International Private Medical Insurance

Insurance Product Information Document

Company: AWP Health & Life SA
Product: International Healthcare Insurance for Individuals

Registered in France as a non-life insurance company (license 5021329)

This document only provides a basic summary of policy cover. The full terms and conditions of the policy will be shown on our policy documentation, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?
This is International Private Medical Insurance which covers you for a wide range of in-patient and day-care treatments (plus other benefits such as medical evacuation) in your selected geographical region of cover.

What is insured?

Core in-patient and day-care cover:

- ✓ **Hospital accommodation and board:** in private room, up to the benefit limit.
- ✓ **Surgical fees and theatre charges:** fully covered up to the maximum plan limit.
- ✓ **Physician and therapist fees:** fully covered up to the maximum plan limit.
- ✓ **In-patient prescription drugs and materials:** fully covered up to the maximum plan limit.
- ✓ **Diagnostic tests:** fully covered up to the maximum plan limit.
- ✓ **Oncology (cancer treatment):** fully covered up to the maximum plan limit.

Additional cover modules, i.e. out-patient and dental, are also available (to be optionally selected in conjunction with the core in-patient cover).

Note: The full list of benefits and exclusions/restrictions is available at: https://www.allianzcare.com/ibg-en/

What is not insured?

- x Medical conditions arising from participation in war or criminal acts.
- x Experimental or unproven treatment or drug therapy.
- x Treatment outside your geographical area of cover.
- x Cosmetic treatment.
- x Treatment in the USA, where cover was acquired for the purpose of travelling to the USA to treat a pre-existing condition.
- x Care and treatment of drug addiction or alcoholism.
- x Expenses for the acquisition of an organ including, but not limited to, donor search, harvesting, transport and administration costs.

Are there any restrictions on cover?

- ! Cover is restricted to the geographical area chosen.
- ! Claims relating to pre-existing medical conditions may be excluded.
- ! Some benefits may contain a limit on the age of insured persons.
- ! There are general conditions that you have to meet for cover to apply. These are outlined in our Benefit Guide.
- ! For policies with full medical underwriting, we will consider new applicants for cover up to the day before their 76th birthday. For policies with moratorium, we will consider new applicants for cover up to the day before their 65th birthday.

- ! **Cover is subject to our full set of exclusions and restrictions as outlined in our Benefit Guide.**

Where am I covered?

You will be covered in the geographical area (e.g. "Worldwide" or "Africa", etc.) that you selected at inception of cover. Your cover will be limited to emergencies when travelling outside your chosen area of cover.

What are my obligations?

- Answering all pre-sales questions as truthfully and accurately as possible, so we can determine what cover applies to your situation.
- Reading your policy documentation as soon as we make it available to you (prior to inception) to ensure that you have the cover you need and you understand all applicable terms and conditions.
- Informing us as soon as possible if there are any changes to your circumstances that may affect your cover.
- Submitting all medical claims within the date term indicated in your Benefit Guide.
- Sending us a Pre-authorisation Form in advance of all treatments subject to pre-authorisation.

When and how do I pay?

Your premium will need to be paid in advance of the insurance period that it refers to. If you prefer it, you can choose to pay in instalments (e.g. quarterly or monthly). Several payment methods are available, e.g. transfer, card, etc. The premium payment methods will be outlined to you at point of sale.

Please note that if your premium payment is not in order, cover may be suspended or cancelled.

When does the cover start and end?

Your policy will be an annual contract, which you can renew for another year at its expiry. The start date and end (renewal) date of your insurance will be indicated on the Insurance Certificate issued to you upon inception.

How do I cancel the contract?

You have the right to cancel your contract within 30 days from the date of receiving your policy documents or from the start/renewal date of your policy, whichever is later. If your contract is governed by French law, you are entitled to terminate your contract at any time after the completion of the first year following the subscription date. Please note that you cannot backdate the cancellation of your membership.

If you cancel your contract within this 30 day period, you will be entitled to a full refund of the cancelled member(s) premium paid for the new Insurance Year, provided that no claims have been made. For more information on the right to cancel your contract please refer to the specific section in your Individual Benefit Guide.

AWP Health & Life SA's employees are remunerated by means of salary, according to their employment contract. They don't receive individual commissions or rises by merely selling this product to new customers, although this may impact their overall bonus. The Insurer does not provide advice for the purposes set out in the legal framework for the distribution of insurance and reinsurance, although it does provide the pre-contractual and contractual information that are mandatory by law, as well as any clarifications requested for the potential customer to make an informed decision.

AWP Health & Life SA, acting through its Irish Branch, is a limited company governed by the French Insurance Code. Registered in France No. 401 154 679 RCS Bobigny. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland- ***Please see our Regulatory Reports here.***