

# Select GOLD

## INDIVIDUAL HEALTH INSURANCE PLAN

Bridging the gap between our health insurance plans and quality healthcare, Select Gold Individual Health Plan is a premium health Insurance plan tailored for the upmarket customer giving them the ultimate choice and the finest coverage options

## DOCUMENTS REQUIRED FOR APPLICATION

- Copy of ID card
- Completed and signed proposal form
- Pre-Insurance Health Checkup List with Reports
- Medical Examination Certificate  
(Filled and authorized by a medical officer)

## CLAIM PROCEDURE

**Manual Submission:**  
Hard copy of Claim form, medical bills and all supporting documents should be submitted to Allied Insurance Company

**Online Submission:**  
Soft copy (scanned/ photo) of medical bills and all supporting documents submitted through our online portal ([my.allied.mv](http://my.allied.mv))

Reimbursement: Submitted medical bills can be reimbursed as per policy terms and conditions

*Note: For overseas treatment airfare will be reimbursed with the recommendation from authorized medical Centre in Maldives, for treatments unavailable in Maldives*

## SCHEDULE OF BENEFITS

OVERALL ANNUAL LIMIT	MVR 750,000
IN ADDITION TO OVERALL LIMIT	
Emergency medical evacuation (overseas)	up to 550,000

INPATIENT COVER (Hospital Benefits)	
Daily room & board ( max.90 days )	5,000
Intensive Care Unit ( max.30 days )	up to overall limit
Hospital supplies & Services	up to overall limit
Operating theatre	up to overall limit

Surgical Expenses comprising the following, (but excluding organ transplantation) :	
Pre-surgical diagnostic services	up to overall limit
Pre-surgical specialist consultation, surgical fees	up to overall limit
Anaesthetist's fees and surgeon fees	up to overall limit

MEDICAL BENEFITS	
Medical expenses for non-surgical treatment, comprising:	
Pre-hospitalization diagnostic services	up to overall limit
Pre-hospitalization specialist consultation	up to overall limit
Daily in-hospital physician's visits ( max.60 days )	up to overall limit
Emergency medical evacuation (local)	50,000

Post hospitalization treatment excluding outpatient prescription medicine	up to overall limit
Post hospitalization outpatient prescription medicine	250,000
Pregnancy (inpatient only)	25,000
New Born Limit (Inpatient and Outpatient)	18,500
Accidental dental treatment (Inpatient and Outpatient)	250,000
Organ transplantation (lifetime)	350,000
Pre-existing illness (upon declaration and subject to acceptance of condition)	200,000
Spectacles	2,500

OUTPATIENT COVER (OPTIONAL) 30,000	
Overseas - Reimbursement only:	
Outpatient prescription	upto overall outpatient limit
Outpatient diagnostic services	upto overall outpatient limit
Outpatient consultation	upto overall outpatient limit
Outpatient dental treatment	10,000

## PREMIUMS

AGE BAND	(only)		(add-on)
	IP	OP	FULL COVER
Age between 0 - 29	16,200	8,000	24,200
Age between 30 - 39	19,100	8,400	27,500
Age between 40 - 49	23,900	9,500	33,400
Age between 50 - 59	34,800	11,600	46,400
Age between 60 - 66 (Renewal Only)	49,000	14,900	63,900

## A SUMMARIZED OVERLOOK ON THE PLAN

Overall Limit	MVR 750,000
Emergency medical evacuation (overseas)	MVR 550,000
Outpatient consultation, investigations and medicines	MVR 30,000
Airfare (Overseas)	Upto MVR 10,000
Territorial Limit	Maldives India Sri Lanka Thailand Malaysia Singapore United Arab Emirates
Coinsurance:	
Category A+	40%
Category A	35%
Category B	25%
Category C	15%

Maximum age of enrollment	59 years
Waiting period	30 Days
Health Insurance Card	Yes



A PREMIUM HEALTH  
COVER WORTH  
MVR 1.3 MILLION



Allied Insurance Company

Allied Insurance Company of the Maldives Pvt Ltd  
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Male', 20156, Republic of Maldives

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DISCLAIMER  
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