

keyfacts

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 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.

This is a Morgan Price International Healthcare Ltd (Morgan Price) policy. Morgan Price are responsible for the plan design, the sales, administration (including issue of policy documents and collection of premiums) and general management of this policy.

The Insurer is named on the certificate of insurance and underwrites all the benefits provided under the policy. Subject to the location of the policy the insurer will either be Europ Assistance Holdings Irish Branch or Generali Worldwide Insurance Company Ltd. Europ Assistance, International Health Solutions S.A.S. – a division of Europ Assistance Holdings Limited provides the underwriting, claims and assistance services under this policy on behalf of the insurer and Morgan Price.

Europ Assistance Holdings Limited Registered office: Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. England. Registered No. 758979.

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 make a complaint you may write to:

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

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

- The Quality Department, Europ Assistance International Health Solutions S.A.S., PO Box 637, Haywards Heath, West Sussex, RH16 1WR, United Kingdom.

If you still remain dissatisfied or fail to receive a final answer within 8 weeks of us receiving your complaint:

- You have the right to refer the matter directly to the Insurer as shown on your certificate of insurance, who will advise you of the referral procedure, in addition to your contractual rights under this policy.

POLICY SUMMARY

IMPORTANT – PLEASE READ

This policy summary has been designed to provide you with key information 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 form prior to being accepted by us for cover under the policy.

Summary

1. The underwriters
The insurance is underwritten by the insurer as named on the certificate of insurance. Subject to the location of the policy the insurer will be either Europ Assistance Holding Irish Branch or Generali Worldwide Insurance Company Ltd.
2. Type of insurance and what is covered
The Insurance cover provided is for medical and associated treatment costs which include emergency evacuation benefits.
3. Benefits
A summary of key benefits follow:

	Level 1	Level 2	Level 3	Bronze	Silver	Gold
Annual Limit	£500,000/ €750,000/ \$1,000,000	£750,000/ €1,125,000/ \$1,406,250	£2,000,000/ €3,000,000/ \$3,750,000	£800,000/ €1,200,000/ \$1,500,000	£800,000/ €1,200,000/ \$1,500,000	£800,000/ €1,200,000/ \$1,500,000
In-Patient & Day-Patient Treatment						
Accommodation	Full refund	Full refund	Full refund	Full refund	Full refund	Full refund
In-Patient & Day-Patient Treatment (cont)						
Specialists	Full refund	Full refund	Full refund	Full refund	Full refund	Full refund
Diagnostics	Full refund	Full refund	Full refund	Full refund	Full refund	Full refund
Road ambulance	£150/€225 /\$285	£200/€300 /\$375	£250/€375 /\$470	Full refund	Full refund	Full refund
Home Nursing	Not covered	14 days	30 days	12 weeks	26 weeks	26 weeks
Psychiatric	Not covered	14 days	30 days	Not covered	Not covered	£535/€800 \$1,000
Organ Implantation	Not covered	£100,000/ €150,000/ \$187,500	£100,000/ €150,000/ \$187,500	Not covered	Not covered	£53,335/ €80,000/ \$100,000
Chronic Conditions						
Acute	Full refund	Full refund	Full refund	Full refund	Full refund	Full refund
Routine maintenance/ palliative	Not covered	Not covered	Cover with limits	Not covered	Cover with limits	Cover with limits
AIDS/HIV	Not covered	Not covered	Cover with limits	Not covered	Not covered	Not covered
Oncology						
Radio and chemotherapy	Full refund	Full refund	Full refund	Full refund	Full refund	Full refund
Physicians and specialists	Full refund	Full refund	Full refund	Full refund	Full refund	Full refund
Out-Patient Treatment						
Annual limit	Not covered	£5,000/ €7,500/ \$9,375	Full refund	Not covered	£5,335/ €8,000/ \$10,000	£5,335/ €8,000/ \$10,000
GP & specialist fees	Not covered	Full refund	Full refund	Not covered	Full refund to o/p limit	Full refund to o/p limit
Routine health checks	Not covered	£250/ €375/ \$470	£500/ €750 \$940	Not covered	£130/ €200/ \$250	£130/ €200/ \$250
Prescription Drugs and Dressings	Not covered	£100/ €150/ \$190	£500/ €750/ \$940	Not covered	Full refund to o/p limit	Full refund to o/p limit
Diagnostics	Not covered	Full refund	Full refund	Not covered	Full refund to o/p limit	Full refund to o/p limit
Surgical intervention	Full refund	Full refund	Full refund	Full refund	Full refund	Full refund
Complementary Medicine	Not covered	Not covered	£500/ €750/ \$940	£1,300/ €2,000/ \$2,500	£1,300/ €2,000/ \$2,500	£1,300/ €2,000/ \$2,500
Treatment Outside Area of Cover						
Maximum medical limit	£10,000/ €15,000/ \$18,750	£20,000/ €30,000/ \$37,500	£50,000/ €75,000/ \$93,750	Not covered	Not covered	Not covered
Routine Maternity						
After 12 months	Not covered	Not covered	£5,000/ €7,500/ \$9,375	Not covered	Not covered	£1,870/ €2,800/ \$3,500
Complicated Maternity						
After 12 months	£10,000/ €15,000/ \$18,750	£10,000/ €15,000/ \$18,750	£10,000/ €15,000/ \$18,750	£3,200/ €4,800/ \$6,000	£3,200/ €4,800/ \$6,000	£3,200/ €4,800/ \$6,000

