

International Private Medical Insurance



Insurance Product Information Document

Company: APRIL International UK Limited **Product: Long-Term International Health Plan**

Authorised and regulated by the Financial Conduct Authority, registered number 304773. Registered Office: Walsingham House, 35 Seething Lane, London EC3N 4AH, United Kingdom.

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

AXA XL Insurance Company UK Limited (Firm Reference No 423308) and AXA XL 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 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 - all plans

- ✓ Hospital accommodation and meal charges
- ✓ Physician, surgeon and anaesthetist fees
- ✓ Intensive care unit charges
- ✓ Parental accommodation for children aged 17 years and under
- ✓ Day-patient treatment
- ✓ Hospital cash benefit up to 30 days
- ✓ Accident & emergency room treatment
- ✓ Organ and bone marrow transplant and stem cell treatment
- ✓ Internal and 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
- ✓ Local road ambulance

Outpatient treatment - all plans

- ✓ MRI, CT, PET scans
- ✓ Hormone replacement therapy (excluding menopause)
- ✓ 30 days nursing at home
- ✓ Childhood and Travel related vaccinations
- ✓ Dental treatment following an accident
- ✓ Pre hospital consultations and treatment prior to receiving inpatient or day-patient treatment
- ✓ Post hospital consultations and treatment following inpatient care
- ✓ Outpatient surgery (limits dependent on plan selected)

Additional benefits - all plans

- ✓ Newborn care (limits dependent on plan selected)
- ✓ HIV/AIDS cover is available after two years of cover
- ✓ 60 days out of area cover for emergencies and acute episodes of existing covered medical conditions – limits apply
- ✓ Cancer counselling
- ✓ Artificial hair benefit

Evacuation benefits - all plans

- ✓ Emergency medical and non-medical evacuation
- ✓ 14 nights accommodation costs following an approved evacuation
- ✓ Economy air ticket to return to country of origin
- ✓ Hospital travel expenses covered up to £500/\$1,000/€750 following an approved evacuation
- ✓ Return economy air ticket in the event of the death of a close family member
- ✓ Repatriation or Local Burial if death occurs outside the home country

Additional Services - all plans

- ✓ Access to Crisis24
- ✓ Access to the Bloodcare Foundation
- ✓ Access to Teladoc Health

Outpatient treatment – International Plus, Executive and Executive Plus plans only (limits applicable)

- ✓ 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
- ✓ Outpatient psychiatric services subject to a £50/\$100/€75 excess per claim
- ✓ Outpatient psychiatric therapies
- ✓ Routine health screening available after one year of cover and if aged over 18

Our Executive and Executive Plus plans also provide (limits applicable):

- ✓ Chinese medicine
- ✓ Pregnancy and childbirth available after 18 months of cover
- ✓ Complications of pregnancy available after 18 months of cover
- ✓ Child Routine Health Screening for children five years and under
- ✓ Cancer Genetic Testing
- ✓ Cancer Preventative Treatment

Our Executive Plus plan also provides (limits applicable):

- ✓ Optical care available after one year of cover
- ✓ Hearing care available after one year of cover
- ✓ Menopause Hormone replacement therapy for early menopause symptoms
- ✓ Infertility and Miscarriage Investigations available after two years



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
- ✗ Any treatment, procedures, drugs, equipment or device that is not scientifically recognised, established practice, experimental or has not been proven to be effective. This includes but is not limited to treatment provided as part of a clinical trial; treatment that has not been approved by the relevant public health authority in the country where it is being received; or any drug or medicine which is prescribed for a purpose for which it has not been licensed or approved in the country where it is prescribed.
- ✗ Infertility and any form of assisted reproduction
- ✗ Sleep disorders, including 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, occupational 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 monthly, quarterly or annually. Annual premiums can be paid by bank transfer or by credit/debit card, and monthly and 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 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. A cancellation charge of £50/\$75/€65 will apply.

Cancellation requests can be sent in writing to: APRIL International UK, Walsingham House, 35 Seething Lane, London EC3N 4AH, United Kingdom. Or by email: info@april-international.co.uk.

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