

AlKoot 
INSURANCE & REINSURANCE
الكوت للتأمين و إعادة التأمين

USER GUIDE
FOR ACCESSING
AL KOOT'S MOBILE APP

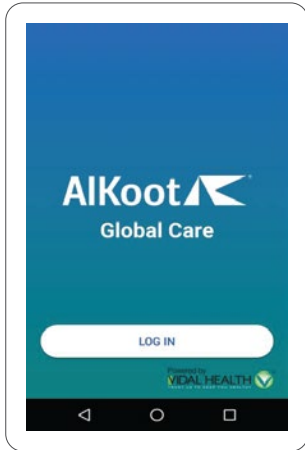


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1. Salient features of Al Koot Global Care Mobile App

With the Al Koot Mobile App, access your policy & claim information anytime anywhere!



- View Policy information & copy of Table of Benefits
- View, add or edit bank details for Claim payments
- Option to download E-Card for all family members.
- Search the nearest network provider.
- View the status of Pre-Approvals.
- Submit new claim & track the status of claim till payment.
- Reminder Setting for medication.
- Option to initiate a call to the nearest provider in case of emergency along with a trigger to Al Koot customer service team to ensure assistance is provided.
- Automatic dial & intelligent recognition of member for enhanced customer experience
- View Al Koot's Standard Policy Exclusions and Limitations

2. Step by Step Procedure for using Al Koot Global Care Mobile App

AlKoot Global Care is compatible with Android and iOS platforms. The mobile application is available on Google Playstore and Apple App store.

2.1 Installing the app

Depending on the type of your mobile device (Android or iOS), go to either to Google PlayStore or Apple App Store and search for the AlKoot Global Care App.

The app icon is as shown in the picture 2.1.

Tap the icon and follow the standard download and installation procedure to install the app on your phone.

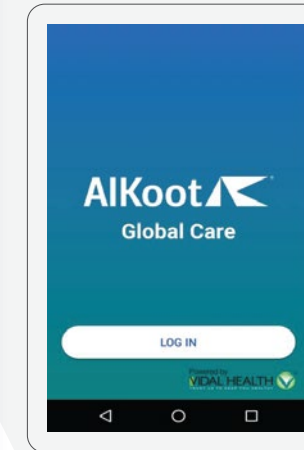


Picture 2.1

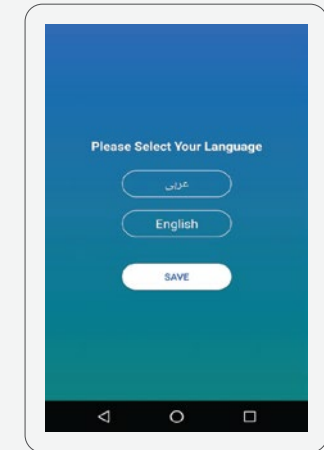


2.2 Login procedure for a Principal Member

Step-1: Before any installation, ensure that your contact details are registered with Al Koot. Please call our 247 / helpline to register your details: +974 4040 2000

