

Individual Medical Insurance



الإسلامية للتأمين
Islamic Insurance
QATAR ISLAMIC INSURANCE GROUP





As the pioneer of Takaful insurance in Qatar, we offer a range of medical plans for individual and families that are looking for renowned services. From local coverage to international coverage, we got you covered no matter your requirements.

In addition to the above, we offer other plans that are suitable for your RP renewal purposes or to bring your loved ones over to Qatar on visit.



INSURING YOUR WELL-BEING

QIIG INDIVIDUAL MEDICAL INSURANCE PRODUCTS



(Currency in Qatari Riyals)

Benefit Description	Basic Plan	Classic Plan	Executive Plan	V.I.P Plan
Territorial Limit	Qatar	Qatar, Arab Countries & South East Asia	World Wide excluding USA & Canada	World Wide
Annual Maximum Limit per Person	QR. 25,000 / QR 50,000	QR 50,000 / QR 100,000	QR 250,000 / 500,000	QR 500,000 / 1M

Inpatient & Daycare				
Hospital Accommodation & Services	Covered	Covered	Covered	Covered
ICU	Covered	Covered	Covered	Covered
Consultant's, Physician's, Surgeon's & Anesthetist's Fees	Covered	Covered	Covered	Covered
Physiotherapy Charges	Covered	Covered	Covered	Covered
Nursing at Home, for recovery and in lieu of a hospital stay up to a maximum of 28 days per admission or procedure: - maximum benefit per person per year	Covered	Covered	Covered	Covered
Coinsurance for inpatient treatments	0%	0%	0%	0%

Outpatient				
Network	RN	GN/RN	GN+/GN/RN	GN+/GN/RN
Consultations:	Covered	Covered	Covered	Covered
maximum per visit benefit at non-Designated Providers	80 % of customary charge (UCR)	80 % of customary charge (UCR)	80 % of customary charge (UCR)	80 % of customary charge (UCR)
Diagnostics (x-ray, MRI, CT scan, ultra sound, etc.)	Covered	Covered	Covered	Covered
Laboratory	Covered	Covered	Covered	Covered

Prescriptions	Covered	Covered	Covered	Covered
Physiotherapy: maximum fee per session at Designated Providers	10 Sessions	10 Sessions	12 Sessions	12 Sessions
maximum fee per session at non-Designated Providers	80 % of customary charge (UCR)	80 % of customary charge (UCR)	80 % of customary charge (UCR)	80 % of customary charge (UCR)
Emergency Treatment Abroad During Business Trips and Holidays: -maximum period of 60 days duration per annum	Not Covered	World Wide cover, subject to 80% of the incurred cost within the territorial limit and reasonable & customary charges of the country of residence for outside territorial limits.	World Wide cover, subject to Full Refund of the incurred cost within the territorial limit and reasonable & customary charges of the country of residence for outside territorial limits.	World Wide cover, subject to Full Refund of the incurred cost with reasonable & customary charges of the country of residence.
Treatment Outside Country of Residence other than Emergency -cover available within the territorial limit only a) with prior approval	NIL	80% of actual cost	80% of actual cost	80% of actual cost
b) without prior approval	NIL	80% of actual cost up to a maximum of 80% of the usual common costs as per Qatari Network tariff for same or similar treatment.	80% of actual cost up to a maximum of 80% of the usual common costs as per Qatari Network tariff for same or similar treatment.	80% of actual cost up to a maximum of 80% of the usual common costs as per Qatari Network tariff for same or similar treatment.
Deductible (per outpatient consultation)	QR 25 / 50	QR 25 / 50	QR 25 / 50	QR 25 / 50
Coinsurance for Treatment at Non- designated Providers, excluding Government Hospitals & Health Centers	20%	20%	20%	20%
Vaccination for Children maximum limit per children below 6 years old.	Not Covered	QR 500/-	QR 750/-	QR 750/-

Optional benefits

Maternity -maximum limit per person per year (limited to 1 delivery/abortion per person per year):	up to QAR 10,000	up to QAR 15,000	up to QAR 20,000	up to QAR 25,000
Waiting Period	280 days	280 days	280 days	280 days
Coinsurance for maternity treatments	20%	20%	20%	20%

Dental - Consultations, Extractions, Amalgam Fillings, Composite Fillings, Glass Ionomer, Root Canal Treatment & Gum Treatment maximum limit per person per year:	QR 2,000	QR 2,000	QR 2,000/ 3,000	QR 2,000 / 3,000 / 5,000
Coinsurance for Dental Treatments	20%	20%	20%	20%
Enhanced Dental covering Crown and Cleaning and Polishing	Not Applicable	Not Applicable	QR. 500	QR. 500 / QR 1,000
Coinsurance for Dental Treatments	Not Applicable	Not Applicable	50%	50%
Optical including frames - Vision Tests for Errors of Refraction & one Prescribed Lense/s per person per year -maximum limit per person per year):	QR 700	QR 700/QR 1,000	QR 1,000/QR 1,500	QR 1,000 - 2,500
Coinsurance for Optical Treatments	20%	20%	20%	20%
Pre-existing & Chronic Conditions for Inpatient & Outpatient (3 months waiting period) -maximum limit per person per year	As per the filled MAF up to QR 5,000 PPPY	As per the filled MAF up to QR 5,000 PPPY	As per the filled MAF up to QR 5,000 PPPY	As per the filled MAF up to QR 7,000 PPPY
Psychiatric Treatment	Not Covered	Not Covered	QR 2,500	QR 2,500 / 5,000



OUR OTHER INSURANCE PRODUCTS

**MOTOR
INSURANCE**



**PROPERTY
INSURANCE**



**LIFE &
MEDICAL
INSURANCE**



**GENERAL
INSURANCE**



**ENGINEERING
INSURANCE**



**ENERGY
INSURANCE**



**MARINE &
AVIATION
INSURANCE**



**LIABILITY
INSURANCE**





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