

EuroSanté Healthcare Plans

# Individual Benefit Guide

Valid from 1<sup>st</sup> January 2014

**Allianz**   
Allianz Worldwide Care

# Your healthcare cover

Your health insurance policy is an annual contract between Allianz Worldwide Care and the insured member(s) named on the Insurance Certificate. The contract is composed of:

- The Benefit Guide (this document). This sets out the standard benefits and rules of your supplementary health insurance policy and should be read in conjunction with your Insurance Certificate and Table of Benefits.
- The Insurance Certificate. This states the plan(s) chosen, the start date and renewal date of the policy (and effective dates of when dependants were added) as well as the geographical area of cover. Any further endorsements or special conditions unique to your cover will be indicated in the Insurance Certificate (and will have been detailed on a Special Conditions Form issued prior to the inception of your policy). Please note that we will send you a new Insurance Certificate if you request (and we accept) a change such as adding a dependant, or if we apply a change which we are entitled to make.
- Information provided to us by, or on behalf of, the insured member(s) in the signed Application Form, Medical Questionnaire or others (hereafter referred to collectively as the "relevant application form") or other supporting medical information.

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# Table of Benefits

The table below shows details of the cover provided under the EuroSanté Supplementary Healthcare plans. Benefit amounts shown are per insured person, per Insurance Year. The difference between the cost of the eligible treatment and the reimbursement made by the Joint Sickness Insurance Scheme (JISIS) is reimbursed in full for the benefits listed below, up to the maximum plan benefit.

Maximum Plan Benefit	EuroSanté Optimum	EuroSanté Equilibre	EuroSanté Tranquillité
Maximum Plan Benefit EUR within EEA (€)	€1,500,000	€1,250,000	€1,000,000
Maximum Plan Benefit EUR outside EEA (€)	€25,000	€25,000	€25,000

Core Plan Benefits	EuroSanté Optimum	EuroSanté Equilibre	EuroSanté Tranquillité
<b>In-patient Benefits</b>			
Hospital accommodation	Private room	Private room	Private room
Prescription drugs and materials (in-patient and day-care treatment only)	Covered	Covered	Covered
Surgical fees, including anaesthesia and theatre charges	Covered	Covered	Covered
Physician and therapist fees (in-patient and day-care treatment only)	Covered	Covered	Covered
Surgical appliances and prostheses	Covered	Covered	Covered
Diagnostic tests (in-patient and day-care treatment only)	Covered	Covered	Covered
Psychiatry and psychotherapy (in-patient and day-care treatment only)	Covered	Covered	Covered
Accommodation costs for one parent staying in hospital with an insured child under 14	Covered	Covered	Covered
Emergency in-patient dental treatment	Covered	Covered	Covered
<b>Other Benefits</b>			
Day-care treatment	Covered	Covered	Covered
Out-patient surgery	Covered	Covered	Covered
Post-surgical rehabilitation treatment (within three months following the Covered Hospitalisation)	Covered	Covered	Covered
Local ambulance	Covered	Covered	Covered
CT and MRI scans (in-patient and day-care treatment only)	Covered	Covered	Covered
PET and CT-PET scans (in-patient and day-care treatment only)	Covered	Covered	Covered
Out-patient treatment relating to hospitalisation/surgical procedures (for treatment that takes place within two months prior to and up to six months following related hospitalisation and/or surgical procedures)	Covered	Covered	Covered

The difference between the cost of the eligible treatment and the reimbursement made by the Joint Sickness Insurance Scheme is reimbursed at 80% for the benefits listed in the next table. In addition, the supplementary reimbursement cannot exceed 20% of the expenses incurred (other than for those benefits indicated with an asterisk \*).

Out-patient Plan Benefits	EuroSanté Optimum	EuroSanté Equilibre	EuroSanté Tranquillité
Chiropractic treatment, osteopathy, acupuncture and chiropody	Covered	Covered	N/A
Prescribed physiotherapy (including medical massage, remedial gymnastics, mobilisation, mechanotherapy, traction, mud baths, hydromassage, hydrotherapy, electrotherapy, diadynamic currents, microwave therapy, ionisation, short-wave therapy, special forms of electrotherapy, infrared rays and ultrasound)	Covered	Covered	N/A
Prescribed speech therapy, logopaedic assessment and occupational therapy	Covered	Covered	N/A
Prescribed medical aids*	Covered	Covered	N/A
Multidisciplinary functional rehabilitation in an out-patient clinic	Covered	Covered	N/A
Full psychological examination/assessments by a single practitioner	Covered	Covered	N/A
Multidisciplinary neuropsychological assessment	Covered	Covered	N/A
Prescribed glasses and contact lenses including eye examination*	Covered, max. €250 for frames	Covered, max. €225 for frames	N/A
Hearing examination and hearing aids*	Covered	Covered	N/A
Psychotherapy	Covered	N/A	N/A
Psychomotor therapy and graphomotor therapy	Covered	N/A	N/A
Dietician fees	Covered	N/A	N/A
Rehabilitation using MedX machine	Covered	N/A	N/A
Aerosol therapy	Covered	N/A	N/A
Mesotherapy	Covered	N/A	N/A
Ultraviolet radiation	Covered	N/A	N/A
Hyperbaric chamber	Covered	N/A	N/A
Lymphatic drainage	Covered	N/A	N/A
Hair removal (in the case of pathological hypertrichosis of the face)	Covered	N/A	N/A
Laser or dynamic phototherapy	Covered	N/A	N/A
Shock wave therapy (rheumatology)	Covered	N/A	N/A
Oculomotor therapy	Covered	N/A	N/A
Ocular prostheses*	Covered	N/A	N/A

*The difference between the cost of the eligible treatment and the reimbursement made by the Joint Sickness Insurance Scheme is reimbursed at 80% for the benefits listed in the next table.*

Dental Plan Benefits	EuroSanté Optimum	EuroSanté Equilibre	EuroSanté Tranquillité
<b>Maximum plan benefit</b>	€800 (for the first two Insurance Years)	N/A	N/A
Dental treatment	Covered	N/A	N/A
Dental surgery	Covered	N/A	N/A
Periodontics	Covered	N/A	N/A
Orthodontic treatment and dental prostheses	Covered	N/A	N/A

# Your cover

## Overview

As an official and other agent of the European Union you will have a primary health insurance cover provided by the Joint Sickness Insurance Scheme (JSIS). The EuroSanté plan provides supplementary cover according to the benefits outlined in the Table of Benefits (see pages 2-3 of this document). Allianz Worldwide Care will only process claims for supplementary cover once a reimbursement has been made by the JSIS.

Your Table of Benefits specifies the benefits available to you according to the plan selected. You will find further details about our benefits in the “Definitions” section of this guide. Not all of the benefits listed in our “Definitions” section are necessarily covered under your policy, which is why it’s important to check which ones are listed in your Table of Benefits. Your cover is subject to our policy definitions, exclusions, benefit limits and any special conditions indicated on the Insurance Certificate. If you have any queries about what you are covered for, please don’t hesitate to call us.

We would like to bring your attention to the following important points:

## Benefit limits

There are two kinds of benefit limits shown in the Table of Benefits. The **maximum plan benefit**, which applies to certain plans, is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan. Some benefits also have a **specific benefit limit**, which may be provided on a “per Insurance Year” basis, a “per lifetime” basis or on a “per event” basis. In some instances we will pay a percentage of the costs for the specific benefit e.g. “80% refund, up to €250”. Where a specific benefit limit applies, the refund is subject to the maximum plan benefit. All limits are per member, per Insurance Year, unless otherwise stated in your Table of Benefits.

