



Medical Clinic Guide

Bermuda

Medical clinic guide

Transamerica Life Bermuda - overseas medical service providers

This guide sets out the medical facilities which have been identified as possible centres for carrying out insurance medical screening. Distributors/producers are strongly advised to first confirm the facility is acceptable to the customer and ensure it meets all the following criteria:

1. The clinic must be able to perform all required medical examinations (e.g., paramedicals, blood tests, ECGs, TMTs).
2. All medical examinations must be completed using a Transamerica Life Bermuda approved Confidential Medical Questionnaire (CMQ).
3. All medical reports must be provided in English.
4. The fees and costs of medical screening should be commensurate with market rates.

Validity of evidence

All examinations, paramedicals, blood tests, ECG's and TMT's are valid for 12 months if at Table H (+200% extra mortality) or better; and 6 months for rated risk classes > Table H (+200% extra mortality).

Medical charges and reimbursement

Reimbursement Type	Eligibility Criteria	Reimbursement Details
Full reimbursement	Sum assured > USD10 million	
	Policy issued with Transamerica Life Bermuda	100.00% of medical charges
Partial reimbursement	Sum assured > USD10 million	
	Policy issued with Transamerica Life Bermuda	Up to USD1,200 per application
	<ul style="list-style-type: none"> • Policy not issued with Transamerica Life Bermuda and not with other carriers • Formal Transamerica Life Bermuda application 	50.00% of medical charges to a maximum of USD1,200 whichever is lower per application
Partial reimbursement	<ul style="list-style-type: none"> • Policy issued with another carrier • Not a formal Transamerica Life Bermuda application 	No reimbursement 100.00% chargeback may apply

Important notes:

1. **Original or certified true copy of medical invoice:** Must be provided for all reimbursement requests.
2. **Translation service fees:** Transamerica Life Bermuda will reimburse reasonable translation fees to a maximum of USD400. Prior approval will be required for requests that involve significant documentation and hence higher associated cost.

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Overseas medical service providers by country

Abu Dhabi	
Ahalia Hospital	https://ahaliagroup.com/ahh
Burjeel Hospital	https://burjeel.com
Cleveland Clinic Abu Dhabi	https://www.clevelandclinicabudhabi.ae
LifeCare Hospital, Abu Dhabi	https://indomedi.com/hospital/life-care-hospital-abu-dhabi
LLH Hospital & Medical Centre	https://llhhospital.com
Mediclinic Airport Road Hospital	https://www.mediclinic.ae/en/airport-road-hospital/home.html
NMC Healthcare	https://nmc.ae
Sheikh Khalifa Medical City	https://skmc.seha.ae
Australia	
Executive Health Solutions	https://www.executivehealthsolutions.com.au
Health Screen	https://healthscreen.com.au
Sydney Adventist Hospital	https://www.sah.org.au
Bahrain	
Al Hilal Hospital Group	https://www.alhilalhealthcare.com
American Mission Hospital	https://www.amh.org.bh
Bahrain Specialist Hospital	https://www.bahrainspecialisthospital.com
Royal Bahrain Hospital	https://www.royalbahrainhospital.com
Botswana	
Sidilega Private Hospital	https://www.sidilegaprivatehospital.co.bw
Canada	
La Vie Executive Health Centre	https://laviehealth.com
LifeLabs	https://www.lifelabs.com
MMC Wellness Group	https://mmcwellness.ca
Chile	
Clinica Alemana de Santiago	https://www.clinicaalemana.cl
Colombia	
Clínica de Marly	https://marly.com.co
Clínica De Occidente	https://www.clinicadeloccidente.com
Clínica Imbanaco	https://www.imbanaco.com
Clínica Las Américas	https://clinicalasamericas.lasamericas.com.co

