

Your guide to
Medical Second Opinion (MSO)
service



Medical Second Opinion

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The Medical Second Opinion (MSO) is a world-class service from Further, included with Zurich's Futura, International Term Assurance, Critical Illness Plan, Regular Savings Plan, and YourCare. There is no additional charge for using this service.

Further

Zurich's chosen partner for the Medical Second Opinion service, Further, is a highly experienced company with over 20 years in the industry. The services are managed by Further, powered by the Further Digital Care platform. Combining medical expertise with deep insurance knowledge, Further offers unique insurance and service solutions. Further has an extensive network of global experts and hospitals to cover all medical specialties and brings distinctive value servicing for critical illnesses and complex medical conditions with access to a dedicated medical network of top 1,000 experts.

Experience in providing services across 25 countries

Serving 200 customers per month

Innovation Award 2024
Best New Product/Enhancement 2024
Protection Guru's Doctors Award 2024

Why a Medical Second Opinion?

In challenging medical situations, making informed decisions is crucial. A second medical opinion provides clarity and confidence, giving you a deeper understanding of your diagnosis and available treatments. With guidance from leading specialists, this service helps you make the best choices for your health and future.

Eligible conditions

You may request a second opinion for any critical, chronic, or degenerative condition, as well as for conditions that significantly affect your ability to perform daily activities.

Medical Second Opinion

How does it work?

Access the Further portal at <https://www.trusteddoctor.com/zurich-uae>. Once you contact Further, they will review your request and confirm whether they can assist. You will be asked to provide relevant medical information regarding your case.

Once Further receives your submission, they will then consult with a leading specialist in the relevant field and deliver their findings in a Medical Second Opinion report. A designated Further case manager will contact you to discuss the report's recommendations and findings in detail.



Create your secure Further account and submit your request.



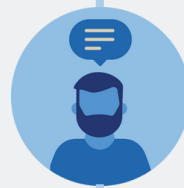
Receive confirmation of your application.



Securely upload all your medical reports through your account.



Relevant specialist from Further's panel will review your reports.



Your request manager will contact you to discuss your report.



Download your comprehensive report securely from the portal.



Take the report to a trusted specialist near you for medical treatment.

Medical Second Opinion

Who can avail of the benefit?

As the life insured under your Futura, International Term Assurance, Critical Illness Plan, Regular Savings Plan, and YourCare, you can access this service. To easily check your eligibility, review your policy schedule or key features document to see if this benefit is included. If you have any questions, you can also contact [Zurich HelpPoint](#) for assistance. Contact information is available on our website www.zurich.ae.

Further's commitment to you



Timely delivery

Further understands the urgency of making important treatment decisions. Depending on the complexity of the cases, some may take longer. That's why Further commits to providing your report as quickly as possible, and within a maximum of 15 working days.



Expert network

To ensure each case receives expert review, Further has established an international network of highly qualified specialists and partnered with prestigious hospitals.



Comprehensive coverage

Further is equipped to manage even the most complex cases, with access to medical specialists in areas such as oncology, cardiovascular and neurosurgery, life-threatening diseases, transplants, dermatology, traumatology, gynecology, and more.



Personalised support

Using the service is easy. Simply log in to our portal and follow the steps. Once your report is ready and available on the portal, a dedicated case manager will call you to discuss the details, ensuring you have clarity and confidence in the results.

Can all medical conditions benefit from a Medical Second Opinion?

Certain conditions are not included in this service because a second opinion may not offer meaningful or practical support. For example, acute conditions, which typically resolve quickly and do not require extensive medical review, or minor chronic illnesses that have minimal impact on daily life, may not benefit from a second opinion. Similarly, urgent situations requiring immediate medical attention or conditions that have not been initially assessed by a specialist are outside the scope of this service.

Additionally, psychiatric/psychological conditions and dental problems are not a part of the service and best managed through specialised care, and hospitalised patients may not find a second opinion practical while receiving in-patient treatment. Lastly, conditions diagnosed over a year ago may have changed, making the second opinion less relevant.

Further will assess your case and explain whether the service is suitable for your situation.

Will Further contact my treating doctor or Zurich?

Further will deliver the report securely only to you, and it will be your choice to discuss it with your treating physician. You'll remain in full control of your health care decisions. Zurich will not have access to the report.

Disclaimer: Zurich assumes no liability for the accuracy of the information or advice provided by Further. Zurich provides limited data to Further to facilitate the identification of eligible customers. We don't sell, rent out or provide our customers' data to third parties without consent. We use personal data to help improve our products and services and to enhance the customer experience. For more information please have a look at our [Data Handling & Privacy Policy](#).

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