In-patient treatment for multiple birth babies born as a result of medically assisted reproduction will be covered up to €25,000 per child for the first three months following birth. Out-patient treatment will be covered under the limits of the Out-patient Plan.

## Change to country of residence

It is important that you advise us when you change country of residence, as it may impact your cover or premium, even if you are moving to a country within your geographical area of cover. If you move to a country outside of your geographical area of cover, your existing cover will not be valid there.

Please note that cover in some countries is subject to local health insurance restrictions, particularly for residents of that country. It is your responsibility to ensure that your healthcare cover is legally appropriate. If you are in any doubt, please seek independent legal advice as we may no longer be able to provide you with cover. The cover provided by Allianz Worldwide Care is not a substitute for local compulsory health insurance.

## Medical necessity and customary charges

This policy provides cover for medical treatment, related costs, services and/or supplies that we determine to be medically necessary and appropriate to treat a patient's condition, illness or injury. Plus we will only pay for medical costs which are fair and reasonable and at the level customarily charged in the specific country and for the treatment provided, 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.

## Pre-existing conditions

Pre-existing conditions are medical conditions or any related conditions for which one or more symptoms have been displayed at some point during your lifetime, irrespective of whether any medical treatment or advice was sought. Any such condition or related condition, about which you or your dependants could reasonably have been assumed to have known, will be deemed to be pre-existing.

For underwritten policies, pre-existing conditions which have not been declared on the relevant application form are not covered. Plus, conditions arising between completing the relevant application form and the start date of the policy will equally be deemed to be pre-existing. Such pre-existing conditions will also be subject to medical underwriting and, if not disclosed, they will not be covered.



# Definitions

The following definitions apply to benefits included in our EuroSanté Healthcare Plans and to some other commonly used terms. The benefits you are covered for are listed in your Table of Benefits (see pages 2-3). Wherever the following words/phrases appear in your policy documents, they will always be defined as follows.

1. **Accident** is an injury which is the result of an unexpected event, independent of the will of the insured and which arises from a cause outside the individual's control. The cause and symptoms must be medically and objectively definable, allow for a diagnosis and require therapy.
2. **Accommodation costs for one parent staying in hospital with an insured child** refers to the hospital accommodation costs of one parent for the duration of the insured child's admission to hospital for eligible treatment. If a suitable bed is not available in the hospital, we will contribute the equivalent of a three star hotel daily room rate towards any hotel costs incurred. We will not, however, cover sundry expenses including, but not limited to, meals, telephone calls or newspapers. Please check your Table of Benefits to confirm whether an age limit applies with regard to your child.
3. **Acute** refers to sudden onset.
4. **Aerosol therapy** refers to the use of an aerosol for respiratory care in the treatment of bronchopulmonary diseases.
5. **Complementary treatment** refers to therapeutic and diagnostic treatment that exists outside the institutions where conventional Western medicine is taught. Such medicine includes chiropractic treatment, osteopathy, acupuncture, chiroprody and mesotherapy, as practiced by approved therapists.
6. **Day-care treatment** is planned treatment received in a hospital or day-care facility during the day, including a hospital room and nursing, that does not medically require the patient to stay overnight and where a discharge note is issued.
7. **Dental prostheses** include crowns, inlays, onlays, adhesive reconstructions/restorations, bridges, dentures and implants as well as all necessary and ancillary treatment required.
8. **Dental surgery** includes the extraction of teeth, apicoectomy, as well as the treatment of other oral problems such as congenital jaw deformities (e.g. cleft jaw), fractures and tumours. Dental surgery does not cover any surgical treatment that is related to dental implants.
9. **Dental treatment** includes an annual dental check up, simple fillings related to cavities or decay and root canal treatment.
10. **Dependant** is your spouse or partner (including same sex partner) and/or unmarried children (including any step, foster or adopted child) financially dependant on the policyholder up to the day before their 26<sup>th</sup> birthday, and also named in your Insurance Certificate as one of your dependants.
11. **Diagnostic** tests are investigations such as x-rays or blood tests, undertaken in order to determine the cause of the presented symptoms.
12. **Dietician fees** relate to charges for dietary or nutritional advice provided by a health professional who is registered and qualified to practice in the country where the treatment is received. If included in your plan, cover is only provided in respect of eligible diagnosed medical conditions.

13. **Emergency** constitutes the onset of a sudden and unforeseen medical condition that requires urgent medical assistance. Only treatment commencing within 24 hours of the emergency event will be covered.
14. **Emergency in-patient dental treatment** refers to acute emergency dental treatment due to a serious accident requiring hospitalisation. The treatment must be received within 24 hours of the emergency event. Please note that cover under this benefit does not extend to follow-up dental treatment, dental surgery, dental prostheses, orthodontics or periodontics. If cover is provided for these benefits, it will be listed separately in the Table of Benefits.
15. **Graphomotor therapy** refers to treatment that addresses the individual's development of the muscular movements used or required in writing.
16. **Hair removal** refers to treatment to remove excessive abnormal hair growth. Cover will be provided for hair removal from the face in the case of pathological hypertrichosis only.
17. **Home country** is a country for which the insured person holds a current passport.
18. **Hospital** is any establishment which is licensed as a medical or surgical hospital in the country where it operates and where the patient is permanently supervised by a medical practitioner. The following establishments are not considered hospitals: rest and nursing homes, spas, cure-centres and health resorts.
19. **Hospital accommodation** refers to standard private or semi-private accommodation as indicated in the Table of Benefits. Deluxe, executive rooms and suites are not covered. Please note that the hospital accommodation benefit only applies where no other benefit included in your plan covers the required in-patient treatment. In this case, hospital accommodation costs will be covered under the more specific in-patient benefit, up to the benefit limit stated; e.g. Psychiatry and psychotherapy.
20. **Hyperbaric chamber** refers to the use of a highly pressurised sealable compartment in order to treat diagnosed medical conditions such as, but not limited to, decompression sickness and carbon monoxide poisoning.
21. **In-patient treatment** refers to treatment received in a hospital where an overnight stay is medically necessary.
22. **Insurance Certificate** is a document outlining the details of your cover and is issued by us. It confirms that an insurance relationship exists between you and us.
23. **Insurance Year** applies from the effective date of the insurance, as indicated on the Insurance Certificate and ends exactly one year later.
24. **Insured person** is you and your dependants as stated on your Insurance Certificate.
25. **JSIS** refers to the Joint Sickness Insurance Scheme applicable to officials and other agents of the European Union.
26. **Laser or dynamic phototherapy** refers to light therapy which is the administration of doses of bright light in order to treat certain medical conditions, such as but not limited to, skin disorders, sleep disorders and psychiatric disorders.
27. **Local ambulance** is ambulance transport required for an emergency or out of medical necessity, to the nearest available and appropriate hospital or licensed medical facility.

28. **Lymphatic drainage** refers to a type of gentle massage which is aimed at encouraging the natural drainage of the lymph from the tissues in the body.
29. **Medical necessity** refers to medical treatment, services or supplies that are determined to be medically necessary and appropriate. They must be:
  - a. Essential to identify or treat a patient's condition, illness or injury.
  - b. Consistent with the patient's symptoms, diagnosis or treatment of the underlying condition.
  - c. In accordance with generally accepted medical practice and professional standards of medical care in the medical community at the time.
  - d. Required for reasons other than the comfort or convenience of the patient or his/her physician.
  - e. Proven and demonstrated to have medical value.
  - f. Considered to be the most appropriate type and level of service or supply.
  - g. Provided at an appropriate facility, in an appropriate setting and at an appropriate level of care for the treatment of a patient's medical condition.
  - h. Provided only for an appropriate duration of time.