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Colombia	
Clínica Soma	https://soma.com.co
Fundación Santa Fe de Bogotá	https://www.fsfb.org.co
Fundación Valle Del Lili	https://valledellili.org
Hospital Internacional de Colombia	https://hic.fcv.org
Hospital Pablo Tobón Uribe	https://hptu.org
LaCardio	https://www.lacardio.org
Cyprus	
American Medical Centre	https://www.amc.com.cy
Saveco Health Centre	https://www.savecolarnaca.com
Dominican Republic	
Hospital Metropolitano de Santiago	https://homs.com.do
Dubai	
Canadian Specialist Hospital	https://csh.ae
Harley International Medical Clinic	https://harleycl.com
Medeor 24x7 Hospital	https://medeor.ae
Mediclinic Welcare Hospital	https://www.mediclinic.ae/en/welcare-hospital/home.html
NMC Healthcare	https://nmc.ae
OCP Medical Center	https://www.ocp.ae
Prime Medical Center	https://www.primehealth.ae
Ecuador	
Clínica del Sol	https://www.cdelsol.com.ar
Hospital Alcívar	https://hospitalalcivar.com
Hospital de los Valles	https://www.hospitaldelosvalles.com
Hospital del Río	https://www.hospitaldelrio.com.ec
Hospital Humanitario.com	https://www.hospitalhumanitario.org
Hospital Metropolitano	https://www.hospitalmetropolitano.org
Egypt	
As-Salam International Hospital	https://www.assih.com
Dar Al Fouad Hospital	https://alameda-hc.com
El Gouna Hospital	https://www.elgouna.com/the-town/healthcare

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Egypt	
Elite Hospital	https://elitehospital.org
VIDA Health Care Egypt	https://www.vhchealthcare.org/
Florida	
American Para Professional Systems	https://appsparamedical.com
Coral Gables Executive Physicians	https://www.cgepmd.com
ExamOne	https://www.examone.com
Miami Baptist Executive Health	https://www.executivehealth.baptisthealth.net
Miami International Cardiology Consultants	https://www.micc.com
Mount Sinai Medical Center	https://www.msmc.com
France	
Montaigne Santé	https://www.montaigne-sante.fr
Ghana	
Euracare Ghana	https://euracare.com.gh
Korle Bu Teaching Hospital	https://kbth.gov.gh
Lister Hospital	https://www.listerhospital.com.gh
Nyaho Medical Centre	https://nyahomedical.com
The Greater Accra Regional Hospital	https://garh.gov.gh
Guatemala	
Grupo Hospitalario La Paz	https://www.hospitaleslapaz.com
Hospital Ángeles	https://hospitalangeles.com.gt
Hospital Centro Médico	https://centromedico.com
Hospital Herrera Llerandi	https://herrerallerandi.com
Hospital La Esperanza	https://hospitalesperanza.com
India	
Amrita Hospital	https://amritahospitals.org
Asian Heart Institute and Research Centre	https://asianheartinstitute.org
Dr. Dangs Lab	https://www.drdangslab.com
Dr. Lal Pathlabs	https://www.lalpathlabs.com
Lotus Diagnostic Centre	https://www.lotusdiagnostic.com

