



Individual Medical Insurance Quotation **In Hospital "CURE - IN"**

Since Jerusalem Insurance Co., is keen to providing multi-insurance options and programmes that correspond to your needs and requirements, we have pleasure in providing a medical insurance program for treatment in and out of hospital which comprises the following insurance advantages and coverages:

- a) **Geographical Scope:** The Hashemite Kingdom of Jordan and abroad.
- b) **Cover Granted:** In and out of hospital.
- c) **Service Access:** Through the Electronic Insurance Card without the need for paper forms.
- d) **Insurance Class:** Special, First and Second.
- e) **Period of Insurance:** One year commencing from the date of agreement between both Parties.
- f) **Covered Individuals:** All individuals as per the Family Book.

1) Medical Network:

- a) Access the medical service through the largest medical network in the Hashemite Kingdom of Jordan.
- b) Geographical diversity and distribution of the medical network within the Hashemite Kingdom of Jordan.
- c) The availability of more than 60 approved hospitals throughout the Hashemite Kingdom of Jordan.
- d) The best and skilled physicians are included within our medical network.
- e) The Company has representatives in various major hospitals approved by us.

2) Medical Consents

- a) The availability of more than 20 trained and qualified physicians who are very well versed in insurance matters.
- b) Provision of the service 24/7 throughout the year.
- c) Provision of free medical enquiries and consultancy service through NatHealth.

3) Issuance Service

- a) Issuance of all types of insurance policies within 48 working hours after completion of all requirements.
- b) E-medical insurance card approved and welcomed by the approved medical network.
- c) The approved network application is free of charge, easy to use and is routinely updated.

4) Cash Medical Claims

Cash claims that are covered under insurance shall be paid within five working days from receipt of all the required documents.



Table of Benefits

Each beneficiary shall be granted the following insurance coverages:

Class	Special	First	Second			
Geographical Area	Within and outside the Hashemite Kingdom of Jordan					
Maximum Annual Limit per beneficiary / JD's	1,000,000					
Maximum Annual Limit per case / JD	20,000	15,000	10,000			
Accommodation, Treatment and Food	100%					
Intensive and Medium Care						
Surgery, Operations and Anesthesia						
Diagnostic Procedures (Radiology and Laboratory Tests)						
Child's Escort up to age of 12 years						
Doctors' Fees (Supervision, Consultancy, Surgery, Anesthesia)						
Ambulance (without specifying the frequency)						
Stents and medical assistive devices for the heart, arteries, blood vessels						
Reimbursement of cash claims for cases covered under insurance (outside the network or outside Jordan)				70%		
Delivery and its Complications						
Normal Delivery / JD	1,500	1,250	750			
Cesarean Section / JD						
Legal Abortion, Ectopic Pregnancy and Curettage / JD						
Reimbursement of cash claims (outside the network or outside Jordan)	70%					

Cash Claims for treatment in hospital (outside Jordan and / or outside the approved medical network)

Reimbursement takes place as per the rates stated in the above table from the total value of cash claims for the cases covered under the insurance after applying the terms, conditions and limits of the coverage stated under the Policy as per the minimum rates of Jordan Medical Association of 2008 and the locally approved rates of the Ministry of Health of Jordan.



Additional Coverages and Benefits

Subject to the Terms, Conditions and Clauses of the Policy, all cases stated hereunder that require hospitalization for at least one day in respect of a non-excluded medical case shall be covered. Furthermore the cover shall include one day cases that require general anesthesia in the hospital which cannot be carried out at any of the external units of the hospital.

