

# International Private Medical Insurance



## Insurance Product Information Document

**Company: APRIL International UK Limited**

**Product: Short-Term International Health Plan**

Authorised and regulated by the Financial Conduct Authority, registered number 304773. Registered Office: Minster House, 42 Mincing Lane, London EC3R 7AE, United Kingdom.

This product is insured by either XL Catlin Insurance Company UK Limited or Catlin Underwriting Agencies Limited. The insurer is detailed on your Certificate of Insurance.

XL Catlin Insurance Company UK Limited (Firm Reference No 423308) and Catlin Underwriting Agencies Limited (Firm Reference No 204848) are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

This document provides a summary of the key product information. For full terms and conditions please refer to the Policy Guide.

### What is this type of insurance?

International private medical insurance provides cover for the private treatment of eligible medical conditions and is designed for expatriates living, working and travelling abroad on a temporary basis.



#### What is insured?

- ✓ An overall policy limit of £250,000/\$500,000 /€375,000 per person, per certificate period

#### Inpatient and day-patient treatment

- ✓ Hospital accommodation and meal charges
- ✓ Physician, surgeon and anaesthetist fees
- ✓ Intensive care unit charges
- ✓ Accident & emergency room treatment
- ✓ Daycare treatment
- ✓ Internal prostheses, medical aids and devices
- ✓ 15 days inpatient psychiatric treatment

#### Outpatient Treatment

- ✓ GP, specialist and consultant fees, prescription drugs, diagnostic tests, physiotherapy and complementary therapies are covered up to £5,000/\$10,000/€7,500 subject to a £50/\$100/€75 excess per medical condition.
- ✓ Dental treatment following an accident up to £500/\$1,000/€750
- ✓ Emergency dental treatment up to £200/\$400/€300
- ✓ External prostheses, medical aids and devices up to £200/\$400/€300

#### Evacuation Benefits

- ✓ Emergency medical and non-medical evacuation
- ✓ Hotel accommodation up to 12 nights for a companion

following an evacuation

- ✓ Economy air ticket to return to home country or country of residence
- ✓ Costs of travel to home country in the event of the death of a close family member
- ✓ Costs of travel and hotel accommodation for up to 12 nights of a close family member if you are in hospital for 5 consecutive days
- ✓ Repatriation or Local Burial up to £10,000/\$20,000/€15,000 if death occurs outside the home country

#### Additional Benefits

- ✓ 30 days home country cover for emergency medical conditions and acute episodes of existing covered medical conditions whilst on a temporary visit to your home country.

#### Additional Services

- ✓ Access to Worldaware
- ✓ Access to the Bloodcare
- ✓ Foundation Access to Best Doctors

#### Options on your cover

- ✓ Pre-existing condition cover can be purchased and will cover acute episodes of existing medical conditions whilst outside of your home country.
- ✓ Out-of-area extension cover can be purchased and will provide 30 days of cover for accidents and emergency medical conditions in the USA and Caribbean up to £20,000/\$40,000 /€30,000



## What is not insured?

- ✗ Treatment of any medical conditions that you had, or had symptoms of, in the two years prior to the start date of your policy
- ✗ Treatment received after the expiry date of the Certificate
- ✗ Treatment received in the USA and Caribbean
- ✗ Any costs incurred in your home country except for treatment for emergency medical conditions or acute episodes of covered medical conditions
- ✗ Routine medical, eye and ear examinations
- ✗ All dental treatment except following an accident or an emergency
- ✗ Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse and sexually transmitted diseases.
- ✗ Acquired Immune Deficiency Syndrome (AIDS), AIDS-related complex syndrome (ARCS) and all diseases caused by the HIV positive virus
- ✗ Organ transplantation costs
- ✗ Injury or illness while serving as a member of the police or military
- ✗ Treatment that is not scientifically recognised, or established practice, or unproven or experimental
- ✗ Infertility and any form of assisted reproduction
- ✗ Sleep disorders and sleep apnoea
- ✗ Elective cosmetic surgery
- ✗ Costs resulting from racing and professional sports
- ✗ Costs resulting from participation in war, riots, strikes, lockouts, civil commotion, rebellion, revolution, insurrection, terrorism, military or usurped power or any illegal act
- ✗ Learning difficulties, hyperactivity, attention deficit disorder, speech therapy and developmental, social or behavioural problems
- ✗ Contraception, sterilisation or any treatment of sexual problems
- ✗ Treatment for or as a result of obesity
- ✗ Vitamins, minerals and other supplements
- ✗ Pregnancy and childbirth
- ✗ Treatment of cancer
- ✗ Treatment relating to birth defects and congenital illnesses (including hereditary conditions)
- ✗ Costs relating to medical treatment required as a direct result of not following the medical advice given by a physician



## Are there any restrictions on cover?

- ! If you have an excess, this is applied per medical condition and will be deducted from the reimbursement of the first claim for that medical condition. The excess will be applied to each person on the policy, per certificate period.
- ! No treatment is available in the USA or Caribbean unless the out-of-area extension has been selected
- ! Benefits are limited to reasonable and customary charges in the area where treatment is provided
- ! Restricted cover in your home country
- ! Maximum enrolment age is 70 years



## Where am I covered?

- ✓ Anywhere in the world except the USA and Caribbean



## What are my obligations?

- Take care when answering any questions we ask by ensuring that any information provided is accurate and complete
- Inform us of any change to your personal details, including your address
- Follow our claims procedures when you need to make a claim
- Contact the assistance company for pre-authorisation where required



## When and how do I pay?

The premium must be paid in full, before or on the start date of the plan, for the coverage period selected either by credit/debit card or bank transfer



## When does the cover start and end?

Cover will start on the date we receive the premium or on a forward date selected by you. Cover can be selected for a minimum of 1 month and a maximum of 12 months. The start date and expiry date of your cover will be shown on your Certificate of Insurance.



## How do I cancel the contract?

A 14 day cooling off period applies, after which if you cancel the policy you will receive a proportionate refund of the premium paid, unless you have made a claim. An administration charge of £50/\$75/€65 will apply.

Cancellation requests can be sent in writing to: APRIL International UK, Minster House, 42 Mincing Lane, London EC3R 7AE, United Kingdom. Or by email: [info@april-international.co.uk](mailto:info@april-international.co.uk).