



**Basic Plans available for online purchase
SANAD and EBP Individual**

SANAD – a unique pre-underwritten product which provides the minimum (basic) benefits stipulated by DHA, designed specifically for Dependents (spouse, children, siblings and parents) holding Dubai Residence Visa

- ✚ SANAD product is, as well, available for Northern Emirates visa holders, however, policy must be issued through UIC Health Portal.
- ✚ SANAD product is not applicable for Abu Dhabi visa holders. Instead, we may offer one of our AUH Enhanced Individual Plans

EBP Individual (Essential Benefit Plan) – pre-underwritten product which provides the minimum (basic) benefits stipulated by DHA, designed specifically for employees earning salary of AED 4,000 or less on a monthly basis, and holding Dubai Residence Visa

- ✚ EBP Individual is neither applicable for Northern Emirates, nor for Abu Dhabi visa holders. Instead, we may offer one of our Enhanced Individual plans.

New policy purchase

Please prepare below documents needed for successful purchase:

For SANAD:

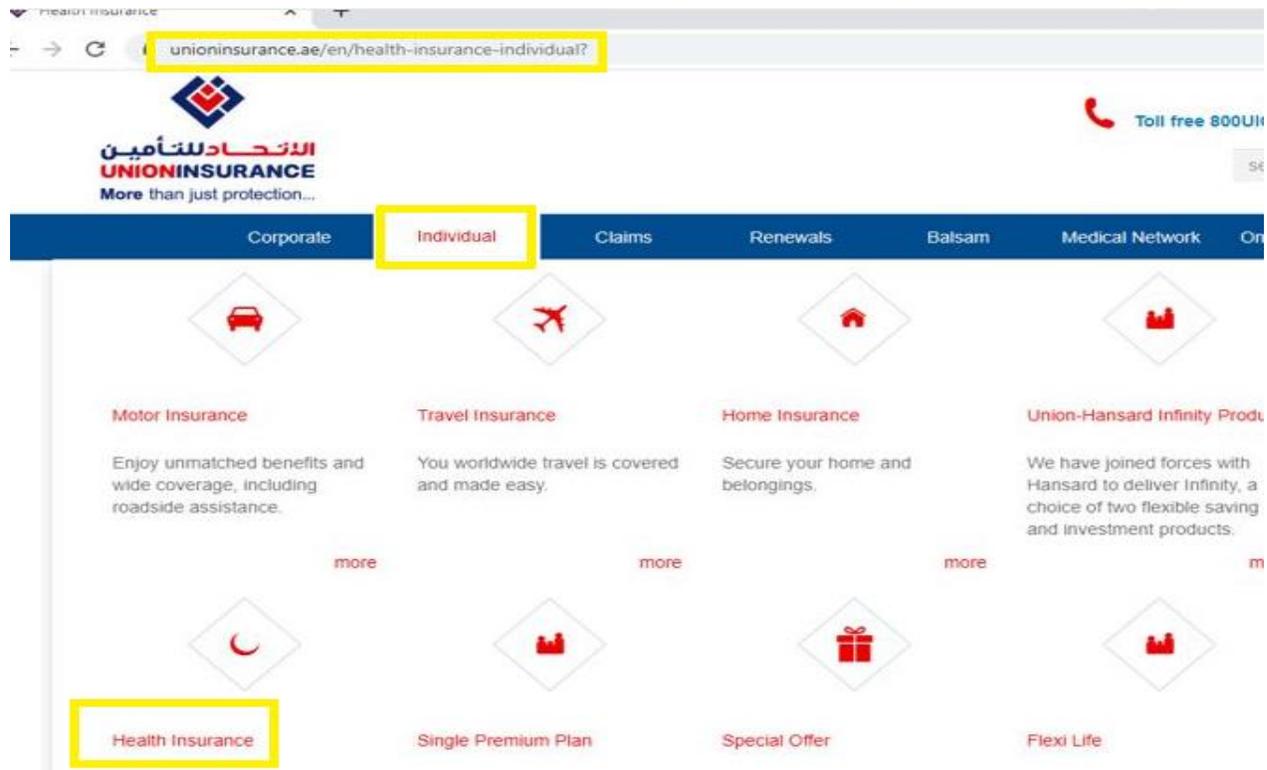
- ✚ Sponsor's Residence Visa
- ✚ Insured person's Residence Visa, Passport and Emirates ID
- ✚ Medical Application Form* dully filled and signed - only for married females.
*Once you select marital status & gender of insured person as "married female", MAF will be displayed to you for downloading. More about medical underwriting for married females on page 12

For EBP Individual:

