



Expacare's select range of international
healthcare plans for individuals & families

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www.expacare.com

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Our three plans offer wide ranging benefits for hospitalisation, outpatient surgery, cancer care and chronic conditions.

Choose the right plan for you using the benefits table below.

For a complete list of definitions and terms please request a copy of the membership guide. Plans do not cover pre-existing conditions.

Benefits	Standardcare	Executiveware	Specialcare
Overall maximum benefit	£1,000,000	£1,500,000	£5,000,000

Inpatient and day-patient treatment

<ul style="list-style-type: none"> › Hospital charges including: <i>Accommodation and nursing fees</i> <i>Theatre and surgery fees</i> <i>Physicians', Specialists' and Anaesthetists' fees</i> <i>Diagnostic Services (e.g. MRI, CT scans, X-rays)</i> 	✓	✓	✓
› Treatment for cancer	✓	✓	✓
› Treatment for chronic illness	✓	✓	✓
› Treatment for alcohol and drug addiction <i>up to £10,000 for treatment over your lifetime provided we have pre-authorized the treatment</i>	Not covered	Not covered	✓
› Psychiatric treatment <i>Up to 30 nights as inpatient provided we have pre-authorized the treatment</i>	✓	✓	✓
› Parent accommodation <i>We will pay the accommodation charges of one parent when your child under 18 is hospitalised</i>	✓	✓	✓
› Organ transplant <i>For kidney, heart, heart and lung and liver transplants (we do not cover the costs of getting the organ or costs of the donor)</i>	✓ Up to £100,000	✓ Up to £150,000	✓ Up to £200,000
› Hospital cash benefit <i>We pay a cash sum for each night or day you spend in hospital for a claim we would normally pay but where no charge is made</i>	✓ Up to £100	✓ Up to £250	✓ Up to £500

Outpatient treatment

› Consultations and diagnostic services with doctors or specialists	Not covered	✓	✓
› Outpatient surgery	✓	✓	✓
› Monitoring and treatment of chronic conditions	Not covered	✓	✓
› Outpatient psychiatric treatment	Not covered	✓ Up to £500	✓ Up to £500
› Treatment for cancer	✓	✓	✓
› Prescription drugs <i>Except drugs that can be bought over the counter (we use the UK as the indicator)</i>	Not covered	✓	✓

Benefits	Standardcare	Executiveware	Specialcare
Outpatient treatment (continued)			
› Physiotherapy	Not covered	✓	✓
› Occupational therapy <i>Up to 7 sessions</i>	Not covered	✓	✓
› Complementary therapies <i>Accupuncture, chiropractic, homeopathy and osteopathy</i>	Not covered	✓ Up to £750	✓ Up to £1000
Extra benefits			
› Ambulance services <i>For local road ambulance</i>	✓	✓	✓
› Nursing at home <i>Up to 180 days when ordered by your doctor</i>	✓	✓	✓
› Rehabilitation <i>Up to 14 days as an alternative to post acute care</i>	✓	✓	✓
› Hospice care <i>Up to six weeks</i>	✓	✓	✓
› Dental treatment (routine) <i>Up to £750 after £50 excess</i>	Not covered	Not covered	✓
› Dental treatment following an accident <i>We will pay for tooth restoration or replacement needed as a result of an accident</i>	✓	✓	✓
› Maternity care (routine) <i>Provided the mother joined more than ten months before the expected delivery date, up to £4000 after you pay 20% of the costs</i>	Not covered	Not covered	✓
› Maternity care (with complications) <i>Provided the mother joined more than ten months before the expected delivery date, up to £10,000 after you pay 20% of the costs</i>	Not covered	Not covered	✓
› Birth defect and congenital illness cover <i>28 days cover for new-born babies where we have covered the birth</i>	Not covered	Not covered	✓ Up to £10,000
› Compassionate lump sum if AIDS is diagnosed <i>One £10,000 payment in your lifetime if you have been a member for at least 12 months</i>	Not available	Not available	✓
› Emergency medical evacuation <i>We will transport you to the most suitable medical facility if you are critically ill and pay the travel costs of an insured person to accompany you if this is medically necessary. Return tickets are included</i>	✓	✓	✓
› Repatriation of mortal remains or local burial <i>Up to £7,500 to transport your body back to your home country, or towards local burial costs</i>	✓	✓	✓
› Out of geographic area cover <i>Up to six weeks from the day you arrive, up to £20,000 for emergency treatment</i>	✓	✓	✓

Extract of terms and conditions

► Membership eligibility

- › Applicants must be under 65 years old at the date of joining in order to be covered without having their medical history evaluated. If you are 65 or over, we will need to see your medical history. We will tell you about any excluded medical conditions on your insurance certificate.
- › Family members must be covered under the same plan benefits.
- › Membership depends on local insurance licensing legislation in the applicant's country of residence.
- › USA or Canadian citizens who live permanently in the USA or Canada are not eligible for cover.

► Duty of disclosure

We would like to take this opportunity to remind you of your continuing duty of disclosure as detailed below.

In addition to providing all basic information necessary to enable us to place the risk, you must ensure that you are complying with your legal duty of disclosure of all material matters relating to the risk. In particular, you must satisfy yourself as to the accuracy and completeness of the information you provide to insurers.

In this respect, you must provide all information relating to a risk, whether favourable or not, which would influence the judgement of a prudent insurer in determining whether he will take the risk, and if so, for what premium and on what terms. If all such information is not disclosed by you, insurers have the right to avoid the contract from its commencement, which may lead to claims not being met.

► Opting for an excess

Many of our clients choose to have excess on their plan to take advantage of discounted premiums. There are different types of excess:

- › An amount per person, per medical condition, per certificate period (for Executivecare and Specialcare plans only)
- › An amount per person, per certificate period
- › An amount per doctor visit

If you have the first option, the excess will apply every time an insured person claims for something different. So, claiming for back pain and headaches means paying the excess for each medical condition. For the second option, the excess is payable once only for each certificate period, no matter how many medical conditions are being claimed for. Please remember that excesses are only deducted from admissible claims and therefore count towards any benefit limit.

► Complaints procedure

We believe that a prompt response to your questions and complaints is an important part of good service. As a result, we have set strict standards for responding to you. We regularly monitor our performance against these standards.

If you have a complaint about our practices or performance, please write with details of your complaint to:

The Managing Director
Expacare Insurance Services
Columbia Centre
Market Street
Bracknell
Berkshire RG12 1JG
United Kingdom

We will acknowledge we have received your complaint within 24 hours. Where possible, we will outline the steps we propose to take to sort out your complaint.

If for any reason you are still not satisfied, you may write to the Compliance Officer at:

The Compliance Officer
Expacare Insurance Services
JLT Healthcare Ltd
Lloyds Chambers
1 Portsoken Street
London E1 8LN
United Kingdom

Our Compliance Department, which is responsible for monitoring the quality of our services and for making sure we follow laws and regulatory practice codes applying to the UK, will acknowledge they have received your complaint within five business days. They will tell you who is dealing with your complaint and give you a reply to your complaint at the same time, if possible. If investigations take longer they will seek to provide a full written response within 4 weeks or explain the current position and provide an indication as to when they expect to provide a final response.

We will issue a final response to any complaint within 8 weeks.

If your complaint remains unresolved following the review and response from our Compliance Department, you can request from us details of regulatory bodies, ombudsmen or other independent dispute remediation bodies to whom complaints can be forwarded directly.

We maintain Professional Indemnity Insurance.

Making a complaint against us does not affect your right to take legal action against us.

English law applies to any conflict or dispute relating to this plan, and conflicts and disputes will only be dealt with by English courts.