As used in this definition, the term "appropriate" shall mean taking patient safety and cost effectiveness into consideration. When specifically applied to in-patient treatment, medically necessary also means that diagnosis cannot be made, or treatment cannot be safely and effectively provided on an out-patient basis.

30. **Medical practitioner** is a physician who is licensed to practice medicine under the law of the country in which treatment is given and where he/she is practising within the limits of his/her licence.
31. **Medical practitioner fees** refer to non-surgical treatment performed or administered by a medical practitioner.
32. **Mesotherapy** involves multiple injections of pharmaceutical, homeopathic and other substances that penetrate the skin's surface and are aimed at the treatment of a broad spectrum of injuries, illnesses and medical conditions. Cover is not provided for cosmetic treatments.
33. **Multidisciplinary functional rehabilitation in an out-patient clinic** refers to treatment by a registered physiotherapist following referral by a medical practitioner. Treatment is initially restricted to 12 sessions per condition, after which the treatment must be reviewed by the referring medical practitioner. Should further sessions be required, a progress report must be submitted to us, which indicates the medical necessity for any further treatment.
34. **Multidisciplinary neuropsychological assessment** seeks to define cognitive disability in a person with acquired brain damage.
35. **Obesity** is diagnosed when a person has a Body Mass Index (BMI) of over 30 (a BMI calculator can be found on our website: [www.allianzworldwidecare.com](http://www.allianzworldwidecare.com)).
36. **Occupational therapy** refers to treatment that addresses the individual's development of fine motor skills, sensory integration, coordination, balance and other skills such as dressing, eating, grooming, etc. in order to aid daily living and improve interactions with the physical and social world.
37. **Ocular prostheses** refer to artificial eyes (or their component materials) that are used to restore appearance after a disfiguring accident or illness. Cover is provided where the accident or illness occurs during your membership with Allianz Worldwide Care.
38. **Oculomotor therapy** is a specific type of occupational therapy that aims to synchronise eye movement in cases where there is a lack of coordination between the muscles of the eye.

39. **Oral surgical procedures** refers to surgical procedures, such as, but not limited to, the removal of impacted wisdom teeth, when carried out in a hospital by an oral or maxillofacial surgeon. We do not cover procedures that can be carried out by a dentist unless the appropriate dental benefits form part of your cover, in which case, cover will be subject to the limits of your dental benefits.
40. **Orthodontics** is the use of devices to correct malocclusion and restore the teeth to proper alignment and function.
41. **Out-patient surgery** is a surgical procedure performed in a surgery, hospital, day-care facility or out-patient department that does not require the patient to stay overnight out of medical necessity.
42. **Out-patient treatment** refers to treatment provided in the practice or surgery of a medical practitioner, therapist or specialist that does not require the patient to be admitted to hospital.
43. **Out-patient treatment relating to hospitalisation/surgical procedures** refers to treatment carried out on an out-patient basis which has a direct correlation to hospitalisation/surgical treatment that is either due to take place in the following two months, or relates to hospitalisation or surgical treatment that has taken place in the previous six months. In order to claim under this benefit, please attach a copy of the admission form, hospital invoice, medical report or another appropriate document which verifies the relating hospitalisation/surgical procedure that is either due to take place or has already taken place. Out-patient treatment undertaken outside of these parameters is not covered by this benefit, however may be covered elsewhere by other out-patient benefits in the Table of Benefits.
44. **Periodontics** refers to dental treatment related to gum disease.
45. **Post-surgical rehabilitation treatment** refers to rehabilitation treatment required following a surgical procedure. This benefit is only payable for treatment that starts within three months of discharge after the acute surgical treatment ceases and where it takes place in a licensed rehabilitation facility. In order to claim under this benefit, please attach a copy of the hospital invoice, medical report or another appropriate document which verifies the relating surgical procedure that has taken place.
46. **Pre-existing conditions** are medical conditions or any related conditions for which one or more symptoms have been displayed at some point during your lifetime, irrespective of whether any medical treatment or advice was sought. Any such condition or related condition, about which you or your dependants could reasonably have been assumed to have known, will be deemed to be pre-existing. Conditions arising between completing the relevant application form and the start date of the policy will equally be deemed to be pre-existing. Such pre-existing conditions will also be subject to medical underwriting and if not disclosed, they will not be covered.
47. **Prescribed glasses and contact lenses including eye examination** refers to cover for an eye examination carried out by an optometrist or ophthalmologist (one per Insurance Year) and for lenses or glasses to correct vision.
48. **Prescribed medical aids** refers to any instrument, apparatus or device which is medically prescribed as an aid to the function or capacity of the insured person, such as hearing aids, speaking aids (electronic larynx), crutches or wheelchairs, orthopaedic supports/braces, artificial limbs, stoma supplies, graduated compression stockings as well as orthopaedic arch-supports.
49. **Prescribed physiotherapy** refers to treatment by a registered physiotherapist following referral by a medical practitioner. Physiotherapy is initially restricted to 12 sessions per condition, after which the treatment must be reviewed by the referring medical practitioner. Should further sessions be required, a progress report must be submitted to us, which indicates the medical necessity for any further treatment. Physiotherapy includes the following treatments: medical massage, remedial gymnastics,

mobilisation, mechanotherapy, traction, mud baths, hydromassage, hydrotherapy, electrotherapy, diadynamic currents, microwave therapy, ionisation, short-wave therapy, special forms of electrotherapy, infrared rays and ultrasound.

50. **Prescription drugs** refers to products, including, but not limited to, insulin, hypodermic needles or syringes, which require a prescription for the treatment of a confirmed diagnosis or medical condition or to compensate vital bodily substances. The prescription drugs must be clinically proven to be effective for the condition and recognised by the pharmaceutical regulator in a given country.
51. **Principal country of residence** is the country where you and your dependants (if relevant) live for more than six months of the year.
52. **Psychiatry and psychotherapy** is the treatment of mental disorders carried out by a psychiatrist or clinical psychologist. The condition must be clinically significant and not related to bereavement, relationship or academic problems, acculturation difficulties or work pressure. All day-care or in-patient admissions must include prescription medication related to the condition. Psychotherapy treatment (on an in-patient or out-patient basis) is only covered where you or your dependants are initially diagnosed by a psychiatrist and referred to a clinical psychologist for further treatment. In addition, out-patient psychotherapy treatment (where covered) is initially restricted to 10 sessions per condition, after which treatment must be reviewed by the referring psychiatrist. Should further sessions be required, a progress report must be submitted to us, which indicates the medical necessity for any further treatment.
53. **Psychomotor therapy** refers to treatment that uses body awareness and physical activities in order to treat physical, cognitive, perceptual, affective and behavioural disorders.
54. **Rehabilitation** is treatment in the form of a combination of therapies such as physical, occupational and speech therapy and is aimed at the restoration of a normal form and/or function after an acute illness or injury. The rehabilitation benefit is only payable for treatment that starts within 90 days of discharge after the acute medical and/or surgical treatment ceases and where it takes place in a licensed rehabilitation facility.
55. **Rehabilitation using MedX machine** refers specifically to the use of a MedX machine and is aimed at the restoration of a normal form and/or function after an acute illness or injury.
56. **Shock wave therapy (rheumatology)** refers to non invasive treatment involving the delivery of radial shockwaves through the surface of the skin to treat injured tissue. Such therapy is used in the treatment of chronic disorders of the muscles, connective tissues and soft tissues around joints and bones. Cover is only provided where this therapy is recommended as an effective treatment in the country in which treatment is received.
57. **Specialist** is a qualified and licensed medical physician possessing the necessary additional qualifications and expertise to practice as a recognised specialist of diagnostic techniques, treatment and prevention in a particular field of medicine. This benefit does not include cover for psychiatrist or psychologist fees. Where covered, a separate benefit for psychiatry and psychotherapy will appear in the Table of Benefits.
58. **Specialist fees** refers to non-surgical treatment performed or administered by a specialist.
59. **Speech therapy** refers to treatment carried out by a qualified speech therapist to treat diagnosed physical impairments, including, but not limited to, nasal obstruction, neurogenic impairment (e.g. lingual paresis, brain injury) or articulation disorders involving the oral structure (e.g. cleft palate).
60. **Surgical appliances and prostheses** refers to artificial body parts or devices, which are an integral part of a surgical procedure or part of any medically necessary treatment following surgery.

