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

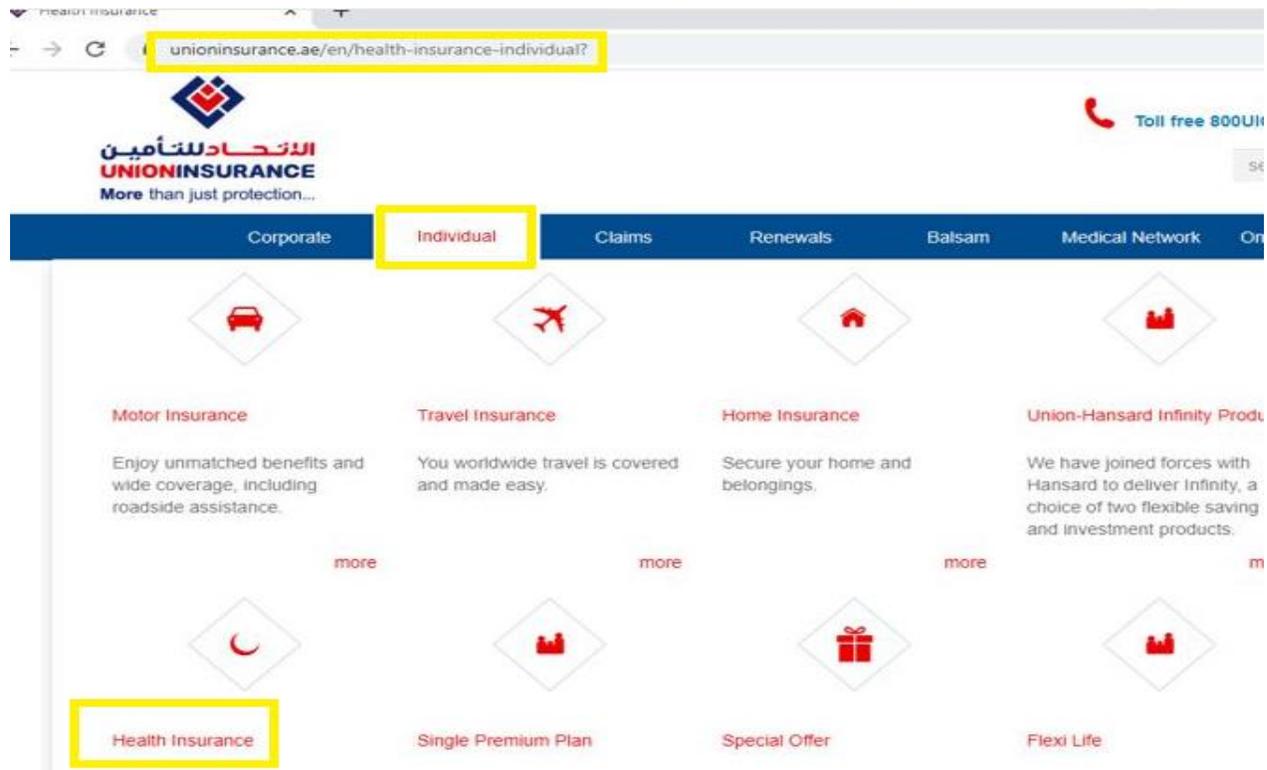Please prepare below documents needed for successful purchase:

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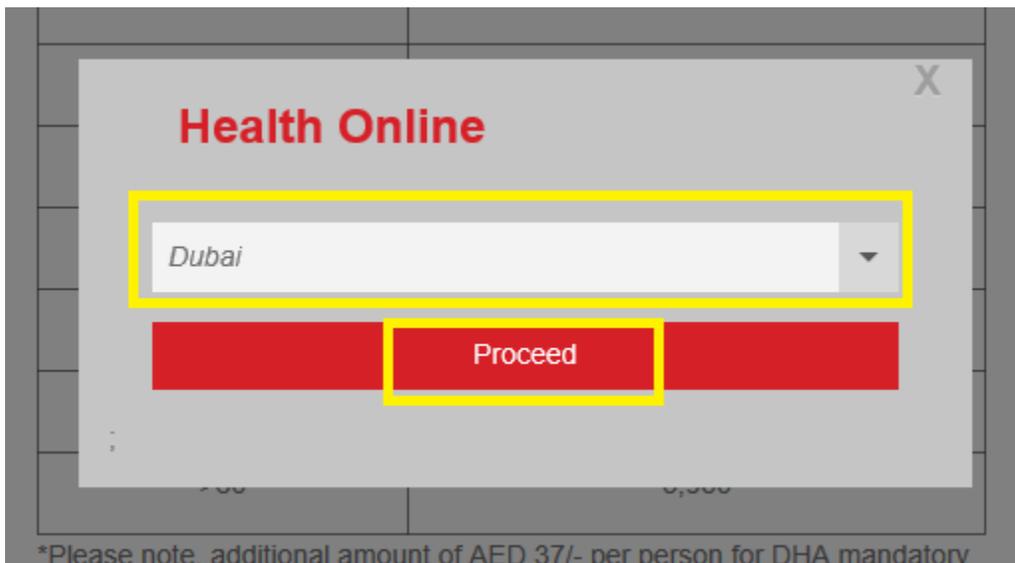
Step 3 – scroll down till the end of the page and select "Buy Online". On the same page, you may see and download TOB, however the same will be provided after purchase along with other policy documents.

