000, OMR/BD 400 in aggregate	No benefit	Dhs/QAR 3,000, OMR/BD 300 in aggregate	No benefit		
Per visit deductible (excess) applicable to all out-patient claims. This applies before any co-insurance.	Nil	Dhs/QAR 150, OMR/BD 15	Dhs/QAR 100, OMR/BD 10	Dhs/QAR 50, OMR/BD 5	Dhs/QAR 100, OMR/BD 10	Dhs/QAR 50, OMR/BD 5	Dhs/QAR 25, OMR/BD 2.5
Out-patient direct billing (only available within the A.G.C.C.)	Included						
Applicable outpatient direct billing network	STAR Plus		STAR			Diamond	Crystal
Health screen up to	Dhs/QAR 3,000, OMR/BD 300	Dhs/QAR 1,000, OMR/BD 100	No benefit	Dhs/QAR 500, OMR/BD 50	No benefit		

Benefits	INTERNATIONAL			REGIONAL			LOCAL	
	Health Secure 1	Health Secure 2	Health Secure 3	Health Secure 4	Health Secure 5	Health Secure 6	Health Secure 7	
Pre-existing conditions (including preexisting chronic conditions) up to	Dhs/QAR 5,000, OMR/BD 500	Dhs/QAR 5,000, OMR/BD 500	Dhs/QAR 5,000, OMR/BD 500	Dhs/QAR 2,500, OMR/BD 250	Dhs/QAR 2,500, OMR/BD 250	Dhs/QAR 2,500, OMR/BD 250	Dhs/QAR 1,500, OMR/BD 150	
Non pre-existing chronic conditions, arising and diagnosed after policy inception, up to	Dhs/QAR 100,000, OMR/BD 10,000	Dhs/QAR 60,000, OMR/BD 6,000	Dhs/QAR 40,000, OMR/BD 4,000	Dhs/QAR 25,000, OMR/BD 2,500	Dhs/QAR 15,000, OMR/BD 1,500	Dhs/QAR 10,000, OMR/BD 1,000	Dhs/QAR 5,000, OMR/BD 500	
Oral and maxillofacial surgery	Included							
Nursing at home	Included							
Ambulance transport	Included							
International Emergency Medical Assistance	Included						No benefit	
Psychiatric treatment up to	Dhs/QAR 15,000, OMR/BD 1,500 (A co-insurance of 30% applies to this benefit.)	Dhs/QAR 10,000, OMR/BD 1,000 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 10,000, OMR/BD 1,000 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 5,000, OMR/BD 500 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 5,000, OMR/BD 500 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 5,000, OMR/BD 500 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 5,000, OMR/BD 500 (A coinsurance of 30% applies to this benefit.)	
Accidental damage to teeth	Included							
Pre and post-natal complications	Included – 12 month waiting period							
Normal Pregnancy, Childbirth (Delivery) and medically necessary Caesarean section up to	Dhs/QAR 50,000, OMR/BD 5,000 12 Month Waiting period	Dhs/QAR 40,000, OMR/BD 4,000 12 Month Waiting period	Dhs/QAR 25,000, OMR/BD 2,500 12 Month Waiting period	Dhs/QAR 25,000, OMR/BD 2,500 12 Month Waiting period	Dhs/QAR 15,000, OMR/BD 1,500 12 Month Waiting period	Dhs/QAR 15,000, OMR/BD 1,500 12 Month Waiting period	No benefit	
Vaccinations for children up to	Dhs/QAR 3,000, OR/BD 300 Age: 6 years	Dhs/QAR 2,000, OR/BD 200 Age: 6 years	Dhs/QAR 1,000, OR/BD 100 Age: 6 years	Dhs/QAR 1,000, OR/BD 100 Age: 6 years	No benefit			
Routine Dental Care up to	Dhs/QAR 5,000, OMR/BD 500 9 month Waiting period A co-insurance of 20% applies to this benefit.	Dhs/QAR 4,000, OMR/BD 400 9 month Waiting period A coinsurance of 20% applies to this benefit.	No benefit	Dhs/QAR 3,000, OMR/BD 300 9 month Waiting period A coinsurance of 20% applies to this benefit.	No benefit			
Ancillary equipment	Dhs/QAR 1,000, OMR/BD 100	Dhs/QAR 500, OMR/BD 50	Dhs/QAR 500, OMR/BD 50	Dhs/QAR 500, OMR/BD 50	Dhs/QAR 500, OMR/BD 50	No benefit		
Wellbeing	Included				No benefit			
Personal Accident	Dhs/QAR 150,000, OMR/BD 15,000	Dhs/QAR 125,000, OMR/BD 12,500	Dhs/QAR 100,000, OMR/BD 10,000	Dhs/QAR 75,000, OMR/BD 7,500	Dhs/QAR 50,000, OMR/BD 5,000	Dhs/QAR 40,000, OMR/BD 4,000	Dhs/QAR 25,000, OMR/BD 2,500	