61. **Therapist** is a chiropractor, osteopath, acupuncturist, physiotherapist, speech therapist, occupational therapist or oculomotor therapist, who is qualified and licensed under the law of the country in which treatment is being given.
62. **Treatment** refers to a medical procedure needed to cure or relieve illness or injury.
63. **Ultraviolet radiation** refers to the use of artificial sunlight in the treatment of specific diagnosed medical conditions.
64. **We/Our/Us** is Allianz Worldwide Care.
65. **You/Your** refers to the eligible individual stated on the Insurance Certificate.



# Exclusions

Although we cover most medically necessary treatment, expenses incurred for the following treatments, medical conditions and procedures are not covered under the policy unless confirmed otherwise in the Table of Benefits or in any written policy endorsement.

1. Any expenses which have been **declined for reimbursement** by the JSIS.
2. Any treatment related to an **accident** or an **occupational illness** suffered by an official or other agent of the European Union, which result in a full reimbursement under the JSIS.
3. Any form of **treatment** or **drug therapy** which in our reasonable opinion is **experimental** or **unproven** based on generally accepted medical practice.
4. Any **treatment carried out by a plastic surgeon**, whether or not for medical/psychological purposes and any cosmetic or aesthetic treatment to enhance your appearance, even when medically prescribed. The only exception is reconstructive surgery necessary to restore function or appearance after a disfiguring accident, or as a result of surgery for cancer, if the accident or surgery occurs during your membership.
5. **Care and/or treatment of drug addiction or alcoholism** (including detoxification programmes and treatments related to the cessation of smoking), instances of death, or the treatment of any condition that in our reasonable opinion is related to, or a direct consequence of, alcoholism or addiction (e.g. organ failure or dementia).
6. Care and/or treatment of **intentionally caused diseases** or **self-inflicted injuries**, including a suicide attempt.
7. **Complementary treatment**, with the exception of those treatments indicated in the Table of Benefits.
8. **Consultations performed**, as well as **any drugs or treatments prescribed, by you, your spouse, parents or children**.
9. Costs in respect of a **family therapist or counsellor** for out-patient psychotherapy treatment.
10. **Developmental delay**, unless a child has not attained developmental milestones expected for a child of that age, in cognitive or physical development. We do not cover conditions in which a child is slightly or temporarily lagging in development. The developmental delay must have been quantitatively measured by qualified personnel and documented as a 12 month delay in cognitive and/or physical development.
11. Expenses for hospitalisation that is **already ongoing** on the policyholder's start date (and effective dates of when dependants were added).
12. Expenses for **organ transplantation** as well as the acquisition of an organ including, but not limited to, donor search, typing, harvesting, transport and administration costs.
13. Expenses incurred because of **complications directly caused by an illness, injury or treatment for which cover is excluded or limited** under your plan.
14. Expenses relating to **maternity** and **childbirth** including **pre-** and **post-natal** classes and neonatal accommodation.

15. Expenses for the treatment of a medical condition that is classified as a '**serious illness**' by the JSIS and as such are fully covered.
16. **Genetic testing**, except where specific genetic tests are included within your plan, or where DNA tests are directly linked to an eligible amniocentesis i.e. in the case of women aged 35 or over.
17. **Home visits**, unless they are necessary following the sudden onset of an acute illness, which renders the insured incapable of visiting their medical practitioner, physician or therapist.
18. **Infertility treatment** including medically assisted reproduction or any adverse consequences thereof.
19. Investigations into, and treatment of, **loss of hair** and any **hair replacement** unless the loss of hair is due to cancer treatment.
20. Investigations into, and treatment of, **obesity**.
21. Investigations into, treatment of and complications arising from **sterilisation, sexual dysfunction** (unless this condition is as a result of total prostatectomy following surgery for cancer) and **contraception**, including the insertion and removal of contraceptive devices and all other contraceptives, even if prescribed for medical reasons. The only exception in relation to costs for contraception is where contraceptives are prescribed by a dermatologist for the treatment of acne.
22. **Medical evacuation or repatriation** and any associated costs including medical evacuation or repatriation from a **vessel at sea** to a medical facility on land.
23. **Nursing costs** for care provided in the home, with the exception of medically prescribed treatments such as but not limited to the administering of injections or changing of dressings where covered within the limits of the policy.
24. **Pre-existing conditions** (including any pre-existing chronic conditions) which are indicated on a Special Conditions Form that is issued prior to policy inception (if relevant) and conditions which have not been declared on the relevant application form. In addition, conditions arising between completing the relevant application form and the start date of the policy will equally be deemed to be pre-existing. Such pre-existing conditions will also be subject to medical underwriting and if not disclosed, they will not be covered.
25. **Prescription drugs, Medical practitioner fees** and **Specialist fees** except where directly related to a hospitalisation event or a surgical procedure. Only expenses incurred for treatment taking place within two months prior to and up to six months following the relevant hospitalisation or surgical procedure will be covered.
26. Products classified as **vitamins** or **minerals** and supplements, including, but not limited to, special infant formula and cosmetic products, even if medically recommended, prescribed or acknowledged as having therapeutic effects. Costs incurred as a result of nutritional or dietary consultations are not covered, unless a specific benefit is included within your Table of Benefits.
27. Products that can be purchased without a **doctor's prescription**.
28. **Sex change operations** and related treatments.
29. **Speech therapy** related to developmental delay, dyslexia, dyspraxia or expressive language disorder.
30. Stays in a **cure centre, bath centre, spa, health resort** and **recovery centre**, even if the stay is medically prescribed.