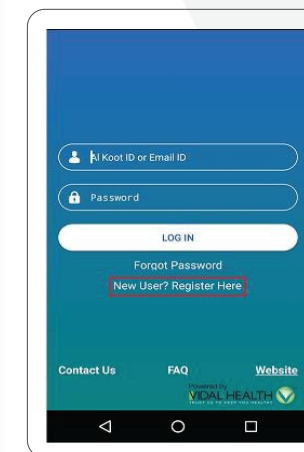


Picture 2.2

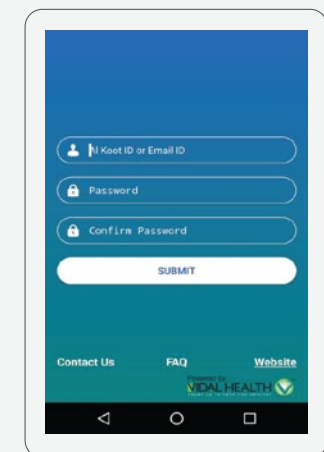


Picture 2.3

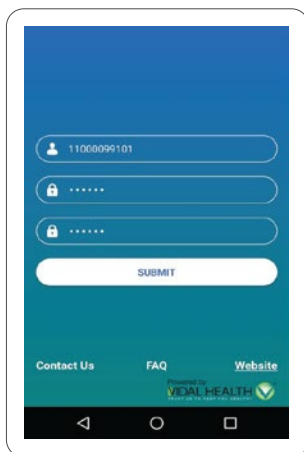
- Once the app is downloaded and opened, the user (Principal member) can see the login page as shown in the picture above.
- Click on the login button.
- The app is available in both English & Arabic versions. Once you click on the Login button, the app will ask to select the preferred language.
- Please select the language in which you would like to use the app and click on Save.



Picture 2.4



Picture 2.5

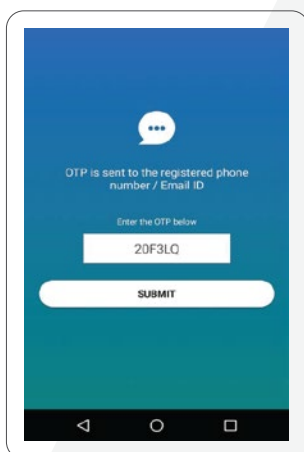


Picture 2.6

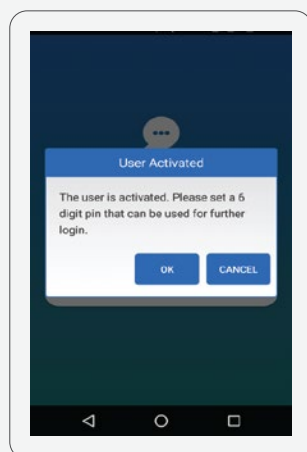
- For the first time registration, the user needs to click on the link “New User? Register Here” as shown in the picture 2.4.
- The user will be navigated to a new screen where he / she can enter the User ID (preferably use Al Koot ID) and Password (picture 2.5).
- Upon submitting the above information (picture 2.6), the system validates the user and sends an OTP (One Time Password) to the registered mail ID/phone number.

Step-3:

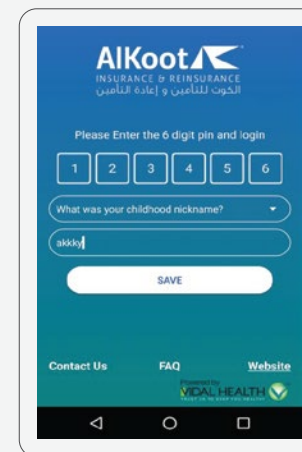
- The user needs to submit the OTP as shown in picture 2.7.
- Upon submitting the OTP, the user is activated and a notification message is displayed on the screen as shown in picture 2.8



Picture 2.7



Picture 2.8

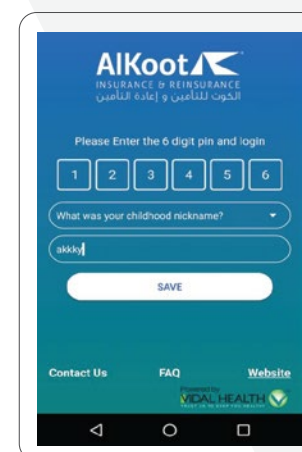


Picture 2.9

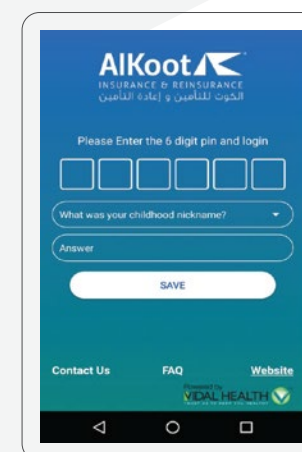
Step-4:

- Once the user is activated, the user needs to set a 6 digit pin, which he / she can use for all future logins.
- Also the user is required to select any of the questions from dropdown list and answer it for security reasons.
- Please keep your 6 digit pin and password secure and do not share it with anyone.

