Note 4: Assistance cover

Assistance services offered under this membership are operated by International SOS.

If in need of medical assistance please contact International SOS on one of the numbers on the back of your Membership Card. International SOS is available 24 hours a day, 365 days a year.

International SOS

Dubai: Tel.+971 (0)4 460 18 777

Fax. +971 (0)4 460 18 881

Cairo: Tel. +20 (0)2 330 390 44 (MEDMARK)

Tel. +2 (02)19247 (inside Egypt)

+20 (0)12 221 09494

Please quote: "MEDMARK Access Membership Number: 011532A"

The assistance services covered under this membership are as follows:

Emergency Medical Evacuation

International SOS will make arrangements for emergency medical evacuation, you can contact them by any of the numbers on the back of your Membership Card, 24 hours a day, 365 days a year.

We will fully cover reasonable transport costs representing emergency medical evacuation arranged by International SOS for in-patient and day-case treatment under this membership. We will fully cover the cost if all the following criteria are met:

- Your membership covers the treatment and the required emergency medical evacuation, and
- Your doctor recommended the treatment for medical reasons and it is not available locally. This must be confirmed in advance by contacting International SOS. You must provide any information or proof that may be reasonably asked for to support your request for evacuation, and
- Your membership covers the evacuated country.

We fully cover emergency medical evacuation costs arranged by International SOS. Doctors from International SOS will discuss all relevant factors with your doctor before we approve the evacuation.

We will only cover emergency medical evacuation when it is requested by your doctor, and will be carried out in the most economical way that is appropriate to your medical condition. This could be to another part of the country you are in if this is appropriate, or to the nearest country where the required treatment is available. Please note that the nearest country might not be your home country.

We will cover reasonable travel costs for an accompanying member, but only if it is medically necessary and if approved and arranged by International SOS before the evacuation.

We will cover reasonable costs for the person receiving the treatment and the accompanying member's return journey to the place they were evacuated from, or to EGYPT, whichever is the closer. We must approve all arrangements for your return and the journey must be made within 14 days from the end of the treatment for which the evacuation took place. Costs incurred will be paid in full, either:

- The actual reasonable cost of transportation of the return journey by the most direct route available by land or sea, or
- The cost of an economy class air ticket by the most direct route available, whichever is the lesser amount.

International SOS may not be able to effect evacuation in cases where the local situation makes it unreasonably dangerous or impractical to enter the area e.g. from an oil rig or within a war zone.

Evacuation will not be authorised if this would be contrary to medical advice.

We will not cover other costs related to the evacuation, such as hotel accommodation.

Costs for any treatment you receive are not payable under this benefit, but are paid under the benefits set out in the Table of Benefits.

Medical repatriation

If the necessary treatment for which you are covered isn't available locally you can choose to be medically evacuated to your home country for treatment (Egypt), instead of to the nearest appropriate medical center. The medical repatriation will be carried out in the most economical way that is appropriate to your medical condition. We will take into account your best medical interests, the geographical distance to your home country (Egypt) and other operational logistics.

Medical Repatriation is subject to the same requirements stated above for medical evacuation. Whenever it is medically necessary, we will organize and coordinate all stages of the repatriation until you arrive safely at your destination of care.

Repatriation of mortal remains

In the unfortunate event of the death of an insured member, International SOS will assist with the necessary formalities and the repatriation of the mortal remains.

We will fully reimburse reasonable transportation costs for the repatriation of mortal remains to Egypt.

Coverage doesn't include administration costs and funeral expenses (including the purchase of a coffin).