

This document provides a summary of the key information relating to a private medical insurance policy. The full terms and conditions of the cover and other important information are included in the policy documentation.

What is this type of insurance?

This insurance is designed to meet the general demands and needs of employer groups who require international medical insurance. The cover is for treatment of conditions related to disease, illness or injury.



What is covered?

24 Hour Emergency Helpline USA Medical Concierge Service

Inpatient and Day Patient Treatment

- ✓ Hospital charges
- ✓ Emergency room illness and accidental injury charges
- ✓ Medical practitioners and specialist's fees
- ✓ Diagnostic tests such as blood tests, x-rays and scans
- ✓ Pathology
- ✓ Surgical procedures
- ✓ Physiotherapy
- ✓ Parental hospital accommodation
- ✓ Post-hospitalisation treatment received within 90 days of being discharged from hospital
- ✓ Hospital Cash Benefit \$263/£150/€180 up to 60 nights
- ✓ Organ transplant \$175,000/£100,000/€120,000 lifetime limit
- ✓ Psychiatric treatment after 12 continuous months full cover to a maximum of 30 days

Outpatient Treatment and Wellness Benefits

- ✓ Family doctor, treatment and referrals up to \$525/£300/€360 per period of insurance
- ✓ Specialists and Consultations up to \$2,625/£1,500/€1,800 per condition for pre and post hospital treatment
- ✓ X-rays, pathology, diagnostic tests, procedures, prescribed drugs, medicines, drugs and durable medical equipment part of \$2,625/£1,500/€1,800 per condition for pre and post hospital treatment
- ✓ Surgical procedures
- ✓ MRIs and CT scans

- ✓ Physiotherapy, homeopathic and osteopathic therapy as part of \$2,625/£1,500/€1,800 with maximum of 10 visits
- ✓ Home nursing care by registered nurse in the insured person's home immediately after or instead of an Inpatient or Day Patient treatment \$132/£75/€90 to a maximum of 30 visits
- ✓ Rehabilitation full cover up to 30 days
- ✓ Extended care facility and hospice care full cover up to 6 months

Travel Transportation and Out of Area Benefits

- ✓ Emergency local ambulance
- ✓ Emergency medical evacuation and transportation to the nearest suitable hospital facility
- ✓ Accompanying relative, travel and accommodation
- ✓ Compassionate visit after 12 months continuous cover under policy 2,500 USD/1,428 GBP/1,715 EUR
- ✓ Worldwide accident and emergency out of area cover 30 days maximum up to 26,250 USD/15,000 GBP/18,000 EUR

Cancer Treatment

- ✓ Consultations
- ✓ Testing
- ✓ Drugs
- ✓ Chemotherapy and radiotherapy

Pre-existing Conditions and Underwriting/Coverage Options

- ✓ Full medical underwriting 24 months continuous coverage for accepted conditions 2,625 USD/1,500 GBP/1,800 EUR per period of coverage and 26,250 USD/15,000 GBP/18,000 EUR lifetime limit
- ✓ Consultation, full cover (refer to your policy for further details)



- ✓ Stabilisation of acute chronic episode 8,750 USD/5,000 GBP/6,000 EUR
- ✓ Moratorium Enrolment after 24 months continuous coverage subject to 24 months without treatment, symptoms, medication or consultation

Additional Benefits

- ✓ Hospital cash benefit 263 USD/150 GBP/180 EUR up to 60 nights total
- ✓ Rehabilitation up to 30 days
- ✓ Extended care facility up to 180 days
- ✓ Hospice care up to 180 days
- ✓ Cremation/burial or return of mortal remains \$10,000/£5,715/€6,860

Dental Treatment

- ✓ Emergency treatment (Inpatient or Day Patient) full cover

Options to Increase your Cover* (which will increase your Premium)

- ✓ Daily indemnity
- ✓ Maternity optional add on rider
- ✓ Accidental death and dismemberment
- ✓ Increase cover options available via sub-plans Standard and Executive
- ✓ Dental and Vision add on rider

*Available only at inception

Options to Decrease your Cover (which will reduce your Premium)

- ✓ Reduced cover options available via sub-plans HeadStart
- ✓ Excess options are available which apply to each member on every policy
- ✓ Optional geographic area of cover other than worldwide are available



What is not Covered?