2.3 Login Procedure for Dependants



Picture 2.10



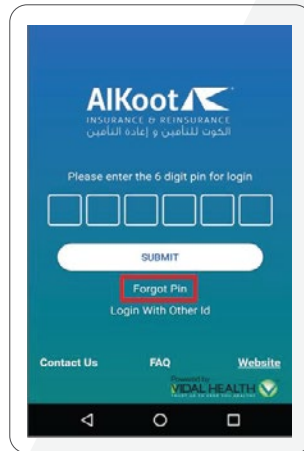
Picture 2.11

- For dependants, Step1- described in section 2.1 will remain the same.
- Once the preferred language is selected, the dependants can login to the mobile app using the user ID (Al Koot ID) and password of the Principal member (picture 2.10).
- Upon submitting the user ID & Password, the user (dependant) will be navigated to a new screen where he / she can enter the 6 digit pin, answer the security question and login to the app (picture 2.11).

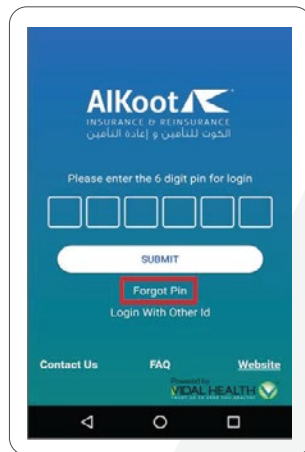
NOTE: Although the dependants need to use the user ID & password of Principal member for logging in for the first time, they can set their own 6 digit pin which they can use for all future logins.

2.1 Installing the app

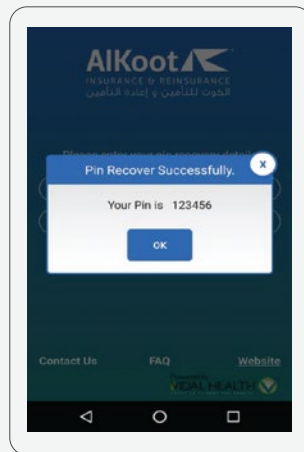
- ▶ If the user forgets the 6 digit PIN that he / she have set during first time registration, they can recover the pin by clicking on Forgot PIN link (picture 2.12).
- ▶ The user will be asked to select the security question that he / she had answered during the first time registration (picture 2.13).
- ▶ After the security question is answered, the app will display the PIN that was set by the user (picture 2.14).



Picture 2.12



Picture 2.13



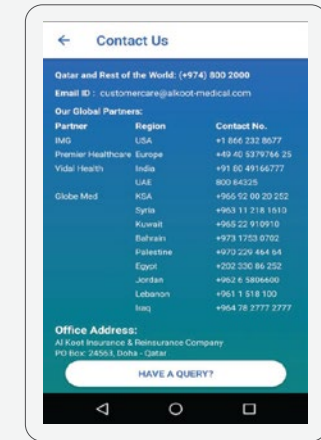
Picture 2.14

NOTE: If the user is facing any issue with the login procedure or recovering the PIN, they are requested to contact Al Koot Customer Care team through the below coordinates (please note a security check will be conducted prior to release your password details):
Call:+974 4040 2000 Email:customer@alkoot-medical.com

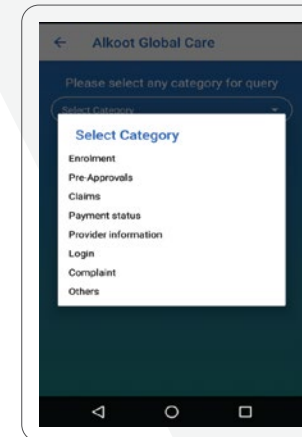
3. Contact Us

The Contact Us section allows the user to view the contact details of Al Koot and its Global partners (picture 3.1). The user can also raise a query to Al Koot by clicking on “Have a Query” button. Upon clicking this button, the user will be navigated to a new screen where the user can select the type of query from a dropdown list and submit the query Al Koot Customer Care team (picture 3.2).

