

PREMIUM CHART IN KUWAIT DINAR						
	AGE GROUP (In Years)					
	Sum Insured	1M-9	10-25	26-40	41-54	55-65
Bronze	1,460	25	27	36	49	66
Silver	2,920	41	45	60	84	114
Gold	4,380	51	56	76	108	146
Platinum	7,300	74	81	111	159	216
Diamond	14,600	128	142	194	281	385

(Sum insured equivalent to Indian rupees is payable for the treatment in India)

WE ARE COMMITTED TO YOUR HEALTH CARE AT

WARBA INSURANCE COMPANY,
WARBA TOWER, SHARQ ,
AHMED ALJABER STREET, P.O.BOX – 24282
SAFAT 13103 KUWAIT
PHONE +965/22914240,1808181, MB : 97201901
FAX :22914292
Email: arogyam@warbaonline.com
Website : www.warbaonline.com



Third Party Administrators

In Kuwait

WAPMED TPA SERVICES CO.
Ahmad Al-Jaber Street, Sharq,
P.O. BOX : 26739 SAFAT 13128
KUWAIT.
Tel : (+965) 22466247/8
Fax : (+965) 22466234
Email : info@wapmed.net
Website : www.wapmed.net

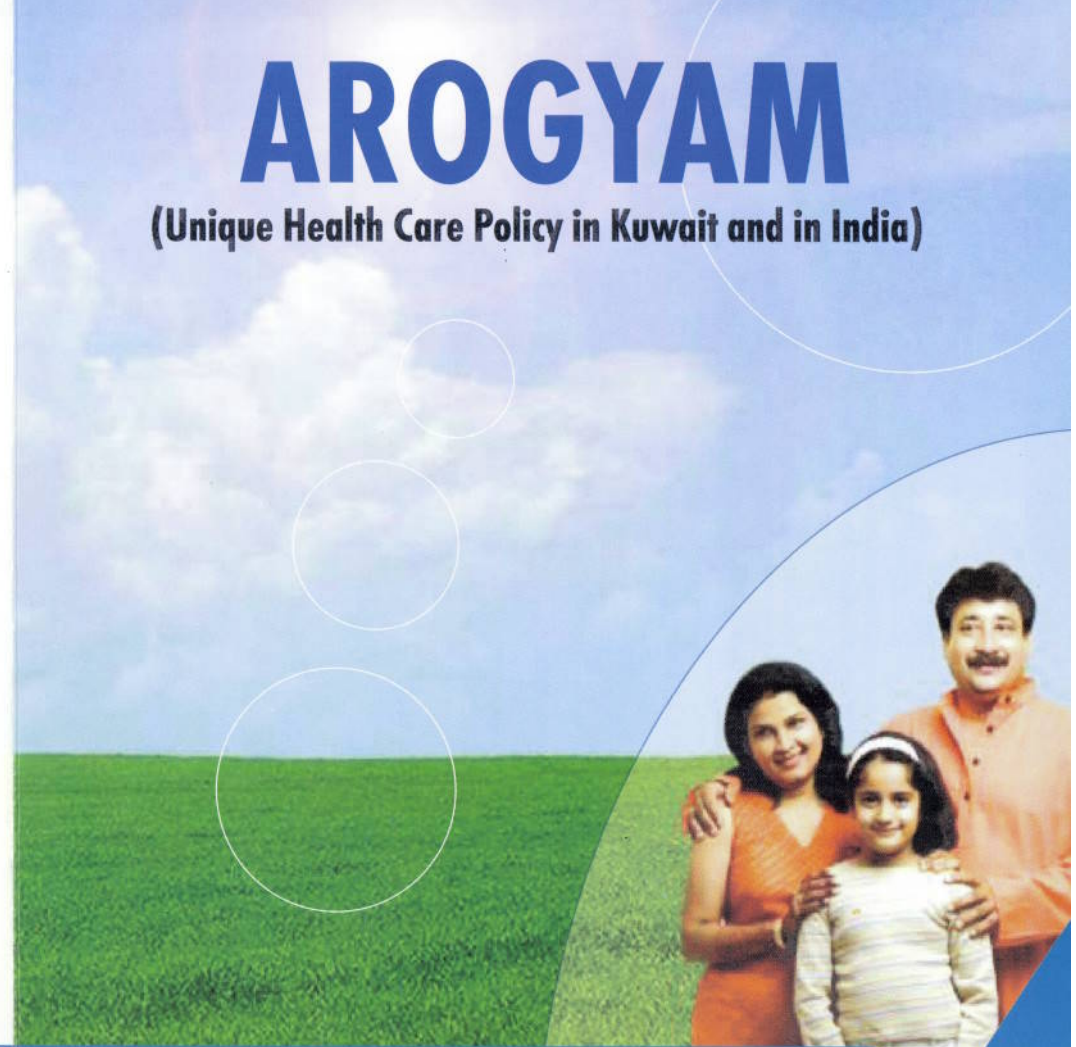
In India

FAMILY HEALTH PLAN LTD.
Plot No 25, MCH, no 8-2-334,
Road No 3, Azam Colony,
Banjara Hills,
Hyderabad, Andhra Pradesh,
India – 500034.
Telephone : 91-40-23556464
Fax : 91-484-23541400

**AROGYAM - A SOLUTION FOR
YOUR HEALTH CARE EXPENSES**

AROGYAM

(Unique Health Care Policy in Kuwait and in India)



شركة وربة للتأمين ش.م.ك.

WARBA INSURANCE COMPANY K.S.C.
KUWAIT

Salient features

- ❖ Cashless facility in Kuwait and in India with more than 4500 Hospitals
- ❖ Repatriation expenses covered
- ❖ No Medical check up required
- ❖ Affordable cost

TABLE OF BENEFITS

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<p>* All the sub limits are subject to overall maximum limit of sum insured opted by the insured per person per policy year.</p>		SUM INSURED
		Bronze US \$ 5,000 (KD 1460)
		Silver US \$ 10,000 (KD 2920)
		Gold US \$ 15,000 (KD 4380)
		Platinum US \$25,000 (KD 7300)
		Diamond US \$50,000 (KD 14600)