# Health Secure Enhanced Plan benefits at a glance...

Benefits	INTERNATIONAL			REGIONAL			LOCAL
	Health Secure 1	Health Secure 2	Health Secure 3	Health Secure 4	Health Secure 5	Health Secure 6	Health Secure 7
Area of cover	Worldwide	Worldwide Excluding USA		A.G.C.C: Arabian Gulf Co-operation Council member countries being Saudi Arabia, Kuwait, Bahrain, Qatar, UAE, Oman and Jordan, plus Iran, Lebanon, Syria, Egypt, Tunisia, Morocco, Algeria, India, Pakistan, Sri Lanka, Bangladesh, Korea, the Philippines, Indonesia, Nepal & Bhutan			One of the Arabian Gulf Co-operation Council member countries being Bahrain, Qatar, UAE and Oman plus any one of India, Pakistan, Sri Lanka, Bangladesh, the Philippines, Nepal & Bhutan being your home country
Yearly Maximum	Dhs/QAR 10,000,000, OMR/BD 1,000,000	Dhs/QAR 7,500,000, OMR/BD 750,000	Dhs/QAR 5,000,000, OMR/BD 500,000	Dhs/QAR 2,500,000, OMR/BD 250,000	Dhs/QAR 1,000,000, OMR/BD 100,000	Dhs/QAR 500,000, OMR/BD 50,000	Dhs/QAR 250,000, OMR/BD 25,000
Outside area of cover up to	Not required for worldwide cover	Worldwide, Up to Dhs/QAR 750,000, OMR/BD 75,000	Worldwide, Up to Dhs/QAR 500,000, OMR/BD 50,000	Worldwide, Up to Dhs/QAR 250,000, OMR/BD 25,000	Worldwide, Up to Dhs/QAR 100,000, OMR/BD 10,000	Worldwide, Up to Dhs/QAR 50,000, OMR/BD 5,000	No benefit
Daily accommodation charges	Included						
Parent accommodation up to (per night)	Dhs/QAR 1,000, OMR/BD 100 per night				Dhs/QAR 500, OMR/BD 50 per night		
Cash benefit	Dhs/QAR 1,000, OMR/BD 100 per night				Dhs/QAR 500, OMR/BD 50 per night		
In-patient Direct Billing	Included						
Applicable in-patient direct billing network	STAR Plus & International Directory of Hospitals		STAR & International Directory of Hospitals				Diamond
GP and Specialist consultation charges	Included						
Courses of physiotherapy up to	Included						
Complementary therapy up to Includes courses of chiropractic treatment and osteopathy. Alternative treatment	Dhs/QAR 5,000, OMR/BD 500 in aggregate	Dhs/QAR 4,000, OMR/BD 400 in aggregate	No benefit	Dhs/QAR 3,000, OMR/BD 300 in aggregate	No benefit		
Per visit deductible (excess) applicable to all out-patient claims. This applies before any co-insurance.	Nil	Dhs/QAR 150, OMR/BD 15	Dhs/QAR 100, OMR/BD 10	Dhs/QAR 50, OMR/BD 5	Dhs/QAR 100, OMR/BD 10	Dhs/QAR 50, OMR/BD 5	Dhs/QAR 25, OMR/BD 2.5
Out-patient direct billing (only available within the A.G.C.C.)	Included						
Applicable outpatient direct billing network	STAR Plus		STAR			Diamond	Crystal
Health screen up to	Dhs/QAR 3,000, OMR/BD 300	Dhs/QAR 1,000, OMR/BD 100	No benefit	Dhs/QAR 500, OMR/BD 50	No benefit		

