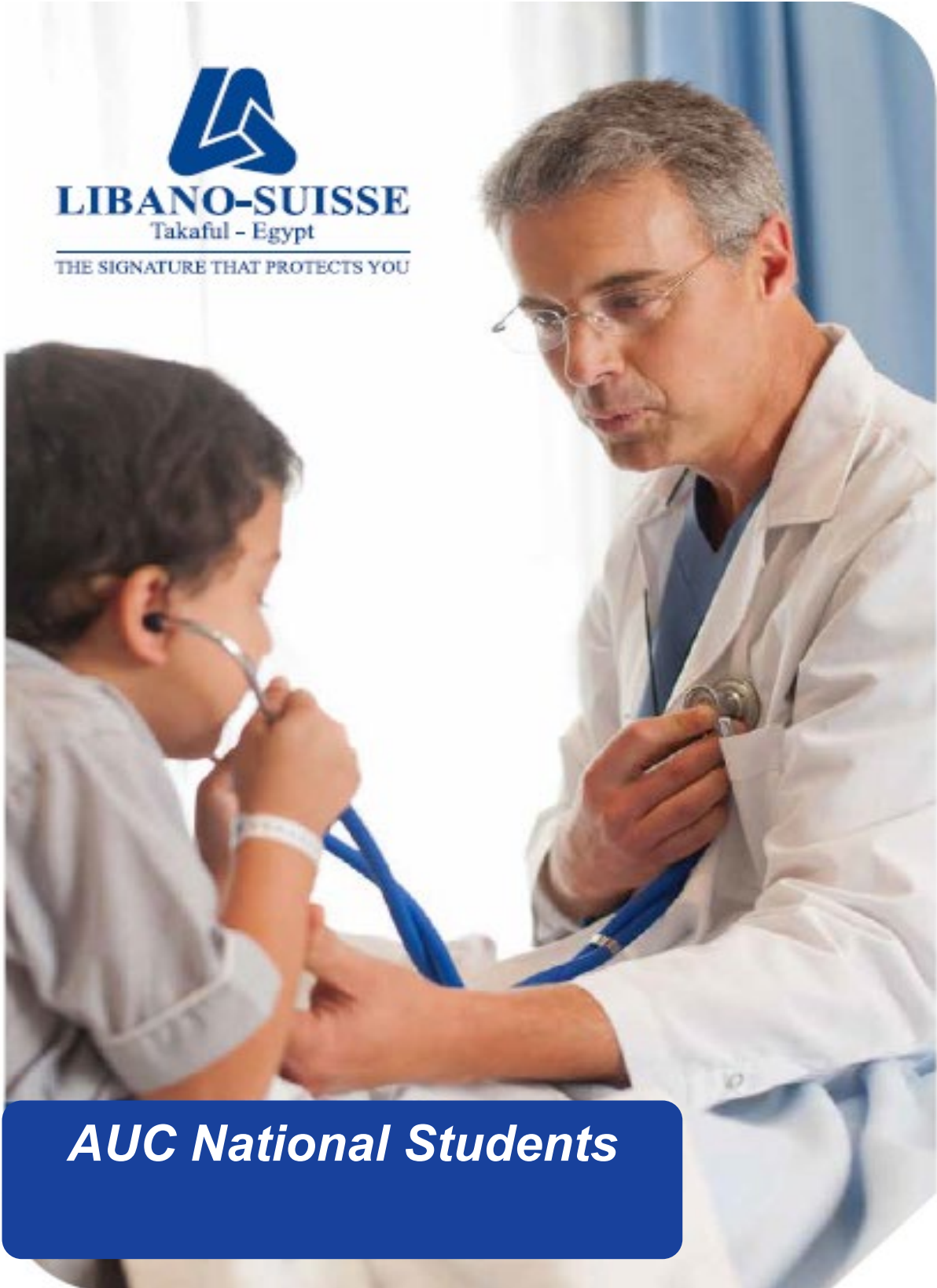




LIBANO-SUISSE

Takaful - Egypt

THE SIGNATURE THAT PROTECTS YOU



AUC National Students

1. Definitions

In patient Benefits include:

- Diagnostic Cost
- Cost of hospitalization.
- Emergency Cases.
- Intensive care unit fees up to a maximum of 14 days
- Costs of all medical services during accommodation
- Surgeon fees.
- Ambulance Cost.