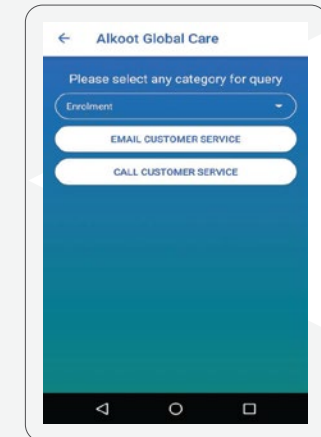
- ▶ Once the type of query is selected, the user can contact Al Koot Customer Care team through email or call (picture 3.3).
- ▶ If the user selects Email Customer Service option, the app will provide a free text field where the user can type the query and submit (picture 3.4).
- ▶ If the user selects Call Customer Service option, the user can initiate a call to Al Koot Customer Care team (picture 3.5).



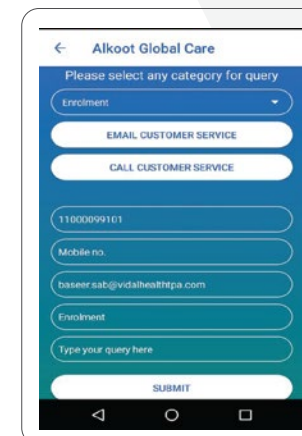
Picture 3.1



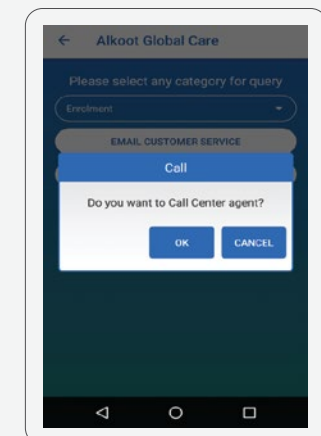
Picture 3.2



Picture 3.3



Picture 3.4



Picture 3.5

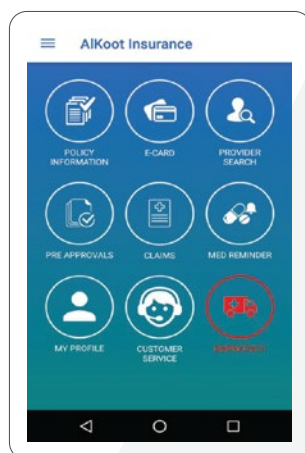
4. FAQs & Website

FAQs: When the user clicks on FAQ in the login screen, the app displays a list of Frequently Asked Questions. When the user taps on a particular question, app displays the answer of that particular question.

Website: When the user clicks on website, the user will be navigated to Al Koot website.

5. Home Screen

Once the user logs in by entering the 6 digit PIN, the user is navigated to the home screen of mobile app which consists of 9 different modules as shown below in picture 5.1



Picture 5.1

The different modules available are:

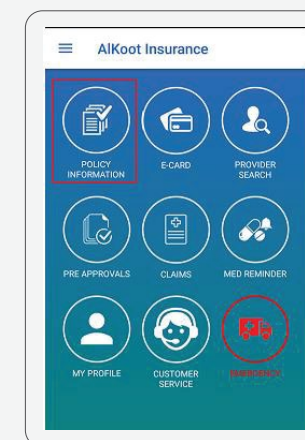
- Policy information
- E-Card
- Provider Search
- Pre-Approvals
- Claims
- Med Reminder
- My Profile
- Customer Service
- Emergency

5.1 Policy Information

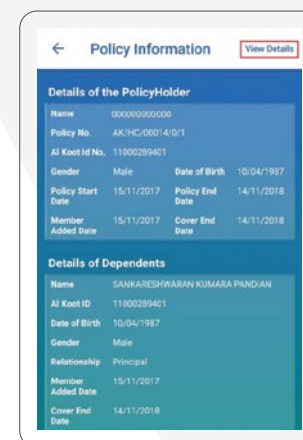
When the user clicks on Policy information icon, the app displays the details of Policy holder and the dependants enrolled under the policy for that particular policy holder. On the top right corner the user can find a copy of the Table of Benefits

