

**DUBAI
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DAFZ HEALTH INSURANCE PROGRAM

FREQUENTLY ASKED QUESTIONS



IN PARTNERSHIP WITH:

NGK



What is the DAFZ Health Insurance Program?

The DAFZ Health Insurance Program is offered to DAFZ registered companies, their employees, and their dependents. The program is designed to provide exclusive health insurance plans and pricing to members of the group.

We are working with NGK Hamilton who have partnered up with ADNIC to give you access to health insurance plans that can be customized to your needs.

The program is administered by ADNIC as the insurer and NAS as a third-party administrator (TPA).

What are the benefits of the DAFZ Health Insurance Program?

Our exclusive health insurance program enables you to benefit from comprehensive health insurance plans that are priced competitively. We have a variety of plans available that offer our DAFZ companies the flexibility of customizing their health insurance solution.

Some key benefits are:

1. Coverage for pre-existing conditions with minimal to no underwriting.
2. No minimum number of employees for corporate health insurance plans.
3. Multiple plans options are available including international coverage; optional dental and optical add-ons, and optional co-pay options are available.
4. Flexibility of creating multiple categories within one policy based on employee designation.
5. Open eligibility for lower and higher salary band employees, spouses and children of employees.

Who is ADNIC?

ADNIC stands for Abu Dhabi National Insurance Company. It is a publicly listed company that provides a range of insurance products and services in the United Arab Emirates (UAE).

Some of the products and services offered by ADNIC include motor insurance, health insurance, travel insurance, property insurance, and liability insurance.

The company was established in 1972 and is headquartered in Abu Dhabi and is among the top 3 insurance companies in the UAE.

Who is NAS?

NAS is a Third-Party Administrator that is responsible for processing the insurance claims for ADNIC. As an insured member your health insurance pre-approvals and claims will be managed and administered by NAS.



Who is NGK?

NGK Hamilton Insurance Brokers is an insurance broker based in Dubai, UAE. They have worked alongside the team at DAFZ and ADNIC to manage your health insurance plan. They have a dedicated team that will assist you with; your onboarding process, managing your health insurance plan enrollments (when you need to add or remove a member on your health insurance plan), invoicing and billing, advice and guidance on selecting the right plan and general customer support.

Health Insurance Eligibility and Onboarding Requirements

At DAFZ, we have exclusive plans with ADNIC, one of the UAE’s leading health insurance providers. These plans and their competitive prices are exclusive to DAFZ registered companies, employees, and their dependents.

Who is Eligible to enroll in the health insurance program?

- DAFZ registered companies
- Employees of DAFZ registered companies who would like to enroll their dependents
- Members holding a DAFZ visa (such as talent pass holders)

What are the onboarding requirements?

We have outlined the onboarding requirements below to give you a better understanding of what you need to apply for an insurance policy.

Health Insurance Plans for Individuals and their Dependents

Document	Requirement
Individual Health Insurance Application Form	Policyholder to complete and sign this form
KYC Form	Policyholder to complete and sign this form
Passport, EID and Visa Copies	Required for the policyholder and the members to be insured Entry Permit and Emirates ID Application Form is also accepted
Quotation & Table of Benefits	Signed by the policyholder



Health Insurance Plans for Companies and their Employees

Document	Requirement
Group Health Insurance Application Form	Company to complete and sign this form
KYC Form	Company to complete and sign this form
Passport, EID and Visa Copies	Required for the Authorised Signatories and shareholders holding more than %25 ownership of the company
Company Trade License	Required
Company VAT Certificate	Required
Company Memorandum of Association	Required
Etihad Credit Bureau Form	Signed and Stamped
Central Bank of UAE Requirement Form	Signed and Stamped
Census List	Completed with all the information of the members to be insured
Quotation & Table of Benefits	Signed and stamped

If you have any questions, please reach out to the team at NGK Hamilton Insurance Brokers who will be able to guide you further.

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