

International Health Insurance

Insurance Product Information Document



Company: Bupa Global **Product:** Selections 3

Bupa Insurance Limited (trading as Bupa Global), registered in the United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 203332.

This is a summary of the insurance cover. Before purchase, further information can be found in your quotation. Full terms and conditions of the policy are contained in the membership guide and on your membership certificate which you will receive after your purchase. It is important you read all of these documents carefully.

What is this type of insurance?

International Private Medical Insurance which is designed to cover the costs of private healthcare, from day to day needs, to diagnosis of medical illnesses and necessary treatment, in Egypt and around the world.



What is insured?

Annual maximum of unlimited per person, unless a sublimit is mentioned, limits are per membership year

Hospital treatment

- ✓ Accommodation: £150 per night
- ✓ Oncology treatment: £750 per course
- ✓ Intensive care: £300 per night for 14 nights per membership year
- ✓ Surgical operations: £1,500 per minor, intermediate and major procedure and £4,500 per complex major procedure
- ✓ Fees for in-patient or day-case consultations, pathology, radiology, physiotherapy: £900 per membership year
- ✓ Physicians' fees: £450 per in-patient stay
- ✓ Operating theatre fees, surgical drugs and dressing, and in-patient prescribed drugs: £900 per membership year
- ✓ Qualified nursing: £100 per night for 10 nights per membership year

Transportation

- ✓ Local road ambulance: £225 per membership year

Out-patient treatment: Limit of £900 per membership year

- ✓ Consultations, pathology, radiology, physiotherapy and therapies including acupuncture, osteopathy, chiropractic and homoeopathy

Optional cover:

- Assistance

Other benefits apply, see full terms and conditions



What is not insured?

- ✗ Addictive conditions and disorders
- ✗ Chronic conditions
- ✗ Conflict and disaster if you are an active participant or put yourself in danger
- ✗ Congenital conditions
- ✗ Cosmetic treatment (non-medically essential)
- ✗ Dental treatment, including emergency dental treatment
- ✗ Excluded conditions
- ✗ Family doctor treatment, including primary care
- ✗ HIV/AIDS
- ✗ Infertility treatment
- ✗ Maternity
- ✗ Pre-existing conditions

Other exclusions apply, see full terms and conditions



Are there any restrictions on cover?

- ! Cover is always subject to eligibility criteria
- ! Limitations per person per policy year unless stated otherwise:
 - 90 days lifetime: In-patient mental health
- ! Waiting Periods (time from when you first purchased the benefit before you can claim)
 - 24 months: Mental health
- ! Pre-existing conditions are subject to underwriting and may be excluded
- ! Should you choose to have treatment or services with a healthcare provider outside of our Bupa Global network, we will only cover eligible costs which we consider to be the 'reasonable and customary' amount for such treatment or services. This means that, if you chose an 'out of network' provider, you would be responsible for paying for any costs in excess of reasonable and customary levels. Please refer to the membership guide

Other exclusions apply, see full terms and conditions



Where am I covered?

- ✓ This plan covers you the policyholder and any dependants on your plan worldwide



What are my obligations?

- You must pay your premium
- You must provide medical history as required
- You must provide any information we require to assess your claim
- You must tell us straight away if you move to a different country
- You must obtain pre-authorisation prior to treatment for any benefits where it is stated that this is required in the membership guide
- You must let us know if you have other insurance which also covers your covered benefits
- If the policyholder or a dependant dies we should be notified in writing within 30 days



When and how do I pay?

- You can pay by credit card (monthly/quarterly/annually), by bank transfer (quarterly/annually) or direct debit (monthly/quarterly/annually provided you pay in GBP)



When does the cover start and end?

- The term of the contract is 12 calendar months. Your policy will be renewed automatically and payment taken, unless you choose not to continue
- You can find your policy start and end date in your quote or in your membership certificate



How do I cancel the contract?

You can cancel the membership (or remove any additional people individually from cover) at any time by telephoning or emailing us, with effect from the 1st day of the following month. If such cancellation is requested within 28 days of you receiving your first insurance certificate for such cover and no claims have been made, the premium paid for that cover will be refunded in full. Should you have made a claim during this initial period, or should you cancel after this initial period, we will refund any premium paid in relation to the period following cancellation. No administrative fee will be charged. To cancel, call Bupa Global on +44 (0) 1273 718379 or email to Service.uk@bupaglobal.com or write to Bupa Global, Victory House, Trafalgar Place, Brighton, BN1 4FY, United Kingdom.