



# Financial care for every day of hospitalization.

Let AIG help with your finances so  
you can focus on getting better.



# What is the AIG Health Plan?

Life can have unexpected moments and you may need medical care at such times. While your regular health insurance policy covers hospitalization expenses, many incidental costs may not be covered. **AIG Health**, AIG's Hospital Cash Insurance product, covers you by providing you with a cash allowance for each day of hospitalization.

Cash allowance can be used for meeting additional expenses that are not covered by your health insurance, for compensating the loss of income during the period of hospitalization, or for any other reason.

## What's covered?



Every plan covers **COVID-19 positive** patients, for up to 5 days.



Covers hospitalization due to accident or sickness, for a maximum period of **45 days**.



Cover remains active up to **age 65**.



# Why AIG Health?



## **Best Compliment to Your Existing Health Insurance Policy**

AIG Health acts as a blanket cover for extra hospital bills that are not covered by your existing health insurance policy. This helps save your out-of-pocket expenses to a large extent. In some cases, you may temporarily lose out on your regular source of income. The daily cash allowance acts as an income replacement, helping you meet your financial obligation.



## **Claim Benefit**

You can claim for each day of hospitalization to receive a cash allowance of up to AED 500 per day.



## **No Medical Tests**

You can sign up for the plan without having to undergo any medical tests.



## **Plans That Suit You**

Easy, affordable premiums with multiple plans to choose from.

You can choose to make your payments monthly or annually based on your selected plan.



## **24 Hours Worldwide Coverage**

Provided cover is valid 24 Hours a day and Worldwide, excluding Afghanistan, Iraq, Yemen, Libya, Cuba, Iran, Syria, Crimea region, and North Korea. There are no restrictions in picking your preferred hospital.



# Plan Options

**AIG Health** is a flexible plan which can be customized to suit you.

1. Choose the amount you want payable per day: AED 100, AED 250, or AED 500.
2. Choose the number of days you want cover for: 30 days or 45 days.

Insured Event *	Basic	Standard	Plus
Hospital Cash (Accident & Sickness)	AED 100 per day up to 45 days	AED 250 per day up to 45 days	AED 500 per day up to 45 days
Deductible (Accident)	You must be hospitalized for a minimum of 24 hours (1 day) before the daily cash allowance is paid.		
Deductible (Sickness)	You must be hospitalized for a minimum of 48 hours (2 days) before the daily cash allowance is paid. Payment will start from day 3 onwards.		
Waiting Period (Accident)	Cover for hospitalization due to Accident starts immediately when you buy this policy.		
Waiting Period (Sickness)	Cover for hospitalization due to Sickness starts 90 days after you buy this policy.		

\*Terms & Conditions apply

## Monthly Premium (Incl. VAT)

	Basic AED 100 per day	Standard AED 250 per day	Plus AED 500 per day
Age	30 days   45 days	30 days   45 days	30 days   45 days
0 - 17	AED 8   AED 10	AED 19   AED 23	AED 38   AED 46
18-24	AED 10   AED 12	AED 25   AED 30	AED 49   AED 58
25-29	AED 11   AED 13	AED 27   AED 32	AED 53   AED 63
30-34	AED 12   AED 14	AED 29   AED 35	AED 58   AED 70
35-39	AED 13   AED 15	AED 32   AED 38	AED 63   AED 76
40-44	AED 15   AED 18	AED 36   AED 44	AED 73   AED 88
45-49	AED 18   AED 21	AED 43   AED 52	AED 87   AED 104
50-54	AED 21   AED 26	AED 53   AED 63	AED 105   AED 126
55-59	AED 28   AED 33	AED 68   AED 81	AED 135   AED 162
60-64	AED 37   AED 45	AED 93   AED 112	AED 185   AED 222

## Annual Premium (Incl. VAT)

	Basic AED 100 per day	Standard AED 250 per day	Plus AED 500 per day
Age	30 days   45 days	30 days   45 days	30 days   45 days
0 - 17	AED 95   AED 113	AED 221   AED 265	AED 452   AED 542
18-24	AED 116   AED 139	AED 294   AED 353	AED 578   AED 693
25-29	AED 126   AED 151	AED 315   AED 378	AED 630   AED 756
30-34	AED 137   AED 164	AED 347   AED 416	AED 693   AED 832
35-39	AED 147   AED 176	AED 378   AED 454	AED 756   AED 907
40-44	AED 179   AED 214	AED 431   AED 517	AED 872   AED 1,046
45-49	AED 210   AED 252	AED 515   AED 617	AED 1,040   AED 1,247
50-54	AED 252   AED 302	AED 630   AED 756	AED 1,260   AED 1,512
55-59	AED 326   AED 391	AED 809   AED 970	AED 1,617   AED 1,940
60-64	AED 441   AED 1,529	AED 1,113   AED 1,136	AED 2,216   AED 2,659

# Eligibility Criteria



**Minimum / Maximum  
Age at Entry:  
3 months - 64 years**

(Person should be 64 years at the time of enrollment and cover stops at 65th year)



**Maturity Age: 65 years**



The person must be a resident of the **United Arab Emirates**

# Main Exclusions



Hospitalization arising from or that can be linked to a pre-existing condition



Pregnancy and childbirth



Self-inflicted injuries



War and terrorism



Professional or hazardous sports



Accidents under the influence of alcohol/drugs

**Full list of exclusions can be found in AIG Health policy wording.**

# Why AIG?



Leading global insurance organisation with **100+ years** of experience



Serving more than **90 million** customers



Presence in over **80 countries** worldwide



Over **60 years** of experience in the Middle East



A wide range of insurance products available for **business and individual needs**