

# Health Insurance

## NATO Affinity Cover

Insurance product information notice  
French insurance company



Company: AWP Health&Life SA  
Product: NATO Affinity Cover

**This information notice provides a summary of the main benefits and exclusions of the contract. It does not take into account your specific needs and requests. Full information on this product can be found in the pre-contractual and contractual documentation.**

Benefits preceded by a green check mark are systematically granted in the contract.

### What is the type of insurance involved?

The cover consists in reimbursing part of the expenses incurred by the insured person, complementing the benefits in kind paid by the NATO Base Cover or any other basic scheme unless otherwise specified in the contract..



### What is covered?

- ✓ Medical Practitioner & Specialist Fees
- ✓ Pharmacy: prescribed Drugs, dressings, oral contraceptives and intra uterine devices, homeopathic Drugs, prescribed phytotherapy
- ✓ Prescribed physiotherapy, speech therapy, psychotherapy and osteopathy
- ✓ Chiropractic treatment, acupuncture and podiatry
- ✓ Treatment given by a qualified nurse or midwife
- ✓ Dental treatment: routine dental treatment and periodontics, dental prostheses and dental surgery, orthodontic treatment
- ✓ Cancer screening: Pap smear, mammogram, prostate screening, colonoscopy and other cancer screening tests,
- ✓ Vaccinations
- ✓ Genetic Tests
- ✓ Family & sport pack: sport gym membership, foam roller, SADS screening, Kids sports club, parenting course, support for parent hospitalised for over a week

Benefits preceded by a check mark (✓) are systematically provided for in the contract.

The extent of coverage depends on the option chosen by the Insured person. The full list of benefits and exclusions/restrictions is available at:

[https://health.allianzcare-publications.com/story/natoaffinity\\_comparebenefits\\_en/](https://health.allianzcare-publications.com/story/natoaffinity_comparebenefits_en/)



### What is not covered?

- ✗ Care not covered by the NATO Base Cover (except for the Family and Sport package and the Medical Evacuation and Repatriation).



### Are there any exclusions from coverage?

- ! Healthcare fees for any form of sterilization and its consequences.
- ! Healthcare fees for aesthetic treatment and care.
- ! Nursing expenses for home care, except for medically prescribed special care included in the cover.
- ! Healthcare fees incurred to treat an illness or consequences of an accident related to alcohol intake or drug addiction.
- ! Any claims submitted more than two years after the treatment date.



## Where am I covered?

- ✓ Worldwide.



## What are my obligations?

- To comply with the NATO eligibility criteria for enrolment as described in the [NATO Affinity Cover guide](#).
- To become a member of the Intercover Association.
- To complete the subscription online via MyHealth digital services or complete the membership form during subscription.
- To provide the necessary supporting documentation for the reimbursement of my claim when requested.
- To inform Allianz of any changes to my personal status.



## When and how are payments to be made?

Membership fees are payable in advance annually (or quarterly for the direct debit payment option) and may be paid in MyHealth app or online via <https://my.allianzcare.com>.



## When does the cover start and end?

Cover starts on the 1<sup>st</sup> of January or on the day of commencement of the NATO Base Cover – whichever comes last - after confirmation of my membership by Allianz and end on the 31<sup>st</sup> of December of the same year. It is then renewed by tacit renewal on the 1<sup>st</sup> of January every year, except in the case of termination or non-payment of my contributions.



## How can I cancel the contract?

### Cooling off period

It is possible to cancel your policy, within 14 days of receiving the full terms and conditions of your policy.

If you cancel your contract within this 14-day period, you will be entitled to a full refund of the cancelled member(s) premiums paid for the Insurance Year, provided that no claims have been made. If you choose not to cancel (or amend) your policy within this 14-day period, the insurance contract will be binding on both parties and the full premium owing for the selected Insurance Year will be due for payment, according to the payment frequency selected by you.

### Termination of your cover

You can terminate the contract in relation to all insured persons, or only in relation to one or more beneficiaries, at any time, without fees or penalties at the expiration of a period of 1 year, starting from the first subscription. The termination takes effect 1 month after we have received notification by registered letter, single letter, e-mail or other durable medium.

The Underwriter of your insurance is AWP Health & Life SA, a limited company with a capital of €72,104,026 governed by the French Insurance Code, with its registered office at 7 Rue Dora Maar, 93400 Saint-Ouen, France. Registered in France: 401 154 679 RCS Bobigny. VAT number: FR 84 401 154 679. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.

The Administrator of your insurance is AWP Health & Life Services Limited – Belgium Branch having its branch trading address at 1 place du Samedi, 1000 Brussels, Belgium. VAT: BE 0843.991.159. RPM Bruxelles: 843.991.159. Allianz Care and Allianz Partners are registered business names of AWP Health & Life Services Limited.