

Evolution Health Policy Wording UK/GIB

UK, Northern Ireland, Gibraltar and Isle of Man Residents Only

(April 2024)

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1 Introduction to your policy

Welcome and thank **you** for choosing the Evolution Health Policy (UK) from **Morgan Price** International Healthcare Limited to look after **your** health insurance needs.

Please check **your certificate of insurance** to make sure that all of the details shown are correct. If any changes need to be made, please let **us** know immediately.

Take a few moments to look through **your policy** including the **benefit schedule** to make sure **you** fully understand what is covered by **your insurance policy**.

Your policy has been written using plain language wherever possible and has been designed to set out all the features and benefits of the **policy** in a straightforward and easy to understand format.

If there is any aspect of this **policy** documentation **you** are unsure about, please do not hesitate to contact **us**.

a. Contract of insurance

This **policy** consists of:

- a. **policy** wording,
- b. the **certificate of insurance**,
- c. **benefit schedule** ;
- d. any endorsements (issued in a separate document) applied to the **policy**, which is the contract of insurance between **you** and the **Insurer** (the "**policy**") and should be read as one document.

Provided the required amount of premium is paid on the due date, **we** will provide **you** and the **insured persons** listed in the **certificate of insurance** with the benefits set out in the **benefit schedule** attached to **your certificate of insurance**.

The insurance is effective only after **we** have issued written confirmation that the applicant has been accepted for cover and becomes, and remains, insured in accordance with the terms and conditions set out in this **policy**.

b. Provision of insurance services and benefits

This is a list of the different parties involved in providing the insurance services and benefits under this **policy**:

- This is a **Morgan Price** International Healthcare Limited **policy**. **Morgan Price** is co-manufacture of this product and responsible for the design, sales, administration (including issue of **policy** documents and collection of premiums) and general management of this **policy**.
- The **policy** is underwritten by Endurance Worldwide Insurance Limited, a wholly owned subsidiary of Sompo International Holdings Ltd.,^[1] registered in England and Wales, Registration Number 04413524, home state, United Kingdom. Registered Office: 2 Minister Court, 1st Floor, Mincing Lane, London, EC3R 7BB. Endurance Worldwide Insurance Limited is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority and the Prudential Regulatory Authority under registration

number 219654. This can be found on the Financial Services Register at www.fca.org.uk.

^[1] The term "Sompo International" refers to and includes each and every subsidiary of Sompo International Holdings Ltd., a Bermuda exempted company ("SIHL"). To the extent, however, that an affiliate of SIHL that is not a subsidiary of SIHL receives or uses personal information that is covered by this **Policy** and requires protection under the Data Protection Legislation, then such affiliate is included within "Sompo International" for purposes of protecting the data that such affiliate receives or uses. For a list of Sompo International offices, please see <https://www.sompo-intl.com/location/corporate>. For a list of affiliates that are included in the Sompo Group, please see https://www.sompo-hd.com/en/group/group_list/.

- **Morgan Price** International Healthcare Limited is the entity appointed by the **Insurer** to provide the services relating to **claims** handling, case management and evacuation and assistance on this **policy**.

c. Understanding the scope of your insurance

You will find details of what benefits are covered and what is not covered in the **Benefit schedule** for **you** and any **insured person** up to the **overall maximum limit** during any one **period of insurance**. Please make sure **you** read these documents carefully to understand what is covered and where **waiting periods** may apply to benefits. Some of these benefits include:

d. Our promise of service

As a valued customer **you** have important rights and entitlements.

You are entitled to expect:

- Politeness and courtesy.
- Helpful advice and guidance.
- Confidentiality.
- Professional and efficient service.

At **Morgan Price** International Healthcare Limited, each of **our** customers is important to **us** and **we** believe **you** have the right to a fair, swift and courteous service at all times. **We** will always aim to provide **you** with a professional, confidential and efficient service no matter what **your** query is.

However, **we** do appreciate that occasionally things can go wrong. **We** take all complaints seriously and aim to resolve them fairly and promptly. The information in the how to make a complaint section explains how **you** can complain and how **we** will deal with **your** complaint.

e. Cooling-off period

If having purchased this insurance, **you** decide that it does not meet **your** needs, please confirm in writing to info@morgan-price.com within 14 days of receipt of **your** documentation, that **you** wish to cancel the insurance.

Provided no **claims** have been paid and/or **pre-authorisation of claim** costs have been issued, **we** will refund any premium **you** have paid.

f. Queries on your policy

For any queries on **your policy** you should contact:

Morgan Price International Healthcare Ltd

2 Penfold Drive

Gateway 11

Wymondham

Norfolk NR18 0WZ United Kingdom

T: +44 (0) 1379 646 730

F: +44 (0) 1379 652 794

E: info@morgan-price.com

Benefit	Level of Cover				
	Standard	Standard Plus	Comprehensive	Premium	Elite
Overall maximum limit £/\$/€	500,000	750,000	1,000,000	1,500,000	2,000,000
Hospital Benefit (In-patient and day-patient treatment)	✓	✓	✓	✓	✓
Cancer Care Benefit	✓	✓	✓	✓	✓
Out-patient Benefits A. Out Patient minor surgery	✓	✓	✓	✓	✓
Chronic Conditions Benefits A. Hospital care treatment (subject to 14 maximum 14 nights stay)	✓	✓	✓	✓	✓
Wellness Benefit	✓	✓	✓	✓	✓
Dental Treatment A. Emergency dental treatment	✓	✓	✓	✓	✓
Cash Benefits A. Hospital cash benefit	✓	✓	✓	✓	✓
Medical Evacuation and Repatriation Benefits A. Emergency medical transportation	✓	✓	✓	✓	✓
Out of area treatment A. Emergency out of area treatment	✓	✓	✓	✓	✓
Evaluation to Home country A. Home country evacuation	✓	✓	✓	✓	✓

Your Policy also contains a general list of exclusions and some of these exclusions are detailed below for your information. Please read the General Exclusion (Section 6) for a complete list.

What's not covered	Exclusion
First 25% of costs for any claim not pre authorised	General Exclusion 2
Experimental Treatment	General Exclusion 16
Unlicensed drugs	General Exclusion 17
Cosmetic Treatment	General Exclusion 20
Over the counter drugs and medicines	General Exclusion 51
Costs for medical reports (49)	General Exclusion 49
Usual, customary and reasonable	General Exclusion 36
Preventative Treatment / general health check ups	General Exclusion 19
Hazardous Sports and Pursuits	General Exclusion 54

2 Eligibility

a. Who can apply?

This is an international **policy** designed for expatriates (i.e. persons living/working outside of their **home country**) and local nationals (i.e. persons living and/or working inside their **home country**) and their eligible **dependants** with the exception of the United States of America.

- The **policy** is not available to persons or in countries where it would breach any sanction, or where it is prohibited by law or local legislation.
- This **policy** is not available to any applicants whose primary residence is Europe (excluding UK, Northern Ireland, Gibraltar or Isle of Man. Residents of these countries should apply for an Evolution Health Plan (EU)).

Maximum age of entry at the **start date** of the **policy** on an FMU basis is 74.

Maximum age of entry at the **start date** of the **policy** on a Moratorium basis is 55.

Children can be added to a member's **policy** but they must be under age 19 and unmarried (or under age 25, unmarried and in full-time further education) at their **start date**.

Children may remain covered under this **policy** until the **annual renewal date** following their 19th birthday (or 25th birthday where in full-time education) or marriage, at which time their insurance cover under this **policy** will end and they may move onto their own **policy**.

We offer Child Only policies only to children between the age of 10 and 17. A compulsory **excess** applies to these policies of \$/€/£ 100 per **claim** and will be paid in accordance with clause d. (General **claims** guidance notes) under Section 4 (How to Claim).

Any children under the age of 10 have to have an adult covered on the **policy**.

b. Conditions of acceptance

We are entitled to refuse an application from any person should the information provided fail to meet **our** underwriting criteria. **We** also reserve the right to ask for evidence of age, state of health, employment status or educational status.

We may wish to apply special terms, exclusions or premium increases to reflect any exceptional circumstances regarding **your** application.

