

International Private Medical Insurance



Insurance Product Information Document

Company: HealthCare International Global Network Ltd **Product:** Protector Short Term Plus Plan

HealthCare International Global Network Ltd is registered in the United Kingdom. Authorised and regulated by the Financial Conduct Authority (FRN: 314761)

This document provides a summary of the insurance cover. Full policy terms are available upon request by calling +44 (0)207 590 8800 and are also included in your Membership Pack and on your Certificate of Insurance which you will receive after purchase. It is important you read all documents carefully.

What is this type of insurance? International Private Medical Insurance is designed for expatriates who are living away from their country of nationality for a limited time. It provides cover for a range of medical & associated costs for treatment incurred in the territories named.



What is insured?

Annual policy limit of £1,000,000/\$1,500,000/€1,500,000 per insured, unless a sub-limit is mentioned

Hospital Inpatient Treatment

- ✓ Accommodation, Operating Theatre and Recovery Room
- ✓ Cancer Treatments (Radiotherapy, Chemotherapy, Oncology)
- ✓ Day-care Surgery / Treatment
- ✓ Diagnostic Procedures
- ✓ Nursing
- ✓ Prescription Drugs & Medicines
- ✓ Physician, Specialist, Surgeon and Anaesthetist Fees

Outpatient Treatment (overall combined limit of up to £1,000/\$1,500/€1,500)

- ✓ Physician & Paramedic Fees: up to 75%
- ✓ Prescribed Drugs
- ✓ X-Ray, Laboratory Tests and Treatments: up to 75%
- ✓ Physician Prescribed Physiotherapy, Speech Therapy and Occupational Therapy: up to 5 sessions
- ✓ Non-Western & Alternative Medicine: up to 5 sessions

Transportation

- ✓ Emergency Medical Evacuation and Medical Repatriation
- ✓ Road Ambulance
- ✓ Repatriation of Mortal Remains: up to £2,000/€3,000/\$3,000

Other Benefits

- ✓ Eye Surgery (Illness and Accidents only)
- ✓ Emergency Dental Treatment (Extra-oral impact/accidental only; pain relieving treatment only and to be carried out within 48 hours of accident)

Special Cover & Travel Benefits

- ✓ Accompanying Travel & Accommodation Expenses - for one person in the event of an emergency evacuation to the nearest appropriate hospital or repatriation of the remains in case of death of an Insured Person. Accommodation expenses will be paid up to the limit of £3,500/€5,000/\$5,000 per person for a maximum of 15 days. Return costs to the overseas location will also be covered. All costs must be incurred within the Period of Insurance.
- ✓ Compassionate Travel & Accommodation Expenses – up to the limit of £3,500/€5,000/\$5,000 per person per event for an early return of an Insured Person to their home country due to serious illness or death of a relative in the first degree.



What is not insured?

- ✗ Pre-existing conditions
- ✗ Chronic conditions with the exception of a condition which first manifested itself during the Period of Insurance which requires inpatient admission to a hospital to treat an acute and life threatening episode
- ✗ Maternity and Childbirth
- ✗ Reparative, Restorative, Routine and Orthodontic Dental Treatment
- ✗ Visioncare
- ✗ Home Nursing
- ✗ Prescribed Medical Aids
- ✗ Rehabilitation / Convalescence
- ✗ Psychiatric, Drug or Alcohol Dependency Treatment
- ✗ Treatments that are not medically necessary as determined by a medical professional
- ✗ Cosmetic Surgery and Treatments
- ✗ Experimental Treatment
- ✗ Care or treatment arising directly or indirectly from HIV or AIDS
- ✗ Contraception, sterilisations, fertilisation, vasectomy, venereal disease, sexually transmitted diseases, gender reassignment and infertility
- ✗ Professional Sports. Dangerous & Hazardous sports are also excluded unless disclosed to and accepted by us
- ✗ Reckless acts or intentional injury by you



Are there any restrictions on cover?

- ! Pre-authorisation is required for many benefits
- ! Claims are subject to any agreed deductible / co-pay being applied
- ! Medical treatment costs and fees must be reasonable & customary based on the average amount charged according to our experience in the particular country, area or region
- ! If you decide to use a hospital referenced in the "Hospital Network" document, you will be covered for reasonable & customary costs and you will be responsible for a 20% co-pay applicable to all costs.
- ! In case of Compassionate Travel, only economy travel and accommodation will be covered. Both must be pre-approved by us.



Where am I covered?

- ✓ This plan covers you in the area of cover you have chosen as shown on your Certificate of Insurance. Our available areas of cover are Europe, worldwide excluding USA and worldwide including USA.
- ✓ If you travel outside of the stated area of cover, we will provide limited cover for emergency medical treatment only in case of an accident or acute illness for a maximum of 7 days and a mandatory 20% co-pay applies to all claims.



What are my obligations?

- You must disclose medical history and all material facts
- You must always keep your premium payments up to date
- You must obtain pre-authorisation before undertaking any inpatient, day patient and any other benefits where this is stated in the 'How to Claim' guide in line with your Policy Terms & Conditions as otherwise this may result in a 50% reduction of your reimbursement
- You must pay the agreed deductible and co-pay as shown on your certificate and where applicable to benefits
- You must tell us straight away if you are no longer an expat, if your country of residence or the country of your nationality changes
- You must tell us if you have any other insurance or government scheme that also provides medical benefits



When and how do I pay?

- Premiums are payable in the currency you have chosen and in advance of cover being provided
- Premiums can be paid by credit card or bank transfer



When does the cover start and end?

- Your policy starts at the agreed date once you have confirmed acceptance of the Policy Terms & Conditions and paid your policy premium
- Your policy runs for 3 full calendar months. It will not renew automatically but you may request one cover extension for a maximum of 3 further months before the cover end date. There is no obligation to offer an extension and it is at the Underwriter's discretion, subject to your satisfactory continued good health declaration. If there is a break in cover you will need to re-apply.
- Please refer to your Certificate of Insurance for the exact cover start and end dates



How do I cancel the contract?

- You may cancel your policy in writing within 14 days of the Certificate of Insurance issue date and receive a full refund provided you have not made any claims or made use of your policy in any other way