

**BAHRAIN, KUWAIT, OMAN,
QATAR, SAUDI ARABIA AND THE
UNITED ARAB EMIRATES***

*Applications from UAE residents can only be submitted via financial advisers regulated in the Dubai International Financial Centre (DIFC)

**For advisers only.
Not for use with customers.**

Last updated: November 2024

This document contains our current list of recommended medical facilities/clinics along with details of our standard fees in respect to the arrangement of pre-issuance medical examinations and medical tests that may be required to underwrite an application when certain thresholds of cover are exceeded.

Recommended Doctor's Clinics

Bahrain

Clinic	Address		Direct billing available
Awali Hospital	Al Jamarah Avenue, Awali 945, Bahrain	Tel: +973 1 775 7600/3333	No*
Bahrain Specialist Hospital	Building 2743, Road 2442, Block: 324, PO Box 10588, Bahrain	Tel: +973 1 781 2222	No*
International Hospital of Bahrain	PO BOX 1084, Budaiya Road, Jidhafs, Manama, Bahrain	Tel: +973 1 759 8222 Fax: +973 1 759 0495	No*
Royal Bahrain Hospital	Road 29, Building 119, King Abdul Aziz Avenue, Block 329, Manama, Bahrain	Tel: +973 1 724 6800 Toll free: 8000 1090	No*

Kingdom of Saudi Arabia (KSA)

Clinic	Address	Contact details	Direct billing available
Dr Sulaiman Al Habib Olaya Medical Complex	King Fahd Road, Al Olaya, Riyadh 12214	Tel: +966 11 525 9999	No*
Olaya Medical Center	As Sulimaniyah, Riyadh 12223	Tel: +966 11 464 5501	No*
KIMS Jarir Medical Center	Jarir Street, Al Malaz, Riyadh 11496	Tel: +966 11 477 7471	No*
Wahat Al Shifa Polyclinic 1	Al-Hassan Bin Omar, Al-Masani 2393, Medina 2393 42313	Tel: +966 14 828 8202	No*
First Clinic Al Zahra	Al-Zahra'a Ahmad Al Khatib, Al-Zahra'a, Al Zahra, Jeddah	Tel: +966 92 002 9090	No*
Yanbu National Hospital	Anwah Street, An Nawah, Yanbu 46456	Tel: +966 14 396 2000	No*
Al Fares Crestal Medical	Rashedyah Dist, Makkah Al Mukarmah, Makkah Province	Tel: +966 12 527 7222	No*
Gulf Asian Medical Center	King Abdul Aziz Road, Jubail City Center, Al Jubail 35514	Tel: +966 13 362 7121	No*
Dar Al Afia	Khaleej Road, Al Jawharah, Damman 32422	Tel: +966 92 000 9366	No*

Kuwait

Clinic	Address	Contact details	Direct billing available
International Clinic	PO BOX 6649, Salmiya, 22077 Kuwait	Tel: +965 573 9277 Fax: +965 575 4056	No*
Kuwait Clinic	PO BOX 27292, Safat, 13133 Kuwait	Tel: +965 573 9277 Fax: +965 572 9165	No*
Al Seef Hospital	Salmiya, Belajat Street, PO Box 36904, Ras Al-Salmiya 24760	Tel: +965 1 88 11 22	No*
Al Salam International Hospital	Port Said Street, Bneid Al Gar Kuwait City, 36202, Kuwait	Tel: +965 183 0003	No*

Oman

Clinic	Address	Contact details	Direct billing available
Hatat Polyclinic	4401 Street, Municipality of Al Seed OM-122 Ruwi, PO Box 1475, Muscat, Oman	Tel: +968 2 456 3641	No*
Muscat Private Hospital	PO Box 79, 133 Al Khuwai, Muscat, Sultanate of Oman	Tel: +968 2 459 2600 Fax: +968 2 459 6025	No*
Burjeel Hospital	Al Khuwair, Muscat, Oman	Tel: +968 24 399 777	No*
KIMS Oman Hospital	PO Box 1522, PC. 114, Ruwi, Darsit, Muscat	Tel: +968 2 476 0100 / 200 / 300	No*
Al Raffah Hospital	Ghubra Roundabout, Ghubra, Muscat, Oman	Tel: +968 24 618 900	No*

Qatar

Clinic	Address	Contact details	Direct billing available
American Hospital of Doha	PO Box 22314, Al-Muntazah, Doha, Qatar	Tel: +974 (4) 442 1999 Fax: +974 (4) 442 4888	Yes
Doha Clinic Hospital	New El-Merqab Street, Fariq Al-Nasr, PO Box 9958, Doha, Qatar	Tel: +974 (4) 438 4333 Fax: +974 (4) 432 7303	Yes
Gulf Laboratory & x-ray	40 Al Kinana Street, Al Mirqab (Al Nasr), PO Box 7613, Doha, Qatar	Tel: +974 (4) 442 0900 Fax: +974 (4) 442 1900	Yes
Al Ahli Hospital	Ahmad Bin Ali Street, PO Box 6401, Doha, Qatar	Tel: +974 (4) 489 8888	No*

* Where direct billing is not available, our medical fee reimbursement form ref (IPMEGCC008) must be completed to reclaim any costs incurred in obtain the required tests.

You can download the medical fee reimbursement form from our website:
<https://advisers.fpinternational.com/>

Doctor's Clinics

This document contains our approved list of doctor's clinics along with how much we will pay towards the cost of the medical tests that may be required to underwrite an application.