Out Patient Benefits include:

- Consultations Fees
- Prescribed medicine
- Ambulatory
 - 1- Laboratory
 - 2- Radiology
 - 3- The cost of physiotherapy subject to prior approval
 - 4- Other out-patient procedures

Additional Benefits (As per client request against additional fees):

- Pre-existing Diseases.

is an illness, injury, condition, or symptom that existed prior to the commencement of insurance whether it was known to the Insured or not; or for which the Insured had consulted a registered medical practitioner prior to the commencement of insurance; or for which a reasonable person in the Insured's position would have consulted a registered medical practitioner prior to the commencement of insurance; or which was not known to the Insured but is considered as a Preexisting Medical Condition (e.g. when the illness, injury, condition, or symptom exists in the human body before commencement of insurance).
- Chronic Diseases





Is a disease, illness, or injury which has at least one of the following characteristics: continues on definitely and has no known cure; permanent; needs long term monitoring, medical consultations, check-ups, examinations or tests.
- Maternity: Delivery and its Complications – Prenatal- Legal abortion
- Dental Services (extraction – Filling - Scaling - X-Ray – Dental medications)
- Optical Services (eye-sight tests “once per year & prescribed frame “every two years)
- Hepatitis B & C
- Prosthesis and Stents (if not pre-existing)
- Organ Transplantation (Surgery cost only)
- Congenital Cases:

Diseases, anomalies, birth defects, and deficiencies present at birth.

Proposal Date :	18/04/2023
Proposal Code :	Lot 1 – option 2 (enhanced)

2. General Clauses

Required documents needed for policy issuance

-  data of students filled in LSTE excel sheet format
-  Scanned Photo copy with student ID
-  Tax Card and Commercial Register.
-  Accepted offer.

Policy transactions

In Case of Additions

- LSTE accepts the addition of the new Student only
- Addition date of any new student should be the same date of receiving the request with maximum 15 days' grace period

Required Documents:

- Data of students filled in LSTE excel sheet format
- Scanned Photo copy with student ID
- LIBANO-SUISSE have the right to request admission documents related to the newly enrolled student

Premiums Calculations in case of additions

Due premiums shall be calculated as percentage from total annual premiums based on the remaining period of contract life time, and if the addition date in Q4 the due premiums will be 25% from total annual premiums

In Case of Cancelations

Required Documents:

- Data of students filled in LSTE excel sheet format
- Insurance card of student should be delivered to LSTE

Premiums Calculations in case of deletions

- **In Case of using or not using services:** the refunded premiums shall be calculated as percentage from total annual premiums based on the remaining period of contract life time,

Replacement Cards

Card Cost is 30 EGP

Proposal Date :	18/04/2023
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3. Table of Benefits

Plan A (International students)				
Geographical Distribution of Coverage	Egypt			
Annual Ceiling	200,000 EGP			
Medical Network	Full Network- Tier 004			
Accommodation	Single Room			
Type of Admission	Direct Access			
Benefits		Coverage	Co-payment	
In-Patient Benefits	In-Patient Hospital Treatment	Fully Covered	0%	
	Ambulance Transportation	Fully Covered	0%	
	Passive War Risk	Covered up to 34,000 EGP	0%	
	Additional In-patient services	Mental health admission and psychiatric Services including treatment sessions (fully covered)	0%	
Out-Patient Benefits	Doctors' Visits	Fully Covered	0%	
	Prescribed Medications	Fully Covered	20%	
	Ambulatory	Fully Covered	0%	
	Additional out-patient services	Mental health admission and psychiatric Services including treatment sessions (fully covered)	0%	
Additional Benefits	Preexisting & chronic Diseases	Fully Covered	0%	
	Dental	Covered up to 2,000 EGP per students including (Simple and surgical extraction - root canal treatment - dental medicine - Periodontal treatment - X-rays- crowns)	0%	
	Optical	Optical services Covered up to 500 EGP (sight test once yearly & glasses once every 2 years)	0%	
	Hepatitis (B&C)	Fully Covered	0%	
	Prosthesis and Stents	Fully Covered	0%	
	Organ Transplantation	Fully Covered	0%	
	Congenital Cases	Fully Covered	0%	
	Maternity	Cesarean	Covered up to 15,000 EGP	0%
		Normal		0%
Legal Abortion		0%		
Reimbursement	80% reimbursement according to Cleopatra's contracted rates			
	Doctors' visits are covered 80% up to 350 EGP			
	Reimbursement TAT	Inpatient Claims	15 working days	
		Outpatient Claims	10 working days	

AUC National Students

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Additional benefits

- Exclusions pool 1,000,000 EGP for all AUC students (National and international).
- All additional benefits and conditions mentioned in tender specifications are covered.