If **we** cannot obtain all the information **we** need to assess a risk, **we** reserve the right to decline cover.

c. Your duty of disclosure

We will rely on the information you give us when deciding to accept this Policy and in setting the terms and premium.

You must take care when answering any questions **we** ask by ensuring that all information provided is accurate and complete. If **we** establish that **you** deliberately or recklessly provided **us** with false or misleading information **we** will treat this **policy** as if it never existed and decline all **claims**. If **we** establish that **you** carelessly provided **us** with false or misleading information it could adversely affect **your policy** and any **claim**.

For example, **we** may:

- treat this **policy** as if it had never existed and refuse to pay all **claims** and return the premium paid. **We** will only do this if **we** provided **you** with insurance cover which **we** would not otherwise have offered;
- amend the terms of **your** insurance. **We** may apply these amended terms as if they were already in place if a **claim** has been adversely impacted by **your** carelessness;
- reduce the amount **we** pay on a **claim** in the proportion the premium **you** have paid bears to the premium **we** would

have charged **you**; or

- cancel **your policy** in accordance with the Right to cancel condition below (clause h under Section 7). **We** or **your** insurance broker will write to **you** if we:
 - intend to treat **your policy** as if it never existed; or
 - need to amend the terms of **your policy**. If **you** become aware that information **you** have given **us** is inaccurate, **you** must inform **your** broker as soon as practicable.

d. Change in Circumstances

You must immediately inform **us** of any change in the information given on the application form, in-particular relating to any medical declaration **you** have made for **yourself** and any **dependants**, **your** address, **country of residence**, the birth or adoption of a child or any other change involving **your** insured **dependants**. If **you** do not tell **us**, **your policy** may be cancelled and any **claim** **you** make may not be paid.

existing medical conditions may become eligible for cover (unless the condition is specifically excluded by the **policy**) if, at the first time of receiving treatment, **you/your dependant** has not:

- Suffered any symptoms;
- Consulted any **medical practitioner** for check-ups/ monitoring of a condition, received follow up examinations, **medical treatment** or advice;
- Been prescribed or taken medicine, including **over the counter drugs**, special diets, injections or **physiotherapy**;
- And, **you** were not reasonably aware the condition existed.

If there is any doubt over whether a condition existed prior to the **start date** of the **policy**, **we** reserve the right to request a further medical opinion. The final decision on whether a condition is covered rests solely with **our** Chief Medical Officer (CMO).

c. Continued Personal Medical Exclusions (CPME) Underwriting

If **you** have had previous international medical insurance with another **insurer**, **you** may be able to apply for a transfer to **Morgan Price**. This must be on the same or lower **level of cover** to **your** existing insurance. There must be no break in cover in between **your** current **policy** expiring and transferring to **ours**.

We will ask **you** to complete a number of questions about **your** health and provide a copy of **your certificate of insurance** from the other **insurer**. This must include details of any personal medical exclusions that the previous **insurer** applied to **your policy**. If **we** agree to accept **your** application, **we** will transfer **your** terms from **your** previous **insurer** to **Morgan Price**.

Please note that the terms and conditions of the **Morgan Price** Insurance **policy** may be different to **your** previous insurance **policy**.

d. Non Disclosure

If during the course of **your policy** **we** deem that a **pre-existing medical condition** was not disclosed to **us**, **we** reserve the right exercise **our** rights under clause 2 c (Duty of Disclosure).

3 Underwriting

This is an explanation of the insurance cover options available on the Evolution Health Plan (in other words how **we** treat any **pre-existing medical conditions** **you** may have):

a. Full Medical Underwriting

If **you** select Full Medical Underwriting (FMU), **you** must complete the FMU application form. **We** will review the information provided to ascertain whether **you** and any eligible **dependants** will be accepted with or without specific exclusions or terms.

We may need to request additional information to be able to provide terms. **You** must ensure that the FMU application form is fully and accurately completed, taking into consideration that the medical declaration relates to the whole of **your** life unless otherwise stated. If **you** are not sure whether **you** need to declare a condition to **us** or not, **you** should declare it.

Any **pre-existing medical conditions** not declared on **your** FMU application will not be covered by **your policy**.

If a specific exclusion or terms will apply to **your policy**, **we** will advise **you** in writing and **you** will need to confirm to **us** in writing that **you** accept the terms offered before **your policy** can start.

b. Moratorium Underwriting

Moratorium Underwriting is only available if **you** and any eligible **dependants** are under age 55 at the **start date** of the **policy**. If **you** select Moratorium Underwriting, **you** must complete the Moratorium application form.

Moratorium Underwriting means that **you** and any eligible **dependants** will not be covered for any **pre-existing medical conditions** that have been in existence during the 5-year period before **your start date**. After 2 years continuous cover, **pre-**

4 How to Claim

a. Emergency assistance/evacuation claims (Pre- authorisation required)

Assistance is available 24-hours a day, 365 days a year for medical emergencies, including evacuation and transportation.

If **you** have an **emergency**, critical or life-threatening **medical condition**, and local facilities may not be available to provide the necessary **medical treatment**, please contact **us** immediately for assistance on +44 (0) 3300 581 668 and select Option 2.

You will need to provide the following information for the person requiring **medical treatment**:

- Full name.
- Date of birth.

- Membership Number (found on your **certificate of insurance**).
- Location.
- Name and contact details of treating **physician/hospital**.
- Details of the **medical condition**.

We will make contact with **your** treating **physician** to obtain required medical information so that **we** can assess **your medical condition** and decide if medical evacuation is required and how

we will need to action that. If covered, arrangements will be made and **we** will deal directly with any facility or evacuation provider.

In dire emergencies in remote or primitive areas where **you** cannot make contact with **us** in advance, **you** must contact **us** as soon as is practicably possible.

b. Claims requiring pre-authorisation

Within the **benefit schedule** and Evolution Plan it is shown where certain benefits need **pre-authorisation**.

If **you** wish to make a **claim** on one of these benefits, **you** need to call **us** on

+44 (0) 3300 581 668 and select Option 3, or send an email to mpclaims@morgan-price.com, with the details of **your claim**. In most cases, **we** will then be able to deal directly with the **hospital/clinic** to arrange **your** treatment and then place a guarantee of payment with the **hospital** and pay them directly.

If **you** are admitted into **hospital** in an **emergency**, please make sure that **you** or a representative, or a member of the **hospital** staff contact **us** within 2 days of **you** being admitted into **hospital** otherwise a 25% **co-insurance** will apply to **your claim**.

If **you** do not contact **us** for **pre-authorisation** as per the **benefit schedule**, a 25% **co-insurance** will apply to **your claim**.

If **your policy** has an **excess** or **co-insurance** to be applied, **you** will be responsible for paying the **hospital** directly for the costs covered within **your excess** as applicable within the **benefit schedule**.

Benefits that require **pre-authorisation**

- **In-patient hospital** stay
- **Day-patient** treatment
- **In-patient** psychiatric treatment
- Rehabilitation care
- Kidney dialysis benefit
- Organ implantation benefit
- **Cancer** Care Benefit
- **Out-patient** psychiatric treatment
- HIV and AIDS treatment
- **Maternity** benefits
- Medical Evacuation and Repatriation Benefits
- Evacuation to **home country**

c. Reimbursement claims

For **claims** that do not require **pre-authorisation**, **you** should take a **claim** form with **you** when **you** receive **medical treatment** and request the treating **physician** to complete their part of the form. Settle the invoice **yourself** and then send **us** the **claim** form and paid invoice/receipt.

Claim forms can be downloaded from Make A Claim - Claim on Morgan Price Expat Health Insurance | Morgan Price International Healthcare (morgan-price.com)

Please note, any fee that **your physician** may charge for completing the **claim** form is **your** responsibility.

Please send the **claim** form and supporting documentation to **us** by secure email to mpclaims@morgan-price.com

Alternatively **you** can post them to **us** at:

Claims Department

Morgan Price International Healthcare Ltd.

2 Penfold Drive

Gateway 11

Wymondham

Norfolk NR18 0WZ United Kingdom

Please take a copy of **your claim** documents before posting **us** the originals.

