

Integra Global – ROW Policy Wording Updates

Section		ROW Individual Policy Wording	ROW Group Policy Wording Group
#	Item	Nature of change	Nature of change
1	Policy holder	Change to definition	Change to definition
2	Insured person	N/A	Change to definition
3	General information	Change to wording	Change to wording
4	Deductible definition	Change to definition	Change to definition
5	Maternity care	N/A	Added: 'or as per terms and conditions in your plan'
6	Mental health benefits	Added 'psychiatrist' to cover description	Added 'psychiatrist' to cover description
7	Outpatient prescriptions drugs	Added: 'Contraceptive drugs'; 'all related devices/treatment'	Added: 'Contraceptive drugs'; 'all related devices/treatment'
8	Vision care	Added: '(Six month waiting period – not subject to deductible); 'waiting period does not apply if premium is paid annually'	Added: '(Six month waiting period – not subject to deductible); 'waiting period does not apply if premium is paid annually or as per terms and conditions in you plan'
9	Emergency evacuation and assistance	Change to description and services available	Change to description and services available
10	Pre-authorisation	Change to definition Added new section within definition	Change to definition Added new section within definition
12	General exclusions: 28	Removed pre-existing conditions exclusion from Policy Wording	Removed pre-existing conditions exclusion from Policy Wording
13	General exclusions: 29	Added: 'orthodontic and class III dental expenses'	Added: 'orthodontic and class III dental expenses subject to 6 months or as per terms and conditions in your plan'
14	General exclusions: 32	Removed: 'Charges made by an assistant surgeon'	Removed: 'Charges made by an assistant surgeon'
15	General exclusions: 33	Removed: 'Charges made by an anaesthesiologist'	Removed: 'Charges made by an anaesthesiologist'
16	General exclusions: 43	Removed: 'acupuncture, acupressure'	Removed: 'acupuncture, acupressure'
17	General exclusions: 57 (participation in professional sports)	Added: 'riding off-road on a motorbike or a quad-bike as a driver or passenger'	Added: 'riding off-road on a motorbike or a quad-bike as a driver or passenger'

Integra Global Health Limited

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18	Dependants	Removed section: We reserve the right to issue a cover subject to specific medical exclusions	Removed section: We reserve the right to issue a cover subject to specific medical exclusions
19	Cooling off period	Added section to Policy Wording	Added section to Policy Wording
20	Premium payments	Change to definition	Change to definition
21	Revision	Added section to Policy Wording	Added section to Policy Wording
22	Renewal	Added section to Policy Wording	Added section to Policy Wording
23	Reinstatement of the policy	Paragraph removed	Paragraph removed
24	Notice of claim and time limitation	Change to definition	Change to definition
25	Applicable law	Added section to Policy Wording	Added section to Policy Wording
26	Enrolment for life cover	Definition added	Definition added
27	Policy holder	Change to definition	Change to definition
28	Pre-existing medical condition	Definition removed	Definition removed
29	We, us, our	Change to definition	Change to definition
30	Complaints procedure	Change to wording	Change to wording
31	Data protection notice	Change to wording	Change to wording
32	Life cover	Added section to Policy Wording	Added section to Policy Wording
33	Accidental death and dismemberment (AD&D)	Added section to Policy Wording	Added section to Policy Wording
34	Blood care program	Change to definition	Change to definition

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