31. **Termination of pregnancy**, except in the event of danger to the life of the pregnant woman.
32. **Travel costs** to and from medical facilities (including parking costs) for eligible treatment, except any travel costs covered under local ambulance benefit.
33. Treatment directly related to **surrogacy**, whether you are acting as a surrogate, or are the intended parent.
34. Treatment for any illnesses, diseases or injuries, as well as instances of death resulting from **active participation in war, riots, civil disturbances, terrorism, criminal acts, illegal acts or acts against any foreign hostility**, whether war has been declared or not.
35. Treatment for any medical conditions arising directly or indirectly from **chemical contamination, radioactivity or any nuclear material** whatsoever, including the combustion of nuclear fuel.
36. Treatment for conditions such as **conduct disorder, attention deficit hyperactivity disorder, autism spectrum disorder, oppositional defiant disorder, antisocial behaviour, obsessive-compulsive disorder, phobic disorders, attachment disorders, adjustment disorders, eating disorders, personality disorders** or treatments that encourage positive social-emotional relationships, such as **family therapy**.
37. **Treatment in the USA** if we know or suspect that cover was purchased for the purpose of travelling to the USA to receive treatment for a condition, when the symptoms of the condition were apparent to the member prior to the purchase of cover.
38. **Treatment of sleep disorders**, including insomnia.
39. Treatment or diagnostic procedures for **injuries arising from an engagement in professional sports**.
40. Treatment required as a result of **failure to seek or follow medical advice**.
41. Treatment required as a **result of medical error**.
42. The following **treatments, expenses, procedures or any adverse consequences or complications** relating to them, unless otherwise indicated in your Table of Benefits:
  - 42.1 Dental treatment, dental surgery, periodontics, orthodontics and dental prostheses with the exception of oral surgical procedures, which are covered within the overall limit of your Core Plan.
  - 42.2 Dietician fees.
  - 42.3 Emergency dental treatment.
  - 42.4 Out-patient treatment.
  - 42.5 Out-patient psychiatry and psychotherapy treatment.
  - 42.6 Prescribed glasses and contact lenses including eye examination.
  - 42.7 Prescribed medical aids.
  - 42.8 Preventive treatment.
  - 42.9 Rehabilitation treatment.



# Additional terms

The following are important additional terms that apply to your policy with us:

**1. Applicable law:** Your membership is governed by Irish law. Any dispute that cannot otherwise be resolved will be dealt with by courts in Ireland.

## **2. Arbitration:**

- a) Any differences in respect of medical opinion in connection with the results of an accident or medical condition must be notified to us within nine weeks of the decision. Such differences will be settled between two medical experts appointed by you and us in writing.
  
- b) If differences can not be resolved in accordance with Clause 2.a above, the Parties shall attempt to settle by mediation in accordance with the Centre for Effective Dispute Resolution (CEDR) Model Mediation Procedure any dispute, controversy or claim arising out of or relating to this Agreement or the breach, termination or invalidity thereof where the value is €500,000 or less and which cannot be settled amicably between the Parties. The Parties shall endeavour to agree on the appointment of an agreed Mediator. Should the Parties fail to agree the appointment of an agreed Mediator within 14 days, either Party, upon written notice to the other Party, may apply to CEDR for the appointment of a Mediator.

To initiate the mediation, a Party must give notice in writing (“ADR notice”) to the other Party to the dispute, requesting mediation. A copy of the request should be sent to CEDR. The mediation will start no later than 14 days after the date of the ADR notice. No Party may commence court proceedings/arbitration relating to any dispute pursuant to this Clause 2.b until it has attempted to settle the dispute by mediation and either the mediation has terminated or the other Party has failed to participate in the mediation (provided that the right to issue proceedings is not prejudiced by a delay). The mediation will take place in Dublin (Ireland) and the language of the mediation will be English. The Mediation Agreement referred to in the Model Procedure shall be governed by, and construed and take effect in accordance with the laws of Ireland. The Courts of Ireland shall have exclusive jurisdiction to settle any claim, dispute or matter of difference which may arise out of, or in connection with, the mediation.

- c) Any dispute, controversy or claim which is:
- Arising out of or relating to this Agreement (or the breach, termination or invalidity thereof) with a value in excess of €500,000, or
  - Referred to mediation pursuant to Clause 2.b but not voluntarily settled by mediation within three months of the ADR Notice date
- shall be determined exclusively by the Courts of Ireland and the Parties will submit to the exclusive jurisdiction of those courts. Any proceedings brought pursuant to this Clause 2.c shall be issued within nine calendar months of the expiration date of the aforementioned three month period.

**3. Cancellation:** We will cancel the policy where you have not paid the full premium due and owing. We shall notify you of this cancellation and the contract shall be deemed cancelled from the date that the premium payment became due and payable. However, if the premium is paid within 30 days after the due date, the insurance cover will be reinstated and we will cover any claims which occurred during the period of delay. If the outstanding premium is paid after the 30-day limit, you must complete a Confirmation of Health Status Form before your policy can be reinstated, subject to underwriting.

**4. Data protection:** Allianz Worldwide Care, a member of the Allianz Group, is an Irish authorised non-life insurance company. We obtain and process personal information for the purposes of preparing quotations, underwriting policies, collecting premium, paying claims and for any other purpose which is directly related to administering policies in accordance with the insurance contract. The confidentiality of patient and member information is of paramount concern to us. You have a right to access the personal data that is held about you. You also have the right to request that we amend or delete any information which you believe is inaccurate or out of date. We will not retain your data for longer than is necessary for the purposes for which it was obtained.

**5. Force majeure:** We shall not be liable for any failure or delay in the performance of our obligations under the terms of this policy, caused by, or resulting from, force majeure which shall include, but is not limited to: events which are unpredictable, unforeseeable or unavoidable, such as extremely severe weather, floods, landslides, earthquakes, storms, lightning, fire, subsidence, epidemics, acts of terrorism, outbreaks of military hostilities (whether or not war is declared), riots, explosions, strikes or other labour unrest, civil disturbances, sabotage, expropriation by governmental authorities and any other act or event that is outside of our reasonable control.

## 6. Fraud:

- a) Incorrect disclosure/non-disclosure of any material facts, by you or your dependants, which may affect our assessment of the risk, including, but not limited to, those material facts declared on the relevant application form will render the contract void from the commencement date, unless we confirm otherwise in writing. Conditions arising between completing the relevant application form and the start date of the policy will be deemed to be pre-existing and will not be covered if not disclosed. If the applicant is not sure whether something is material, the applicant is obliged to inform us. If the contract is rendered void due to incorrect disclosure or non-disclosure of any material facts, we will refund the premium amount(s) paid to date minus the cost of any medical claims already paid. If the cost of claims exceeds the balance of the premium, we will seek reimbursement of this amount from the principal member.
- b) If a claim is, in any respect, false, fraudulent, intentionally exaggerated or if fraudulent means/devices have been used by you or your dependants or anyone acting on your or their behalf to obtain benefit under this policy, we will not pay any benefits for that claim. The amount of any claim settlement made to you, before the fraudulent act or omission was discovered, will become immediately due and owing to us. If the contract is rendered void due to false, fraudulent, intentionally exaggerated claims or if fraudulent means/devices have been used, premium will not be refunded, in part or in whole, and any pending claims settlements will be forfeited. In the event of fraudulent claims, the contract will be cancelled from the date of our discovery of the fraudulent event.

**7. Legal action:** You shall not institute any legal proceedings to recover any amount under the policy until at least 60 days after the claim has been submitted to us and not more than two years from the date of this submission, unless otherwise required by mandatory legal regulations.

**8. Liability:** Our liability to you is limited to the amounts indicated in the Table of Benefits and any subsequent policy endorsements. In no event will the amount of reimbursement, whether under this policy, public medical schemes and any other insurance, exceed the amount of the invoice.

**9. Making contact with dependants:** In order to administer your policy in accordance with the insurance contract, there may be circumstances when we will need to request further information. If we need to make contact in relation to a dependant on a policy (e.g. where further information is required to process a claim), the policyholder, acting for and on behalf of the dependant, may be contacted by us and asked to provide the relevant information. Similarly, all information in relation to any person covered by the insurance policy, for the purposes of administering claims, may be sent directly to the policyholder.

**10. Third party liability:** If you or any of your dependants are eligible to claim benefits under a public scheme or any other insurance policy which pertains to a claim submitted to us, we reserve the right to decline to pay benefits. You must inform us and provide all necessary information if and when you are entitled to a claim from a third party. You and the third party may not agree any final settlement or waive our right to recover outlays without our prior written agreement. Otherwise, we are entitled to recover the amounts paid from you and to cancel the policy. We have full rights of subrogation and may institute proceedings in your name, but at our expense, to recover, for our benefit, the amount of any payment made under another policy.