A	PRE - HOSPITALISATION BENEFITS	30 days
	Relevant medical expenses prior to hospitalisation on disease / illness / injury.	
B	HOSPITALISATION BENEFITS	Limits
1	Room & Board Expenses as provided by the hospital / nursing home.	Up to 1% of Sum Insured not exceeding US \$ 75/- per day.
2	If admitted in Intensive Care Unit.	Up to 2% of Sum Insured not exceeding US \$ 150/- per day.
3	<p>a) Cost of road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate hospital.</p> <p>b) And cost of road ambulance transport from one hospital to another during the course of treatment.</p>	Actuals up to maximum limit of US \$ 200/- per policy.
4	Hospitalisation Expenses of Donor in respect of insured person as recipient .	Subject to above sub limits as applicable to the insured person.
5	Surgeon fees	Upto 20% of sum insured not exceeding US \$ 10,000/- per illness/ injury
6	Anaesthetist fees	
7	Medical Practitioner / Consultants & Specialists Fees	
8	Operation Theater Charges	
9	Nursing, Surgical Appliances	
10	Medicines & Drugs	
11	Diagnostic Materials ,Lab charges and X – ray etc	
12	Dialysis	
13	Chemotherapy & Radiotherapy	
14	Cost of Organs,Pacemaker and Artificial Limbs and implants	
15	Cost of lens in case of cataract operation	Actuals subject to maximum US \$450/- per operation
C	POST HOSPITALISATION BENEFITS	45 days
	Total expenses on Pre & Post Hospitalisation.	Actuals or 5% of the Sum Insured whichever is low upto maximum of US \$ 1,500/-
D	REPATRIATION OF MORTAL REMAINS	
	i) Hearse & Transfer costs	Actuals up to maximum limit of US \$ 500 per policy.
	ii) Expenses for carriage of mortal remains by air following admitted inpatient treatment / accident from Kuwait to India.	Actuals up to maximum limit of US \$ 500 per policy.
* Liability will be restricted to sum insured or 90% of the admissible claim whichever is less.		