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India	
Molecular Imaging and Therapy	https://www.molecularit.com
Mukat Hospital	https://www.mukathospital.com
NM Medical	https://www.nmmedical.com
SAL Hospital & Medical Institute	https://www.salhospital.com
Shalby Hospital	https://www.shalby.org
Indonesia	
Fullerton Healthcare	https://www.fullertonhealth.co.id
Mandaya Royal Hospital	https://mandayahospitalgroup.com
Medikaloka Health Care	https://medikaloka.com
MRCCC Siloam Hospitals Semanggi	https://www.siloamhospitals.com/en/rumah-sakit/mrccc-siloam-hospitals-semanggi
Nusantara Medical Center	-
PT Mitra Keluarga Hospital	https://www.mitrakeluarga.com
Rumah Sakit Pluit	https://pluit-hospital.com
Rumah Sakit Pondok Indah	https://www.rspondokindah.co.id
Rumah Sakit Umum Siloam Lippo Village	https://www.siloamhospitals.com/en/rumah-sakit/paviliun-umum-rumah-sakit-siloam
Santosa Hospital Bandung Central	https://www.santosa-hospital.com
Siloam Hospitals Kebon Jeruk	https://www.siloamhospitals.com/en/rumah-sakit/siloam-hospitals-kebon-jeruk
SOS Medika Klinik Kuningan	https://www.internationalsos.co.id/preferred-clinic/kuningan
Israel	
Assuta Medical Center	https://www.assuta.co.il
Chai Sheba Medical Center	https://www.shebaonline.org
Hadassah Ein Kerem Hospital	http://www.hadassah-med.com
Ramban Medical Center	https://www.ramban.org.il
Sheba Medical Center	https://eng.sheba.co.il
Tel-Aviv Sourasky Medical Center	https://www.tasmc.org.il
Italy	
International Medical Centre 84	https://www.imc84.com
Istituto Auxologico Italiano	https://www.auxologico.it

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Italy	
Milan Medical Center	https://www.milanmedicalcenter.it
UPMC Salvator Mundi International Hospital	https://upmc.it/en/locations/salvator-mundi
Jordan	
Abdali Hospital	https://www.abdalihospital.com
Amman International Hospital	https://www.ammanhospital.com
Aqaba University Hospital	https://auhospital.edu.jo
Ibn Sina Medical Center	https://www.ibnsinamedical.com
Jordan Hospital	https://www.jordan-hospital.com
Specialty Hospital	https://www.specialty-hospital.com
Kazakhstan	
American Medical Centers	https://amcenters.com
Kenya	
Columbia Africa Parklands Clinic	https://columbiaafrica.com
The Aga Khan Hospital - Mombasa	https://www.agakhanhospitals.org/Mombasa
The Nairobi Hospital	https://thenairobihosp.org
Kuwait	
Al Hadi Hospital	https://www.hadiclinic.com.kw
Al Salam International Hospital	https://www.alsalamhosp.com/en
Alia International Hospital	http://aliaih.com
Dar Al Shifa Hospital	https://www.dashwebdev.daralshifa.com
Exir Medical Subspecialties Center	https://www.exircenterkw.com
Kuwait Hospital	https://kuwaithospital.com.kw
Metro Medical Care	https://www.metromedicalgroup.com
New Mosawat Hospital	http://newmowasat.com
Royale Hayat Hospital	https://royalehayat.com
Shifa Al Jazeera Medical Centers	https://www.shifaaljazeera.com.kw
Sidra Hospital	https://sidrakwhospital.com
Taiba Hospital	https://www.taibahospital.com
Wara Hospital	https://www.warahospital.com

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Luxembourg	
Centre Hospitalier de Luxembourg	https://www.chl.lu
Malaysia	
Asia Health Online	https://www.asiahol.com
Cardiac Vascular Sentral KL	https://www.cvskl.com
Columbia Asia Miri	https://www.columbiaasia.com/malaysia/hospitals/miri/overview
Georgetown Specialist Hospital	https://georgetownspecialist.com
Gleneagles Hospitals	https://gleneagles.com.my
Island Hospital	https://islandhospital.com
Life Care Diagnostic Medical Centre	https://lifecare.com.my
Mahkota Medical Center	https://www.mahkotamedical.com
Medifast Malaysia	https://www.medifast.com.my
Miri City Medical Centre	https://www.mcmcmiri.com
Malaysia	
Normah Medical Specialist Centre	http://www.normah.com.my
Oriental Melaka Straits Medical Centre	https://www.orientalmedical.com.my
Pantai Hospitals KL	http://www.pantai.com.my
Prince Court Medical	https://www.princecourt.com
Regency Specialist Hospital	https://www.regencyspecialist.com
Speedoc Malaysia	https://my.speedoc.com
Subang Jaya Medical Centre	http://www.ramsaysimedarby.com/hospitals/sjmc
Mauritius	
C-Care	https://c-care.com
City Clinic	https://cityclinic.mu
Clinique Du Nord	https://cliniquedunord.mu
Clinique Muller	https://clinicmuller.com
Mexico	
Centro Medico ABC	https://centromedicoabc.com
Hospital Amerimed	https://amerimedhospitals.com
Hospital Ángeles	https://hospitalangeles.com