- ✚ Sponsor's Residence Visa if Sponsor is individual or Trade license if Sponsor is the company
 - ✚ Insured person's Residence Visa, Passport and Emirates ID
 - ✚ Salary Declaration Form signed by Sponsor (if Sponsor is a company – printed on the letterhead and stamped). Salary Declaration Form can be downloaded from the Website, Health Portal or Medical Share Point link
- If visa and Emirates ID are not available, kindly prepare E-visa and Emirates ID Application form



Step 1 - Open the UIC Website www.unioninsurance.ae . From the navigation panel, select “Individual”, and then select “Health Insurance”, as per below screenshot:



Step 2 – from the tab “Products”, select the desired product from the left side menu

Products Team Medical Network Claim Pro

SANAD

“Sanad is a unique individual medical product developed specially for dependents (spouse, child & parents) holding Dubai visa. As a “ready-made” product, there is no need for health declaration nor medical history. Apart from ease of application we have also been mindful of the pricing, thus, we offer you excellent competitive rates. With Sanad, your peace of mind is ensured as Sanad is economical, secure and compliant with the minimum health insurance requirement of the Dubai Health Authority. Simply submit the required documents and your policy will be activated through your Emirates ID for easy and quick use. ”

Age Band	Sanad Premium Rates per person <small>*Exclusive of VAT</small>
0-5	755



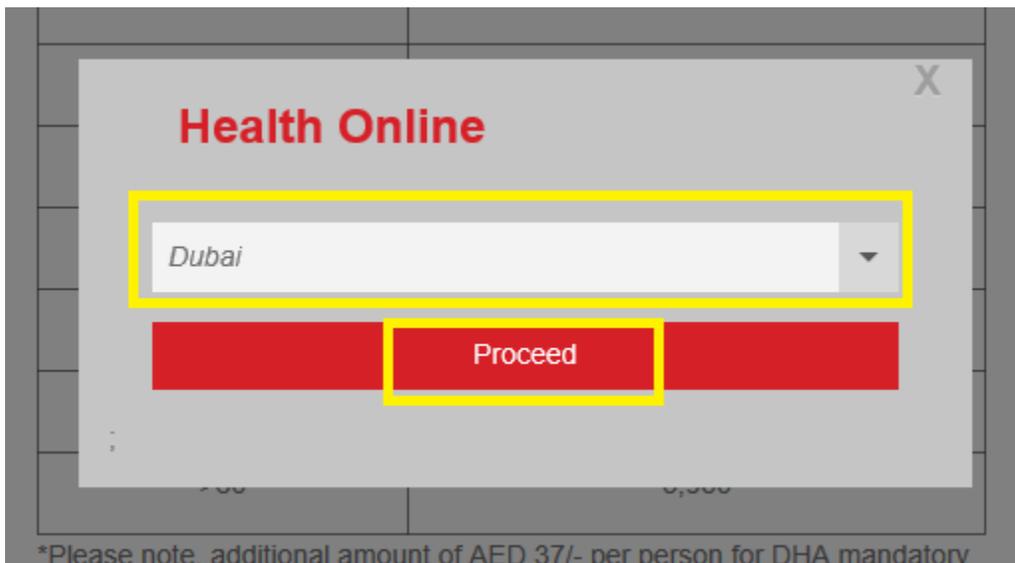
Step 3 – scroll down till the end of the page and select “Buy Online”. On the same page, you may see and download TOB, however the same will be provided after purchase along with other policy documents.

36-40	1,500
41-45	1,500
46-50	1,950
51-55	1,950
56-60	1,950
>60	3,950

*Please note, additional amount of AED 37/- per person for DHA mandatory Patient Support Program (PSP) shall be charged on the premium.



Step 4 – select the Emirate (Reminder: It must be Dubai, as Basic products are not available for purchase in other Emirates) and click “Proceed”





Note: If you are UIC Employee and buying the policy on behalf of your client, please enter your Production code in next step

Are you buying policy for?

* My Client

Enter the Source Code

* Source Code

Submit

Step 5 – Enter the Sponsor details as per instruction in each field, upload Sponsor’s visa/TL and click “Save and proceed”. Continue with entering the Insured person details. If you need additional explanation for the exact field, please refer to the “ ? ” sign on the right side of each field

- The email address which is entered in the field “Sponsor email” will be used to receive the policy once purchase is completed, hence kindly make sure it is correct. Also, the Sponsor’s mobile number will be used to track the policy, therefore make sure it is inserted correctly.
- Backdating is not allowed as per the Law.

1

SPONSOR DETAILS

* Name ?

Dubai ?

* UID No

* 971 xx xxxxxxx ?

