

International Private Medical Insurance



Insurance Product Information Document

Company: APRIL International Care France

Product: Long-Term International Health Plan

A French simplified joint-stock company (S.A.S.) with capital of €200,000 - RCS Paris 309 707 727

Insurance intermediary - Registered with ORIAS under number 07 008 000 (www.orias.fr)

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This product is insured by XL Insurance Company SE. The insurer is detailed on your Certificate of Insurance.

XL Insurance Company SE is regulated by the Central Bank of Ireland. Registered Office: 8 St. Stephen's Green, Dublin 2 D02 VK30, Ireland.

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 and working abroad or local nationals in certain locations who require international health insurance.



What is insured?

Different levels of cover are available and benefit options will reflect the level of cover selected.

- ✓ An overall policy limit of £1,000,000/\$2,000,000/€1,500,000 per person, per certificate period.

Inpatient and day-patient treatment

- ✓ Hospital accommodation and meal charges
- ✓ Physician, surgeon and anaesthetist fees
- ✓ Intensive care unit charges
- ✓ Parental accommodation for children up to 17 years
- ✓ Daycare treatment
- ✓ Hospital cash benefit of £250/\$500/€375 up to 30 days
- ✓ Accident & emergency room treatment
- ✓ Organ and bone marrow transplant and stem cell treatment
- ✓ Internal prostheses, medical aids and devices required intra-operatively
- ✓ External prostheses, medical aids and devices
- ✓ 15 days palliative care in a hospice
- ✓ 30 days inpatient psychiatric treatment available after one year of cover
- ✓ Reconstructive surgery
- ✓ Cancer treatment
- ✓ Rehabilitation care, subject to a lifetime limit of £100,000/\$200,000/€150,000 or £200,000/\$400,000/€300,000 on the Executive Plus Plan
- ✓ Local road ambulance

Outpatient treatment – all plans

- ✓ MRI, CT, PET scans
- ✓ Hormone replacement therapy
- ✓ 26 weeks nursing at home
- ✓ Vaccinations up to £200/\$400/€300
- ✓ Dental treatment following an accident
- ✓ Post hospital consultations and treatment following inpatient care up to £500/\$1,000/€750 under the International plan

Additional Benefits

- ✓ Newborn care up to £50,000/\$100,000/€75,000
- ✓ HIV/AIDS cover is available after two years of cover up to a lifetime limit of £10,000/\$20,000/€15,000
- ✓ 60 days out of area cover for emergencies and acute episodes of existing covered medical conditions – limits apply
- ✓ Cancer counselling and artificial hair benefit up to £1,000/\$2,000/€1,500 per benefit

Evacuation Benefits

- ✓ Emergency medical and non-medical evacuation
- ✓ Hotel accommodation up to 12 nights and taxi costs up to £500/\$1,000/€750 for a companion following an evacuation
- ✓ Economy air ticket to return to country of origin
- ✓ Hotel accommodation up to 7 nights following inpatient care
- ✓ Costs to travel to home country in the event of the death of a close family member, available after one year of cover
- ✓ Repatriation or Local Burial if death occurs outside the home country

Additional Services

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

Outpatient treatment – International Plus, Executive and Executive Plus plans only

- ✓ GP, specialist and consultant fees, prescription drugs, diagnostic tests, physiotherapy (limited to 20 sessions per certificate period) and complementary therapies subject to a £50/\$100/€75 excess per medical condition.
- ✓ Routine dental treatment up to £300/\$600/€450 on International Plus plan, £500/\$1,000/€750 on Executive plan and £1,000/\$2,000/€1,500 on Executive Plus plan

Our Executive and Executive Plus plans also provide:

- ✓ Chinese medicine up to £200/\$400/€300 on Executive plan and £400/\$800/€600 on Executive Plus plan
- ✓ Outpatient psychiatric services, available after one year of cover subject to a £50/\$100/€75 excess per claim
- ✓ Outpatient psychiatric therapies available after one year of cover up to £500/\$1,000/€750 under Executive plan and £1,000/\$2,000/€1,500 under Executive Plus plan
- ✓ Routine health screening available after one year of cover and if aged over 21 up to £300/\$600/€450 on Executive plan and £500/\$1,000/€750 on Executive Plus plan
- ✓ Pregnancy and childbirth available after 18 months of cover up to £6,000/\$12,000/€9,000 under Executive plan and £9,000/\$18,000/€13,500 under Executive Plus plan
- ✓ Complications of pregnancy available after 18 months of cover

Our Executive Plus plan also provides:

- ✓ Optical care available after one year of cover up to £300/\$600/€450
- ✓ Hearing care available after one year of cover up to £300/\$600/€450



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 outside of your selected area of cover
- ✗ Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse and sexually transmitted diseases.
- ✗ 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, including sleep apnoea
- ✗ Vitamins, minerals and other supplements
- ✗ 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
- ✗ Costs relating to medical treatment required as a direct result of not following the medical advice given by a physician
- ✗ Any cost incurred during a benefit waiting period



Are there any restrictions on cover?

- ! If you have an excess, which is applied per medical condition, this 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
- ! If you have a voluntary excess, this will be deducted from the reimbursement of the first claim for each person on the policy, per certificate period
- ! Non-emergency treatment is only available in the USA and Caribbean if Area Two (Worldwide) cover is selected
- ! Benefits are limited to reasonable and customary charges in the area where treatment is provided
- ! Maximum enrolment age is 70 years



Where am I covered?

- ✓ Anywhere in the world except the USA and Caribbean unless Area Two (Worldwide) cover is selected.



What are my obligations?

- Take care when answering any questions we ask by ensuring that any information provided is accurate and complete.
- Pay your premiums on time
- 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 can be paid quarterly or annually. Annual premiums can be paid by bank transfer or by credit/debit card, quarterly premiums by credit/debit card.



When does the cover start and end?

Cover will start on the date we receive the first premium or on a forward date selected by you. Cover is in place for a year and the start date and expiry date will be shown on your Certificate of Insurance.



How do I cancel the contract?

A 30 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 or by email.