

## Medicare International (BRIT 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 three 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 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 of any such claim. Claims will only be reimbursed if they have been notified to MediCare International with 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 Brit Insurance Limited, 55 Bishopsgate, London EC2N 3AS.

### 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, 100 Whitechapel, London E1 1JG, 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 pro-rata refund of premium will only be paid if there have been no claims in the period of insurance. 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, 100 Whitechapel, London E1 1JG, England

### 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. In the event that you remain dissatisfied and wish to file a complaint with the Insurer, please contact The Customer Relations Manager, Brit Insurance Limited, 55 Bishopsgate, London EC2N 3AS, Telephone number + 44 (0) 20 7098 6509 Fax + 44 (0) 20 7984 8473 Email: [customer.relations@britinsurance](mailto:customer.relations@britinsurance).

Complaints that cannot be resolved by Brit Insurance Limited 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 the definition referring to the pre-existing conditions exclusion.

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

Insurers are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if an insurer is unable to meet its obligations to you under this contract. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (7<sup>th</sup> Floor Lloyds Chambers, Portoken Street, London E1 8BN). Telephone No + 44 (0) 20 7892 7300. Website: [www.fscs.org.uk](http://www.fscs.org.uk)