5.2 E-Card

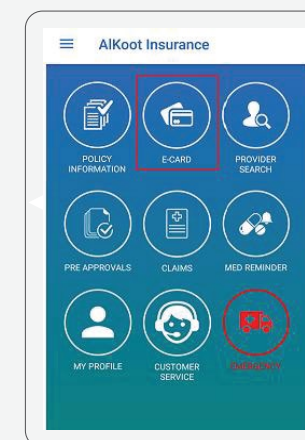
When the user clicks on E-Card icon, the app displays the list of names of Principal & Dependent members. When the user clicks on a particular name, the user will be able to download the E-card of that particular member. The user can also share the E-Card through mail, whatsapp etc.



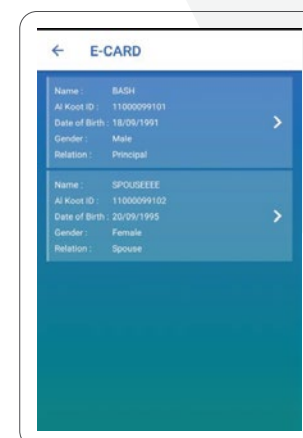
Picture 5.2



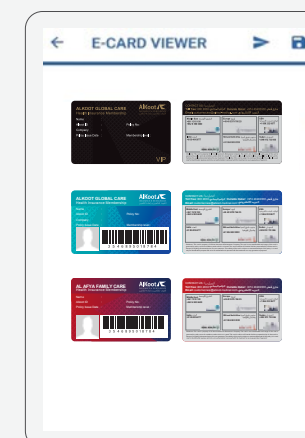
Picture 5.3



Picture 5.4



Picture 5.5



Picture 5.6

5.3 Provider Search

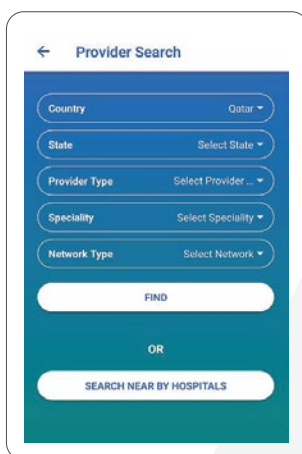
The Provider Search section enables the user to search for the Providers based on the following criteria:

- Country
- Provider Type
- Speciality

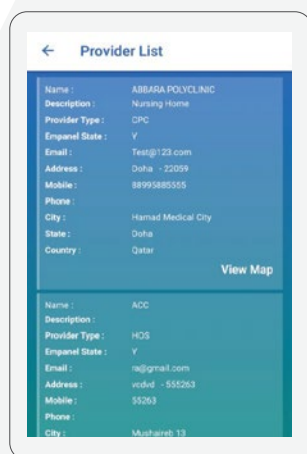
When the user clicks on FIND button, the app displays the address & contact details of the provider (picture 5.9). Also, the View Map link is provided to locate the provider on Google maps.



Picture 5.7



Picture 5.8



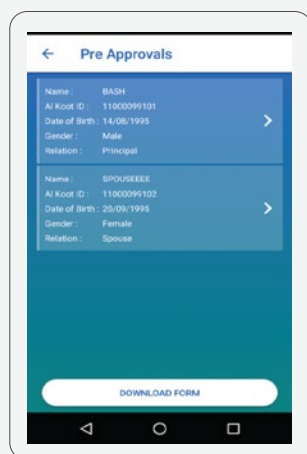
Picture 5.9

5.4 Pre-Approvals

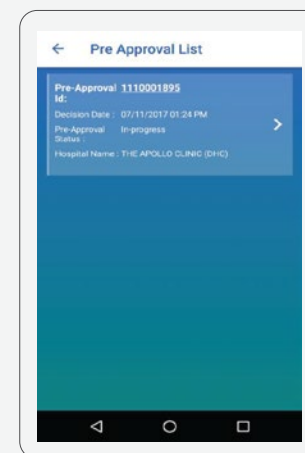
When the user clicks on Pre-Approvals icon, the app displays the list of names of the members (both principal & dependants). Please refer to picture 5.10

When the user clicks on a particular member, the app displays the list of Pre-Approvals related to that particular member in a chronological order (picture 5.11).