Abu Dhabi

Clinic	Address	Contact details
Health Shield Medical Centre	Ministries Complex, Al Salam Street, Abu Dhabi	Tel: 02 698 9999 Email: info@capital-health.ae Website: www/healthshield.ae/
Harley Street Medical Centre	Villas A18-23, Marina Village, Abu Dhabi	Trisha Henriques Tel: 02 613 3999 Email: ceooffice@hsmc.ae Website: www.hsmc.ae

Ajman

Clinic	Address	Contact details
Prime Medical Centre – Ajman	Ground Floor, Grand Mall, Rashidiya, Sheikh Khalifa Bin Zayed Street, Rashidiya, Ajman	Tel: 04 707 0999 Email: drnand@primehealth.ae Website: www.primehealth.ae

Dubai

Clinic	Address	
Prime Medical Centre (Jumeirah)	Al Ferdous 1, Al Wasl Rd, Jumeirah, Dubai	
Prime Medical Centre (Deira)	2nd Floor, Reef Mall, Salahudin Road, Deira, Dubai	
Prime Medical Centre (Barsha Heights)	Onyx Tower 1, The Greens, Sheikh Zayed Road, Dubai	
Prime Medical Centre (Mizhar)	Arabian Centre, Al Khawaneej Road, Mizhar, Dubai	
Prime Medical Centre (Motor City)	First Floor, West Arcade, First Avenue Mall, Motor City, Dubai	
Prime Medical Centre (Al Qusais)	Ground Floor, Al Qusais Plaza, Damascus Street, Al Qusais, Dubai	
Prime Medical Centre (Burjuman)	S3 Floor, Burjaman Center, Sheikh Khalifa Bin Zayed Street, Dubai	
Prime Medical Centre (SZR)	Near Noor Islamic Bank Metro Station, 3rd Interchange, SZR, Dubai	
Prime Medical Centres Contact details (for all branches): Tel: 04 707 0999 Email: drnand@primehealth.ae Website: www.primehealth.ae		
Clinic	Address	
Harley International Medical Clinic (Mankhool)	D103 Nashwan Building, Mankhool Area, Dubai	
Harley International Medical Clinic (Al Barsha)	2nd Floor, 202 Al Attar Business Center, Al Barsha, Dubai	
Harley International Medical Clinics Contact details (for all branches): Telephone: 04 398 9988 Email: harleycl@emirates.net.ae Website: www.harleycl.com		
Clinic	Address	Contact details
General Medical Clinic (Jumeirah)	Al Jimi, Aln Abu Dhabi1ST Floor, Al Magrudy Shopping Complex, Beach Road, Jumeirah, Dubai	Tel: 04 349 4888 / 04 344 2773 Email: corporate@groupgmc.com Website: www.gmcclinics.com

Sharjah

Clinic	Address
Prime Medical Centre	Al Juraina Zero-6 Mall, Al Juraina, Sharjah
Prime Medical Centre – Al Nadha	Al Roda Tower 2, Malaka Street, Al Nahda, Sharjah
Prime Medical Centre – Al Qasimia	Immigration Road, next to Mashreq Bank, Sharjah
Prime Medical Centre – King Faisal	Safeer Market, King Faisal Street, Sharjah
Prime Medical Centres Contact details (for all branches): Telephone: 04 707 0999 Email: drnand@primehealth.ae Website: www.primehealth.ae	

Medical tests

The following table details how much we will pay towards each of the medical tests that maybe required as part of the underwriting process.

Test	Evidence key	Currency					
		AED	BHD	KWD	OMR	QAR	SAR
Medical examination	A	250.00	26.00	21.00	26.50	250.00	255.50
Blood Profile 1	B1	450.00	46.50	37.50	47.50	450.00	460.00
Blood Profile 2	B2	1,700.00	175.00	142.00	178.50	1,700.00	1,735.75
HIV / Hep B	H	315.00	32.50	26.50	33.50	315.00	322.00
Microurinalysis	Included in E	60.00	6.25	5.00	6.50	60.00	61.50
Resting ECG	D	120.00	12.50	10.00	12.75	120.00	122.75
Resting / Exercise ECG	E	895.00	92.50	75.00	94.25	895.00	914.25
Cotinine [#]	N/A	250.00	26.00	21.00	26.50	250.00	255.50

[#] Cotinine test: This test is a mandatory requirement for all non-smokers required to attend medical tests.

Evidence key

A	ME	Medical examination (microscopic-urinalysis (MSU) if urine dipstick abnormal) and urine cotinine (non-smokers only)
B1	Blood profile 1	Blood profile 1, comprising of: - lipid profile (total cholesterol, high-density lipoprotein (HDL), low-density lipoprotein (LDL), triglycerides) - HbA1c
B2	Blood profile 2	Blood profile 2, comprising of: - blood profile 1 plus: - gamma glutamyl transferase (GGT) - alanine aminotransferase (ALT) or serum glutamic pyruvic transaminase (SGPT) - aspartate aminotransferase (AST) or serum glutamic oxaloacetic transaminase (SGOT) - bilirubin (total – direct & indirect) ALK phosphatase, total protein, albumin, globulin - complete blood count (haematology) - uric acid - renal function tests (RFT) (include urea, creatinine) - iron - electrolytes (sodium, potassium, chloride) - prostate-specific antigen (PSA) (men only, over the age of 50)
D	R ECG	resting ECG

E	R&E ECG, MSU	• resting ECG • exercise ECG • microscopic-urinalysis (mid-stream urine)
H	HIV, Hepatitis B test	• HIV test by blood • hepatitis B surface antigen (HbsAg) - if positive, hepatitis B viral protein (HbeAg) also required • USD1,000,001 and above for all lives

If you require any further assistance, contact your regional sales consultant or alternatively contact our underwriting team at underwriting@fpiom.com

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