

Policy Summary - Elite Plans Health Insurance

The information provided in this policy summary is key information you should read. You are encouraged to read the policy document in order to understand fully all conditions and exclusions which relate to this cover.

This Policy Summary does not contain the full terms and conditions of your Advance Plans Health Insurance. The full terms and conditions can be found in the policy document.

The cover is provided by certain underwriters at Lloyd's of London
This policy is valid for 12 months and is renewable annually

International Private Healthcare Ltd

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SIGNIFICANT FEATURES AND BENEFITS	PEARL	SAPPHIRE	RUBY
Total Policy limit per person per policy year	US\$1,000,000	US\$1,500,000	US\$2,000,000
Hospital Services:(all medical treatment/services ordered by a physician)	Full Refund*	Full Refund*	Full Refund*
per day Room and Board outside USA/Canada and Caribbean	Full Refund*	Full Refund*	Full Refund*
per day Intensive Care Unit outside USA/Canada and Caribbean	Full Refund*	Full Refund*	Full Refund*
Day Care	Full Refund*	Full Refund*	Full Refund*
daily cash benefit for use of Government hospital	US\$250	US\$250	US\$250
Hospice & Palliative Care (lifetime limit)	US\$25,000	US\$30,000	US\$50,000
Organ Transplantation per person per policy year	US\$150,000	US\$200,000	US\$250,000
Local Ambulance Services	Full Refund*	Full Refund*	Full Refund*
Nursing at home - Full refund up to	+4 Weeks	+8 Weeks	+26 Weeks
Rehabilitation Treatment following discharge from hospital	US\$3,000	US\$6,000	US\$10,000
Medical Aids such as wheelchairs or crutches	US\$500	US\$750	US\$1000
External Prosthetic Devices	US\$2,000	US\$3,000	US\$4,000
In-Patient Psychiatric Treatment – Max 30 days	+Full Refund	+Full Refund	+Full Refund
Treatment of HIV & Aids (Max 6 years)	US\$6,000	US\$6,000	US\$6,000
Innocent Bystander – in terrorist incident	US\$30,000	US\$30,000	US\$30,000
Emergency Medical Transportation per person per policy year	Full Refund*	Full Refund*	Full Refund*
-Per Person per policy year	+Full Refund	+Full Refund	+Full Refund
-Accommodation Expenses for a Companion (Max 15 days)	US\$50 per day	US\$75 per day	US\$100 per day
Emergency dental treatment following accident	US\$1,000	US\$1,500	Full Refund*
Out-Patient Services	-	+Full Refund	+Full Refund
Post Hospitalisation Treatment	US\$2,000	+Full Refund	+Full Refund
Emergency Ward Treatment up to 24 hours	Full Refund*	Full Refund*	Full Refund*
Normal and/or Complicated Maternity care per Pregnancy	-	-	US\$2,000 #
Complicated Maternity Care per pregnancy	-	US\$650 #	-
Newborn cover (first 14 days)	-	†US\$500	†US\$2,000
Parent accompanying child	Full Refund*	Full Refund*	Full Refund*
Compassionate Home Travel	+Full Refund	+Full Refund	+Full Refund
Repatriation of Mortal Remains/Local Burial/Cremation (Death in home country excluded)	US\$5,000	US\$7,500	US\$10,000

* up to policy limit #12 month waiting period and 25% co-insurance apply
For full details and limitations on benefits please refer to the policy document

Excess

You may have to pay the first amount and/or percentage of any claim - the amount is shown in the plan rules.

Significant Exclusions

Pre-existing conditions will not be covered unless accepted by the underwriters.

You are not covered for claims arising out of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, act of terrorism

You are not covered for claims arising from suicide or self-inflicted injury, alcohol or drug abuse, routine medical examination and routine eye and ear examinations.

Please see the exclusion section in the policy for more details and for all the exclusions to the policy.

Claims

All in-patient claims and any emergency medical transportation must be pre-authorized by Global Response

Tel: +44 2920 474237 Fax: +44 2920 468797

In the first instance all other claims should be notified in writing to ICMS, IPH House, Stirling Way, Borehamwood, Herts, WD6 2BT, United Kingdom.

Tel +44 20 8905 2888 Fax: +44 20 8207 2878

Cancellation of this policy

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document. To exercise your right to cancel, you should contact the broker who arranged this contract for you or you should write to IPH Ltd, IPH House, Stirling Way, Borehamwood, Herts WD6 2BT, United Kingdom.

After this period you may cancel the plan at any time by writing to us at the above address and, providing there are no claims made on the policy, we will refund the pro-rata unused premium less the administration charge.

Complaints Procedure

Any enquiry or complaint that you may have should in the first instance be addressed to the Customer Services Manager, IPH Ltd, IPH House, Stirling Way, Borehamwood, Herts WD6 2BT, United Kingdom. Tel +44 20 8905 2888 Fax: +44 20 8207 2878

Please quote your Certificate number in all correspondence so that your complaint may be dealt with speedily.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to:

Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA, United Kingdom Tel: 020 7327 5693 Fax: 020 7327 5225 E-mail: Complaints@Lloyds.com

In the event you are still dissatisfied then you may be able to refer to:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 0234 567 and 0300 123 9123. Further information is available from them.

Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the unlikely event that the underwriters cannot meet their liabilities under this policy. The FSCS will meet the first US\$2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from www.fscs.org.uk