If **you** want to speak to **us** about **your claim**, please call **us** on

+44 (0) 3300 581 668.

d. General claims guidance notes

A **claim** form must be completed for each **medical condition** claimed under the **policy** in each **period of insurance**. If **you** receive further bills for an already submitted **claim**, please send them in with an accompanying letter quoting **your** membership number and **claim** number already provided. Alternatively, take a copy of **your** original **claim** form and submit that with the additional bills.

When **you** submit **your** first **claim**, please ensure that **you** also send **us** the completed bank details form to ensure **we** can make payment to **you**. **You** must include an IBAN and SWIFT code where this is required.

Please note that **we** cannot make payments to banks in countries where UK/US Sanctions are in place.

Unless there are extenuating circumstances, **claims** must be submitted within three (3) months of the date of service or treatment, otherwise they will not be considered for reimbursement.

You must provide **us** with written response to any request for information regarding a **claim** within twenty eight (28) days of **us** asking, or as soon as reasonably possible thereafter. In certain circumstances **we** may ask **you** to undergo a medical examination, which **we** will pay for. **You** must provide **us** with a written statement to substantiate **your claim** together with (at **your** own expense) all necessary documentary evidence, information, certificates, receipts and reports that **we** may reasonably request

you to supply. It may also be necessary to request information such as a police report, death certificate, autopsy report and travel itineraries. Failure to provide **us** with the information **we** have reasonably requested will result in **us** being unable to assess **your claim**.

In the evaluation of medical **claims**, the decision of the Chief Medical Officer is **our** final decision.

If **you** have chosen an **excess** to apply to **your policy**, it will apply on a per person per **period of insurance** basis, which means it will be applied once a year to each **insured person**. If **you** have also selected a **co-insurance** on **out-patient** benefit options, the **excess** will be applied to the **claim** first and then the **co-insurance** will be applied to the remaining amount. At the start of each **period of insurance**, **you** are responsible for bearing the costs for any expenses up to the value of **your deductible/excess**.

Please send **us** a completed **claim** form together with all the bills so that **we** can work out the amount payable once **you** have incurred **eligible costs** up to the level of **your excess**.

For members seeking treatment in the UK, helpful information about **consultants** and private **hospitals** is available on the website of the Private Healthcare Information Network www.phin.org.uk.

e. Settlement of your reimbursement claim

Once **we** have reviewed the documentation provided and processed **your claim** **we** will:

- a. send **you** a **reimbursement statement**;
- b. make payment of the covered expenses within thirty days (30) days from the date **we** have confirmed acceptance of **your claim**]; and
- c. pay **your claim** directly into **your** chosen bank account, less any **excess**.

We will pay for any bank charges incurred in submitting the funds into **your** bank account.

We will not pay for any charges made by **your** bank for receiving the funds.

For **claims** made where **you** have incurred expenses in a currency other than the currency of **your policy**, settlement will be calculated using the appropriate exchange rate prevailing on the date treatment was received.

5 Words and phrases used in this policy

Certain words and phrases used in this **policy** wording, and the other documentation which forms part of **your policy**, have specific meanings which are defined below. Where words and phrases are not shown, they will take on their usual meaning within the English language.

Accident means:

A sudden, unexpected, specific **bodily injury** caused by violent or external means.

Act of Terrorism means:

An act, including but not limited to, the use of force or violence and/or the threat thereof, of any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public or any section of the public, in fear.

Acute medical condition means:

A **medical condition** of rapid onset resulting in severe pain or symptoms, which is of brief duration and that is likely to respond quickly to **medical treatment**.

Annual renewal date means:

The day after the **expiry date** as shown on the **certificate of insurance**.

Benefit schedule means:

The detailed table of benefits issued with **your certificate of insurance**, which sets out the benefits available to **you** and **your** eligible **dependants** under this **policy**, in line with **your** chosen **level of cover** and will be one of the following:

- Standard
- Standard Plus
- Comprehensive
- Premium
- Elite,

and will also include the **policy's overall maximum limit** and sublimits applicable for each benefit which the **insurer** undertakes to pay to, or on behalf of, each **Insured person** in each **period of insurance**.

Birth defect means:

A deformity or **medical condition** which is caused during pregnancy and/or childbirth.

Bodily injury means:

An identifiable physical injury that directly results from an **accident**.

Cancer means:

Any malignant tumour positively diagnosed with histological confirmation and characterised by the uncontrolled growth of malignant cells and invasion of tissue. The term malignant tumour includes leukaemia, lymphoma and sarcoma.

Certificate of insurance means:

The document issued to **you** which shows the name of the

policyholder together with the **insured persons**, selected **geographical area**, selected currency, **level of cover**, **period of insurance**, inception and **expiry date**, name of the **insurer**, any special terms, conditions and exclusions and the **benefit schedule** which apply to **your policy**.

Chronic medical condition means:

A **medical condition** which has two or more of the following characteristics:

- It has no known recognised cure;
- It continues indefinitely;
- It has come back;
- It is permanent;
- Requires **palliative treatment**;
- Requires long-term monitoring, consultations, check-ups, examinations or tests;
- The **Insured Person** needs to be rehabilitated or specially trained to cope with it.

Claim(s) means:

The total cost of treating a single **medical condition** or **bodily injury**.

Close relative means:

Spouse or partner (of the same or opposite sex), mother, father, mother-in-law, father-in-law, stepmother, stepfather, legal guardian, daughter, son, daughter-in-law, son-in-law, (including legally adopted son or daughter), stepchild, sister, brother, sister-in-law, brother-in-law, grandparents or grandchildren of an **insured person**.

Co-insurance means:

The percentage of **eligible costs** which **you** are responsible for paying.

Complementary Therapies means:

Chiropractic, homeopathy, osteopathy, acupuncture, ayurvedic, herbal and Chinese medicines.

Complications of pregnancy and childbirth means:

Complications of pregnancy and childbirth including: toxæmia, gestational hypertension, pre-eclampsia, eclampsia, ectopic pregnancy, hydatidiform mole, ante and post partum haemorrhage, retained placenta membrane, stillbirths, miscarriage, medically necessary caesarean sections and medically necessary abortions.

Confinement to home means:

When an **illness** or injury restricts the ability of the **insured**

person to leave their home, except with the assistance of another individual and the aid of a supportive device (such as crutches, a cane, a wheelchair or a walker). Any medically necessary absence from the **insured person's** home shall not disqualify an **insured person** from being considered to be confined to home.

Congenital condition means:

A **medical condition** or abnormality that is present at birth.

Consultant means:

A surgeon, anaesthetist or **physician** who is legally qualified to practice medicine or surgery following attendance at a recognised medical school, and is recognised as having a specialist qualification in the field or expertise in the treatment of the disease, **illness** or injury being treated.

Country of residence means:

The country where the **insured person(s)** covered by this **policy** has their primary residence, and in which they normally live or spend most of their time each **policy year**.

Critical medical condition means:

A situation where an **insured person** is suffering a **medical condition**, which in the opinion of the Chief Medical Officer and in consultation with the local treating doctor, requires immediate evacuation to an appropriate medical facility.

Day-patient means:

Medical treatment provided in a **hospital** where an **insured person** requires a period of recovery in a **hospital bed** but does not need to stay overnight.

Dependant means:

The **principal member's**:

- Legal spouse or partner of the same or opposite sex;
- Child, step-child or legally adopted child provided that he/she is under age 19 and unmarried (or under age 25, unmarried and in full-time further education) on the date first included under this **policy** or at any subsequent **annual renewal date**.

A **dependant** must be specified as an **insured person** on the **certificate of insurance** in order to benefit from insurance cover provided under this **policy**.

Eligible costs means:

Charges, fees and expenses for all the items of benefits as displayed on the **benefit schedule** attached to **your certificate of insurance**.

Emergency dental treatment means:

Dental treatment necessary as a result of an **accident** caused by an extra-oral impact, received within 48 hours from the date and time of the **accident** for the immediate relief of pain caused by natural teeth being lost or damaged.

Emergency treatment means:

Medical treatment given to evaluate and treat an **acute medical condition** whether resulting from an **accident** or sudden onset of an **illness** where it is reasonable for the **insured person** to believe the symptoms of their condition are of such severity in nature, that failure to seek immediate **medical treatment** could result in either placing their health in **serious jeopardy** or causing impairment of bodily function.

