

## Policy Summary – Elite Plans Health Insurance

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

This Policy Summary does not contain the full terms and conditions of your Elite Plan. These can be found in your Certificate of Insurance or Plan Rules.

The cover is provided by certain underwriters at Lloyd's of London. This policy is valid for 12 months and is renewable annually. You may need to review and update the cover periodically to ensure it remains adequate.

Please note: this insurance is only available to residents of Asia.

SIGNIFICANT FEATURES AND BENEFITS	PEARL	SAPPHIRE	RUBY
Total Policy Limit per person per policy year	US\$1,000,000	US\$1,500,000	US\$2,000,000
<b>Core Cover</b>			
Hospital Services	+Full Refund	+Full Refund	+Full Refund
– Hospital room and board outside USA & Canada	+Full Refund #	+Full Refund #	+Full Refund #
– Intensive care unit outside USA & Canada	+Full Refund	+Full Refund	+Full Refund
– Hospital room and board within USA & Canada	US\$100 #	US\$125 #	+Full Refund #
– Intensive care unit within USA & Canada	US\$180	US\$250	+Full Refund
– Parent accommodation	+Full Refund	+Full Refund	+Full Refund
– Day-care treatment	+Full Refund	+Full Refund	+Full Refund
In-patient psychiatric treatment (maximum 30 days)	+Full Refund	+Full Refund	+Full Refund
External prosthetic devices	US\$2,000	US\$3,000	US\$4,000
Daily cash benefit for use of public hospital	US\$250	US\$250	US\$250
In-patient rehabilitation treatment	US\$3,000	US\$6,000	US\$10,000
<b>Out-Patient Cover</b>			
General out-patient services	-	+Full Refund*	+Full Refund*
Specialist out-patient services	-	+Full Refund*	+Full Refund*
Pathology, radiology and diagnostic tests	-	+Full Refund*	+Full Refund*
Prescribed drugs and dressings	-	+Full Refund*	+Full Refund*
Post hospitalisation treatment	US\$2,000	+Full Refund*	+Full Refund*
Acupuncture	-	-	+Full Refund*



Specialist herbal treatment	-	-	+Full Refund*
Wellness / medical check-up	-	US\$400~	US\$600~
<b>Other Benefits</b>			
Cancer treatment	+Core Cover only	+Full Refund	+Full Refund
Organ transplant (heart, lung, kidney, liver or bone marrow)	US\$150,000	US\$200,000	US\$250,000
Emergency Medical Evacuation	+Full Refund	+Full Refund	+Full Refund
<ul style="list-style-type: none"> <li>▪ Accommodation expenses for a companion (maximum 15 days)</li> </ul>	US\$50 per day	US\$75 per day	US\$100 per day
Nursing at home - full refund up to	+4 Weeks	+8 Weeks	+26 Weeks
Hospice & palliative care (lifetime limit)	US\$25,000	US\$30,000	US\$50,000
HIV & AIDS Treatment (max 6 years)	US\$6,000	US\$6,000	US\$6,000
Local Ambulance Services	+Full Refund	+Full Refund	+Full Refund
Complications of Childbirth	-	†US\$650	†US\$2,000
Routine Maternity Care and Childbirth	-	-	
Newborn Care (first 14 days)	-	†US\$500	†US\$2,000
Medical aids such as wheelchairs, knee braces or crutches	US\$500	US\$750	US\$1,000
Emergency dental treatment following accident	US\$1,000	US\$1,500	+Full Refund
Accident & Emergency department	+Full Refund	+Full Refund	+Full Refund
Innocent bystander in terrorist incident	US\$30,000	US\$30,000	US\$30,000
Compassionate home visit	+Full Refund	+Full Refund	+Full Refund
Local burial or cremation	US\$5,000	US\$7,500	US\$10,000
Repatriation of mortal remains			

- Key:**
- + up to policy limit
  - # Single bedded room only
  - \* US\$100 deductible per ailment claim applies
  - † 12 month waiting period & 25% co-insurance apply
  - ~ For members 50 years old and older only, one check-up every 3 years, 12 month waiting period applies

**For full details and limitations on benefits please refer to your Certificate of Insurance and Plan Rules**



## **Deductible**

A deductible is the name of a set amount and/or percentage of a claim you must first pay for yourself. If covered we will pay for the rest of the claim amount up to the relevant policy limit.

