

Medicare International (CICUKL Policies) – Summary of Cover

The following summary does not contain the full terms and conditions of the insurance, which can be found in the MediCare Plan Rules. This summary does not form part of your contract of insurance and is simply an introductory guide.

About your Insurance

The MediCare Plans are international health insurance products designed for either (a) expatriates living and working abroad or (b) local nationals requiring international health insurance.

You may select from four cover levels and two geographical areas as detailed in the benefit and premium schedule. The benefits of the cover selected will appear on the Certificate of Insurance issued for each insured person covered.

If you and any family members to be included are aged under 65 years at the date of enrolment you will be subject to a two-year pre-existing conditions exclusion as detailed in the Plan Rules. This means that medical conditions for which you have received treatment, sought advice, or have been aware of prior to the date of joining will not be covered. If you follow normal medical advice and do not require any further treatment for the excluded medical conditions, after two years of continuous cover these conditions, should they require treatment again, may be eligible for cover.

The period of your insurance contract, during which all benefits are operative, will be shown on the Certificate of Insurance provided to you when you have applied for cover and MediCare have confirmed that cover is in force. It is imperative that the Plan Rules are thoroughly read and understood before applying for this insurance cover.

All inpatient claims or claims likely to exceed £2,500/\$4,250/€3,250 must be pre-authorized by CEGA, a 24 hour medical assistance company, before treatment takes place. Failure to do so will mean that you are liable for the first £1,000/\$1,700/€1,300 of any such claim. Claims will only be reimbursed if they have been notified to MediCare International within 90 days of commencement of treatment. Invoices/receipts received more than 180 days after the invoice/receipt date will not be covered.

We recommend that you review your personal circumstances periodically to make sure that the insurance is still suitable for your needs.

The Insurers

The insurance is underwritten 100% by Catlin Insurance Company (UK) Ltd., 20 Gracechurch Street, London, EC3V 0BG. FSA Reg No 423308.

Time to reconsider after you apply ("cooling off period")

If, having applied for the MediCare International Health Plan, you decide that cover is not suitable, please write and advise MediCare International within 30 days from commencement of cover. The Plan will be cancelled from the commencement date and a full refund of premium will be given, provided that notice is given to us. The FSA requires MediCare to give a minimum of 14 days for the "cooling off" period.

How to cancel

You can cancel cover at any time by writing to MediCare International, The Matrix, 9 Aldgate High Street, London EC3N 1AH, England. Cover will be cancelled from the date that we receive your written advices that you wish to cancel. If you cancel after the "cooling off" period a proportionate refund of premium will only be paid if there have been no claims in the period of insurance. An administration charge of £50 or the US Dollar or Euro equivalent will be deducted from the refund of premium. If claims have been made by any insured person under the Plan during the period of cover, then no refund of premium will be paid.

Claims

All claims must be notified in writing, within 90 days of commencement of treatment, to MediCare International, The Matrix, 9 Aldgate High Street, London EC3N 1AH, England. A completed claim form and original invoices/receipts must be provided.

How to make a complaint

If you wish to make a complaint about any aspect of your policy, you should, in the first instance, write to the Senior Executive Director at MediCare International quoting your Certificate Number. A copy of the full Complaints Procedures will be provided. If you are unable to resolve the situation you may refer the matter to the insurer of the plan, the contact details are: Compliance Officer, Catlin Insurance Company (UK) Ltd., 20 Gracechurch Street, London, EC3V 0BG, Telephone number: +44 (0) 20 7743 8487, Email: CatlinUKcomplaints@catlin.com

Complaints that cannot be resolved by Catlin Insurance Company (UK) Ltd. may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. This complaint process is without prejudice to your right to take legal proceedings.

Exclusions

As with all insurance contracts there are certain exclusions, which are detailed in the Plan Rules enclosed with this document. Before applying for insurance cover with MediCare International you should familiarise yourself with the exclusions and in particular definitions referring to Pre-Existing Conditions and Pre-Authorisation. Cover for routine tests and vaccinations are only covered under certain plans.

For those joining at age 65 years and above and who have completed a medical questionnaire for consideration by underwriters, certain specific exclusions may apply. These will be notified to you prior to cover being incepted. Any specific exclusions will be detailed on your Certificate of Insurance.

Compensation

Catlin Insurance Company (UK) Ltd. is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the FSCS website at www.fscs.org.uk