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Mexico	
Hospital Galenia	https://hospitalgalenia.com
Hospital Médica Sur	https://www.medicasur.com.mx
Monaco	
Centre Cardio-Thoracique of Monaco	https://www.ccm.mc
Princess Grace Centre Hospitalier	https://www.chpg.mc
New Zealand	
Well for Life	https://www.wellforlife.co.nz
Nigeria	
Euracare	https://www.euracarehealth.com/hospitals/euracare-nigeria
Iwosan Lagoon Hospitals	https://www.lagoonhospitals.com
Premier Care Diagnostics	https://premiercarediagnostic.com
St. Nicholas Hospital	https://saintnicholashospital.com
Pakistan	
Aga Khan University Hospital, Karachi	https://hospitals.aku.edu/pakistan/karachi
Panama	
Hospital Punta Pacífica	https://www.pacificasalud.com/punta-pacifica
Hospital Paitilla	https://hospitenpaitilla.com
Peru	
Clinica Anglo Americana (Lima)	https://clinicaangloamericana.pe
Portugal	
Hospital da Luz Torres de Lisboa	https://www.hospitaldaluz.pt
Qatar	
Al Jameel Medical Centre	https://aljameelcentre.com
Al Tai Medical Centre	https://www.altaimedicalcenter.com
Aster Medical Centre/Hospital	https://www.aster.qa
Sidra Medicine	https://www.sidra.org
The International Medical Centre	https://theimcentre.com
The View Hospital	https://www.theviewhospital.com
West Bay Medicare, Doha	https://www.westbaymedicare.com

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Saudi Arabia	
Al Azhar Hospital	https://www.alazharhospitals.com
Dr. Samir Abbas Medical Center	https://www.dsah.sa
Dr. Soliman Fakeeh Hospital	https://en.dsahjeddah.fakeeh.care
Dr. Sulaiman Al-Habib Medical Group	https://www.hmg.com
International Medical Center	https://www.imc.med.sa
Kingdom Hospital	https://kingdomhospital.net
Obeid Specialist Hospital	https://obeidhospitals.com
Saudi German Hospital	https://saudigermanhealth.com
Sharjah	
NMC Healthcare	https://nmc.ae
Prime Medical Center	https://www.primehealth.ae
South Africa	
Chris Hani Baragwanath Academic Hospital	https://barahospital.co.za
Intercare	http://www.intercare.co.za
Life Healthcare	https://www.lifehealthcare.co.za
Mayo Clinic	https://www.mayoclinic.co.za
Mediclinic	https://www.mediclinic.co.za
South Africa	
Netcare	https://www.netcare.co.za
Paardevelei Private Hospital	https://busamed.co.za
Spain	
Centro Medico Teknon	http://www.teknonbarcelona.com
HC Marbella International Hospital - Marbella	https://www.hcmarbella.com
Reisbeck Medical - Marbella	https://www.doctorsmarbella.com
Unidad Medica Angloamericana	http://www.unidadmedica.com
Switzerland	
Centre Médical Servette	https://www.magellan.ch/centre/centre-medical-servette
Checkup Center Zurich	https://www.checkupcenter.ch
Centre Hospitalier Universitaire Vaudois	https://www.chuv.ch

