



# Policy Wording Executive Healthcare Plan

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# Schedule of benefits

All limits and **excesses** noted in the schedule of **benefits** expressed in \$ shall in all instances mean US\$. All **benefits** shown are per **insured person**, per **period of cover** (unless specifically stated).

	Major Medical	Foundation	Lifestyle
<b>Maximum annual aggregate limit</b>	\$1,600,000	\$1,600,000	\$1,600,000
<b>Geographical area of coverage:</b> ·Area 1 – Africa plus India, Pakistan, Bangladesh and Sri Lanka ·Area 2 – Worldwide excluding USA ·Area 3 – Worldwide	As noted on your policy schedule	As noted on your policy schedule	As noted on your policy schedule
<b>Excess</b> Each product option carries an <b>excess</b> for each new <b>medical condition</b> . Your <b>policy schedule</b> will show you the <b>excess</b> applicable.	As noted on your policy schedule	As noted on your policy schedule	As noted on your policy schedule
<b>INPATIENT TREATMENT</b>			
<b>General inpatient charges</b> Hospital charges, room and board, <b>drugs and dressings</b> , surgeon and anaesthetist fees, theatre charges, intensive care unit and pathology.	Covered in full	Covered in full	Covered in full
<b>Hospital cash benefit</b> When <b>treatment</b> is received as an <b>inpatient</b> for an eligible <b>medical condition</b> for a maximum of 20 nights and no costs are incurred for accommodation and/or <b>treatment</b> . This <b>benefit</b> is not applicable to <b>accident</b> and <b>emergency</b> admissions.	No cover	No cover	\$100 per night
<b>Parent accommodation</b> Hospital accommodation costs in respect of a parent or legal guardian staying with an <b>insured person</b> who is under 18 years of age and is admitted to a <b>hospital</b> as an <b>inpatient</b> .	Covered in full	Covered in full	Covered in full
<b>Newborn cover</b> <b>Inpatient treatment</b> of an <b>acute medical condition</b> and any associated costs which presents symptoms at birth or which manifests itself within 30 days following birth.	\$100,000 and to a maximum of 90 days hospital stay	\$100,000 and to a maximum of 90 days hospital stay	\$100,000 and to a maximum of 90 days hospital stay
<b>Newborn accommodation</b> Hospital accommodation costs relating to a <b>new born</b> baby to accompany its mother (being an <b>insured person</b> ) whilst she is receiving <b>treatment</b> as an <b>inpatient</b> in a <b>hospital</b> .	Covered in full	Covered in full	Covered in full
<b>Inpatient psychiatric treatment</b> In a registered psychiatric unit of a <b>hospital</b> . All <b>benefits</b> are conditional upon preauthorisation from us and all <b>treatment</b> being administered under the direct control of a registered psychiatrist (after 24 months membership).	Covered in full (up to 30 days)	Covered in full (up to 30 days)	Covered in full (up to 30 days)
<b>Organ transplant</b> The entire cost incurred to perform an <b>organ transplant</b> , including accommodation, intensive care unit, <b>hospital</b> charges, surgeon fees, anaesthetist fees, operating theatre fees, <b>specialist</b> fees whilst an <b>inpatient</b> in a <b>hospital</b> .	Covered in full	Covered in full	Covered in full
<b>Reconstructive surgery</b> Reconstructive surgery following an <b>accident</b> or following surgery for an eligible <b>medical condition</b> .	Covered in full	Covered in full	Covered in full
<b>Inpatient and day patient treatment of chronic conditions</b> Stabilisation of an <b>acute</b> exacerbation of a <b>chronic medical condition</b> requiring <b>inpatient</b> or <b>day patient</b> treatment in a <b>hospital</b> .	Covered in full	Covered in full	Covered in full