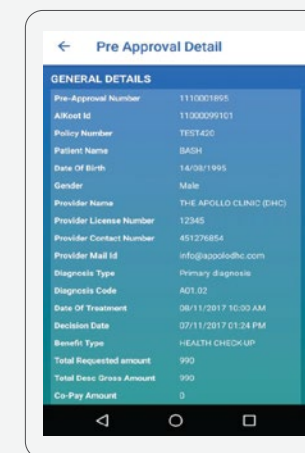
When the user clicks on a particular Pre-Approval, the app displays the diagnosis & activity details (services / treatment) related to that particular case (picture 5.12).



Picture 5.10



Picture 5.11



Picture 5.12

5.5 Claims

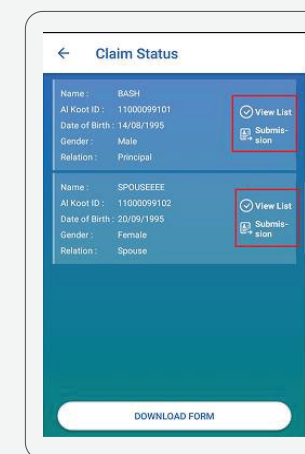
The Claims section is divided into two sub modules:

- Claim status (View List)
- Submit New Claims (Submission)

The View List & Submission option is provided against each member's name (picture 5.14) so that the user can select a particular member's name and view the claim status of that member or submit a claim for that member.



Picture 5.13

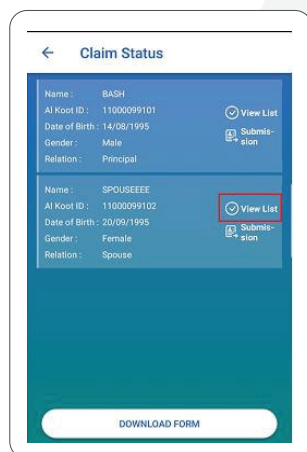


Picture 5.14

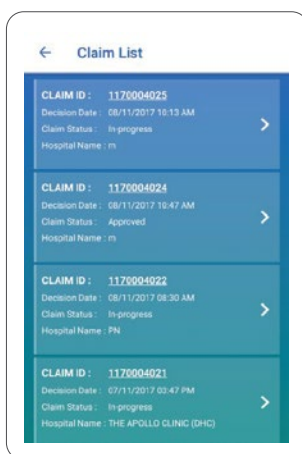
View Claims:

When the user taps View Listicon (picture 5.15) against a particular member, the app displays the list of Claims related to that particular member in a chronological order (picture 5.16).

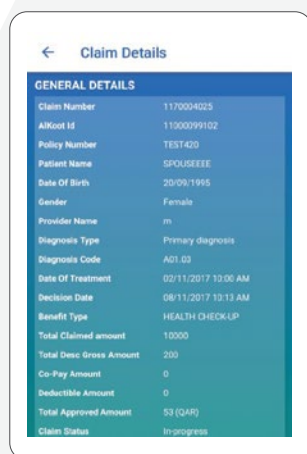
Once the user clicks on a particular Claim number, a new page will be displayed, with complete Claim details which includes Diagnosis & Activity details along with the status of the claim (picture 5.17).



Picture 5.15



Picture 5.16



Picture 5.17

Submit New Claim:

When the user taps Submission icon (picture 5.18) against a particular member, the app displays a new page which allows the user to submit a claim for that particular member.