Benefits	INTERNATIONAL			REGIONAL			LOCAL
	Health Secure 1	Health Secure 2	Health Secure 3	Health Secure 4	Health Secure 5	Health Secure 6	Health Secure 7
Pre-existing conditions (including preexisting chronic conditions) up to	Dhs/QAR 25,000, OMR/BD 2,500	Dhs/QAR 15,000, OMR/BD 1,500	Dhs/QAR 15,000, OMR/BD 1,500	Dhs/QAR 10,000, OMR/BD 1,000	Dhs/QAR 5,000, OMR/BD 500	Dhs/QAR 5,000, OMR/BD 500	Dhs/QAR 2,500, OMR/BD 250
Non pre-existing chronic conditions, arising and diagnosed after policy inception, up to	Dhs/QAR 100,000, OMR/BD 10,000	Dhs/QAR 75,000, OMR/BD 7,500	Dhs/QAR 50,000, OMR/BD 5,000	Dhs/QAR 25,000, OMR/BD 2,500	Dhs/QAR 15,000, OMR/BD 1,500	Dhs/QAR 10,000, OMR/BD 1,000	Dhs/QAR 5,000, OMR/BD 500
Oral and maxillofacial surgery	Included						
Nursing at home	Included						
Ambulance transport	Included						
International Emergency Medical Assistance	Included						No benefit
Psychiatric treatment up to	Dhs/QAR 15,000, OMR/BD 1,500 (A co-insurance of 30% applies to this benefit.)	Dhs/QAR 10,000, OMR/BD 1,000 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 10,000, OMR/BD 1,000 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 5,000, OMR/BD 500 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 5,000, OMR/BD 500 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 5,000, OMR/BD 500 (A coinsurance of 30% applies to this benefit.)	Dhs/QAR 5,000, OMR/BD 500 (A coinsurance of 30% applies to this benefit.)
Accidental damage to teeth	Included						
Pre and post-natal complications	Included – 12 month waiting period						
Normal Pregnancy, Childbirth (Delivery) and medically necessary Caesarean section up to	Dhs/QAR 50,000, OMR/BD 5,000 12 Month Waiting period	Dhs/QAR 40,000, OMR/BD 4,000 12 Month Waiting period	Dhs/QAR 25,000, OMR/BD 2,500 12 Month Waiting period	Dhs/QAR 25,000, OMR/BD 2,500 12 Month Waiting period	Dhs/QAR 15,000, OMR/BD 1,500 12 Month Waiting period	Dhs/QAR 15,000, OMR/BD 1,500 12 Month Waiting period	No benefit
Vaccinations for children up to	Dhs/QAR 3,000, OMR/BD 300 Age: 6 years	Dhs/QAR 2,000, OMR/BD 200 Age: 6 years	Dhs/QAR 1,000, OMR/BD 100 Age: 6 years	Dhs/QAR 1,000, OMR/BD 100 Age: 6 years	No benefit		
Routine Dental Care up to	Dhs/QAR 5,000, OMR/BD 500 9 month Waiting period A co-insurance of 20% applies to this benefit.	Dhs/QAR 4,000, OMR/BD 400 9 month Waiting period A coinsurance of 20% applies to this benefit.	No benefit		Dhs/QAR 3,000, OMR/BD 300 9 month Waiting period A coinsurance of 20% applies to this benefit.	No benefit	
Ancillary equipment	Dhs/QAR 1,000, OMR/BD 100	Dhs/QAR 500, OMR/BD 50	Dhs/QAR 500, OMR/BD 50	Dhs/QAR 500, OMR/BD 50	Dhs/QAR 500, OMR/BD 50	No benefit	
Wellbeing	Included				No benefit		
Personal Accident	Dhs/QAR 150,000, OMR/BD 15,000	Dhs/QAR 125,000, OMR/BD 12,500	Dhs/QAR 100,000, OMR/BD 10,000	Dhs/QAR 75,000, OMR/BD 7,500	Dhs/QAR 50,000, OMR/BD 5,000	Dhs/QAR 40,000, OMR/BD 4,000	Dhs/QAR 25,000, OMR/BD 2,500

# Your questions answered

## Do you allow direct billing from day one?

Yes and under all our health plans (within the AGCC).