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.

Table of benefits 📄   🌙 **BUY ONLINE**   🌙 **RENEW ONLINE**

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

Health Online   X

Dubai ▾

Proceed

*Please note, additional amount of AED 37/- per person for DHA mandatory

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 ▶		2		3
	SPONSOR DETAILS		INSURED DETAILS		QUOTE

SPONSOR DETAILS

* Name   ?

Dubai   ?

* UID No

* 971   xx   xxxxxxx   ?

INSURED DETAILS

* Policy Start Date (dd/mm/yyyy)
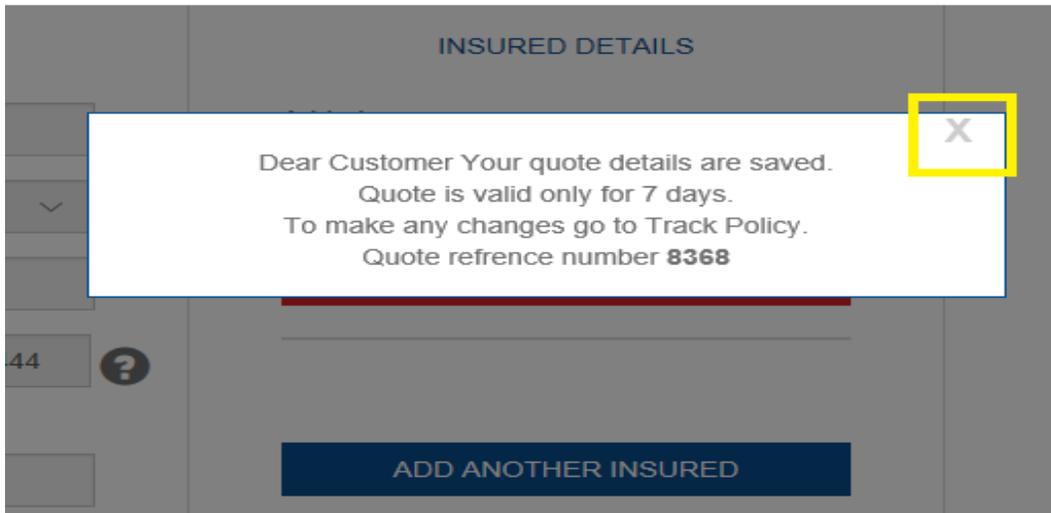
* Policy End Date

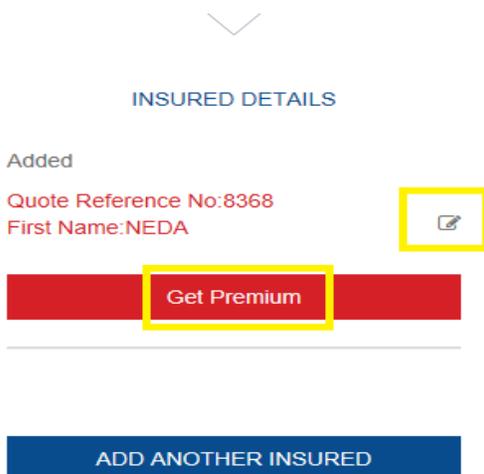* First Name   ?

Middle Name   ?

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 filed "Member type" and chose it accordingly to the member status.**

201/2017/

No

Member Type

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.

INSURED DETAILS

Added

Quote Reference No:8368
First Name:NEDA

Get Premium

ADD ANOTHER INSURED

QUOTE

Insured Name   NEDA

Premium   AED 1613.85

☑ 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

* Premium includes VAT as applicable.

Total   AED 1613.85

☑ I confirm that given information is true and accept the Insurance Terms & Conditions

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".

Step 11 – Fill the Billing details (Card holder information) and click on "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 [AED ⌄]

[PAY NOW]   [CANCEL]

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

📞 Toll free 800UIC4U(84248)   ✉ info@unioninsurance.

[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.

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on, Mission and Core	Travel Insurance	Group Life Insurance	In the Media	Symphony of Synergy	Motor Renewal	

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:

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 polices which have been issued online last year, can be renewed online for next year. Polices issued through UIC Health Portal, should be renewed trough 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.

Table of benefits

BUY ONLINE

RENEW ONLINE

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

Sponsor Mobile No :   *   971   xx   xxxxxxx

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	☑
	Total				AED 1613.85	

BUY ONLINE

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.

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.

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):**

+ **Emirates ID Number**

+ **Emirates ID Application number (If Emirates ID is not available)**

➕ **Birth Certificate Number**