

(effective 1st September 2007)

Our aim is at all times to provide a first class standard of service. However, there may be occasion when **You** feel that this objective has not been achieved. Should **You** have any complaint regarding the **Policy**, please contact in writing the administrator appointed by the **Underwriters** as follows;

The Managing Director

Royal & SunAlliance
P.O.Box 28648
Dubai
United Arab Emirates

Following **Your** representation to the Managing Director if the reply received is not satisfactory, in **Your** opinion, the following are the remedial procedures to redress the grievances:

Arbitration

General Differences:

All differences relating to the claim amount arising out of this **Policy** shall be referred to the decision of an arbitrator to be appointed in writing by the parties. If the parties cannot agree upon a single arbitrator, then two arbitrators should refer the matter for review, one to be appointed in writing by each of the parties. Should the two arbitrators fail to agree, then an independent umpire should be appointed in writing by the arbitrators within 30 days from the date of disagreement. The umpire shall sit with the arbitrators and preside at their meetings and the making of an award within 60 days of the first meeting shall be a condition precedent to any right of action against the **Underwriters**.

If the **Underwriters** disclaim liability to **You**, **Your** legal/personal representatives or any claimant, for any claim hereunder, and such claim is not within 12 calendar months from the date of such disclaimer referred to arbitration under the provisions herein contained, then the claim shall be deemed for all purposes to have been abandoned and shall thereafter not be recoverable hereunder.

Medically Necessary Procedure:

In case of a difference between the administrator's claims service, acting as an independent administrator, and the attending physician concerning the qualification of a service or **Treatment** as **Medically Necessary**, the parties can call for the arbitration of a medical committee, which will take the final decision. The medical committee shall be composed of three members - the attending physician, the administrator's claims service authorised physician and a third independent physician agreed upon by the first two.

The committee will meet in neutral territory, and its decision will be taken by majority vote. This decision will be reported in duplicate documents, one for each party, and must be signed by all the physicians. If any of the physicians refuses to sign the documents, this refusal should be reported in the documents. The **Underwriters** undertake to accept the decision of this medical committee.

Further to the above, this **Policy** is governed by the laws of the country that is specified in the **Policy Schedule**.

Insured by:



Administered by:

GOODHEALTHSM
An Aetna Company