2

INSURED DETAILS

* Policy Start Date (dd/mm/yyyy)

* Policy End Date

* First Name ?

Middle Name ?

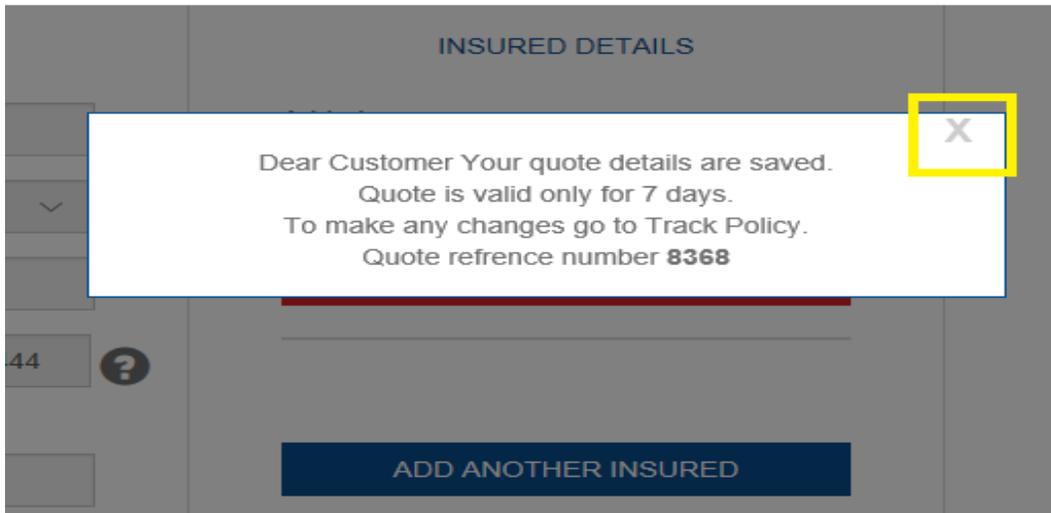
3

QUOTE



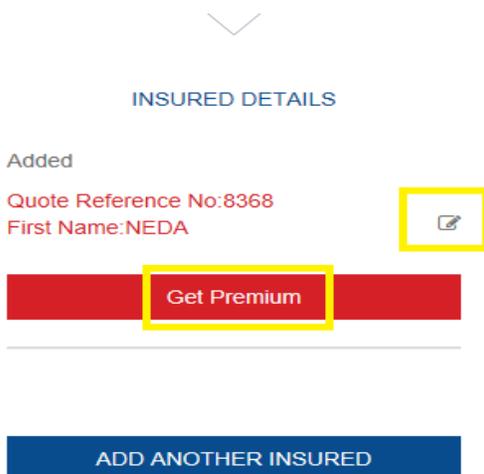
Step 6 – fill all the fields, upload required documents, and click “Save details”. You will receive below pop-up message and you may close it on “X” sign to proceed.

- ✚ It is mentioned that quote is valid for 7 days. It means you may complete your purchase within 7 days by recalling details as per the Sponsor’s mobile number from the Tracking page. After 7th day, you must fill all details again.



Step 7 – after saving the quote, you will be directed to the below page. If you need to edit your application, please click on the Edit sign from the right side. If all details are true and correct, please click on “Get Premium” button to proceed. While on this page, you may as well add another insured, if any.

- ✚ Editing is not possible once the premium is generated. If any correction is needed after the premium is generated, you must submit new application.





Step 8 – after proceeding with “Get Premium” button, the system will inform you on the errors, if any. Please follow the instructions and correct the fields by clicking the Edit sign from the right side, as shown below. Once you correct all fields, click on “Save details”, close the pop-up message on “X” sign and click again “Get Premium”

INSURED DETAILS

- Select policy start date
- Select policy end date
- Enter EID Application No

Added

Quote Reference No:8368

First Name:NEDA

Get Premium

✚ While filling the application, please pay close attention to the field “Visa File number” and type it correctly as per Visa page and as well to the field “Member type” and chose it accordingly to the member status.

201/2017/ [REDACTED] ?

No v

[REDACTED]

Member Type v ?

Documents

Passport copy: Choose file



One of the most common errors which might happen is “Member not validated”.

This means that Member type is selected wrongly, or one of the following is incorrect: Visa File number, Date of Birth, Gender, Nationality or Passport number.

INSURED DETAILS

- Member not validated

Added

Quote Reference No:8368

First Name:NEDA 

[Get Premium](#)

[More about Visa File Number and other important data from the documents on the page 13](#)

Step 9 – once all errors are corrected using the “Edit” button, the premium will be generated from the right side, as shown below. Please read the declarations and tick the boxes next to it to proceed.