- 1) Delivery and its complications in respect of normal pregnancy within the limits stated under the Table of Benefits.
- 2) Cost of treatment of new borns in the hospital from day one where delivery is covered under the insurance.
- 3) Premature and jaundice cases of new borns of normal pregnancy shall be covered for a limit of JD.2,500 per case per annum where the delivery is covered under the insurance.
- 4) Congenital and genetic malformations of new borns shall be covered for a limit of JD.1,000/-.
- 5) Circumcision for new borns during their stay at the hospital from within the delivery limit stated under the Table of Benefits.
- 6) Epi-Dural injection.
- 7) Hepatitis A, B, C for cases that arise after the Policy comes into force.
- 8) Contagious diseases, unless the State declares that they are epidemical and requiring public medical quarantine.
- 9) Hernia, hemorrhoids, fistulas and anal fissure operations.
- 10) Deviation of Septum for medical and non-cosmetic reasons.
- 11) Tonsillectomy, sinuses, routine operations and polyps
- 12) Eyes illnesses except relating to (visual acuity, vision correction, keratoconus and aging).
- 13) Strokes, heart attacks, stents for arteries, blood vessels and the complications thereof.
- 14) All medical devices and supplies required by any surgical operation such as (screws, plates, pins, hernia operations mesh, artificial knees, artificial joints, heart valves and heart pacers) or any essential materials which are an integral part of the surgical operation or approved procedure covered under the insurance for a limit of JD.2,500/- per case per annum.
- 15) Surgery and operations of the back, spine and knee.
- 16) Varicose veins operations not related to fertility and/or cosmetics.
- 17) Benign tumors operations.
- 18) Acute asthma attacks.
- 19) Severe allergy diseases in hospital.
- 20) Injuries resulting from traffic accidents registered against an anonymous party and/or where there is no third party involved, for a limit of one thousand Dinars per case per annum.
- 21) Plastic reconstructive surgeries due to an accident covered by insurance and not as a result of traffic accident and/or judicial incident.
- 22) Drugs registered as medicine prescribed by the specialist during hospital stay whether foreign or domestic which correspond to the period of stay at hospital.
- 23) Strokes, brain hemorrhage and unstable angina.
- 24) All types of bone fractures, deep wounds that require surgical sutures and burns of all types.
- 25) External and internal bleeding cases.
- 26) Non-judicial poisoning cases.
- 27) Acute asthma and acute allergy cases.
- 28) High temperature of children less than three years of age.
- 29) Severe dehydration accompanied with changes in blood salts and/or vital signs.
- 30) Severe inflammatory bowel accompanied with changes in blood salts and/or vital signs and severe renal colic.
- 31) Unconsciousness cases.
- 32) In the event of death of the Assured (policyholder/head of the family) from any cause, the Company shall contribute an amount of JD.5,000 to his/her legal heirs as an allowance for the interruption and /or loss of the family income, provided that the Company shall be provided with all the required documents within 30 days from the date of death.
- 33) You shall be granted 20% discount of all travel policies issued by Jerusalem Insurance Company.
- 34) The possibility of adding domestic helpers.

General Exclusions

All services, medications, tests, disabilities and any complications resulting from the cases, injuries, diseases or the causes stated hereunder shall be deemed to be excluded from the insurance cover unless these are explicitly stated in the Table of Benefits or Additional Benefits.

- 1) Civil or non-civil war whether war is declared or not, invasion, disturbances, riots, civil commotion, peaceful and non-peaceful demonstrations, hostilities, rebellion, acts of terrorism, all types of judicial cases, violation of the law, commission or attempted commission of crimes, participation in sedition or quarrels, consumption of alcohol and all types of intoxicating substances.
- 2) Suicide, attempted suicide, self-inflicting harm, whether or not the Assured is of a sound mind.
- 3) Professional sports, dangerous hobbies such as car racing, mountaineering, diving, riding motor cycles, yachts and air balloons.
- 4) Radioactive, chemical, biological and epidemical contamination and natural hazards such as volcanoes, earthquakes, floods and land-slides.
- 5) Undeclared medical cases or complaints in the insurance proposal, pre-existing cases and the complications thereof.
- 6) Any case that does not require admission and stay in the hospital, save what is applicable today care cases only.
- 7) Any treatment in the emergency room.
- 8) Cosmetic surgery and treatment, drugs used for such purpose, obesity and Gastric Banding.
- 9) Hair loss, hirsutism, acne, melisma, skin pigmentation, vitiligo lupus, pityriasis rosea, psoriasis, varicose veins, scar treatment and treatment by Botox.
- 10) Infectious, contagious and epidemical diseases that require quarantine or isolation, such as, Coronavirus, SARS, H1N1, Cholera, Plague, Tuberculosis, Malaria...etc.
- 11) Congenital, genetic, hereditary diseases, jaundice, premature birth, hip dislocation, delay in physical and cognitive development, learning difficulties and Autism.
- 12) Mental, psychological and immunity diseases, Multiple Sclerosis, epilepsy, anorexia, bulimia and comprehensive allergy test.
- 13) Preventative treatment, vaccines, serums , cancer, chemo-therapy, gamma knife, renal failure, AIDS senility and aging diseases, such as Alzheimer's, Parkinson, dementia, sleep disorders and tests.
- 14) Price and cost of installation of auxiliary medical devices, medical supplies such as eye glasses lenses, medical braces, braces, respiratory therapy devices, jaw fixing devices, crutches, wheel chairs, hip dislocation devices, medical plates, screws and pins, natural and artificial organ transplants, prosthetic limbs, joints and knees, hearing aids, heart pacers etc...
- 15) Non-illness or symptom-related examinations, check-up , alternative medicine therapy, convalescence, hospitalization, tele-medicine therapy.
- 16) Hearing and visual defects, visual acuity keratoconus, squint, blindness and LASIK surgery.
- 17) Teeth, gum and jaws treatment unless resulting from an accident covered under the insurance in which case, cosmetic dental procedures, dental implants, bridges, crowns and orthodontics shall be excluded.
- 18) Medicines and drugs taken without a medical prescription or a recommendation from the attending physician and any complications resulting therefrom and tranquilizers.
- 19) All substances and products not registered as medicine with the Ministry of Health of Jordan such as those, which are subject to a Sales Tax of 16% preventative, immunotherapy and oil infections, biological medicine prepared via any entity other than the Pharmacists Syndicate of Jordan.
- 20) Treatment as a result of injury or illness that can be indemnified by a more specialized policy from any other insurance entity and the cases guaranteed by the State including labor injuries, vocational diseases, traffic accidents and personal accidents.
- 21) Sexually transmitted diseases, urinary incontinence, involuntary urination, neurogenic bladder and cases related to fertility, childbearing, IVF and treatments related to causes of abortion, infertility, sexual dysfunction regardless of causes and contraceptives.
- 22) Any treatment in the hospital, tests or other medical procedures which can be carried out outside the hospital and do not require admission without subjecting the Assured's life to risk and cases, medicaments and procedures which were admitted to the hospital by an unauthorized person or who is not a physician.



