

# keyfacts

[www.morgan-price.com](http://www.morgan-price.com)

Morgan Price International Healthcare Ltd,  
11a Forge Business Centre, Upper Rose Lane,  
Palgrave, Diss, IP22 1AP, United Kingdom

morganprice  
international healthcare  
global thinking, personal care



## The Financial Services Authority

Morgan Price International Healthcare Ltd is authorised and regulated by the Financial Services Authority (FSA) under license number 313738.

You can check this on the FSA website [http: www.fsa.gov.uk/register/](http://www.fsa.gov.uk/register/)



## Whose products do we offer ?

We offer our own products for expatriate medical insurance, also known as International Medical Insurance.

These products are underwritten and claims are administered by Allianz Worldwide Care Ltd, part of the Allianz Group, who are registered in Ireland and regulated by the Irish Financial Services Regulatory Authority. Registered office, 20D Beckett Way, Park West Business Campus, Nangor Rd, Dublin 12, Ireland, Registered no. 310852

## Our service to you

We will not provide you with advice or a recommendation. We will provide you with details of our products and you will need to make your own decision about whether to proceed. We recommend that you obtain the advice of an independent intermediary if you are looking for a range of alternative options.

## What you will pay for our services ?

We will provide you with a quotation based upon your particular details and this will show the insurance premium and any applicable taxes payable by you and on what frequency. You will pay no charges for the quotation stage.

## Complaints

If you wish to register a complaint you may write to:

1. The Managing Director – Morgan Price International Healthcare Ltd, 11a Forge Business Centre, Upper Rose Lane, Palgrave, Diss, IP22 1AP, United Kingdom.

If you still remain dissatisfied after our response, you may write to:

2. The General Manager – Allianz Worldwide Care, 20D Beckett Way, Park West Business Campus, Nangor Rd, Dublin 12, Ireland.

If you still remain dissatisfied after their response, you may write to:

3. Financial Ombudsman Service – South Quay Plaza, 183 Marsh Wall, London E14 9SR, United Kingdom



## POLICY SUMMARY

### IMPORTANT – PLEASE READ

This policy summary has been designed to provide you with key information about this product and it is important that you read this information carefully. This summary does not contain the full standard terms and conditions that apply to this product which are contained in the policy wording.

Non standard terms may apply, and each customer must complete an application prior to being accepted by us for cover under the policy.

### Summary

1. The underwriters
  - a. *The insurance is underwritten by Allianz Worldwide Care Ltd.*
2. Type of insurance and what is covered
  - a. *The insurance cover provided is for medical and associated treatment costs which include emergency evacuation benefits.*
3. Benefits
  - a. *A summary of Key benefits follow:*

## GLOBALHEALTH PLANS

	Level 1	Level 2	Level 3
Overall annual limit	£500,000/€750,000/US\$1,000,000	£750,000/€1,125,000/US\$1,406,250	£1,000,000/€1,500,000/US\$1,875,000
<b>In-patient and day-patient treatment</b>			
Accommodation	Full refund	Full refund	Full refund
Specialists (incl. Physicians, Surgeons and Anaesthetists)	Full refund	Full refund	Full refund
Diagnostics and Physiotherapy	Full refund	Full refund	Full refund
Cash Benefit	£75/€125/US\$160 per night as an in-patient	£75/€125/US\$160 per night as an in-patient	£100/€150/US\$190 per night as an in-patient
Road Ambulance	£150/€225/US\$285 per year	£200/€300/US\$375 per year	£250/€375/US\$470 per year
Parent Accommodation for child under 18	Full refund	Full refund	Full refund
Home Nursing	Not covered	14 days per annum	30 days per annum
Psychiatric	Not covered	14 days per annum	30 days per annum
Organ Transplants	Not covered	£100,000/€150,000/US\$187,500	£100,000/€150,000/US\$187,500
<b>Oncology</b>			
Radio and Chemotherapy	Full refund	Full refund	Full refund
Physicians and Specialists	Full refund	Full refund	Full refund