<p>INSURED DETAILS</p> <p>Added</p> <p>Quote Reference No:8368</p> <p>First Name:NEDA</p> <p>Get Premium</p> <hr/> <p>ADD ANOTHER INSURED</p>	<p>QUOTE</p> <p>Insured Name NEDA</p> <p>Premium AED 1613.85</p> <p><input checked="" type="checkbox"/> I understand and acknowledge any pregnancy not declared at the time of this application's coverage will be at the sole discretion of the insurer. The insurer has the right to not cover any maternity claims to any undeclared pregnancy. I also acknowledge and understand any pregnancy, which arises within forty calendar days from the date of this application; coverage will also be at the discretion of the insurer</p> <p>* Premium includes VAT as applicable.</p> <hr/> <p>Total AED 1613.85</p> <p><input checked="" type="checkbox"/> I confirm that given information is true and accept the Insurance Terms & Conditions</p>
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Step 10 – after reading & ticking declaration forms, you will be directed to Tracking page. Make sure the policy you want to purchase is selected (the right-side tick box).
If you have applied for more than one policy, you may select them all, and click “Buy Online”.

BUY ONLINE

TRACK POLICY

Sponsor Mobile No :

Eg : 971-xx-xxxxxxx

SEARCH

Sponsor Name	Email	Mobile
NEDA	NEDA@GMAIL.COM	971-54-4444444

Reference No	Product	Insured Name	Status	Edit	Premium	Select
8368	SANAD	NEDA VUKOVIC	Draft	Edit	AED 1613.85	<input checked="" type="checkbox"/>
Total					AED 1613.85	

BUY ONLINE

Step 11 – Fill the Billing details (Card holder information) and click on “Proceed”

Billing Details Please Proceed Your Transaction

First Name

Last Name

Billing Address

Country

State / Province

City

Zip Code

Email Address

Mobile Number

Phone Number

Area Code

Proceed



Step 12 – Select your payment option (For example: VISA card), type the card details and click “Pay now”

- Please do NOT close the page until payment is under process. You may close it once you see displayed message that your payment is successful and policy documents will be emailed to provided Sponsor’s email address. Email should be received immediately along with the Policy contract, Certificate of Insurance (COI), E-card copy and Invoice.

Choose your payment options

Payment Option

UnionPay 银联
 Mastercard
 VISA
 VISA Checkout

Card Number

Card Holder Name

Expiry Date

Month Year

CVV Number

Payment Currency

unioninsurance.ae/Dhahealth/HealthOnline.aspx?productId=334&emirate=3

Toll free 800UIC4U(84248) info@unioninsurance.ae

search English

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Dear Customer, thank you for buying policy with Union Insurance,
your policy certificate and policy contract has been sent to your registered email id.Please check.

<p>about Us</p> <p>Company Profile</p> <p>Vision, Mission and Core</p>	<p>Individual</p> <p>Motor Insurance</p> <p>Travel Insurance</p>	<p>Corporate</p> <p>Group Health Insurance</p> <p>Group Life Insurance</p>	<p>Media Centre</p> <p>Press Release</p> <p>In the Media</p>	<p>HR Corner</p> <p>Our Philosophy</p> <p>Symphony of Synergy</p>	<p>Quick Links</p> <p>Bancassurance</p> <p>Motor Renewal</p>	<p>Contact Us</p>
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Tracking the application

Step 1 - Follow the steps 1, 2 and 3 from the beginning of this Guidelines for “New policy purchase”: From the www.unioninsurance.ae , select Individual - Health Insurance – Sanad / EBP – Buy Online – Dubai. After selecting the Emirate, below page will be shown. Click on the “Track policy” and insert Sponsor’s mobile number to recall the quote/policy:

BUY ONLINE

TRACK POLICY

Sponsor Mobile No :

Eg : 971-xx-xxxxxxx

SEARCH

Sponsor Name	Email	Mobile
[REDACTED]	[REDACTED]	[REDACTED] 971-50-[REDACTED]

Reference No	Product	Insured Name	Status	Edit	Premium	Select
8382	SANAD	[REDACTED]	Draft	Edit	AED 4186.35	☑
8383	SANAD	[REDACTED]	Approved by UIC		AED 2086.35	☑
Total					AED 6272.700000000001	

BUY ONLINE

If the policy status is:

- ✚ Draft: application needs to be edited using the “Edit” sign
- ✚ Approved by UIC: policy is ready for purchase



Renewals

Only policies which have been issued online last year, can be renewed online for next year. Policies issued through UIC Health Portal, should be renewed through the Portal as well.

