

keyfacts

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/>



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 Brit Insurance Limited. Brit Insurance Limited is registered in England and Wales and regulated by the Financial Services Regulatory Authority.

Registered Office: 55 Bishopsgate, London EC2N 3AS. Registered No. 3121594

Cega Air Ambulance Limited administers the claims on behalf of Morgan Price International Healthcare Ltd. Cega Air Ambulance Limited is registered in England and Wales and regulated by the Financial Services Regulatory Authority.

Registered Office: Funtington Park, Cheesemans Lane, Funtington, Chichester, PO18 8UE, Registered No. 1303318

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. Complaints Department – Brit Insurance Limited, 55 Bishopsgate, London, EC2N 3AS, United Kingdom

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

The insurance is underwritten by Brit Insurance Limited.

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:

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 |
| In-patient and day-patient treatment | | | |
| 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 |
| Oncology | | | |
| 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 cover | | | |
| 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 | Level 1 | Level 2 | Level 3 |
| Where home country falls within area of cover selected (except US and Canadian Nationals) | No restrictions | No restrictions | No restrictions |
| Where home country falls outside area of cover (except US and Canadian Nationals) | 90 days | 90 days | 90 days |
| US and Canadian Nationals (must select AREA 3 worldwide) | 90 days | 90 days | 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 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.

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:

- a. 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, Funtington Park, Cheesemans Lane, Funtington, Chichester, PO18 8UE. Helpline +44 1243 621224 Fax +44 1243 790265*
- b. For in-patient and certain out-patient treatment (such as MRI scans) you will need to contact the helpline on +44 1243 621224 **prior** to incurring any costs.*
- c. In a medical Emergency you will need to contact our claims department as soon as possible on +44 1243 621567*