Emergency medical transfer or Evacuation means:

Medically necessary **emergency** transportation and medical care approved by us when the facilities in the place of incident are not able to provide the care required. This includes medical care during the process of transporting an **insured person** who is suffering from a **critical medical condition** to the nearest suitable **hospital** that can provide the necessary treatment.

Excess means:

The amount of money stated on the **certificate of insurance** which is payable by the **insured person**. If you have chosen an **excess** to apply to **your policy**, it will apply on a per person per **policy** year basis, which means it will be applied once a year to each **insured person**. At the start of each **period of insurance**, you are responsible for bearing the **eligible costs** for any expenses up to the value of **your excess**.

Expiry date means:

The date on which all insurance cover under this **policy** ends.

External prosthesis means:

An external device (i.e. artificial limbs) that substitutes or supplements a missing or defective part of the body.

Family discount means:

Discounts for policies with multiple **Insured** from the same family as follows:

Couple	5%
Family of 3	10%
Family of 4	15%

Eligibility – minimum of 2 adults per **policy**

Family of 5 will still receive the 15% discount on 4 members (2 parents/2 children) but the 5th child will be normal premium.

Geographical area means:

One of the four different areas as shown in **your certificate of insurance** which comprise of the following countries:

Area 1: Albania, Andorra, Austria, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Channel Islands, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Ireland, all islands of the Mediterranean, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Madeira, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom and Vatican State.

Area 2: Worldwide excluding China, Hong Kong, Singapore and United States of America.

Area 3: Worldwide excluding United States of America.

Area 4: Worldwide.

Home country means:

The country for which the **insured person** holds a current passport. Where an **insured person** holds dual nationality, their **home country** will be the one stated on the application form completed at the **start date** of the **policy**.

Home nursing means:

A registered **nurse** who provides treatment in the home following an **in-patient** stay.

Hormone replacement therapy means:

Treatment of the menopause.

Hospice means:

A facility that specialises in the care of people who are terminally ill with special concern for death with dignity.

Hospital means:

Any facility under the constant supervision of a resident **physician** which is legally licensed as a medical or surgical **hospital** in the country where it is located.

Illness means:

Any sickness, disease, disorder or alteration in an **insured person's** state of health diagnosed by a **physician**.

In-patient means:

Medical treatment provided in a **hospital** where an **insured person** is admitted and, out of medical necessity, occupies a bed for one or more nights but not exceeding 12 months in total for any one **medical condition**.

Insured person/You/Your/Yourself means:

The person(s) shown on the **certificate of insurance** as insured.

Insurer/we/us/our means:

Endurance Worldwide Insurance Limited

Level of cover means:

One of the five (5) different levels of insurance cover available under the chosen **benefit schedule** as shown on **your certificate of insurance** and attached to the policy by way of endorsement and which will be one of the following:

- Standard
- Standard Plus
- Comprehensive
- Premium
- Elite

Lifetime limit means:

The maximum amount of money **we** will pay, during the lifetime of **your policy**, in respect of benefits marked with a lifetime limit on the **benefit schedule** attached to **your certificate of insurance**.

Local ambulance services means:

Provision of ambulance to transport an **insured person** to **hospital** in a medical emergency.

Maternity benefits means:

Provision of treatment for the routine delivery of a child.

Medical condition means:

Any disease or **illness** (including **psychiatric illnesses**), not otherwise excluded by this **policy**.

Medical treatment means:

The provision of recognised medical and surgical procedures and healthcare services, which are administered on the order of, and under the direction of a **physician**, for the purposes of curing a **medical condition**, **bodily injury** or **illness** or to provide relief of a **chronic medical condition**.

Medical practitioner means:

A person who is legally qualified in medical practice following attendance at a recognised medical training facility to provide **medical treatment** and who is licensed in the country where the treatment is received.

Newborn means:

A baby who is within the first 16 weeks of its life following birth.

Nurse means:

A registered **nurse** who has graduated from a nursing program and met the requirements outlined by a country, state, province or similar licensing body to obtain a nursing license and delivers clinical treatment alongside doctors and other healthcare professionals.

Organ implantation means:

Medical treatment undertaken to perform the implantation of the following natural human organs: kidney, liver, heart, lung, stem cell, bone marrow and skin grafts (where medically necessary and not for cosmetic purposes).

Out-patient means:

Medical treatment provided to the **insured person** by or on the recommendation of a **physician**, which does not involve an admission to **hospital** either on an **in-patient** or **day-patient** basis.

Out of area treatment means:

Emergency cover when outside of the **geographical area** of the **policy**.

Overall maximum limit means:

The maximum amount of costs, that will be paid or a payment made on behalf of each **insured person** during each **period of insurance**.

Over the counter drugs/medicines means:

Medicines that can be purchased over the counter in a chemist/pharmacy [without a prescription].

Palliative treatment means:

Treatment where the primary purpose is only to offer temporary relief of symptoms rather than to cure the **medical condition** causing the symptoms.

Period of Insurance means:

The period of time as shown on your **certificate of insurance** during which this **policy** is effective, subject to payment of the required premium.

Physician means:

A legally licensed medical/dental practitioner who is authorised by the appropriate governing authorities to practice medicine in the country where treatment is provided.

Physiotherapy means:

Medical treatment provided by a licensed and qualified physiotherapist. **Physiotherapy** does not include ante-natal and maternity exercises, manual therapy, sports massage or occupational therapy.

Plan type means:

The name of the level of benefits that applies as detailed on your **certificate of insurance**.

Policyholder means:

The person who subscribes to this **policy**, on behalf of each **insured person**, who is responsible for paying the premium and ensuring that the **policy** terms and conditions are adhered to.

Pre-authorisation means:

The process whereby an **insured person** seeks approval from us prior to undertaking treatment or incurring costs.

Pre-existing medical condition means:

Any **medical condition**, psychological condition or 'related condition' for which **you** have suffered any symptoms (whether investigated or not), consulted any **medical practitioner** for check-ups or monitoring of a condition, received follow-up examinations, **medical treatment** or advice, or been prescribed or taken medicine, including **over the counter drugs**, special diets, injections or **physiotherapy**, **you** have not gone against medical advice, or was reasonably aware existed, in the 5-year period prior to **your start date**. A 'related condition' is deemed to be any **medical condition** that is either an underlying cause of, or directly attributable to, the **medical condition** subject to **claim**. Please note that for full medical underwriting, a pre-existing condition relates to the whole of **your** life unless otherwise indicated on the application form.

Premature baby means:

A baby born before the start of the 37th week of pregnancy.

Prescription drugs means:

Medications and drugs whose sale and use are legally restricted to the order of a **physician**. Drugs, medicines and other medicaments purchased 'over the counter' without a **physician's** prescription are not covered by this **policy**.

Principal member means:

The **policyholder**.

Psychiatric means:

Psychiatry is the medical specialty devoted to the diagnosis, prevention, and treatment of mental conditions.

Reimbursement statement means:

The document sent to **you** showing a reimbursement **claim** that has been assessed and the amount payable to **you**.

Repatriation means:

Transport of the deceased when death occurs outside of the **home country**.

Start date means:

The date that insurance cover under this **policy** first starts for an **insured person**.

Subrogation means:

Our right to act as **your** substitute to pursue any rights **you** may have against a third party who is liable for a **claim** paid by us under this **policy**.

Usual, customary and reasonable means:

The charges that would typically be made for the treatment that **you** receive in the location where **your** treatment is received. If there is any dispute relating to **usual, customary and reasonable**, **we** will identify the amount typically charged by obtaining three quotations for the disputed treatment and **we** will settle costs based on an average of the three quotations.

Waiting period means:

The period during which no benefit is payable for treatment costs when a **waiting period** is shown in the **benefit schedule**. Only costs incurred after the **waiting period** will be eligible for consideration.

6 General Exclusions

The following Exclusions apply to all sections of this policy

We are not liable for any loss, **claim**, treatment or payment for or arising directly or indirectly from:

1. UNAUTHORISED IN-PATIENT COSTS

The first 25% of costs for any **claims** not **pre-authorised**, where required.