Follow the steps 1 and 2 from the beginning of this Guidelines and then select “Renew online”

earning a monthly gross salary of AED 4,000 or less. The EBP enables individuals with low salary band to obtain the basic health insurance with an economic rate of AED 525 (Exclusive of VAT).

*Please note, additional amount of AED 37/- per person for DHA mandatory Patient Support Program (PSP) shall be charged on the premium.



Recall the last year policy as per the Sponsor’s mobile number:

Sponsor Mobile No : * 971

Eg : 971-xx-xxxxxxx

RENEWAL SEARCH

Important note: Policy cannot be renewed until it is edited. Please click on “Edit” button and insert missing information (Reminder: Last year we didn’t collect Visa file numbers, hence please insert this information along with others, if any, as per the fields displayed to you)

Reference No	Product	Insured Name	Status	Edit	Premium	Select
8368	SANAD	NEDA VUKOVIC	Draft	Edit	AED 1613.85	<input checked="" type="checkbox"/>
Total					AED 1613.85	





Maternity

As showed in this Guidelines, buying and renewing basic individual policy is seamless process with no medical underwriting (insert data, attach documents, settle the payment and receive the policy automatically)

However, all married females applying for SANAD policy are subject to medical underwriting and Medical Application Form is mandatory to be attached in corresponding field.

Insured Person (Full Name):				
Contact Number:				
Is the insured pregnant?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Have there been any complications to date?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Is insured person trying to get pregnant?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Is insured person undergoing any form of fertility treatment?	<input type="checkbox"/>	YES	<input type="checkbox"/>	NO
Please mention the last Menstrual period date. (Kindly fill "Not Applicable" if you are in menopause)		Date:	<input type="text"/>	

Once dully filled and signed MAF is attached, your application will be evaluated by UW team and only in this case, policy cannot be purchased "on the spot".

Our turnaround time for evaluation is 1 working day. Please follow the status of your application by tracking the policy as per Sponsor's mobile number. Once the policy is evaluated by UW team, the status will be displayed as "Approved by UIC" and you may continue with the usual purchase process.

8383	SANAD	<input type="checkbox"/>	Approved by UIC	AED 2086.35	<input checked="" type="checkbox"/>
Total			AED 6272.70000000001		

[BUY ONLINE](#)



Visa File number and other important numbers in the documents

- ✚ Visa File number can be found on E-visa or Resident visa, and it must be inserted in the exact format as on the visa: xxx/xxxx/xxxxxxx (including sign “ / “)
- ✚ Passport number and UID number as well are available on E-Visa or Resident visa

✚ Residency Visa stamped in the passport:



✚ E-Visa (Entry Visa, Employment Visa):



FEDERAL AUTHORITY FOR IDENTITY & CITIZENSHIP

eVisa - إذن دخول الكتروني

إقامة
RESIDENCE

ENTRY PERMIT NO : [Redacted] → File Number

Date & Place of Issue : 29/08/2019

U.I.D No : [Redacted] → UID Number

Allowed to enter U.A.E to : [Redacted]

Full Name : [Redacted]

Nationality : JORDAN

Passport No : Normal / [Redacted] → Passport Number



✚ Emirates ID Number



✚ Emirates ID Application number (If Emirates ID is not available)

قدم بتاريخ SUBMITTED ON	29-10-2019 20:36	<p>إستمارة تسجيل REGISTRATION FORM</p> <p>رقم الطلب APPLICATION NUMBER</p> <p>784-XXXXXX</p> <p>Emirates ID Application Number</p>
رقم الإصال RECEIPT NO.	XXXXXXXXXX	
رقم العملية TRANSACTION NO.	XXXXXXXXXX	
الرسوم المدفوعة AMOUNT PAID	AED 340.0	<p>APPLIED CARD VALIDITY Three years of application date</p> <p>الملاحظات المقدمة للبطاقة تتأثر سنوات من تاريخ إصدار البطاقة</p> <p>واحد EXPAT</p> <p>-15</p>
YOUR MOBILE رقم الهاتف	XXXXXXXXXX	<p>First time registration</p> <p>Applicant has a residency visa applicati under processing (ex. visa issuance, rei transfer, etc) and has no previous recor Federal Authority For Identity & Citiznsh</p> <p>To avoid application cancellation, plei make sure to apply for residence visai 15 days of this application issuance.</p>
الإسم NAME	XXXXXXXXXX	



Birth Certificate Number

Registration Number: [REDACTED] Birth Certificate Number

Name: [REDACTED]

Name of Father: [REDACTED]

Nationality: **Pakistan**

Name of Mother: [REDACTED]

Nationality: **Pakistan**

Date of Birth in Figures: **20/12/2018**