


**BAHRAIN, OMAN, QATAR,  
KUWAIT AND SAUDI ARABIA**

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

**Last updated: July 2021**

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 1775 7600/3333	No*
Bahrain Specialist Hospital	Building 2743, Road 2442, Block: 324, PO Box 10588, Bahrain	Tel: +973 1781 2222	No*
International Hospital of Bahrain	PO BOX 1084, Budaiya Road, Jidhafs, Manama, Bahrain	Tel: +973 1759 8222 Fax: +973 1759 0495	No*
Royal Bahrain Hospital	Road 29, Building 119, King Abdul Aziz Avenue, Block 329, Manama, Bahrain	Tel: +973 1724 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: +965 188 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/>

# 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
Microurialysis	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 <sup>#</sup>	N/A	250.00	26.00	21.00	26.50	250.00	255.50

<sup>#</sup> Cotinine test: This test is a mandatory requirement for all non-smokers required to attend medical tests.

## Evidence key

A	ME	<ul style="list-style-type: none"> <li>Medical examination (microscopic-urinalysis (MSU) if urine dipstick abnormal) and urine cotinine (non-smokers only)</li> </ul>
B1	Blood profile 1	<p>Blood profile 1, comprising of:</p> <ul style="list-style-type: none"> <li>lipid profile (total cholesterol, high-density lipoprotein (HDL), low-density lipoprotein (LDL), triglycerides)</li> <li>HbA1c</li> </ul>
B2	Blood profile 2	<p>Blood profile 2, comprising of:</p> <ul style="list-style-type: none"> <li>blood profile 1 plus:</li> <li>gamma glutamyl transferase (GGT)</li> <li>alanine aminotransferase (ALT) or serum glutamic pyruvic transaminase (SGPT)</li> <li>aspartate aminotransferase (AST) or serum glutamic oxaloacetic transaminase (SGOT)</li> <li>bilirubin (total – direct &amp; indirect) ALK phosphatase, total protein, albumin, globulin</li> <li>complete blood count (haematology)</li> <li>uric acid</li> <li>renal function tests (RFT) (include urea, creatinine)</li> <li>iron</li> <li>electrolytes (sodium, potassium, chloride)</li> <li>prostate-specific antigen (PSA) (men only, over the age of 50)</li> </ul>
D	R ECG	<ul style="list-style-type: none"> <li>resting ECG</li> </ul>

E	R&E ECG, MSU	<ul style="list-style-type: none"> <li>• resting ECG</li> <li>• exercise ECG</li> <li>• microscopic-urinalysis (mid-stream urine)</li> </ul>
H	HIV, Hepatitis B test	<ul style="list-style-type: none"> <li>• HIV test by blood</li> <li>• hepatitis B surface antigen (HbsAg) - if positive, hepatitis B viral protein (HbeAg) also required</li> <li>• USD1,000,001 and above for all lives</li> </ul>

If you require any further assistance, contact your regional sales consultant or alternatively contact our underwriting team at [underwriting@fpiom.com](mailto:underwriting@fpiom.com)

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