2. EXPIRED TREATMENT COSTS

Any treatment costs that occur after the **expiry date** of the **policy**.

3. PRE EXISTING MEDICAL CONDITIONS

Any **medical condition**, psychological condition or 'related condition' for which **you** have suffered any symptoms

(whether investigated or not), consulted any **medical practitioner** for check-ups or monitoring of a condition, received follow-up examinations, **medical treatment** or advice, or been prescribed or taken medicine, including **over the counter drugs**, special diets, injections or **physiotherapy**, you have not gone against medical advice, or was reasonably aware existed, in the five (5)-year period prior to **your start date**. A 'related condition' is deemed to be any **medical condition** that is either an underlying cause of, or directly attributable to, the **medical condition** subject to **claim**. Please note that for full medical underwriting, a **pre-existing medical condition** relates to the whole of **your life** unless otherwise indicated on the application form.

4. ALCOHOL, DRUG AND SUBSTANCE ABUSE.

Any **Medical treatment** for alcoholism, drug and substance abuse/dependency. This includes treatment for being under the influence and/or suffering from the effects of alcohol, intoxicants, drugs or narcotics.

5. ADDICTION AND COMPULSION

Any **Medical treatment** for any addictive and/or compulsive disorder.

6. SELF HARM AND SUICIDE

Any deliberate self-inflicted injury, needless self-exposure to peril (except in an attempt to save human life), suicide, attempted suicide or self-harm.

7. DIET AND VITAMINS

Any dietary supplements, nutritional supplements, body-building supplements and substances, fibre, fatty acids, amino acids, vitamins, minerals and organic substances regardless as to whether prescribed by a **physician**, except as provided for under item 3H - **Complementary Therapies** and 2 **Cancer Care Benefit**.

8. CONTRACEPTION AND STD

Any contraception, sterilisations or its reversal (including vasectomy), fertilisation, impotence, venereal disease (including testing), sexually transmitted diseases, gender reassignment or any other form of sexual related condition.

9. IVF TREATMENT

Any **Medical treatment** for any form of assisted reproduction (including in vitro fertilisation) and its consequences, including any resulting pregnancy and childbirth or complications of the assisted reproduction treatment or complications of any resulting pregnancy and childbirth.

10. FRAUD

Any act that is fraudulent, illegal, criminal, deliberately careless or reckless on the **insured person's** part.

11. TRAVEL AGAINST MEDICAL ADVICE

Any travel if such travel is undertaken against medical advice or where **you** could have reasonably foreseen a **medical condition** would arise.

12. AIR TRAVEL WHEN PREGNANT

Any air travel when the **insured person** is more than 28 weeks pregnant.

13. PREMATURE BABY

Any costs associated with **medical treatment** of a **premature baby** after the initial 2 months from date of birth.

14. BIRTH INJURIES/DEFECTS & CONGENITAL

Birth injuries or defects, congenital **illness/abnormality** except where covered within the **benefit schedule** under section 8, items A and B.

15. HIV

Any **Medical treatment** for Human Immunodeficiency Virus (HIV) or HIV related **illness**, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) and any similar infections, **illnesses**, injuries or **medical conditions** arising from these conditions, except where covered on the **benefit schedule** under section 4, item B.

16. EXPERIMENTAL TREATMENT

Any treatment which is experimental and/or unproven. We deem this to be any treatment not recognised scientifically by the official government control agency of the country where treatment is received.

17. UNLICENSED USE OF DRUGS & MEDICINES

Any treatment and/or use of drugs/medicines not licensed by the official government control agency of the country where treatment is received or not used in accordance with their licensed indications.

18. UNLICENSED TREATMENT

Any drug therapy and/or treatment provided by a **physician** who is unlicensed in the country treatment is received.

19. PREVENTATIVE TREATMENT

Any routine or preventative medicines, vaccinations of any kind and general health check-ups, unless specifically covered

by your selected plan type.

20. COSMETIC TREATMENT

Any cosmetic surgery, cosmetic treatments or remedial surgery, whether or not for psychological purposes, except when required as a direct result of an **illness**, injury or **accident** already covered by the **policy**.

21. TREATMENT FOR WEIGHT LOSS

Any weight loss, weight problems or eating disorders, including removal of fat or other surplus body tissue.

22. SLEEP ISSUES

Any snoring, insomnia, sleep apnoea or sleeping disorders, including sleep studies or corrective surgery.

23. EYE SURGERY

Any surgery (other than laser treatment surgery performed by an ophthalmic surgeon) to correct short or long sight or any other eye defect, unless caused as a result of an **accident** or **medical condition**.

24. STEM CELL TRANSPLANT

Any stem cell transplants for any **medical condition** apart from the treatment of **cancer** where it is **pre-authorised**.

25. TREATMENT BY A RELATIVE

Any **Medical treatment** performed by a **physician** who is a relative of the **insured person**, unless previously approved by **us**.

26. PROFESSIONAL SPORTS

Any injury or **illness** arising from **you** taking part in any form of professional sport. By professional sport, **we** mean where **you** are being paid to take part including grants or sponsorship (unless these are travel costs only).

27. MILITARY PERSONNEL

Any **insured person** acting under military authority or is engaged in activities involving the use of firearms or physical combat or in an area of military conflict, except in connection with **tourist** trips made on a private basis during leave.

28. SEARCH AND RESCUE

Any 'search and/or rescue' operations to find an **insured person** in mountains, at sea, in the desert, in the jungle and similar remote locations.

29. AIR/SEA RESCUE

Any air/sea rescue operation or an evacuation/transfer from any off-shore structure or ship.

30. UNSTATED BENEFITS

Any expense not specifically stated in this **policy** as being insured and any expenses which exceed the individual benefit limits or **overall maximum limit of your plan type**.

31. LACK OF DOCUMENTATION

Any expenses where no supporting documents are available.

32. BILLS SUBMITTED OUTSIDE OF 3 MONTHS

Any accounts, bills or invoices received by **us** more than three **(3) months** after the date of treatment or the date the service was given.

33. RESIDENTIAL CARE

Any accommodation and **medical treatment** costs in a **hospital** where it has effectively become the **insured person's** home and where the admission is arranged wholly or partly for domestic reasons.

34. NURSING HOME

Any accommodation and **medical treatment** costs in a nursing home, hydro spa, nature clinic, health farm, health spa, rest/retirement/convalescent home or similar.

35. BEHAVIOURAL/DEVELOPMENT PROBLEMS

Any **Medical treatment** for learning difficulties, hyperactivity, attention deficit disorder, speech therapy, behavioural problems or development problems.

36. USUAL, CUSTOMARY & REASONABLE

Any costs which are unnecessary, medically inappropriate or are over and above what is **usual, customary and reasonable** for the services provided. **Usual, customary and reasonable** will be for the area or country where treatment is received, not for the **hospital** itself.

37. NUCLEAR, CHEMICAL OR BIOLOGICAL

The use or release or the threat thereof of any nuclear weapon or device, chemical or biological agent.

38. WAR

War, invasion, act of foreign enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or, taking part in

civil commotion or riot of any kind, except where injury is sustained as an innocent bystander.

39. TERRORISM

Any **Bodily injury** or **illness** caused by an **Act of Terrorism**, except where such injury/**illness** is sustained as an innocent bystander, excluding any **Act of Terrorism** involving the use of nuclear weapons or devices, chemical or biological agents.

40. OTHER INSURANCE

Any expense which at the time of happening, is covered by any other existing insurance plan or state cover. If there is other cover in force, the **insured person** must tell us when they first contact us.

41. NORMAL DAILY COSTS

Costs which **you** would have otherwise had to pay in any event.

42. NEGLIGENCE

Any loss arising from the medical services in this **policy**, unless negligence on **our** part can be demonstrated.

43. TRAVELLING AGAINST ADVICE

Any costs incurred where the **insured person** has travelled to a country/area which the Government or Embassy, of their **home country**, have advised against travelling to.

44. PODIATRY AND CHIROPODY

Any **Medical treatment** related to podiatry and/or chiropody, including, but not limited to, bunions and ingrown toenails.