In the event that you or any of your dependants qualify for a Special Reimbursement under your JSIS cover, we reserve the right to recover the amounts from you relating to any claims which were paid by us but subsequently become payable under the Special Reimbursement clause by the JSIS.

**11. What we cover:**

- a) The extent of your cover is determined by your Table of Benefits, the Insurance Certificate, any policy endorsements, these policy terms and conditions, as well as any other legal requirements. We will reimburse, in accordance with your Table of Benefits and individual terms and conditions, medical costs arising from the occurrence or worsening of a medical condition.
- b) Treatments and procedures are only covered if they have a palliative, curative and/or diagnostic purpose, are medically necessary, appropriate and performed by a licensed physician, dentist or therapist. Claims/costs will be paid/reimbursed if the medical diagnosis and/or prescribed treatment are in accordance with generally accepted medical procedures.
- c) This policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Nations, the European Union or any other applicable economic or trade sanction, law or regulations.

# General information

## Adding dependants

You may apply to include any of your family members on the policy by completing the relevant application form.

Spouses will be accepted for cover without medical underwriting provided that they join at the same time as the Policyholder and the Policyholder qualifies for cover without the requirement for medical underwriting. Addition of a spouse at a later date than the Policyholder's start date will automatically require medical underwriting.

Newborn infants (with the exception of multiple birth babies, adopted and fostered babies) will be accepted for cover from birth without medical underwriting, provided that we are notified within four weeks of the date of birth and the birth parent or intended parent (in the case of surrogacy), has been insured with us for a minimum of six continuous months. To notify us of your intention to have your newborn child included on your policy, please email your request to our Underwriting Team at: [underwriting@allianzworldwidecare.com](mailto:underwriting@allianzworldwidecare.com)

Notification of the birth after four weeks will result in newborn children being underwritten and cover will only commence from the date of acceptance. Please note that all multiple birth babies, adopted and fostered children will be subject to full medical underwriting and cover will only commence from the date of acceptance.

Following acceptance by our Underwriting Team, we will issue a new Insurance Certificate to reflect the addition of a dependant, and this certificate will replace any earlier version(s) you may have from the start date shown on the new Insurance Certificate.

## Changes to policyholder

If a request is made at renewal to change the policyholder, the proposed replacement policyholder will be required to complete an application form and full medical underwriting will apply. (Please refer to the section on "Death of the policyholder or a dependant" if this requested change is due to the death of the policyholder).

## Changes to premium, other charges or your cover

We may change the premium, benefits and rules of your membership on your renewal date, including how we calculate/determine premiums and/or the method or frequency of payment. These changes will only apply from your renewal date, regardless of when the change is made

and we will not add any restrictions or exclusions which are personal to a member's cover in relation to medical conditions that started after their policy's inception, provided that they gave us the information we asked them for before incepting and they have not applied for an increase in their level of cover.

Please note that we may change the amount you have to pay us in respect of Insurance Premium Tax (IPT) or other taxes, levies or charges at any time, if there is a change in the rate of IPT or any new tax, levy or charge is introduced or changed.

We will write to tell you about any changes. If you do not accept any of the changes we make, you can end your membership and we will treat the changes as not having been made if you end your membership within 30 days of the date on which the changes take effect, or within 30 days of us telling you about the changes, whichever is later.

If you want to change your level of cover, please contact us before your policy renewal date to discuss your options, as changes to cover can only be made at policy renewal. If you want to increase your level of cover, we may ask you to complete a medical history questionnaire and/or to agree to certain exclusions or restrictions to any additional cover before we accept your application. If an increase in cover is accepted, an additional premium amount will be payable and waiting periods may apply.

### Changing your address/email address

Any change in your home, business or email address should be communicated to us in writing as soon as possible.

### Claims

In relation to medical claims, please note that:

- a) All claims should be submitted no later than six months after the date indicated on the JSIS settlement note. Beyond this time we are not obliged to settle the claim.
- b) A separate Claim Form is required for each person claiming and for each medical condition being claimed for.
- c) It is your responsibility to retain any original supporting documentation (e.g. medical receipts) where copies are submitted to us, as we reserve the right to request original supporting documentation/receipts up to 12 months after claims settlement, for fraud detection purposes. In addition, we advise that you keep copies of all correspondence with us as we cannot be held responsible for correspondence that does not reach us for any reason that is outside of our reasonable control.

- d) Please specify on the Claim Form the currency in which you wish to be paid. Unfortunately, on rare occasions, we may not be able to make a payment in the currency you requested on the Claim Form, due to international banking regulations. In this instance we will review each case individually to identify a suitable alternative currency option. If we have to make a conversion from one currency to another, we will use the exchange rate that applies on the date on which the invoices were issued, or we will use the exchange rate that applies on the date that claims payment is made.
- e) Only costs incurred as a result of eligible treatment will be reimbursed within the limits of your policy.
- f) If you are required to pay a deposit in advance of any medical treatment, the cost incurred will only be reimbursed after treatment has taken place.
- g) You and your dependants agree to assist us in obtaining all necessary information to process a claim. We have the right to access all medical records and to have direct discussions with the medical provider or the treating physician. We may, at our own expense, request a medical examination by our medical representative when we deem this to be necessary. All information will be treated in strict confidence. We reserve the right to withhold benefits if you or your dependants have not honoured these obligations.

## Correspondence

Written correspondence between us must be sent by email or post (with the postage paid). We do not usually return original documents to you, unless you specifically request us to do so at the time of submission.

## Countries where you can receive treatment

If the necessary medical treatment for which you are covered is not available locally, you can avail of treatment in any country within your geographical area of cover (your area of cover is confirmed in your Insurance Certificate).

If the necessary medical treatment for which you are covered is available locally, but you choose to travel to another country within your geographical area of cover for treatment, we will reimburse all eligible medical costs incurred within the terms of your policy; however, we will not pay for travel expenses.

Please note that as an expatriate living abroad you are covered for eligible costs incurred in your home country, provided that your home country is within your area of cover.

## Death of the policyholder or a dependant

We hope you will never need to refer to this section; however, if a policyholder or a dependant dies, please inform us in writing within 28 days.

If the policyholder dies, the policy will be terminated and a pro rata repayment of the current year's premium will be made if no claims have been filed (please note that we reserve the right to request a death certificate before a refund is issued). Alternatively, if they wish to, the next named dependant on the Insurance Certificate may apply to become the policyholder in his/her own right (if they meet the minimum age requirements), and include the other dependants under his/her membership. If they apply to do this within 28 days we will, at our discretion, not add any further special restrictions or exclusions applicable to them, in addition to those which already applied to them at the time of the policyholder's death.

If a dependant dies, they will be taken off the policy and a pro rata repayment of the current year's premium for that member will be made, if no claims have been filed (please note that we reserve the right to request a death certificate before a refund is issued).

## Making a complaint

In the case of complaints, please call, email, fax or write to us. If we have been unable to resolve the matter to your satisfaction and you wish to take it further, you can refer your complaint to the Irish Financial Services Ombudsman, a statutory official who acts as an impartial arbiter of unresolved disputes that customers may have with financial services providers.

