

International Health Insurance

Insurance Product Information Document

Company: Bupa Insurance Limited **Product:** First Choice

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 and/or additional documents; the full policy terms are available on request. Full terms and conditions of the policy are contained in the product guide and policy schedule which you will receive after your purchase. It is important that you read all of these documents carefully.

What is this type of insurance?

International Private Medical Insurance which is designed to cover your employees and any-co-insured dependants for the costs of private healthcare, from inpatient treatment, preventive check-ups, to diagnosis of medical illnesses and necessary treatment in the chosen region(s).



What is insured?

Module 1*: Hospitalisation & Inpatient treatment
Annual policy maximum of GBP 1,000,000 / EUR 1,500,000 / USD 1,800,000 per person

Hospitalisation

- ✓ Surgery
- ✓ Medical treatment
- ✓ Psychiatric treatment (waiting period applies)

Childbirth

- ✓ Delivery, including delivery/caesarean following fertility treatment (GBP 4,100/EUR 6,000/USD 7,200)
- ✓ Medically prescribed caesarean
- ✓ New born cover (GBP 25,000 / EUR 36,000 / USD 45,000) up to 28 days after birth

Outpatient Treatment in a Hospital or Clinic

- ✓ Cancer treatment, surgery, dialysis

Other benefits

- ✓ Local medical transport
- ✓ Crisis management
- ✓ Emergency out of area cover

Optional Module 2*: Outpatient treatment

Annual max. GBP 20,000 / EUR 29,000 / USD 35,000

- General practitioners, specialists, psychologists, therapists (GBP 5,500/EUR 8,000/USD 10,000 – max. number of consultations may apply)
- Full health screening (GBP 170/EUR 250/USD 300)
- Scan, x-ray, laboratory tests

Optional Module 3*: Medicine & Appliances

Annual max. GBP 550 / EUR 800 / USD 1,000

- Prescribed medicine
- Injections and vaccinations (GBP 30/EUR 50/USD 60)
- Prescribed hearing aids (50%)

Optional Module 4: Medical Evacuation

Expenses covered up to overall annual insurance sum

Optional Module 5*: Rehabilitation and Nursing

Annual max. GBP 2,850 / EUR 4,100 / USD 5,000

- Inpatient rehabilitation
- Home nursing
- Hospice (max. 30 days)

Optional Module 6*: Dental & Optical

Annual max. GBP 1,450 / EUR 2,100 / USD 2,500

- Dental treatment (50-90%)
- Glasses and contact lenses (50%)
- Eye check (50%. max. 2 per policy year)

***For all benefits, limits and restrictions, see full terms & conditions**



What is not insured?

- ✗ Unrecognised medical practitioner and facilities
- ✗ Artificial life maintenance more than 90 days (exclusion valid for customers who joined on/after 1 January 2017)
- ✗ Intentional self-inflicted injury
- ✗ Treatment needs due to entering known area of conflict
- ✗ Epidemics
- ✗ Experimental treatment
- ✗ Harmful use of alcohol and drugs/medicine
- ✗ Infertility treatment
- ✗ Obesity
- ✗ Sexual problems

Other exclusions apply, see full terms and conditions



Are there any restrictions on cover?

- ! Waiting periods (time from commencement of insurance until benefits can be claimed)
 - First 4 weeks: All claims except acute, serious illness or injury
 - First 10 months: Pregnancy, childbirth and newborn child
 - First 24 months: Psychiatric treatment and major restorative dental treatment
- ! If selected, the value of a deductible must be covered by reimbursable medical expenses each policy year before a claimed and reimbursable amount can be paid out
- ! We only cover medically necessary treatment
- ! Pre-existing conditions may be covered, subject to an additional premium
- ! Cover is always subject to eligibility criteria
- ! We only cover customary and reasonable charges in the area or country in which treatment is provided

Other exclusions apply, see full terms and conditions



Where is cover provided?

- ✓ This plan covers your employees and any co-insured dependants in the chosen region(s).



Are there any obligations?

Obligations:

- You must pay the premium
- The employees and co-insured dependants must provide medical history or other information as required
- The employees and co-insured dependants must cover expenses for any co-insurance and/or deductible amount
- The employees and co-insured dependants must inform us of any hospitalisation
- You must tell us of any change in the company's registered address
- The employees and co-insured dependants must pay and claim for any outpatient benefit expenses if respective cover has been selected, before submitting the receipted and itemised bills to us for processing
- The employees and co-insured dependants must let us know if they have other insurance which also covers the covered benefits
- You must inform us in case of an insured's death and send us a copy of the death certificate for the deceased
- You must inform us if any covered employee ceases to work for you



When and how does the premium need to be paid?

You can choose to pay the premium annually, semi-annually or quarterly as agreed with us, by credit card, international cheque or international bank transfer in your chosen currency



When does the cover start and end?

- The policy will be renewed automatically, unless terminated by at renewal with 2 month's prior notice
- Start date is stated in the quote or policy schedule



How can the contract be terminated?

- You can terminate the insurance (or remove any dependant from cover) with effect from policy renewal with two months' prior notice by email, letter or phone unless other terms have been agreed. We will refund any premium paid in relation to the period following termination.
- Cover for an employee (and dependant) does automatically cease when the employee is no longer working at the company
- To terminate the policy, call Bupa Global on +45 70 23 02 26 or email to globalcustomer@ihi.com or write to Bupa Global, 8 Palaegade, 1261 Copenhagen K, Denmark

Please refer to the full terms & conditions for further information