45. GLASSES/CONTACT LENSES

Any replacement spectacles, contact lenses or laser eye surgery are excluded from cover but only if **you** wear glasses or contact lenses prior to the **start date** of **your policy**

46. EXISTING DENTISTRY

Any cover for replacement of existing crowns, inlays, fillings, bridges or missing teeth prior to the **start date** of **your policy** are excluded. These are classified as pre-existing.

47. VAPE/E-CIGARETTES

Any use of e-cigarettes.

48. NOT FOLLOWING MEDICAL ADVICE

Where general medical advice has not been followed by any **insured person**.

49. COSTS FOR MEDICAL REPORTS

Any costs for the provision of medical reports or completion of **claim** forms or translations.

50. MOTORCYCLE WITHOUT CRASH HELMET

Any motorcycle **accident** where a crash helmet has not been worn, whether or not it is required by law in the country of **claim**.

51. OVER THE COUNTER DRUGS OR MEDICINES

Any '**over the counter**' drugs or medicines, even if prescribed by a **physician**.

52. ORGAN IMPLANTATION

Any implantation of any other organ either of a natural or artificial nature.

53. ELECTRIC SCOOTERS

Any **accidents** or **medical treatment** required as a result of using electric or motorised scooters (the two/three wheeled variety that **you** stand on) whether being driven on the road or off the road, legally or illegally.

54. HAZARDOUS SPORT AND PURSUITS

Any injury sustained from base jumping, cliff diving, motor sports, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than twenty (20) metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hang-gliding, paragliding or microlighting, parachuting, potholing, skiing off piste or any other winter sports activity carried out off piste.

B. Exclusions applicable to specific benefits

We are not liable for any loss, **claim**, treatment or payment for or arising directly or indirectly from:

55. ORGAN IMPLANTATION BENEFIT:

any:

- a. costs associated with locating a replacement organ, or for the removal of the organ from the donor, or any transportation and administration costs;
- b. costs associated with procurement and/or implantation of an artificial and/or non-human organ;
- c. costs for **medical treatment** associated with cryopreservation, implantation or reimplantation of living cells or living tissues whether autologous or provided by a donor.

56. EMERGENCY DENTAL TREATMENT:

any:

- a. injury caused by eating or drinking anything, even if it contained a foreign body;
- b. damage was caused by normal wear and tear;
- c. damage was caused by teeth brushing or any other oral hygiene procedure;
- d. injury was caused by any means other than extra oral impact;
- e. restorative or remedial work; the use of any precious metals; orthodontic treatment of any kind; or dental surgery performed in a **hospital**, unless dental surgery is the only treatment available to alleviate the pain.

57. NON-EMERGENCY ROUTINE DENTAL

any:

- a. precious metals in any dental procedure;
- b. gingivitis, periodontosis, or gum disease of any kind;
- c. dental procedures other than stated within the **benefit schedule**;
- d. replacement of existing crowns, inlays, fillings, bridges or missing teeth apparent at the **start date** of the **policy**.

58. NON-EMERGENCY MAJOR DENTAL TREATMENT

any:

- a. precious metals in any dental procedure;
- b. gingivitis, periodontitis, or gum disease of any kind;
- c. dental procedures other than those stated within the **benefit schedule**;
- d. replacement of existing crowns, inlays, fillings, bridges or missing teeth apparent at the **start date** of the **policy**.

59. COMPLICATIONS OF PREGNANCY AND CHILDBIRTH

any:

- a. terminations of pregnancy on non-medical grounds;
- b. ante-natal classes and midwifery costs when not directly associated with the childbirth delivery;
- c. treatment received by the **newborn** after the initial paediatric check-up unless the new born is added to the **insured persons policy** within 14 days of birth;
- d. pregnancy, delivery or **newborn** where the pregnancy has been conceived using any form of assisted reproduction (including in vitro fertilisation) under this benefit.

60. NORMAL PREGNANCY AND CHILDBIRTH

any:

- a. terminations of pregnancy on non-medical grounds;

- b. ante-natal classes and midwifery costs when not directly associated with the childbirth delivery;
- c. treatment received by the **newborn** after the initial paediatric check up unless the **newborn** is added to the **insured persons policy** within 14 days of birth;
- d. pregnancy, delivery or **newborn** where the pregnancy has been conceived using any form of assisted reproduction (including in vitro fertilisation) under the Normal Pregnancy and Childbirth benefit.

61. PREMATURE BABY TREATMENT

any:

- a. costs where the baby has not been added to the **insured person's policy** within 14 days of birth
- b. costs for continuing treatment after the expiry of the initial 2-month period other than for new and unrelated **medical conditions**;
- c. treatment received by the **newborn** after the initial paediatric check-up unless the **newborn** is added to the **insured persons policy** within 14 days of birth;
- d. pregnancy, delivery or **newborn** where the pregnancy has been conceived using any form of assisted reproduction (including in vitro fertilisation) under this benefit.

62. INFERTILITY BENEFIT

any:

- a. costs where no cover is available for **medical treatment** for infertility, or any other related condition, once a medical cause has been identified.

63. EMERGENCY MEDICAL TRANSPORTATION BENEFIT

any:

- a. subsequent transfer costs arising as a result of the same **medical condition** once we have returned the **insured person** to their **country of residence**;
- b. **Emergency** medical transportation costs where the **insured person** is not being admitted to a **hospital** for **medical treatment**, or where the costs have not been approved by us prior to travel commencing;
- c. transfer of a pregnant woman to **hospital** for routine childbirth, unless it is necessary due to medical complications;
- d. transportation, cremation or local burial of mortal remains where death has occurred directly or indirectly as a result of a **medical condition**, treatment or **accident**, not covered under this **policy**.

64. COMPANION TRAVEL COSTS

any:

- a. travel and accommodation costs unless specifically

agreed by **us** and confirmed in writing prior to the date of travel;

- b. additional travelling costs incurred by the nominated **close relative** or friend, if it is necessary for **us** to arrange for the **insured person** to be transferred to a second **hospital** within the same country.

65. COMPANION ACCOMMODATION COSTS

any:

- a. travel and accommodation costs unless specifically agreed by **us** and confirmed in writing prior to the date of travel;
- b. additional travelling costs incurred by the nominated **close relative** or friend, if it is necessary for **us** to arrange for the **insured person** to be transferred to a second **hospital** within the same country.

66. LOCAL BURIAL OR CREMATION:

any:

- a. cost of a religious practitioner, floral tributes, musical provision, hire of funeral vehicles or food and beverages;
- b. costs where the **insured person** has died in their **home country**;
- c. costs for transportation, cremation or local burial of mortal remains where death has occurred directly or indirectly as a result of a **medical condition**, treatment or **accident**, not covered under this **policy**.

67. EMERGENCY OUT OF AREA TREATMENT BENEFIT

any:

- a. non-emergency medical treatment outside of your **geographical area**;
- b. **emergency medical treatment** when the total number of days travelling in each **period of insurance** exceeds 30 days;
- c. treatment where **you** have specifically travelled with the purpose of obtaining treatment.

68. EVACUATION TO HOME COUNTRY – OPTIONAL BENEFIT:

any:

- a. costs where your **home country** is not within your selected area of cover shown on your **certificate of insurance**;
- b. subsequent transfer costs arising as a result of the same **medical condition** once **we** have returned the **insured person** to their **home country**;
- c. travel costs unless specifically agreed by **us** and confirmed, in writing, prior to the date of travel;
- d. evacuation costs where the **insured person** is not being admitted to a **hospital** for **medical treatment**, or where

costs have not been approved by **us** prior to travel commencing;

- e. costs for the transfer of a pregnant woman to **hospital** for routine childbirth, unless it is necessary due to medical complications.

7 General policy administration

a. Commencement of cover

Insurance cover for **you** and **your dependants** will commence once **we** have accepted your application form and your first premium payment has been received by **us**, including any applicable taxes.

Your **start date** will be shown on your **certificate of insurance**. Your **start date** must be within thirty(30) days from the date that **you** signed your application form.

We will provide **you** with a PDF of your **certificate of insurance**, any relevant endorsements, a **benefit schedule** and a membership card, which includes details of the emergency **claims** contact details.

b. Adding or removing your dependants

Application to add your eligible **dependants** may be made at any time during the **period of insurance**, subject to payment of the required premium.

