

# International Private Medical Insurance



## Insurance Product Information Document

Company: APRIL International Care France Product: Short-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](http://www.orias.fr))

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This product is insured by Hamilton Insurance DAC. The insurer is detailed on your Certificate of Insurance.

Hamilton Insurance DAC is regulated by the Central Bank of Ireland. Registered Office: 2 Shelbourne Buildings, Crampton Avenue, Ballsbridge, Dublin 4, D04W3V6, Ireland. Registered in Ireland Number 484148.

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, working and travelling abroad on a temporary basis.



#### What is insured?

- ✓ An overall policy limit of £250,000/\$500,000 /€375,000 per person, per certificate period

##### Inpatient and day-patient treatment

- ✓ Hospital accommodation and meal charges
- ✓ Physician, surgeon and anaesthetist fees
- ✓ Intensive care unit charges
- ✓ Accident & emergency room treatment
- ✓ Day-patient treatment
- ✓ Internal prostheses, medical aids and devices
- ✓ 15 days inpatient psychiatric treatment

##### Out-patient treatment

- ✓ GP, specialist and consultant fees, prescription drugs, diagnostic tests, physiotherapy and complementary therapies are covered up to £5,000/\$10,000/€7,500
- ✓ Dental treatment following an accident up to £500/\$1,000/€750
- ✓ Emergency dental treatment up to £200/\$400/€300
- ✓ External prostheses, medical aids and devices up to £200/\$400/€300

##### Evacuation benefits

- ✓ Emergency medical and non-medical evacuation
- ✓ Hotel accommodation up to 12 nights for a companion following an evacuation
- ✓ Economy air ticket to return to home country or country of residence

- ✓ Costs of travel to home country in the event of the death of a close family member
- ✓ Costs of travel and hotel accommodation for up to 12 nights of a close family member if you are in hospital for 5 consecutive days
- ✓ Repatriation or Local Burial up to £10,000/\$20,000/€15,000 if death occurs outside the home country

##### Additional benefits

- ✓ 30 days home country cover for emergency medical conditions and acute episodes of existing covered medical conditions whilst on a temporary visit to your home country.

##### Additional services

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

##### Options on your cover

- ✓ Pre-existing condition cover can be purchased and will cover emergency treatment of existing medical conditions whilst outside of your home country.
- ✓ Out-of-area extension cover can be purchased and will provide 30 days of cover for accidents and emergency medical conditions in the USA and Caribbean up to £20,000/\$40,000 /€30,000



## 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 received in the USA & Caribbean
- ✗ Any costs incurred in your home country except for treatment for emergency medical conditions or acute episodes of covered medical conditions
- ✗ Routine medical, eye and ear examinations
- ✗ All dental treatment except following an accident or an emergency
- ✗ Self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse and sexually transmitted diseases.
- ✗ Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex syndrome (ARCS) and all diseases caused by the HIV positive virus
- ✗ Organ transplantation costs
- ✗ 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 and 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 and developmental, social or behavioural problems
- ✗ Contraception, sterilisation or any treatment of sexual problems
- ✗ Treatment for or as a result of obesity
- ✗ Vitamins, minerals and other supplements
- ✗ Pregnancy and childbirth
- ✗ Treatment of cancer
- ✗ Treatment relating to congenital and hereditary conditions
- ✗ Costs relating to medical treatment required as a direct result of not following the medical advice given by a physician



## 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
- ! No treatment is available in the USA or Caribbean unless the out-of-area extension has been selected
- ! Benefits are limited to reasonable and customary charges in the area where treatment is provided
- ! Restricted cover in your home country
- ! Maximum enrolment age is 70 years



## Where am I covered?

- ✓ Anywhere in the world except the USA and Caribbean.



## What are my obligations?

- Take care when answering any questions we ask by ensuring that any information provided is accurate and complete.
- 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 must be paid in full, before or on the start date of the plan, for the coverage period selected either by credit/debit card or bank transfer



### **When does the cover start and end?**

Cover will start on the date we receive the premium or on a forward date selected by you. Cover can be selected for a minimum of 1 month and a maximum of 12 months. The start date and expiry date of your cover 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 to: [client.services@april-international.com](mailto:client.services@april-international.com)