Emergency Dental						
	Not covered	Not covered	£1,000/ €1,500/ \$1,875	£535/ €800/ \$1,000	£535/ €800/ \$1,000	£535/ €800/ \$1,000
Routine Dental						
After 6 months	Not covered	Not covered	£750/ €1,125/ \$1,406	Not covered	£535/ €800/ \$1,000	£535/ €800/ \$1,000
Evacuation and Repatriation						
Evacuation, Repatriation, Transport of mortal remains	£30,000/ €45,000/ \$56,250	£50,000/ €75,000/ \$93,750	Full refund	Full refund with sub limits	Full refund with sub limits	Full refund with sub limits

Per Out-patient claim Excess Alternative

Note : The excess applies to all out-patient treatment except Routine health checks. The alternative excess options only apply to Level 2, Level 3, Silver and Gold.

See individual benefit schedules and rate tables for excess and discount options.

All benefits are applicable per policy year and not per claim unless otherwise stated above.

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 which a pre-existing condition will be covered if a period of two consecutive years has elapsed during which the insured had no symptoms and received no treatment, medication, tests or advice in respect of the medical condition, psychological condition (or any related 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 surgery or remedial surgery unless as a direct result of an accident or surgery for cancer which occurs during the period of insurance and is covered by this policy.
- 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.
- 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, except where shown in the benefits schedule.
- Treatment for which the Insured has travelled specifically outside the area of coverage, or travelled against medical advice unless shown in the benefits schedule.
- 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 person's 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.

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

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.

Your rights to cancel

You have the right to cancel the cover within 14 days of the effective date and receive a full refund provided you have not made any claims under the policy. If you have made a claim then we will refund your premium after deducting a charge for the cover provided from the beginning of the contract until the policy is cancelled. You may cancel at other times and may be entitled to a pro-rata refund provided no claims have been made.

Making a claim

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

- For out-patient claims – you have the treatment, pay for the costs yourself and claim back the costs using the prescribed claim form which should be sent to Morgan Price Claims Department, c/o Europ Assistance, International Health Solutions S.A.S., PO Box 637, Haywards Heath, West Sussex, RH16 1WR, United Kingdom.
- For in-patient and day-patient treatment you will need to contact the claims department on +44 (0) 844 338 5858 or +44 (0) 1444 442865 prior to incurring any costs.
- In a medical emergency you will need to contact our claims department within 48 hours on +44(0) 338 5858 or +44 (0) 1444 442865.