

EXPATRIATE TAKAFUL



**AYADY
TAKAFUL**

ALLIED ISLAMIC WINDOW

For expatriates working in Maldives, an individual, a family or a group there can be numerous pitfalls concerning their healthcare. Ayady Expatriate Takaful Plan aims to minimize the costs incurred by these groups and individuals living and working in Maldives.

DETAILS

WHAT DOES AYADY EXPATRIATE TAKAFUL COVER?

1. MANDATORY COVER

Inpatient Health Cover

- Inpatient: Health Takaful coverage from Government Hospitals and Health Centers (100% covered) and from listed
- Private Hospitals (**except Tree Top Hospital**) with 15% co-payment
- Inpatient ward only / private room (excluded)
- Pre-existing medical conditions are covered
- The empaneled hospitals will provide cashless service
- To obtain service, work permit card must be presented
- Territorial limit: Maldives only

Family Takaful Cover

- When a covered injury or sickness results in loss of life of a participant, the Takaful Operator will pay for the preparation and the transportation of the mortal remains of the participant from the place of death to the country of permanent residence, or for the preparation and local burial of the mortal remains of a participant. If mortal remains is buried within Maldives, the beneficiaries will be given a cash benefit of MVR 30,000
- The above benefits would be arranged if only loss of life occurs with in Maldives

SCHEDULE OF BENEFITS

OVERALL ANNUAL LIMIT (PER PERSON)

MVR 100,000
(Inpatient cover)

1. MANDATORY COVER

SURGICAL BENEFITS (upto overall limit)

Surgical expenses comprising the following, (but excluding organ transplantation)

- Pre-surgical diagnostic services
- Pre-surgical specialist consultation fees
- Anaesthetist's fees

MEDICAL BENEFITS (upto overall limit)

Medical expenses for non-surgical treatment, comprising

- Pre-hospital diagnostic services
- Pre-hospitalisation specialist consultation
- Daily in-hospital physician's visits (max. 60 days)
- Post hospitalisation treatment (within 31 days from discharge)

FAMILY TAKAFUL COVER

Sum covered (death cover: if the mortal remains are buried with in Maldives) 30,000

Repatriation or burial with in Maldives (if loss of life occurs with in Maldives) The total cost

CONTRIBUTION (MVR)

Mandatory Cover (Inpatient health cover and repatriation)

550

DOCUMENTS REQUIRED FOR APPLICATION

- Completed Application Form
- Copy of employee's EA (Employment Approval)



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