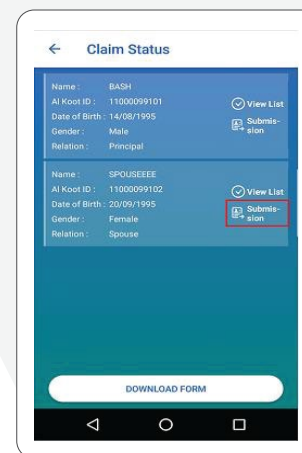
The user needs to enter the following details during claim submission through the app:

- Requested Amount
- Invoice No.
- Currency
- Upload Claim form: In this field, user can take a photo of the filled claim form or select it from gallery if the hard copy of the claim form is already saved in the phone.
- Once all the information is entered, the user needs to click on SUBMIT button.

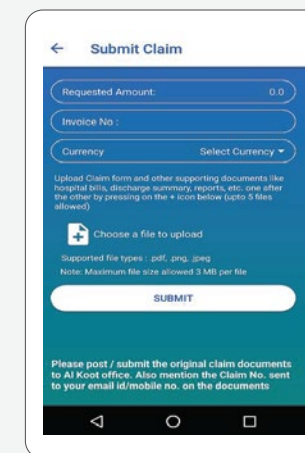
Note: Currently, the app supports only pdf,png,jpeg format and allows maximum 3 MB file to upload. For bigger file size or more pages, it is recommended to download any mobile scanner application and attach the pages as PDF from the phone gallery.

Once the user clicks on Submit button, the app validates whether the user's email id is available with AI Koot,

- If Yes, the app displays a message stating "The following Email ID is registered with us, Please confirm whether the response to your claim request can be sent to the same Email ID".
- If the user confirms the Email ID displayed by the app, the claim is submitted and a reference number is displayed.
- If the user does not confirm the Email ID and clicks on No, the app provides a field to enter the Email ID. Upon entering the email ID the user can submit the claim



Picture 5.18



Picture 5.19

5.6 Med Reminder

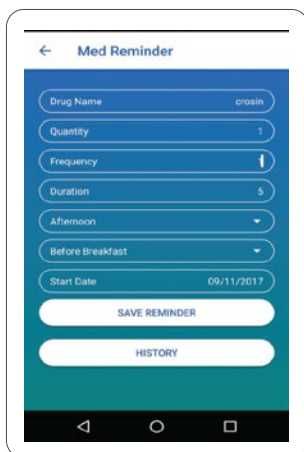
This section allows the user to set reminders for taking the medicines. The notifications are generated automatically based on the following criteria set by the user (picture 5.22):

- Drug Name
- Quantity (No. of pills per day)
- Frequency (No. of times per day)
- Duration (No. of days)
- Time of Day (Morning / Afternoon / Night)
- Medicine Time (Before food / after food)
- Start Date

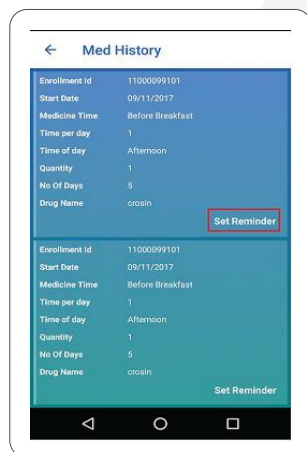
Once the user enters the above information and clicks on SAVE REMINDER button, the reminder is created. After saving the information, the user needs to click on HISTORY button and click on Set Reminder to activate the reminder (picture 5.23).