A healthy **newborn** child may be added to this **policy** from their date of birth provided **we** received a completed application form from **you** within 14 days of their date of birth. If **you** notify **us** after this period, **we** will add the **newborn** child from the date **we** receive the completed application form and not their date of birth. If your **newborn** has known **medical conditions**, these will need to be declared on an FMU application form and **we** will advise what cover **we** can offer.

Please note that submission of a **claim** under item 7 – **Maternity benefits**, does not constitute formal notification for the **newborn** to be added to the **policy**. A completed application form is required.

If **you** wish to delete any of your insured **dependants** from the **policy**, **you** must make this request in writing. Deletion will be made from the date that written notification is received.

c. Maintaining cover

Subject to satisfying any specific eligibility criteria and payment of the required premium, this **policy** will remain in force during the **period of insurance** and is renewable for successive 1-year periods at the prevailing terms, premium rates and benefits.

We will not cancel this **policy** because of either a deterioration in the health of any **insured person** or the number/value of **claims** the insured makes, unless **we** are prohibited by insurance law or legislation, or decide not to continue to underwrite this type of insurance in the **insured person's** country of location.

If **we** decide to stop underwriting this **policy**, **we** shall give the

insured as much notice as possible in writing prior to **your policy's** next **annual renewal date**.

d. Alterations to your policy

We may change the premium rates, terms, conditions and benefits of **your policy** from time to time but any such changes will not apply until the next **annual renewal date** following the introduction of such changes.

No alteration or waiver of the terms, conditions and benefits of this **policy** shall be accepted unless it is in writing by us.

e. Changing your plan type

You may only apply to change **your plan type** at the **annual renewal date** of the **policy**. If we accept **your** application, we reserve the right to apply a variation in cover to any **medical conditions** which pre-existed the date of such change.

You may change **your geographical area** during the **period of insurance** if you relocate to a **country of residence** which is located outside of the **geographical area** chosen at the **start date** or subsequent **annual renewal date**.

f. Policy duration and premium payment

This is an annual contract, which is renewable each year, subject to the terms and conditions in force at the **annual renewal date** and subject to payment of the applicable renewal premium.

All premiums are payable in advance of cover being provided under this **policy**. Premiums are paid to us by bank transfer or by debit/credit card.

Premiums (and any applicable taxes) are payable monthly, quarterly, semi-annual or annually but this is an annual contract of insurance. If you elect to pay **your** premium in instalments, you will be charged an administration fee. You are still responsible for paying the entire annual premium even if we have agreed you may pay by instalments. If we do agree you can pay by instalments then you must ensure the credit card you supply is valid for the entire period of the **policy** year.

We reserve the right to withdraw frequency payment facilities and/or charge an administration fee for non-payment.

The **policy** will be cancelled if a payment date is missed although we may subsequently reinstate cover if an outstanding payment is received within 30 days of its due date.

If we agree to reinstate cover, we reserve the right to apply revised underwriting terms to **your policy**.

If a premium is outstanding, any **claims** will be suspended and will not be settled until the outstanding premium is received by us.

If any premium is unpaid at the end of this 30-day period, we will cancel the **policy** from the date that the unpaid premium was due. Any outstanding premium will be deducted from the credit card or debit card supplied.

Premiums are payable in the currency of the **policy** which you elected at the **start date** of **your policy**.

We reserve the right to alter premiums at any time but if we do so,

the new premiums will not be effective until **your annual renewal date**.

We reserve the right to alter the amount of IPT, government levies or other taxes as and when they change by law and to apply them at the next premium due date.

If having purchased this insurance, you decide that it does not meet **your** requirements, please return **your policy** documents to us within 14 days of receipt, together with written cancellation instructions. Provided no **claims** have been paid and/or **pre-authorization** has been given, we will refund any premium that you have paid.

g. Temporary return to your home country

For nationals of the United States of America, cover can remain in force for temporary return and visits to **your home country** up to a maximum of ninety (90) days in total during each **period of insurance**, provided that **your home country** is included within **your selected geographical area**. **Your policy** will automatically terminate after 90 consecutive days in the United States of America – refer to "Termination".

For nationals of all other countries worldwide, there is no restriction for temporary return and visits to **your home country**, provided **your home country** is included within **your selected geographical area**.

Where **your home country** falls outside of **your selected geographical area**, please refer to Item 11A – **Emergency Out of area treatment**.

h. Cancelling your policy

If the **policyholder** cancels the **policy** at any other time, you must give us 14 days notice in writing at either:

the address: 2 Penfold Drive, Gateway 11, Wymondham, Norfolk, NR18 0WZ. United Kingdom.

or by email info@morgan-price.com .

We will cancel the **policy** from the date of receipt of such instruction or from a future date. Under no circumstances will we back date any cancellation requested by the **policyholder**.

Once we have received **your** cancellation notification and provided no **claims** or **pre-authorisations** have been put in place in the current 12-month **period of insurance**, a pro-rata refund may be applicable. If a **claim** has been made, then no refund will be due and any outstanding instalment premiums remain payable.

If you cancel **your** plan, we reserve the right to charge an administration fee of £/€//\$30.

We will not cancel this **policy** because of eligible **claims** made by the **insured person**. We reserve the right to cancel the **policy** at any time if any **insured person** has:

- Deliberately misled us by misstatement or concealment; or
- Made or attempted to make a false or fraudulent **claim** or if any person uses any methods to try to make a fraudulent **claim**; or
- Fails to pay the premium due.

i. Termination

This **policy** will automatically end in any of the following situations:

- Failure to pay the premium on the date due. At **our** absolute discretion, **we** may reinstate the cover if the outstanding premiums are paid to **us** in full, although **we** reserve the right to apply revised underwriting terms to **your policy**.
- Where **you** have acted in a fraudulent manner or deliberately **claimed** benefit either directly or indirectly, to obtain unreasonable pecuniary advantage which is to **our** detriment.
- For nationals of the United States of America only, ninety (90) days after **you** return to **your home country**. This ninety (90)-day period shall be reduced by the number of days that have already been spent on temporary return and visits to the United States of America during the **period of insurance**. If there are less than 90 days to run until the **expiry date**, then cover shall cease on the **expiry date**.

On termination of this **policy** for whatever reason, **our** liability will immediately cease.

j. Death of a principle member

Should the principle member die, their spouse (provided already insured under **your policy**) will automatically become the **principal member** for the remainder of the **period of insurance**. Should a dependent be left on the **policy** under the age of 18, a guardian will need to become the **policyholder**.

k. Other insurance

If there is any other insurance covering any of the benefits that are provided under **your policy** for which a **claim** is made, then **you** must disclose this to **us** at the time of submitting the **claim**.

In these circumstances, **we** will not be liable to pay or contribute more than **our** proper rateable proportion

If it transpires that **you** have been paid for all or some of the **claim** costs by another source or insurance **we** have the right to a refund from **you**. **We** reserve the right to deduct such refund from **you** from any impending or future **claim** settlements, or to cancel **your policy** from the **start date** or subsequent **annual renewal date** without a refund of premium.

l. Subrogation

If someone else is responsible for a **claim** made under the **policy**, **we** may take court action in **your** name to recover any **claims we** have paid. **We** will pay for the cost of taking this action and it will be for **our** benefit. **Insured persons** are not authorised to admit liability for any eventuality or give a promise of undertaking to anyone which binds the Insured, an **Insured person**, or **us** without **our** prior written consent.

m. Help and intervention

Our help and intervention depends upon, and is subject to, local availability and has to remain within the scope of national and international law and regulations. **Our** intervention depends upon

us obtaining the necessary authorisations issued by the various competent authorities concerned.

n. Compliance

Your full compliance with the terms and conditions of this **policy** is necessary before a **claim** will be paid.

o. Governing law

This contract of insurance shall be governed and construed in accordance with English law unless **we** agree otherwise. The courts of England alone shall have exclusive jurisdiction in any dispute.

p. Sanctions

No **insurer** shall be deemed to provide cover and no **insurer** shall be liable to pay any **claim** or provide any benefit hereunder to the extent that the provision of such cover, payment of such **claim** or provision of such benefit would expose that **insurer** to any sanctions, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, or United Kingdom or United states of America.