## Will employee be covered for any illnesses they've had in the past?

Yes, provide you declare them on the application form. We guarantee to cover related treatment up to the amount shown under the pre-existing condition benefit of your plan.

## Will we be covered for long-term illnesses?

Yes, maintenance of chronic conditions is covered up to the amount shown on the chosen plan under the Chronic Condition benefit – provided the condition first arose after your policy became effective. Otherwise, if it is a pre-existing chronic condition it will be covered under the pre-existing condition benefit of your plan. Cancer cases are handled differently from other chronic conditions. Major treatment for cancer is covered in full under the main benefits of your plan.

## How can I be sure that an employee covered before they go ahead with treatment?

Just contact our customer service team with the details of the proposed treatment. They'll confirm the cover before any treatment costs are incurred.

## Am I protected if we travel outside my chosen area of cover?

Under Health Secure plan 1 you are covered worldwide. Health Secure plans 2, 3, 4, 5 and 6 will cover you and your employees for emergency medical treatment outside your area of cover – please refer to the benefits table for the level of cover applicable to your chosen plan.

## Can my children be covered too?

Yes, for an additional premium you can include any unmarried children under the age of 21 on the policy.

## Can we choose where we get treatment?

Yes, you can visit any medical practitioners within your area of cover, provided they are registered. We have contractual agreements with a number of medical centres where we have preferred rates. Use of the network applicable to your plan will minimise delays in settling any claims you may need to make.

## What is the AXA network in the AGCC?

AXA works in the region with a wide network of high quality clinics and hospitals. These fall into four different categories referred to as STAR PLUS, STAR, Diamond and Crystal network. Please contact us for further details.

## Do you always pay claims in full?

All claims are paid on a 'reasonable and customary' basis. If the cost of the treatment of any illness or injury is above the usual cost for the same treatment in the same area, we may not be able to settle the claim in full.

Within the AGCC, 'reasonable and customary' is based on the average of our negotiated, discounted, costs within the network shown for your plan, STAR PLUS, STAR, Diamond or Crystal network. Outside the AGCC, 'reasonable and customary' is defined as the average, negotiated, discounted cost within the global network for that country or region.

## Will we be penalized if I go outside the AXA network?

If you go outside the AXA network no additional penalty is applicable but we may not be able to settle the claim in full where the cost is higher than the 'reasonable and customary' for your plan. Please note we may not always be able to arrange direct settlement facilities outside the network.

## What happens if I move to another country?

Contact us and we will, wherever possible, help you to transfer to another appropriate AXA PPP healthcare policy without any additional medical underwriting – If you leave your principal country of residence. (Please note that we are obliged to meet legal requirements around the world and, as with all providers, cannot absolutely guarantee availability in all countries.)

## How to apply for Health Secure Standard or Health Secure Enhanced cover:

Simply complete, date and sign the enclosed application form and send it together with:

- a passport copy (one per employee/dependant)
- a passport visa copy (one per employee/dependant)
- a passport size picture (one per employee/dependant)
- the corresponding premium
- **For groups up to 10 employees:**
  - Complete and signed application form for each employee.
- **For groups more than 10 employees:**
  - An excel sheet including Applicants Name, Nationality, DOB, Gender, Country, Country of residence, Relationship (Employee, Spouse, Child)
- Company Trade License copy.

Alternatively, log on to our website [www.axa-gulf.com](http://www.axa-gulf.com)

The policy will be issued within 5 working days of receiving the complete documents and payment.