Waiting Periods

The waiting periods shall apply to all current beneficiaries and new participants. Their insurance coverage for the undermentioned cases for in hospital, shall only commence after the passage of the referred to period, which shall be calculated from the date of the beneficiary's participation in the insurance.

Medical Case	Waiting Period
Tonsillectomy, polyps, sinuses and the non-cosmetic deviation of septum	6 months
Treatment of hemorrhoids, fistulas, anal fissure and all types of non-congenital hernia	6 months
Cystoscopy and Lithotripsy	6 months
Gallbladder, Ulcers and Endoscopy	6 months
Spine, back, neck and knee diseases and operations	12 months
Pregnancy and childbirth	12 months
All types of varicose veins and non-congenital hydrocele	12 months
Benign and fibroids tumors, hysterectomy and endometrial ablation	12 months
Retinal disease, Cataract and high intraocular pressure	12 month
Diabetes, high blood pressure, osteoporosis, cardiac, arteries and blood vessel diseases, Cholesterol and triglycerides and chronic diseases	12 months



Rates and Annual Premiums / in JD's

Age Category	Special Class	First Class	Second Class
	Premium / JD		
From day 1 until 17 years	95	70	60
From 18 years until 30 years	160	140	130
From 31 years until 40 years	180	160	150
From 41 years until 45 years	220	190	170
From 46 years until 50 years	280	230	210
From 51 years until 55 years	325	300	280
From 56 years until 60 years	450	390	360
From 61 years until 65 years	545	490	445

Special Provisions:

- 1) Rates and coverages stated herein are based on that all the beneficiaries are in good health and have no illness or surgical record prior to the insurance, otherwise the Insurance Company shall be entitled to adjust the rates and coverages upon receipt of the insurance applications.
- 2) Those covered under insurance are all employees and/or all family members (husband, wife, legal dependents up to the age of 18 years or up to the age of 25 years where they are not married and are pursuing their studies) as per the Family Book.
- 3) The insurance coverage excludes those who are more than 65 years of age.
- 4) The rates shall be subject to 5% issuance fees and 1% revenue stamps.
- 5) Premium payment shall be as per the Company's approved credit policy.
 - 5.1 Cash in full upon issuance.
 - 5.2 Five consecutive cheques payable within the first five months from the date of issuance of the Policy covering the entire amount of the premium.
- 6) The commencement of the insurance coverage shall be conditional upon payment of the premium as stated above.

* This quotation shall not constitute any commitment on the part of the Company except after completing and considering all insurance applications, issuing the Policy and payment of premiums by the customer.