

Key facts

The Financial Conduct Authority

Morgan Price International Healthcare Ltd is authorised and regulated by the Financial Conduct Authority (FCA) under license number 313738. You can check this on the FCA website: www.fca.org.uk/register

What 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. The insurer and registered office will be Elmo Insurance Ltd of Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta.

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

We aim to provide a first class service at all times. However, if you have a complaint please contact us as detailed below:

For complaints about the way this policy was sold to you or about how it has been administered, please contact:

- Morgan Price International Healthcare Limited, 2 Penfold Drive, Gateway 11, Wymondham, Norfolk. NR18 0WZ. United Kingdom.

For all other complaints, including the claims service or if you are not satisfied with the answer provided to you by Morgan Price International Healthcare Limited, please contact the complaints officer at:

- Elmo Insurance Limited, Abate Rigord Street, Ta' Xbiex, XBX 1111, Malta. Email: complaints@elmoinsurance.com

Your complaint will be acknowledged and a response will be sent to you within the maximum period of fifteen working days.

If you remain dissatisfied with the response to your complaint, please refer to:

The Office of the Arbitrator for Financial Services, First Floor, St Calcedonius Street, Floriana, FRN 5130, Malta. Tel: 00356 21249245

A complaints form may be downloaded from: www.financialarbiter.org.mt

Policy summary

It is important that you read this section.

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.

The underwriters

The insurance is underwritten by the insurer as named on the certificate of insurance. The insurer is Elmo Insurance Ltd.

Type of insurance and what is covered

The insurance cover provided is for medical and associated treatment costs which include emergency evacuation benefits.

Benefits

A summary of key benefits follow:

	Standard	Standard Plus	Comprehensive	Premium	Elite
Annual limit (£/\$/€)	500,000	750,000	1,000,000	1,500,000	2,000,000
In-patient and day-patient treatment	✓	✓	✓	✓	✓
Evacuation and repatriation	✓	✓	✓	✓	✓
Treatment for cancer	✓	✓	✓	✓	✓
Cash benefits	✓	✓	✓	✓	✓
Home country cover excluding USA	✓	✓	✓	✓	✓
Treatment for acute episodes of chronic conditions	✓	✓	✓	✓	✓
Out-patient consultations	✓	✓	✓	✓	✓
Routine maintenance for chronic conditions	✓	✓	✓	✓	✓
Emergency treatment outside area of cover	✓	✓	✓	✓	✓
Diagnostic tests, x-rays, pathology	✗	✓	✓	✓	✓
Organ transplants	✗	✓	✓	✓	✓
Routine health checks	✗	✓	✓	✓	✓
Dental	✗	✗	✓	✓	✓
Routine maternity	✗	✗	✗	✓	✓
Infertility treatment	✗	✗	✗	✓	✓

Annual excess/deductible

Note: The excess applies to all benefits except evacuation and repatriation, wellness, cash and dental benefits. The excess is applied per person, per annum.

See the rate tables for the excess and discount options.

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

Exclusions

Benefit is not payable for:

- Any medical condition, psychological condition or 'related condition' for which the insured person has received treatment, suffered any symptoms (whether investigated or not) or sought advice prior to their date of entry unless such condition has been declared to us and accepted in writing for insurance by us. A 'related condition' is deemed to be any medical condition that is either an underlying cause of or directly contributable to the medical condition subject to claim.
- The deductible/excess amount of any claim (where applicable).
- General health or well person checks and eye or dental examinations, routine and preventative 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, illness or surgery for cancer which occurs during the period of insurance and is covered by this policy.
- Normal maternity, except where shown in the benefits schedule.
- Psychiatric conditions, psychological disorders and mental disorders except where shown in the benefits schedule.
- 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 6 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 start date and is renewable upon payment of the premium due and acceptance of the terms and conditions applicable at the annual 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, in writing 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 not 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 3 - claims procedures of the policy wording. In summary they are:

- For **out-patient claims** - you have the treatment, pay the costs yourself and claim back the costs using the prescribed claims form which should be sent to mpclaims@morgan-price.com or by post to Morgan Price Claims Department, 2 Penfold Drive, Gateway 11, Wymondham, Norfolk, NR18 0WZ, United Kingdom.
 - For **in-patient and day-patient treatment** you will need to contact the claims department on +44 (0) 3300 581 668 prior to incurring any costs, and select option 1.
 - In a **medical emergency** you will need to contact our claims department within 48 hours on +44 (0) 3300 581 668, and select option 1.
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Data Protection & Privacy Notice

This notice aims to give you information on how we collect and process your personal data when using our insurance product and services, including any data you may provide under this insurance coverage. Personal data, or personal information, means any information about an individual from which that person can be identified. We respect your privacy and we are committed to protecting your personal data. Morgan Price International Healthcare Ltd together with its insurance partner, Elmo Insurance Company is the joint controller and processor of your personal data. Under certain circumstances, you have rights under data protection laws in relation to your personal data. More details of these rights can be found within our Privacy Notice at (www.morgan-price.com/privacy-policy/) and at [www.ico.org.uk].