Out-patient treatment			
Annual limit per person	Not covered (except Surgical Intervention)	£5000/€7500/US\$9375 with £35/€55/US\$70 excess per claim	Full refund with £35/€55/US\$70 excess per claim
GP and Specialists fees	Not covered	Full refund	Full refund
Routine Health Check (after 2 years continuous membership)	Not covered	£250/€375/US\$470	£250/€375/US\$470
Prescription Drugs and Dressings	Not covered	Up to maximum of £100/€150/US\$190 per annum	Up to maximum £500/€750/US\$940 per annum
Diagnostics and Prescribed Physiotherapy	Not covered	Full refund	Full refund
Surgical Intervention	Full refund	Full refund	Full refund
Complementary Medicine	Not covered	Not covered	Up to maximum of £500/€750/US\$940 per annum
Out-patient Psychiatric	Not covered	Not covered	Full refund
Treatment outside AREA of residence			
Maximum Medical Limit	Up to maximum of £10,000/€15,000/US\$18,750	Up to maximum of £20,000/€30,000/US\$37,500	Up to maximum of £50,000/€75,000/US\$93,750
Routine Maternity	Level 1	Level 2	Level 3
After 12 months membership	Not covered	Not covered	Up to maximum of £5000/€7,500/US\$9,375
Complicated Maternity			
After 12 months membership	£10,000/€15,000/US\$18,750	£10,000/€15,000/US\$18,750	£10,000/€15,000/US\$18,750
Emergency Dental Treatment			
	Not covered	Not covered	Up to maximum £1000/€1,500/US\$1,875
Routine Dental Treatment			
	Not covered	Not covered	£500/€750/US\$940 with £50/€75/US\$95 excess per claim
Optical Treatment			
	Not covered	Not covered	Up to maximum £500/€750/US\$940
Home Country Cover			
Citizens of USA and Canada must select Area 3 Worldwide cover to	Up to maximum of 90 days receive this benefit.	Up to maximum of 90 days	Up to maximum of 180 days (Citizens of USA & Canada up to maximum of 90 days)
Evacuation and Repatriation			
Repatriation, Evacuation, Transport of mortal remains	Up to a maximum of £30,000/€45,000/US\$56,250	Up to maximum of £50,000/€75,000/US\$93,750	Full refund

#### 4. Exclusions:

Benefit is not payable for:

- This policy has a two year moratorium. This means that pre-existing conditions will not be covered during the first two years of the policy. After this a pre-existing condition may be covered if a period of two consecutive years has elapsed since any symptoms, treatment, medication, tests or advice was received for that condition.
- The deductible/excess amount of any claim (where applicable);
- General health or well person checks and eye or dental examinations, vaccinations, prescribed drugs and dressings, except where shown in the benefits schedule.
- Cosmetic or aesthetic surgery.
- Routine maternity, except where shown in the benefits schedule.
- Psychiatric conditions, psychological disorders and mental disorders except where shown in the benefits schedule.
- Congenital and birth defects and deformities in respect of children under three years of age.
- Dental treatment, except as shown in the benefits schedule.
- Illnesses once they have been diagnosed as either chronic or terminal except where shown in the benefits schedule.
- Treatment and investigations of allergies, impotence and fertility/infertility, including sterilisation and reversal of sterilisation.
- Medically assisted reproduction or any consequence thereof
- Treatment of any illness or disability which arises in any way from the HIV infection and the AIDS virus.
- Treatment for which the insured has travelled specifically outside the area of coverage, or travelled against medical advice.
- Any occupation, sport, pastime or other activity, in which a materially greater risk may be incurred in connection with this plan
- Treatment resulting from the Insured persons active participation in war, riot, civil commotion, or other illegal acts.
- Losses not incurred within the period of insurance and claims submitted later than 3 months after they were incurred.
- Charges for care or treatment by a family member, including prescription of drugs.

*For a full list of benefits and exclusions please refer to the policy wording*

#### 5. Duration of cover

The cover is from the date of inception renewable upon payment of the premium due and acceptance of the terms and conditions applicable at the renewal date. The period of cover will be shown on the Certificate of Insurance.

#### 6. Your rights to cancel

*You have the right to cancel the cover within 30 days of the effective date and receive a full refund provided you have not made any claims under the policy. You may cancel at other times and may be entitled to a pro rata refund provided no claims have been made.*

#### 7. Making a claim

The details of making a claim under the policy are shown in section 5 claims procedures of the policy wording. In summary they are:

- For most out-patient claims – you have the treatment, pay for the treatment costs yourself and claim the costs back using the prescribed claim form which should be sent to: Morgan Price Claims, c/o Allianz Worldwide Care Ltd, Claims Department, 20D Beckett Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland, Helpline +353 1 630 1301 Fax +353 1 630 1306*
- For in-patient and certain out-patient treatment (such as MRI scans) you will need to contact the helpline on +353 1 630 1301 **prior** to incurring any costs.*