

De Montfort University Dubai Campus

Student Medical Insurance Policy – January 2026

Benefits	Details
Policy Period	January 2026 – December 2026
Territory	United Arab Emirates
Out of area accidental & emergency treatment	Extended worldwide includes USA & Canada
Third party administrator	NLGI – In House TPA
Annual limit per person	AED 150,000/-
Pre - existing & chronic conditions	Covered up to annual limit
Network	Gold Network
Basis of claims settlement	Within UAE within Network 100% on direct settlement basis Within UAE Outside Network 80% reimbursement subject to reasonable and customary tariffs and rates Outside UAE within Geographic Scope of Territory 80% reimbursement subject to reasonable and customary tariffs and rates (only on emergencies)
Deductible	20% up to AED 50/-
Repatriation costs (mortal remains)	Covered up to AED 7500/-
Prescription Drugs	Covered in full with 10% co-pay
Diagnostic Tests	Covered
Road ambulance	For Medical Emergency Cases Only
Physiotherapy	Covered for 15 sessions with prior approval
Home Nursing	Covered with a limit of AED 2500
Vitamin Cover	Vitamins can be covered if medically necessary and is prescribed as part of treatment
Psychiatric Treatment	Not covered
Alternative medicine therapy	AED 1600/- on reimbursement basis
Routine Dental	Not covered
Maternity Benefits	Not covered
Routine Optical	Not covered
Incidental Companion expense	Covered up to AED 100/- per day if patient is below 18 years of age
Cash Benefit	AED 400/- per day for a maximum of 20 days for all inpatient hospitalizations that are not submitted to the insurance company

Annual premium per person per year (Excluding BAMA and VAT) : AED 1890

For any further details, please contact the Visa Office on +971 497 6127 / 6128

Kindly fill in all the relevant details according to your valid passport and Visa.

Given Name		Email Address	
		Passport Number	
Sur Name		Nationality	
DMU Student ID		Gender	
Course		Visa Issue Date	
Date Of Birth		UID NO	
Mobile Number (UAE)		Emirates ID NO	
Signature		Date	