



Individual Medical Insurance Plans

Terms and Conditions

I unequivocally agree to the following terms and conditions upon purchasing a medical insurance policy:

- This policy cannot be cancelled after issuance for any reason.
- Any delay in renewing the individual medical insurance plan beyond the expiry date of the policy, for any reason whatsoever, may be considered a new policy for the purposes of resetting any applicable waiting periods and fresh health declarations, at the sole discretion of the Insurance company issuing the policy.
- The appointed network administrator that you are under is GlobeMed Qatar.
- Have read and understood my policy benefits, limits, sub-limits, waiting periods, coinsurance, copayments, deductibles, conditions, eligibility criteria, general exclusions.
- I Agree and Confirm that the Insured Person(s) do not suffer from any diseases such as myocardial infarction, high blood pressure, diabetes, cancer, stroke, kidney failure, coronary artery surgery, major organ transplantation, heart valve replacement, high cholesterol and triglyceride, viral hepatitis, hearing loss, speech loss, Alzheimer's disease, chronic liver disease, bacterial meningitis, chronic respiratory disease, or any disability, or physical impairments.
- I acknowledge that I answered all the questions and that the answers are complete and correct, and I agree that any incomplete or incorrect answer or any concealment of information will lead to the forfeiture of my right or benefit from insurance.
- I acknowledge that I legally authorize, without revocation, and have obtained legal authorization from the Insured Person(s) whom I represent, for any medical authority or any person who has information about the Insured Person(s) health condition to submit it to the insurance company. I also Agree that this authorization will remain valid, and I also pledge to provide any information or reports that the company requests me directly. The copy of this authorization is considered valid for the above-mentioned purposes as if it were the original.