These are some of the core exclusions which may change if you select options to increase or decrease your cover. Please refer to the terms and conditions for full details.

- ✗ Normal pregnancy, delivery and newborn care
- ✗ Congenital disorders
- ✗ Treatment for infertility, birth control, sterilization or vasectomy
- ✗ Cosmetic treatment
- ✗ Any non-disclosed condition

- ✗ Any chronic condition that is a pre-existing condition
- ✗ Amateur athletics, professional athletics injuries and illness
- ✗ Treatment required as a result of war, terrorism, contamination by radioactivity, biological or chemical agents
- ✗ Self-inflicted injury or suicide
- ✗ Treatment of the Temporomandibular Joint
- ✗ Routine wellness and health checks
- ✗ Custodial Care
- ✗ Sleep disorders
- ✗ Vision coverage
- ✗ Outpatient psychiatric treatment
- ✗ Weight loss modification or surgery
- ✗ AIDS/HIV treatment
- ✗ Venereal disease or any other sexually transmitted disease
- ✗ Sexual dysfunction
- ✗ Treatment of alcohol and substance abuse
- ✗ Any medical condition resulting from or occurring during the commission of a violation of law by the insured person
- ✗ Hair loss, wigs, hair treatments, hair transplants or any drug that promotes hair growth
- ✗ Charges incurred for surgeries or treatment or supplies which are investigational, experimental or for research purposes
- ✗ Travelling specifically to seek medical treatment or travelling against the advice of a medical practitioner
- ✗ Any Illness or Injury as a result of epidemics, pandemics, public health emergencies, natural disasters, or other disease outbreak conditions about which travel warnings have been issued before arrival in that country.



Are there any Restrictions on Cover?

- ! Cover for pre-existing conditions under this product is dependent on the underwriting type that applies to each member
- ! Some benefits have specific limits. Please refer to your terms and conditions for full details.
If you select an excess, eligible benefits will only be paid once the excess amount has been deducted.
- ! Coverage areas based on the option you choose at time of application
- ! Failure to comply with pre-certification for specific services and treatment may reduce eligible charges by 50%

- ! Limitations on treatment of the feet
Serving in the military, navy or air force in time of declared war, or while under orders for warlike operations or any medical conditions sustained whilst on military training exercise
- ! Treatment of any condition of acne, allergies, asthma, breast, prostate, tonsillectomy, adenoidectomy, hemorrhoids or hemorrhoidectomy, reproductive system or hysterectomy, diverticulitis, intervertebral disc disease, hernia, gall stones or kidney stones which manifest themselves during the first 180 days of cover



Where am I Covered?

Based on the Option Chosen at the Time of Application by each Member:

- ✓ Area 1: Europe (see your policy terms and conditions for the details of countries included)
- ✓ Area 2: Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan
- ✓ Area 3: Worldwide



What are my Obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to and renew your policy. All members must also take reasonable care to provide complete and accurate answers to the questions we ask when making a claim.
- You must also tell us about changes to your circumstances, for example, a change of name, address or residence.
- The provision of insurance under this policy is conditional on you observing and fulfilling the terms, provisions, conditions and riders of this policy.
- Worldwide Accident and Emergency Treatment out of your Geographic Area of Cover in an amount beyond \$850/£500/€600 or any Hospital admission (applies to Area 1 and 2 plans only)



When and How do I pay?

You can pay your premium annually, semi-annually, quarterly or monthly by direct debit, credit card, bank transfer, or money order.



When does Coverage Start and End?

From the start date (shown on your insurance certificate) for a period of 12 months – and then for the period specified when you renew and pay your premium (usually 12 months).



How do I Cancel the Contract?

- If you are not satisfied, or this cover is not suitable for you and you want to cancel, please provide written cancellation instructions (by email, fax or post) and return the policy wording with the certificate of insurance to the plan manager within 30 days after receipt.
- If you cancel your cover after 30 days from the date you receive the policy wording, subject to the plan terms and that no claim have been paid or are in progress, you will be eligible to receive a pro-rata refund of premium paid, based on the number of days cover remaining from the date the plan manager receives your written request.