Financial Services Ombudsman's Bureau, 3<sup>rd</sup> Floor, Lincoln House, Lincoln Place, Dublin 2, Ireland

Tel: + 353 1 662 0899

Fax: + 353 1 662 0890

Email: [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie)

Website: [www.financialombudsman.ie](http://www.financialombudsman.ie)

## Other parties

No other person (except an appointed representative) is allowed to make or confirm any changes to your membership on your behalf, or decide not to enforce any of our rights. No change to your membership will be valid unless it is confirmed in writing by Allianz Worldwide Care.

## Paying premiums

Premiums for each Insurance Year are based on each member's age on the first day of the Insurance Year, the premium rates in effect and other risk factors which may materially affect the insurance.

By accepting cover you have agreed to pay the premium amount shown on your quotation, by the payment method stated. You are required to pay the premium due to us in advance for the duration of your membership. The initial/first premium instalment is payable immediately after our acceptance of your application. Subsequent premiums are due on the first day of the chosen payment period. The EuroSanté Tranquillité plan is an annual payment plan and the EuroSanté Equilibre and Optimum plans can be paid on an annual, semi-annual or quarterly basis. Please note that if there is any difference between the agreed quotation and your invoice, you should contact us immediately. We are not responsible for payments made through third parties.

Your premium should be paid in the currency you selected when applying for cover. If you are unable to pay your premium for any reason, please contact us on: **+353 1 630 1301**. Changes in payment terms can be made at policy renewal, via written instructions, which must be received by us a minimum of 30 days prior to the renewal date. Failure to pay an initial premium or subsequent premium on time may result in loss of insurance cover.

If the initial premium is not paid in time, we are entitled to withdraw from the contract for as long as the payment remains outstanding. The insurance contract is deemed to be null and void unless we assert a claim to the premium in court within three months of the commencement date, the policy start date or the conclusion of the insurance contract. If a subsequent premium is not paid in time, we may, in writing and at the policyholder's expense, set a time limit of not less than two weeks for the policyholder to pay the amount due. Thereafter, we may terminate the contract in writing with immediate effect and shall thereby be exempt to pay benefits.

The effects of termination shall cease if the policyholder makes a payment within one month after the termination or, if the termination was combined with the setting of a time limit, within one month after the expiration of the time for payment, provided that no claims have been incurred in the intervening period.

## Paying other charges

In addition to paying premiums, you also have to pay us the amount of any Insurance Premium Tax (IPT), taxes, levies or charges relating to your membership (or new taxes, levies or charges that may be imposed after you join) that we are required by law to pay or to collect from you. The amount of any IPT or taxes, levies or charges that you have to pay us is shown on your invoice.

## Policy expiry

Please note that upon the expiry of your policy, your right to reimbursement ends. Any eligible expenses incurred during the period of cover shall be reimbursed up to six months after the date indicated on the JSIS settlement note. Any on-going or further treatment that is required after the expiry date of your policy will no longer be covered.

## Reasons your membership would end

Please remember that your membership (and that of all other people listed on the Insurance Certificate) will end:

- If you do not pay any of your premiums on, or before, the date they are due. However, we may allow your membership to continue without you having to complete a Confirmation of Health Status Form, if you pay the outstanding premiums within 30 days after the due date.
- If you do not pay the amount of any IPT, taxes, levies or charges that you have to pay under your agreement with us on or before the due date.
- Upon the death of the policyholder. Please see the section on "Death of the policyholder or a dependant" (page 24) for further details.
- If there is reasonable evidence that the policyholder or any dependants misled or attempted to mislead us i.e. giving false information, withholding pertinent information from us, or working with another party to give us false information, either intentionally or carelessly, which may influence us when deciding whether they can join the scheme, the applicable premium to pay or whether we have to pay a claim. Please see the section on "Additional terms" (pages 17-20) for further details.
- If you choose to cancel your policy, after giving us written notice within 30 days of receiving the full terms and conditions or from the start/renewal date of your policy, whichever is later. Please see section on "Your right to cancel" (page 28) for further details.
- If you are no longer eligible for cover under the Joint Sickness Insurance Scheme. Allianz Worldwide Care must be notified of this in writing within seven days of the JSIS becoming invalid. In such situations, the end date of the Allianz Worldwide Care policy will match the end date of the JSIS policy.

If your membership ends for reasons other than for fraud/non-disclosure, we will refund any premiums you have paid which relate to a period after your membership has ended, subject to the deduction of any money which you owe us.

Please note that if your membership ceases, your dependant's cover will also end.

### Renewing your policy

Your annual policy is automatically renewed for the next Insurance Year provided that the plan/plan combination selected is still available, all premiums due to us have been paid and the payment details we have for you are still valid on the renewal date. If you are paying your premium by credit card, please update us if you get a new/replacement credit card as we will need details of the new card number and/or expiry date etc.

One month before the renewal date, you will receive a new Insurance Certificate indicating the premium for the next Insurance Year. If you do not receive your Insurance Certificate one month before your renewal date, it is important that you notify us.

We have the right to apply revised policy terms and conditions, effective from the renewal date. The policy terms and conditions and the Table of Benefits that exist at renewal will apply for the duration of the Insurance Year.

### Treatment in the USA

If you wish to locate a medical provider in the USA, simply go to:

**[www.allianzworldwidecare.com/olympus](http://www.allianzworldwidecare.com/olympus)**. If you have a query about a medical provider, or if you have selected a provider and wish to arrange an appointment, please call (toll-free from the USA) **(+1) 800 541 1983**.

Please note that treatment in the USA is not covered, if we know or suspect that cover was purchased for the purpose of travelling to the USA to receive treatment for a condition, when the symptoms of the condition were apparent to the member prior to the purchase of cover.

### Treatment needed as a result of somebody else's fault

If you are claiming for treatment that is needed when somebody else is at fault, you must write and tell us as soon as possible e.g. if you need treatment for an injury suffered in a road accident in which you are a victim. Please take any reasonable steps we ask of you to obtain the insurance details of the person at fault so that we can recover, from the other insurer, the cost of the treatment paid for by us. If you are able to recover the cost of any treatment for which we have paid, you must repay that amount (and any interest) to us.

## When cover starts for you and your dependants

Our acceptance of your application for cover is confirmed when we issue your Insurance Certificate and your cover is valid from the start date shown on the certificate. Please note that no benefit will be payable under your policy until the initial premium has been paid, with subsequent premiums being paid when due (where relevant).