8 How to make a complaint

If **you** feel **we** have not provided the level of service **you** expected, please follow the procedures outlined below:

- **We** consider a complaint to be any oral or written expression of dissatisfaction from a customer to an employee of **Morgan Price International Healthcare Ltd**, in connection with the provision of, or failure to provide, a service to the customer.
- You can notify **us** by telephone, face-to-face or in writing.

Complaints Department

Morgan Price International Healthcare Limited 2 Penfold Drive

Gateway 11

Wymondham

Norfolk

NR18 0WZ

United Kingdom

Email: info@morgan-price.com

Tel: +44 (0) 1379 646730

How we deal with your complaint:

- **We** will always respond in a courteous manner and **we** aim to resolve complaints within 3 business days following receipt (e.g. received Monday 10:00am, aim to resolve by Thursday 5:30pm).

- Occasionally, for more complex cases **we** need additional time to investigate the concerns raised. In such cases, **we** aim to acknowledge the complaint within 5 business days, providing the name of the person dealing with it, as well as an indication of when to expect the matter to be concluded.
- If **we** cannot resolve the matter within 8 weeks **we** will write explaining why and point out the next steps available to **you**.

How we will respond to your complaint:

If **we** can resolve **your** complaint within 3 business days following receipt, **you** will be sent a summary resolution communication, which will confirm the matter has been resolved.

- Where **we** have been unable to resolve the complaint within 8 weeks, **we** will write to **you** formally providing details of **our** investigation and outcome. This response will explain **our** position clearly and in plain language.
- If **we** agree to pay any redress or compensation, **we** will do so promptly.

Where **we** have reasonable grounds to be satisfied that another firm is solely or jointly responsible for the issues raised, the complaint will be referred to them promptly on **your** behalf. **We** will inform **you** of the referral, provide their contact details and follow the matter up with them to make sure **your** concerns are properly addressed.

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied **you** can take the issue further.

If you remain dissatisfied with our response:

Having received **our** final response, if **you** remain dissatisfied, **you** may be eligible to refer **your** complaint to the Financial Ombudsman Service. This service is free of charge.

Visit their website at:

www.financial-ombudsman.org.uk

Call on 0800 023 4567 or 0300 123 9123 from within the UK, or +44 207 964 0500 from outside the UK,

Write to them or visit them at:

Financial Ombudsman Service,

Exchange Tower,

London,

E14 9SR

United Kingdom

Email them at:

complaint.info@financial-ombudsman.org.uk

You can find out more information by following the link here: www.financial-ombudsman.org.uk/publications/ordering-leaflet/leaflet

Please note that if **you** wish to refer this matter to the Financial Ombudsman Service, **you** must do so within 6 months of the final decision.

You must have completed the above procedure before the Financial Ombudsman Service will consider your case.

9 Regulatory Notices

Data Protection & Privacy Notice

The **Insurer**, Endurance Worldwide Insurance Limited ("**We/Us/Our**") is the Data Controller of the data collected about **you**. As such, **we** are responsible for the way in which this data is processed and will use personal information and, to the extent applicable, special category data given by **you**, together with other information for, amongst other things, the administration of this **Policy**, the handling of **claims**, the provision of customer services, credit checks and to prevent and detect fraud, as described more fully below in the **Sompo International General Privacy Policy**. **We** are a member of the Sompo International ^[1] group; as such, the information **you** provide may also be disclosed to **our** affiliates or parent, service providers and agents for these purposes. It may also be disclosed to the insured's insurance advisor, where appointed.

^[1] The term "Sompo International" refers to and includes each and every subsidiary of Sompo International Holdings Ltd., a Bermuda exempted company ("SIHL"). To the extent, however, that an affiliate of SIHL that is not a subsidiary of SIHL receives or uses personal information that is covered by this **Policy** and requires protection under the Data Protection Legislation, then such affiliate is included within "Sompo International" for purposes of protecting the data that such affiliate receives or uses. For a list of Sompo International offices, please see <https://www.sompo-intl.com/location/corporate>. For a list of affiliates that are included in the Sompo Group, please see https://www.sompo-hd.com/en/group/group_list/.

We may need to collect and process information relating to individuals who may benefit from this **Policy**, which may include both personal data and special category data (such as medical history). **You** must ensure that **you** have explicit verbal or written consent from these individuals to such information being processed by **us**.

In collecting or processing personal data, including special category data, about the insured or related third parties under this **Policy**, **we** shall comply with applicable data protection legislation.

We are committed to protecting **your** personal information and respecting the data protection and privacy rights **you** have under applicable law and regulations.

When **you** submit any information to **us** for the purpose of requesting information from **us** about, or obtaining, **our** products or services, **we** will use the information **you** provide, including any personal information, in its insurance business to conduct its business and perform its legal obligations, including:

- verifying **your** identity;
- preventing, investigating or reporting fraud or potential fraud, money laundering, terrorism, misrepresentation, security incidents, sanctions violations or any crime, all in accordance with applicable law and regulations;
- assessing, establishing and managing **claims** and arranging or entering into any appropriate settlements;
- managing, reporting and auditing **our** business operations;
- recovering debt;
- developing, improving and protecting **our** products, services, website, systems and relationships with **you**;
- carrying out research, risk management and statistical analyses;

- viii. establishing, exercising or defending legal **claims**; and
- ix. meeting regulatory and compliance requirements.

We will ensure that **your** personal data is processed in a manner consistent with the purposes set above. **We** will retain **your** personal data for as long as it is necessary for the purposes mentioned above or as long as required by law.

To the extent applicable, **we** may also use **your** contact details (including email address(es)) to send **you** information about related products and services or other products and services provided by **us** or one of **our** group companies.

We may share **your** information for the purposes outlined above with:

- i. Our group companies;
- ii. brokers, other **insurers** and underwriters;
- iii. healthcare professionals;
- iv. law enforcement authorities;
- v. other government authorities;
- vi. fraud prevention agencies; and
- vii. third parties involved in any aspect of **claims** management including surveyors, loss adjusters, **claims** agents, solicitors and private investigators;
- viii. parties that may have a financial interest in the insurance **policy** or **claim**;
- ix. other service providers that may process **your** personal information on **our** behalf (for example, IT service providers that host or support **our** business and may have data that includes **your** personal information); and
- x. others with **your** consent or in accordance with applicable law and regulations.

If you have provided information about another person, in doing so you confirm that you have such person's consent to provide the personal information to Us, that you have told such person that you have provided the information to Us and how we will use the personal information as described in this notice.

To the extent **you** have provided **your** consent, and **your** consent provides the basis for **our** use of the information, **you** may withdraw **your** consent at any time by contacting **us** as described below.

More details about how **we** use **your** personal information may be found in the Sampo International General Privacy **Policy**, available on **our** website at: <https://www.sampo-intl.com/privacy-policies/>.

The website also provides additional information about **your** data protection rights, how **you** may access and update **your** personal information and other choices **you** have about how **we** use **your** personal information (including how to object to processing or withdrawing **your** consent at any time). If **you** have any questions regarding this notice, please contact **us** at:

Attn: Chief Compliance Officer Sampo International
1221 Avenue of the Americas
New York City, NY 10020
Email: Privacy@sampo-intl.com

Morgan Price International Healthcare Ltd together with its insurance partners is the data processor of **your** personal data and their Privacy Notice can be accessed here: [Privacy Policy](#) – View The **Morgan Price** Privacy Policy | **Morgan Price** International Healthcare (morgan-price.com)

Financial Services Compensation Scheme (FSCS)

Endurance Worldwide Insurance Limited is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **we** are unable to meet **our** obligations to **you** under this insurance. If **you** were entitled to compensation under this Scheme, the level and extent of the compensation would depend on the nature of this insurance. Further information about FSCS is available on their website: www.fscs.org.uk or **you** can write to them at PO Box 300, Mitcheldean, GL17 1DY.

Phone: +44 (0) 1379 646730

Fax: +44 (0) 1379 652794

Email: info@morgan-price.com

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