



Policy Summary – Executive Plans Health Insurance

The information provided in this policy summary is key information you should read. You are encouraged to read the policy document in order to understand fully all conditions and exclusions which relate to this cover.

This Policy Summary does not contain the full terms and conditions of your Executive Plans Health Insurance. The full terms and conditions can be found in the policy document.

The cover is provided by certain underwriters at Lloyd's of London

This policy is valid for 12 months and is renewable annually

**INTERNATIONAL PRIVATE
HEALTHCARE LIMITED**
IPH HOUSE • STIRLING WAY
BOREHAMWOOD
HERTFORDSHIRE WD6 2BT
UNITED KINGDOM
TELEPHONE: 44 (020) 8905 2888
FACSIMILE : 44 (020) 8207 2878
E-MAIL: info@iphinsurance.com

| SIGNIFICANT FEATURES AND BENEFITS | EXECUTIVE | EXECUTIVE PLUS | ELITE |
|--|--------------|------------------------------------|------------------------------------|
| Total Policy limit per person per policy year | US\$500,000 | US\$750,000 | US\$2,000,000 |
| Hospital Services: (all medical treatment/services ordered by physician) | Full Refund* | Full Refund* | Full Refund* |
| per day Room and Board outside USA/Canada and Caribbean | Full Refund* | Full Refund* | Full Refund* |
| per day Intensive Care Unit outside USA/Canada and Caribbean | Full Refund* | Full Refund* | Full Refund* |
| daily cash benefit for use of Government hospital | US\$25 | US\$25 | US\$25 |
| Organ transplantation per person per policy year | US\$32,000 | US\$50,000 | US\$65,000 |
| Local Ambulance Services | Full Refund* | Full Refund* | Full Refund* |
| Nursing at home – Full refund up to | +4 Weeks | +8 Weeks | +26 Weeks |
| Emergency Medical Transportation per person per policy year | US\$30,000 | US\$50,000 | US\$100,000 |
| Emergency dental treatment following accident | US\$2,000 | US\$3,000 | Full Refund* |
| Out-Patient Services | - | US\$3,500 | US\$7,500** |
| Post Hospitalisation Treatment | *US\$2,500 | Covered under Out-Patient Services | Covered under Out-Patient Services |
| Emergency Ward Treatment up to 24 hours | Full Refund* | Full Refund* | Full Refund* |
| Normal and/or Complicated Maternity Care per Pregnancy | - | - | US\$4,000# |
| Complicated Maternity Care per Pregnancy | - | US\$1,300 | - |
| Parent accompanying child | Full Refund* | Full Refund* | Full Refund* |
| Repatriation of Mortal Remains/local burial per person (Death in home country excluded) | US\$3,500 | US\$4,000 | US\$5,000 |
| Permanent total disability per insured person | - | - | US\$10,000 |

* up to policy limit #12 months waiting period and 25% co-insurance apply

For full details and limitations on benefits please refer to the policy document

Excess

You may have to pay the first amount and/or percentage of any claim -the amount is shown in the plan rules.



Significant Exclusions

Pre-existing conditions will not be covered unless accepted by the underwriters.

You are not covered for claims arising out of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, act of terrorism.

You are not covered for claims arising from suicide or self-inflicted injury, alcohol or drug abuse, routine medical examination and routine eye and ear examinations.

Please see the exclusion section in the policy for more details and all the exclusions to the policy.

Claims

All in-patient claims and any emergency medical transportation must be pre-authorized by CEGA. Tel: +44 1243 621 198 Fax: +44 1243 7731 69.

In the first instance all other claims should be notified in writing to ICMS Ltd, PO Box 488, Borehamwood, Herts, WD6 2ZR, United Kingdom.

Tel+44 20 8905 2888 Fax: +44 20 8207 2878

Cancellation of this policy

You may cancel the policy within 14 days of the conclusion of the contract or the day on which you receive the policy document. To exercise your right to cancel, you should contact the broker who arranged this contract for you or you should write to IPH Ltd, IPH House, Stirling Way, Borehamwood, Herts WD6 2BT, United Kingdom.

After this period you may cancel the plan at any time by writing to us at the above address and, providing there are no claims made on the policy, we will refund the pro-rata unused premium less the administration charge.

Complaints Procedure

Any enquiry or complaint that you may have should in the first instance be addressed to the Customer Services Manager, IPH Ltd, IPH House, Stirling Way, Borehamwood, Herts WD6 2BT, United Kingdom. Tel+44 20 8905 2888 Fax: +44 20 8207 2878

Please quote your Certificate number in all correspondence so that your complaint may be dealt with speedily.

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to:

The Complaints Department and Advisory Department, Lloyd's, One Lime Street, London, EC3M 7HA, United Kingdom
Tel: 020 7327 5693 Fax: 020 7327 5225

In the event you are still dissatisfied then you may be able to refer to:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
Tel: 0845 080 1800. Further information is available from them

Compensation Scheme

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) in the unlikely event that the underwriters cannot meet their liabilities under this policy. The FSCS will meet the first £2,000 of your claim in full plus 90% of the balance without any upper limit. Further details can be obtained from www.fscs.org.uk