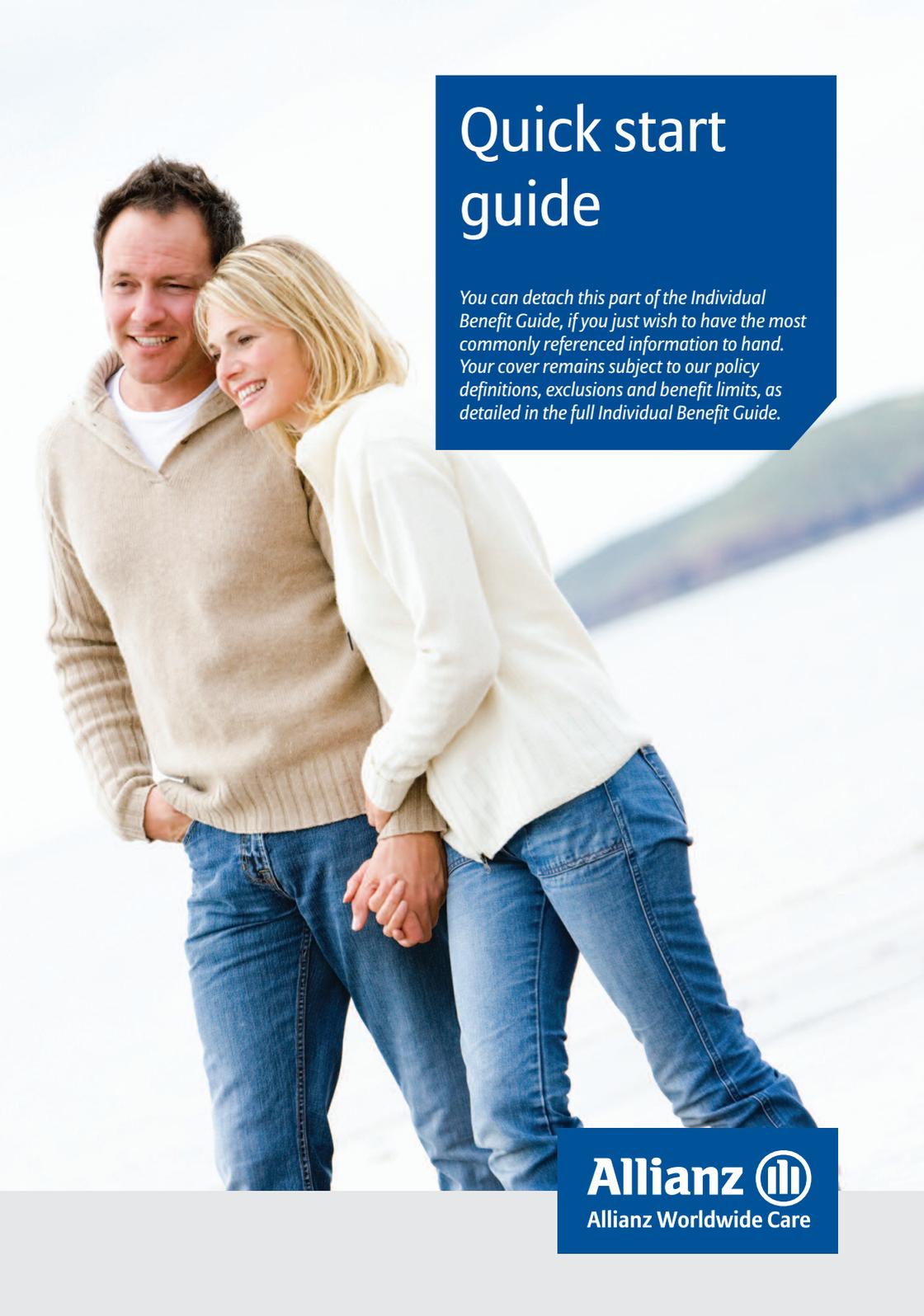
If any other person is included as a dependant under your membership, their membership will start on the effective date as shown on your most recent Insurance Certificate which lists them as a dependant. Their membership may continue for as long as you remain the policyholder and as long as any child dependants remain under the defined age limit. Child dependants can be covered under your policy up until the day before their 26<sup>th</sup> birthday. At that time, they may apply for cover in their own right on one of our Standard International Healthcare Plans, should they wish to do so.

## Your right to cancel

You can cancel the contract in relation to all insured members, or only in relation to one or more dependants, within 30 days of receiving the full terms and conditions of your policy or from the start/renewal date of your policy, whichever is later. Please note that you cannot backdate the cancellation of your membership.

Should you wish to cancel, please complete the “Right to change your mind” form which was included in your welcome/renewal pack. This form can be sent to us via email to: **[underwriting@allianzworldwidecare.com](mailto:underwriting@allianzworldwidecare.com)**. Alternatively, you can post this form to the Client Services Team, using the address provided at the back of this guide.

If you cancel your contract within this 30 day period, you will be entitled to a full refund of the cancelled member(s) premiums paid for the new Insurance Year, provided that no claims have been made. If you choose not to cancel (or amend) your policy within this 30 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.



# Quick start guide

*You can detach this part of the Individual Benefit Guide, if you just wish to have the most commonly referenced information to hand. Your cover remains subject to our policy definitions, exclusions and benefit limits, as detailed in the full Individual Benefit Guide.*

**Allianz**   
Allianz Worldwide Care

# Getting treatment

First, please check that your plan covers the treatment you are seeking. Your Table of Benefits will confirm which benefits are available to you, however you can always call our Helpline if you have any queries.

## Making a claim

All claims should initially be submitted to the JSIS (as detailed in your JSIS policy documentation). Following receipt of a reimbursement and a Settlement Note, please submit the Settlement Note along with a copy of the invoices and receipts as well as a fully completed Claim Form to us via:

- Scan and email to: [IGOclaims@allianzworldwidecare.com](mailto:IGOclaims@allianzworldwidecare.com)
- Fax to: **+32 2 210 6598** or post to the following address:

Allianz Worldwide Care  
1 Place du Samedi  
1000 Brussels  
Belgium

Claim Forms can be downloaded from our website: [www.allianzworldwidecare.com/eurosante](http://www.allianzworldwidecare.com/eurosante)

Please note that the invoice from the doctor/dentist should state your name, treatment date(s), the diagnosis/medical condition that you received treatment for, the date of onset of symptoms, the nature of the treatment and the fees charged.

Please complete sections 1-4 and 7 of the Claim Form. Sections 5 and 6 only need to be completed by the doctor/dentist if their invoice does not state the diagnosis and nature of treatment.

*Without the diagnosis, we cannot process your claim promptly, as we will need to request these details from you or your doctor.*

*We can process a claim and issue payment instructions to your bank within 48 hours, when all required information has been submitted. We will email or write to you to advise you of when the claim has been processed.*

*Please refer to the “Claims” section on page 22 of this guide for additional important information about our claims process. You can find information about getting treatment in the USA on page 27.*

*In the rare occasion that it is necessary to provide a medical provider with a guarantee of payment in respect of forthcoming hospitalisation treatment, Allianz Worldwide Care will facilitate the issuing of such a guarantee representing the amount of eligible costs to be borne by us. In order to arrange this, please inform us by contacting our helpline.*



# Useful services

Please find details below of some useful services available to you:

- You can access our web-based member services at [www.allianzworldwidecare.com/members](http://www.allianzworldwidecare.com/members). Here you can **search for medical providers and access a range of health and wellbeing resources**. Please be aware that you are not restricted to using the medical providers listed on our website.
- Your Membership Pack includes a username and password giving you access to our **Online Services** at [my.allianzworldwidecare.com](http://my.allianzworldwidecare.com). Alternatively, on the same page, select “Register” and provide the information requested (available on your Insurance Certificate). Here you can download key policy documents, confirm the status of any claims that have been received and uploaded by us and view claims-related correspondence. You can also pay your premiums by credit card and update your credit card details.



# Contact details

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

## 24/7 Helpline for general enquiries and emergency assistance

**Email:** [IGOhelpline@allianzworldwidecare.com](mailto:IGOhelpline@allianzworldwidecare.com)

**Fax:** +32 2 210 6506

**Telephone:** +32 2 210 6501

*Calls to our Helpline will be recorded and may be monitored for training, quality and regulatory purposes. Please note that only the policyholder (or an appointed representative) can make changes to the policy. Security questions will be asked of all callers to verify their identity.*

**Toll-free numbers:** [www.allianzworldwidecare.com/toll-free-numbers](http://www.allianzworldwidecare.com/toll-free-numbers)

*Please note that in some instances the toll-free numbers are not accessible from a mobile phone. In this case, please dial one of the Helpline numbers listed above.*

**Address:** Allianz Worldwide Care, 1 Place du Samedi, 1000 Brussels, Belgium

[www.allianzworldwidecare.com](http://www.allianzworldwidecare.com)



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