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Switzerland	
Clinique Cecil	https://www.hirslanden.ch/en/clinique-cecil/home.html
Clinique De Genolier	https://www.genolier.net
Cliniques des Grangettes	https://www.hirslanden.ch/en/clinique-des-grangettes/home.html
Clinique Générale-Beaulieu	https://www.beaulieu.ch
Clinique La Colline	https://www.hirslanden.ch/en/clinique-la-colline/home.html
Clinique La Prairie	https://www.cliniquelaprairie.com
Hopital de la Tour	https://www.la-tour.ch
HUG - Hopitaux Universitaire de Geneve	https://www.hug.ch
Kantonsspital Luzern	https://www.luks.ch
Kantonsspital Obwalden in Sarnen	https://www.ksow.ch
Kantonsspital St. Gallen	https://www.kssg.ch
Klinik Hirslanden	https://www.hirslanden.ch/en/klinik-hirslanden/home.html
Klinik Sonnenhof	https://kjpz.ch
Klinik St. Anna	https://www.hirslanden.ch/en/klinik-st--anna/home.html
Lindenhofspital Bern	https://www.lindenhofgruppe.ch
Salem-Spital	https://www.hirslanden.ch/de/salem-spital/home.html
Spital Walenstadt	https://www.ksg.ch/standort-walenstadt
St. Claraspital	https://www.claraspital.ch
Stadtspital Triemli	https://www.stadt-zuerich.ch/stadtspital/de/ueber-uns/standorte/triemli.html
SwissMed Clinic AG	https://www.swissmedclinic.ch
Swiss Prevention Clinic AG	https://www.swisspreventionclinic.ch
The Kusnacht Practice AG	https://kusnachtpractice.com
Ticino Health SA	https://www.ticinohealth.ch
Universitätsspital Basel (University Hospital)	https://www.unispital-basel.ch
Universitätsspital Bern	https://www.insel.ch
University Hospital Zurich	https://www.usz.ch
Zuger Kantonsspital	https://www.zgks.ch

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Tanzania	
Hitech Sai Healthcare Centre	https://www.hitechsaihealthcare.com
Premier Care Clinic	https://premiercareclinic.com
Thailand	
Bangkok Christian Hospital	https://www.bch.in.th
Bangkok Hospital Chiangmai	https://www.bangkokhospital.com/en/chiangmai
Bangkok Hospital Medical Centre	https://www.bangkokhospital.com
Bangkok Hospital Phuket	https://www.phukethospital.com
BDMS Wellness Clinic	https://www.bdmswellness.com
BNH Hospital	https://www.bnhhospital.com
Bumrungrad Hospital	https://www.bumrungrad.com
Ukraine	
American Medical Centre	https://www.amcenters.com
United Kingdom	
Cromwell Hospital	https://www.cromwellhospital.com
Harley Street Clinic	https://www.theharleystreetclinic.com
Harley Street Physicians	https://harleystreetphysicians.co.uk
Lister Hospital	https://www.thelisterhospital.com
London Bridge Hospital	https://www.hcahealthcare.co.uk/facilities/london-bridge-hospital
Lumen Physicians	https://lumenphysicians.co.uk
Portland Hospital	https://www.theportlandhospital.com
Princess Grace Hospital	https://www.theprincessgracehospital.co.uk
Roodlane Medical Ltd.	https://www.roodlane.co.uk
Spire Leicester Hospital	https://www.spirehealthcare.com
The London General Practice	https://www.thelondongeneralpractice.com
TIC Health Ltd.	https://tichealth.co.uk/
Wellington Hospital	https://www.thewellingtonhospital.com
Williams Independent Medical Examiners Ltd.	https://find-and-update.company-information.service.gov.uk/company/03026292

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Vietnam	
Raffles Medical Hanoi	https://rafflesmedical.vn/contact-us/#hanoi
Raffles Medical Ho Chi Minh City	https://rafflesmedical.vn/contact-us/#hochiminh
Zambia	
Victor Hospital Zambia	https://victoriahospitals.org

For overseas medical service providers not listed in the table above please consult our underwriting team for consideration.

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www.transamericalifebermuda.com