

International Private Medical Insurance

Allianz  Care

Insurance Product Information Document

Company: AWP Health & Life SA
Product: International Healthcare Insurance for Individuals

Registered in France as a non-life insurance company (license 5021329)

This document only provides a basic summary of policy cover. The full terms and conditions of the policy will be shown on our policy documentation, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?

This is International Private Medical Insurance which covers you for a wide range of in-patient and day-care treatments (plus other benefits such as medical evacuation) in your selected geographical region of cover. This includes various types of medical expenses such as: hospital accommodation, surgical fees and theatre charges, physician and nursing care, in-patient prescription drugs and materials and oncology. Additional cover modules, i.e. out-patient, maternity, dental and repatriation, are also available (to be optionally selected in conjunction with the core in-patient cover).



What is insured?

Core in-patient and day-care cover:

- ✓ **Hospital accommodation and board:** in private or semi-private room, up to the benefit limit.
- ✓ **Surgical fees and theatre charges:** fully covered up to the maximum plan benefit.
- ✓ **Physician and therapist fees:** fully covered up to the maximum plan benefit.
- ✓ **In-patient prescription drugs and materials:** fully covered up to the maximum plan benefit.
- ✓ **Diagnostic tests:** fully covered up to the maximum plan benefit.
- ✓ **Oncology (cancer treatment):** fully covered up to the maximum plan benefit.

Note: The full list of benefits and exclusions/restrictions is available at:

www.allianzcare.com/en/docs/DOC-IBG-EN-1119.pdf/



What is not insured?

- ✗ Medical conditions arising from participation in war or criminal acts.
- ✗ Experimental or unproven treatment or drug therapy.
- ✗ Treatment outside your geographical area of cover.
- ✗ Plastic surgery (where cosmetic or aesthetic treatment is provided to enhance your appearance).
- ✗ Treatment in the USA, where cover was acquired for the purpose of travelling to the USA to treat a pre-existing condition.
- ✗ Care and treatment of drug addiction or alcoholism.
- ✗ Expenses for the acquisition of an organ including, but not limited to, donor search, harvesting, transport and administration costs.



Are there any restrictions on cover?

- ! Cover is restricted to the geographical area chosen.
- ! Claims relating to pre-existing medical conditions may be excluded.
- ! Some benefits may contain a limit on the age of insured persons.
- ! There are general conditions that you have to meet for cover to apply. These are outlined in our Benefit Guide.
- ! Cover is subject to our full set of exclusions and restrictions as outlined in our Benefit Guide.



Where am I covered?

You will be covered in the geographical area (e.g. "Worldwide" or "Africa", etc.) that you selected at inception of cover. Your cover will be limited to emergencies when travelling outside your chosen area of cover.



What are my obligations?

- Answering all pre-sales questions as truthfully and accurately as possible, so we can determine what cover applies to your situation.
- Reading your policy documentation as soon as we make it available to you (prior to inception) to ensure that you have the cover you need and you understand all applicable terms and conditions.
- Informing us as soon as possible if there are any changes to your circumstances that may affect your cover.
- Submitting all medical claims within the date term indicated in your Benefit Guide.
- Sending us a Treatment Guarantee Form in advance of all treatments subject to pre-authorization.



When and how do I pay?

Your premium will need to be paid in advance of the insurance period that it refers to. If you prefer it, you can choose to pay in instalments (e.g. quarterly or monthly). Several payment methods are available, e.g. transfer, credit card, cheque, etc. The premium payment methods will be outlined to you at point of sale.

Please note that if your premium payment is not in order, cover may be suspended or cancelled.



When does the cover start and end?

Your policy will be an annual contract, which you can renew for another year at its expiry. The start date and end (renewal) date of your insurance will be indicated on the Insurance Certificate issued to you upon inception.



How do I cancel the contract?

You have the right to cancel your contract within 30 days from the date of receiving your policy documents or from the start/renewal date of your policy, whichever is later. Please note that you cannot backdate the cancellation of your membership.

If you cancel your contract within this 30 day period, you will be entitled to a full refund of the cancelled member(s) premium paid for the new Insurance Year, provided that no claims have been made. If you choose not to cancel (or amend) your policy within this 30 day period, the insurance contract will be binding on both parties and the full premium owing for the selected Insurance Year will be due for payment, according to the payment frequency selected by you.