

GLOBAL EMERGENCY

ASSISTANCE SERVICES

Your policy with Sukoon Insurance PJSC (hereinafter referred to as "Sukoon") includes a unique global emergency assistance program provided by Assist America®. This program immediately connects you to qualified healthcare providers, hospitals, pharmacies and other services if you experience an emergency while traveling more than 120 kilometers away from your permanent residence, or in another country, for up to 90 days.

Medical Emergency Assistance

Medical Referrals

Assist America's 24/7 Operations Center is staffed by trained, multilingual assistance personnel who can make immediate recommendations for any emergency situation.

Medical Monitoring

Assist America maintains regular communication with patients, their families and attending medical staff, closely monitoring the quality and course of treatment.

Emergency Medical Evacuation

If appropriate care is not available, Assist America will safely evacuate the member to the nearest qualified medical facility.

Evacuation Transport for Family Members

If a member is evacuated and is traveling with immediate family, Assist America will arrange and pay for either the return of the immediate family members to their place of residence or to the location where the member is evacuated.

Foreign Hospital Admission Assistance

Assist America fosters prompt hospital admission by validating the member's health insurance or advancing funds as needed to the hospital.

Medical Repatriation

When deemed medically necessary, Assist America provides transportation home or to a specified health or rehabilitation facility with a medical or non-medical escort as required.

Prescription Assistance

When a prescription is lost or left behind, Assist America works with the prescribing physician and local pharmacy to replace the member's medicine.

Travel Emergency Assistance

Care of Elder Parents and Minor Children

If an elder parent or younger child who has difficulty traveling alone is left unattended due to the member's medical emergency, Assist America will arrange and pay for one-way economy transportation, with attendants if necessary, to the parent's place of residence.

Compassionate Visit

Assist America will arrange and pay for a family member of a friend to join a member who is traveling alone and is expected to be hospitalized for more than five days.

Return of Mortal Remains (0 Kilometers)

In the event that a member passes away, Assist America will arrange and pay for the required documents, preparation of the remains and transport to a funeral home near the member's place of residence.

Bereavement Reunion

Assist America will arrange and pay for round-trip economy air transportation or other appropriate means of transportation for up to two designated family members to travel to the member's place of death and return to place of original departure.

Early Return

Assist America will pay and arrange for one-way economy transportation in order for a member to return home due to the immediate death of an immediate family member.

Other emergency assistance services include:

Hotel Referrals, Return of Travel Belongings, Lost Luggage and Document Assistance, Legal & Interpreter Referrals, Pre-Trip Information, and Emergency Message Transmission.



Second Medical Opinion

The SMO program allows you to receive a documented second medical opinion on a complex, grave or critical illness diagnosis, directly from a specialist working in a world-class medical institution.

This program provides you peace of mind knowing that the diagnosis has been confirmed and/or that the prescribed treatment is the most appropriate option available locally and internationally. The Second Medical Opinion program includes:

- Confirmation of a diagnosis.
- Evaluation of case where a diagnosis is not yet possible.
- Advice on the best course of treatment.
- Follow up on a case reported previously.

If you would like to request a Second Medical Opinion, visit smo.assistamerica.com and complete the form. Assist America must receive all medical reports, charts, data and relevant medical history pertaining to your medical condition translated in English to initiate the SMO service.

The medical review will be conducted by a licensed physician in a discipline that relates to the condition or diagnosis. A written opinion on the case will be sent to you within 5 U.S. business days of receipt all required information.

How to Activate Services

To activate the services, contact Assist America at:

- Use the **Tap for Help Button on the Mobile App**
- **1-877-488-9857** (Toll Free within the U.S.)
- **1-609-275-4999** (Collect Call outside the U.S.)
- Email medservices@assistamerica.com

Your Assist America Reference Number is: **97-AL-OMN-09083**

Conditions & Limitations:

Assist America pays for all the transportation services it arranges. Requests for reimbursement for medical transport or other services arranged independently by the member will not be accepted. Assist America is not responsible for the cost of medical treatments and other non-medical services received by the member upon a referral made by Assist America.

Assist America will not provide services in the following instances:

- Travel undertaken specifically for securing medical treatment.
- Injuries resulting from participation in acts of war or insurrection.
- Commission of unlawful act(s).
- Attempt at suicide.
- Incidents involving the use of drugs unless prescribed by a physician.
- Transfer of member from one medical facility to another medical facility of similar capabilities and providing a similar level of care.

Download the Mobile App

Access a wide range of global emergency assistance services from your phone by downloading the FREE Assist America Mobile App. Enter your Assist America Reference Number to set up the App: **97-AL-OMN-09083**

- **Voice Over Internet Protocols (VoIP)**
Avoid international phone charges by calling Assist America for free using a Wi-Fi connection.
- **COVID-19 Updates**
Access COVID-19 resources and review the latest health advice and travel updates.
- **Pre-Trip Information**
Access detailed country-specific information to prepare your trip.
- **Travel Alerts**
Receive alerts on urgent global situations that may impact travel.
- **Travel Status Indicator**
A GPS feature letting you know when you are eligible for services.
- **Embassy Locator**
Locate the nearest embassy/consulate of 23 countries.
- **Mobile ID Card**
Your Assist America ID card is conveniently stored within the app.
- **Available in 7 languages**
The app is available in English, Spanish, Arabic, Mandarin, Thai, Bahasa, and French.



Assist America will not evacuate or repatriate a member:

- Without medical authorization.
- With mild lesions, simple injuries such as sprains, simple fractures, or mild sickness which can be treated by local doctors and do not prevent the member from continuing his/her trip or returning home.
- With a pregnancy over six months.
- With mental or nervous disorders unless hospitalized.

Services will not be provided for the following types of travel:

- Trips exceeding 90 days from legal residence without prior notification to Assist America (separate purchase of Expatriate Coverage is available at www.assistamerica.com/expatriate).

While assistance services are available worldwide, transportation response time is directly related to the location/ jurisdiction where an event occurs. Assist America is not responsible for failing to provide services or for delays in the delivery of services caused by strikes or conditions beyond its control, including by way of example and not by limitation, weather conditions, availability of airports, flight conditions, availability of hyperbaric chambers, communications systems, or where rendering of service is limited or prohibited by local laws.

All consulting physicians and attorneys are independent contractors and not under the control or responsibility of Assist America.

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