Allianz Care

EMERGENCY MEDICAL COVER FOR BUSINESS TRAVEL
Valid from 1st April 2023

Table of Benefits

The table below shows details of the cover provided under this Emergency Medical Cover for Business Travel. Benefit amounts shown are per insured person, per Duration of Cover and per Insurance Year.

Pre-approval is required for all benefits indicated with a * in the following table. For further important details regarding the Pre-approval, please read the paragraph after this table.

You are only covered for **emergency treatment** that it is deemed medically necessary by a doctor and carried out by a registered doctor, and that occurs while travelling on business outside of your principal country of residence or country of primary employment, subject to the benefit limits stated:

Maximum benefit limit	€1,000,000

In-patient benefits

Hospital accommodation	Private room
Prescription drugs and materials (in-patient and day-care treatment only) (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✔
Surgical fees, including anaesthesia and theatre charges	✔
Physician and therapist fees (in-patient and day-care treatment only)	✔
Diagnostic tests (in-patient and day-care treatment only)	✔
Emergency in-patient dental treatment	✔

Other benefits

Day-care treatment	✔
Out-patient surgery	✔
Local ambulance	✔
CT and MRI scans (in-patient and out-patient treatment)	✔
PET and CT-PET scans (in-patient and out-patient treatment)	✔
Medical evacuation*	✔
Repatriation of mortal remains*	€25,000
Complications of pregnancy (cover is provided up to the end of week 32 of the pregnancy)	✔
Emergency out-patient dental treatment	€750

Core Plan Services

Travel Security Services** offers 24/7 access to personal security information and advice for all your travel safety queries. This includes: • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts	Covered

Out-patient benefits

Medical practitioner fees	✔
Prescription drugs (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	✔
Specialist fees	✔
Diagnostic tests	✔

Repatriation Plan

Medical repatriation* • Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre. This benefit only applies when your home country is within your area of cover* • Where ongoing treatment is required, we will cover hotel accommodation costs* • Repatriation in the event of unavailability of adequately screened blood* • If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs (max. 7 days)*	✔

Benefits marked with a ✔ are covered in full, subject to the maximum plan benefit.

Benefits marked with * require Pre-approval.

** The Travel Security Services are offered through a third party provider and subject to your acceptance of our terms and conditions. You understand and agree that AWP Health & Life SA – Irish Branch and/or AWP Health & Life Services Limited are not responsible or liable for any claim, loss or damage directly or indirectly resulting from your use of the Travel Security Service.

Pre-approval

For certain costs, indicated with a * in the Table of Benefits, we require you and your doctor to complete the relevant sections of a Treatment Guarantee Form and submit it to us in advance. Once we approve, cover for these required costs can then be guaranteed.

Please note that you need to submit a Treatment Guarantee Form for approval prior to:

- Medical evacuation
- Medical repatriation
- Repatriation of mortal remains

To submit a Treatment Guarantee Form:

- Download a Treatment Guarantee Form from our website: **www.allianzcare.com/members**
- Send the completed form to us via scan, fax or post (details on the form)

While Pre-approval is not required in advance of emergency in-patient treatment, either you, your doctor or a colleague needs to inform us about the hospital admission within 48 hours of the event.

If we are not informed about the hospitalisation within 48 hours, or if Pre-approval is not obtained for the benefits listed with a * in the Table of Benefits (and stated above), **we reserve the right to decline a claim**. Where Treatment Guarantee has not been obtained, and access to the benefit is subsequently proven to have been medically necessary, we will pay only **50%** of the eligible benefit.

What we cover

Your policy provides cover for medical treatment, related costs, services and/or supplies as indicated in the Table of Benefits, that we determine to be medically necessary and appropriate to treat a patient's condition, illness or injury. We will only reimburse the cost of medical providers where their charges are reasonable and customary in accordance with standard and generally accepted medical procedures. If a claim is deemed by us to be inappropriate, we reserve the right to reduce the amount payable by us.

Benefit limits

Your cover may be subject to a **maximum plan benefit**. This is the maximum we will pay in total for all benefits included in the plan per member, per Insurance Year.

If your plan has a maximum plan benefit, it will apply even where:

- A " ✔ " appears next to the benefit.
- A specific benefit limit applies - this is when the benefit is capped to a specific amount, for example in the case of the "Repatriation of mortal remains".

Area of cover

You are covered Worldwide for business trips outside your principal country of residence or country of primary employment.

Talk to us, we love to help!

If you have any queries, please do not hesitate to contact us:

Allianz Care
15 Joyce Way
Park West Business Campus
Nangor Road
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Ireland

Helpline

English:	+ 353 1 630 1301
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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. Allianz Care and Allianz Partners are registered business names of AWP Health & Life SA.