


**UNITED ARAB EMIRATES (UAE)**

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

**Last updated: May 2023**

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.

# Doctor's Clinics

## 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: ceoffice@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, Burjuman Center, Sheikh Khalifa Bin Zayed Street, Dubai	
Prime Medical Centre (SZR)	Near Noor Islamic Bank Metro Station, 3rd Interchange, SZR, Dubai	
<b>Prime Medical Centres</b> 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	
<b>Harley International Medical Clinics</b> 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 Dhabi 1ST Floor, Al Magrudy Shopping Complex, Beach Road, Jumeirah, Dubai	Tel: 04 349 4888 / 04 344 2773 Email: corporate@groupgmc.com Website: www.gmclinics.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	Safer Market, King Faisal Street, Sharjah	
<b>Prime Medical Centres</b> 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
Medical examination	A	250.00
Blood Profile 1	B1	450.00
Blood Profile 2	B2	1,700.00
HIV / Hep B	H	315.00
Microurialysis	Included in E	60.00
Resting ECG	D	120.00
Resting / Exercise ECG	E	895.00
Cotinine	N/A	250.00

## \* 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	Blood profile 1, comprising of: <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	Blood profile 2, comprising of: <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>

Please note that International Protector Middle East+ is only available to residents of the United Arab Emirates.

Applications can only be submitted via financial advisers regulated by the Central Bank of the United Arab Emirates (CBUAE).

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)