In addition to any deductible and co-insurance applied to particular benefits as outlined in the table on pages 1-2, you may choose to pay a deductible on any in-patient claims. The amount is shown on your Certificate of Insurance under 'Core Cover'. If no mention of this deductible can be found then none apply.

We currently offer the following in-patient deductibles for the following discount on your annual premium:

US\$5,000 deductible – 40% discount  
US\$2,000 deductible – 30% discount  
US\$1,000 deductible – 20% discount  
US\$500 deductible – 12.5% discount  
US\$250 deductible – 10% discount  
Nil deductible – no discount

## **Significant exclusions**

You are not covered for claims arising from:

- Pre-existing conditions unless accepted by the underwriters
- Conditions excluded on your Certificate of Insurance
- Suicide or self-inflicted injury
- Alcohol or drug abuse
- Performing duties as a serving member of a military or police force or unit, or a military authority
- Routine medical examination and routine eye and ear examinations
- Vaccinations
- Routine dental treatment
- Hereditary or congenital conditions
- In vitro fertilization and fertility / infertility
- Mental illness, except as in-patient psychiatric treatment
- Elective or cosmetic surgery
- Travelling specifically to obtain medical treatment unless agreed by the insurers.
- Professional or paid sport
- Hazardous sporting activity (for a comprehensive list see Plan Rules)
- Treatment that is not medically necessary or treatment of an optional nature

Please note that these are only some of the exclusions that apply to this policy. For a comprehensive list and further detail, see the exclusions section in the Plan Rules.

## **Claims**

All in-patient claims and emergency medical evacuation must be pre-authorized by Healix.

Tel: +44 (0)20 7184 8288 Email: [AspenAssistance@aspen-insurance.com](mailto:AspenAssistance@aspen-insurance.com)

All other claims should be notified in writing to ICMS, IPH House, Stirling Way, Borehamwood, Herts, WD6 2BT, United Kingdom.

Tel: +44 (0) 20 8905 2888 Fax: +44 (0) 20 8207 2878 Email: [icms@iphinsurance.com](mailto:icms@iphinsurance.com)

## **Cooling-off period and cancellation**

You may cancel the policy within 30 days from the day on which you receive the original policy documents. Any premiums you have already paid will be fully refunded to you provided no claims have been made on the policy.

To cancel, you should either contact the broker who arranged this contract for you, email us at [info@iphinsurance.com](mailto:info@iphinsurance.com), or write to:

IPH Ltd  
IPH House  
Stirling Way  
Borehamwood  
Herts  
WD6 2BT  
United Kingdom

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



### **Complaints procedure**

Any enquiry or complaint that you may have should in the first instance be addressed to the Customer Services Manager, IPH Ltd, IPH House, Stirling Way, Borehamwood, Herts WD6 2BT, United Kingdom. Tel: +44 20 8905 2888 Email: [info@iphinsurance.com](mailto:info@iphinsurance.com)

Please quote your Policy Number in all correspondence so that we may deal with your complaint quickly.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to the Complaints team at Lloyd's:

Complaints  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Chatham  
Kent  
ME4 4RN  
United Kingdom

Tel: 020 7327 5693  
Fax: 020 7327 5225  
E-mail: [Complaints@Lloyds.com](mailto:Complaints@Lloyds.com)

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the Financial Ombudsman Service at <http://www.financial-ombudsman.org.uk>.

### **Compensation Scheme**

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