

5. STANDARD AL KOOT POLICY EXCLUSIONS AND LIMITATIONS:

What does Al Koot Insurance not pay for (Policy exclusions and limitations)?

Although Al Koot Insurance covers most illnesses, expenses incurred for the following treatments, medical conditions and procedures are not covered under the policy unless confirmed otherwise in the Table of Benefits or by way of a policy endorsement.

- 1) Health Services, which are not medically necessary.
- 2) All expenses relating to dental treatment, dental prostheses and orthodontics, unless otherwise covered in TOB.
- 3) Custodial care, domiciliary care, private nursing care, special nursing in hospital, care of the sick of travelling. Custodial care means:
 - (i) Non-medical treatment services, such as assistance in activities of daily living, or
 - (ii) Health-related services which do not tend to improve or which do not result in a change in the medical condition of the patient such as but not limited to coma not responding to treatment for a reasonable period, clinical death, etc.
- 4) Services which do not require continuous administration by specialized medical personnel.
- 5) Personal comfort and convenience items (television, barber or beauty service, guest service and similar incidental services and supplies).
- 6) All cosmetic healthcare services and services associated with replacement of an existing breast implant are not covered. Cosmetic procedures which are related to an Injury, sickness or congenital anomaly when the primary purpose is to improve physiological (not cosmetic) functioning of the involved part of the body, and breast reconstruction following a mastectomy for cancer are covered, provided it is done at a medically appropriate stage after the accident or surgery.
- 7) Health services and associated expenses for surgical and non-surgical treatment for obesity (including morbid obesity), and any other weight control programs, services, or supplies; unless otherwise covered in TOB.
- 8) Treatment which has not been established as being effective or which is experimental, medically non-approved experiments and investigations and pharmacological weight reduction regimens. However, Al Koot Insurance will pay if, before the treatment begins, it is established that the treatment is recognized as appropriate by an authoritative medical body and AlKoot Insurance have agreed, in writing, with the medical practitioner.
- 9) Healthcare services and associated expenses for treatment of alopecia, baldness, hair-fall, dandruff, wigs.
- 10) Health services and supplies for smoking cessation programs and treatment of nicotine addiction.
- 11) Treatment and services for sex transformation, sterilization or intended to correct a state of sterility or infertility or sexual dysfunction.
- 12) Treatment and services for contraception.
- 13) The costs of providing or fitting any external prosthesis or appliance.
- 14) Treatments and services arising as a result of hazardous sports activities, including but not limited to, any form of aerial flight (other than on commercial licensed flights), any kind of power-vehicle race, water sports, horse-riding activities, mountaineering activities, violent sports such as judo, boxing, and wrestling, bungee jumping, any similar adventurous activities and any professional sports activities.