Picture 5.21



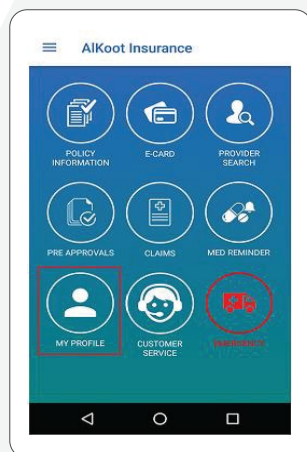
Picture 5.22



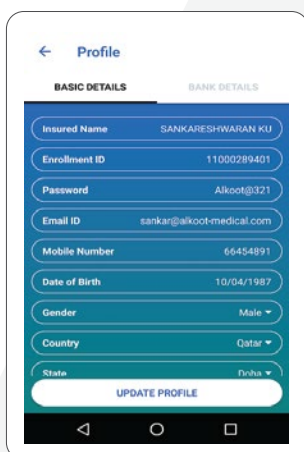
Picture 5.23

5.7 My Profile

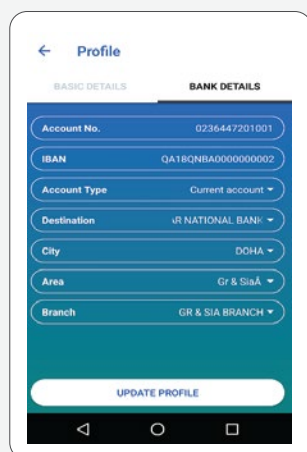
The My Profile section gives an overview of the personal information of the user (Principal member). The user also has the option to update the contact details which will be in turn registered with AI Koot. On the Bank Details tab, the user can add or edit their bank details for claim payments.



Picture 5.24



Picture 5.25



Picture 5.26

5.8 Customer Service

The Customer Service section is divided into two sections:

- **About This App:** This section gives a brief description of each feature available in the app.
- **Contact Us:** Please refer to section 4 of this document for the features available under this module.

5.9 Emergency

Emergency option allows the user to initiate a call to the nearest hospital or the ambulance service provider (999) when in need of immediate treatment (picture 5.28).

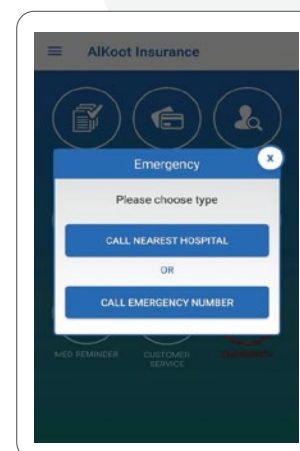
Based on the option selected and location of the user, the call is initiated to the respective service provider (picture 5.29).

NOTE: Within Qatar, the following hospitals are considered by the app while initiating the call to the nearest hospital:

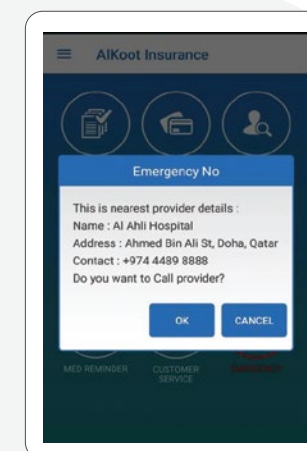
- Al Ahli Hospital
- Al Emadi Hospital
- Turkish Hospital
- Doha Clinic Hospital



Picture 5.27



Picture 5.28



Picture 5.29

6. FAQ

1. I downloaded the application, registered but OTP did not come.

Please ensure your contact details are registered with Al Koot prior to registering for the application. Once the contact details are registered, OTP will come to specified mobile number. Please call our 247/ call center to register: +974 4040 2000

2. When I login, I receive "User ID is invalid" error

Please always use the same User ID which you used for initial registration, e.g. if you registered with Al Koot ID and then try to login using email address as User ID, the system will not recognize it. Please ensure you are inputting the correct User ID (Al Koot ID number or email address or mobile number)

3. I forgot my PIN

Please follow instructions in section 2.4 and use the "Forgot Pin" option

4. I am unable to upload documents when submitting a new claim

Size limit for attaching documents is 3MB with 5 pictures max. Supported formats are: .pdf, .png, .jpeg. If you documents are heavier or you have more pages, we recommend downloading any mobile scanner application and submit the claim using the scanned pages

7. Technical support

For any technical issues with the application, mobile app not working, system errors, kindly contact our IT Support helpdesk: itsupport@alkoot-medical.com