- 15) Hormone replacement therapy (HRT), except when it is medically indicated (rather than for the relief of physiological symptoms); we will pay for the consultations and for the cost of implants or patches (but not tablets). We will only pay benefits for a maximum of 18 months from the date of the first consultation.
- 16) Costs associated with hearing tests, vision corrections, prosthetic devices, hearing and vision aids, unless otherwise covered in TOB.
- 17) We will not pay for any treatment, or for international emergency medical assistance, if they are needed as a result of nuclear contamination, biological or chemical contamination, or whilst engaging in or taking part in war, act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, military operations, acts of terror, or any similar events.
Note, for clarity: There is cover for treatment required as a result of a terrorist act provided that terrorist act does not result in nuclear, biological or chemical contamination.
- 18) Injuries resulting from natural disasters, including but not limited to: earthquakes, tornados and any other type of natural disaster.
- 19) Injuries resulting from criminal acts or resisting authority by the insured person.
- 20) Mental Health diseases, in-patient and out-patient treatments, unless the condition is a transient mental disorder or an acute reaction to stress.
- 21) Outpatient medical supplies (including e.g. elastic stockings, ace bandages, gauze, syringes, diabetic test strips, and similar products; non-prescription drugs and treatments) excluding supplies required as a result of healthcare services rendered during a medical emergency.
- 22) Allergy testing and desensitization (except testing for medication allergy and supplies used in its treatment). Any physical, psychiatric / psychological examinations or investigations during examinations. Preventive services, including vaccinations, immunizations, other than those covered as per Qatar MOH Protocols.
- 23) Services rendered by any medical provider who is a relative of the patient, e.g. Insured person himself or first degree relatives.
- 24) Enteral feedings (via tube) and other nutritional and electrolyte supplements, unless medically necessary during inpatient treatment.
- 25) Healthcare services for adjustment of spinal subluxation, diagnosis and treatment by manipulation of skeletal structure, by any means, except treatment of fractures and dislocations of the extremities.
- 26) Healthcare services and treatments by acupuncture, acupressure, hypnotism, rolfing, massage therapy, aromatherapy, homeopathic treatments, and all forms of treatment by alternative medicine unless otherwise specified in the benefits table.
- 27) All Healthcare services and treatments for in-vitro fertilization (IVF), embryo transfer, ovum and sperm transfer.
- 28) Elective diagnostic services and medical treatment for correction of vision.
- 29) Nasal septum deviation and nasal concha resection unless non-cosmetic and medically necessary.
- 30) Healthcare services for patients suffering from (and related to the diagnosis and treatment of) HIV-AIDS and its complications. Please note that treatment of sexually transmitted diseases (STD) is excluded unless otherwise covered in TOB.
- 31) Any charges for treatment related to birth defects, congenital diseases and deformities, unless it represents a direct threat to member's life leading to immediate emergency hospitalization.
- 32) All cases resulting from the use of alcohol, drugs and hallucinatory substances.
- 33) Healthcare services for Senile dementia and Alzheimer's disease.
- 34) Air or terrestrial medical evacuation and unauthorized transportation services, unless approved by Al Koot Insurance.
- 35) Circumcision healthcare services, unless covered in TOB.
- 36) All cases related to maternity in respect of unmarried females.
- 37) Any inpatient treatment, tests and other procedures, which can be carried out on outpatient basis without jeopardizing the insured person's health.
- 38) Any investigation or health services conducted for non-medical purpose such as tests related to employment, travel, licensing or insurance purposes.
- 39) Any test, or treatment, or pharmaceutical which is not considered as specific treatment for a particular disease and/or not prescribed by the treating medical practitioner.
- 40) All supplies which are not considered as medical treatments including but not limited to mouthwash, toothpaste, lozenges, antiseptics, milk formulas, food supplements, skin care products, shampoos, soaps, tooth-paste, contraceptives, and multivitamins (unless prescribed as replacement

- therapy for known vitamin deficiency conditions); and all equipment not primarily intended to improve a medical condition or injury, including but not limited to air conditioners or air purifying systems, arch supports, exercise equipment and sanitary supplies.
- 41) More than one consultation or follow up with a medical specialist (for the same medical condition) in a single day, unless referred by the treating medical practitioner, and it is required as per international medical protocol.
 - 42) Treatment, which arises from or is directly or indirectly caused by a deliberately self-inflicted injury or an attempted suicide.
 - 43) All healthcare services for internationally and locally recognized epidemics.
 - 44) Diagnosis and treatment services for complications arising out of any of the listed exclusions.
 - 45) Treatment directed towards developmental delay in children whether physical or psychological or learning difficulties or any other educational program for special needs.
 - 46) Health services that are not performed by authorized health service providers.
 - 47) Any costs relating to acquisition, storage, administration, and/or any expenses associated with the organ will be excluded, even if such transplants are allowed by the terms of this plan.
 - 48) Work-related injuries and illness, unless otherwise covered in TOB.
 - 49) Expenses of transporting the insured by transport means other than local licensed ambulances.
 - 50) Any expenses related to assisted conception and complication which is direct result of assisted pregnancy. Please note, for clarity: Any delivery as a result of assisted pregnancy is covered if pregnancy is covered under the TOB.
 - 51) Termination of pregnancy or any consequences of it unless medically necessary.
 - 52) Claims in respect of treatment received outside the Area of Cover.
 - 53) Any expenses related to immune-modulatory and immunotherapy.
 - 54) Any expenses related to treatment of sleep related disorders.

DO YOU WANT TO REPORT FRAUD OR ABUSE?

Let us know if you think a doctor, dentist, pharmacist at a drug store, other health care providers, or a person getting benefits is doing something wrong. Doing something wrong could be fraud or abuse, which is against the law.

For example, tell us if you think someone is:

- Getting paid for services that weren't given or necessary.
- Not telling the truth about a medical condition to get medical treatment.
- Letting someone else use their Al Koot ID.
- Using someone else's Al Koot ID.
- Not telling the truth about the amount of money or resources he or she has to get benefits.

You can report fraud or abuse directly by dialling our hotline number in Qatar 800 2000 or +974 4040 2000 inside or outside of Qatar or emailing us at complaints@alkoot-medical.com.

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