OUTPATIENT TREATMENT	Major Medical	Foundation	Lifestyle
<b>Outpatient charges including:</b> a) Medical practitioner fees including consultations. b) Specialist fees. c) Diagnostic procedures. d) Physiotherapy on referral by a medical practitioner/specialist. e) Prescribed drugs and dressings.	Up to \$3,000 per medical condition for outpatient consultative & diagnostic costs for treatment prior to hospitalisation and for up to 90 days immediately following hospitalisation	Covered in full	Covered in full
<b>Alternative medicine</b> Alternative medicine administered by a registered chiropractor, osteopath, homeopath, ayurvedic medicine practitioner, podiatrist and acupuncturists. Preauthorisation required for any costs exceeding \$250.	No cover	Covered in full up to \$1,000	Covered in full up to \$1,000
<b>Outpatient surgery</b>	Covered in full	Covered in full	Covered in full
<b>Outpatient psychiatric treatment</b> Including specialist consultations. All benefits are conditional upon preauthorisation from us and all treatment must be administered under the direct control of a registered psychiatrist (after 24 months membership).	No cover	Covered in full up to \$4,500 per medical condition	Covered in full up to \$4,500 per medical condition
<b>Home nursing</b> Immediately following hospital discharge on the recommendation of a specialist and must be provided by a qualified nurse. All treatment under this benefit must be preauthorised by us.	Covered in full up to 30 days per medical condition	Covered in full up to 30 days per medical condition	Covered in full up to 120 days per medical condition
<b>Emergency outpatient treatment inside area of coverage</b> Emergency treatment received as an outpatient received in the accident and emergency unit of a hospital.	Up to \$1,000 per period of cover	Covered in full	Covered in full
<b>OTHER GENERAL BENEFITS</b>			
<b>Oncology</b> Treatment given for cancer received as an inpatient, day patient or outpatient.	Covered in full	Covered in full	Covered in full
<b>Ancillary charges</b> The purchase or rental of crutches or wheelchairs following treatment as an inpatient or day patient.	Limited to \$1,000 per medical condition	Limited to \$1,000 per medical condition	Limited to \$1,000 per medical condition
<b>Hospice care charges</b> Treatment provided by a hospice for the care of an insured person with a terminal illness.	Covered in full (up to 30 days) where treatment is received as an inpatient only	Covered in full (up to 30 days) where treatment is received as an inpatient only. Covered in full up to \$5,000 where treatment received as an outpatient	Covered in full (up to 30 days) where treatment is received as an inpatient only. Covered in full up to \$5,000 where treatment received as an outpatient
<b>Rehabilitation</b> Admission to a recognised rehabilitation unit of a hospital following treatment for a medical condition where the insured person was confined to a hospital as an inpatient for at least three consecutive days and where a specialist confirms in writing that rehabilitation is required. Admission to a rehabilitation unit must be made within 14 days of discharge from a hospital.	Limited to 120 days per medical condition	Limited to 120 days per medical condition	Limited to 120 days per medical condition
<b>Congenital anomalies</b> Treatment of congenital anomalies which manifest themselves after your date of entry.	No cover	No cover	Up to \$100,000 per medical condition
<b>CT, MRI and PET scans</b> Scans received as an inpatient, day patient or outpatient and preauthorised by us.	Covered in full	Covered in full	Covered in full

EVACUATION/TRANSPORTATION BENEFITS	Major Medical	Foundation	Lifestyle
<b>Emergency transportation</b> Emergency transportation costs to and from <b>hospitals</b> by the most appropriate form of transport.	Covered in full	Covered in full	Covered in full
<b>Evacuation</b> Evacuation of moving an <b>insured person</b> in the event of <b>emergency treatment</b> not being readily available at the place of the incident, to an appropriate facility, within the geographical <b>area of coverage</b> , for the purpose of admission to <b>hospital</b> as an <b>inpatient</b> or <b>day patient</b> . Extended to cover the costs for one other person to travel with the <b>insured person</b> as an escort.	Covered in full	Covered in full	Covered in full
<b>Out of country transportation</b> The costs of moving an <b>insured person</b> in the event of non- <b>emergency treatment</b> not being readily available at the place of the incident, to an appropriate facility, within the geographical <b>area of coverage</b> , for the purpose of admission to <b>hospital</b> as an <b>inpatient</b> or <b>day patient</b> . Extended to cover the costs for one other person to travel with the <b>insured person</b> as an escort. Cover under this <b>benefit</b> is restricted to economy class flight tickets only.	Covered in full	Covered in full	Covered in full
<b>Additional travel expenses</b> (following <b>evacuation</b> or out of country transportation) Reasonable travel costs: a) Incurred by the <b>insured person</b> to and from medical appointments when <b>treatment</b> is being received as a <b>day patient</b> .	Covered in full	Covered in full	Covered in full
b) For an accompanying person to travel to and from the <b>hospital</b> to visit the <b>insured person</b> following admission as an <b>inpatient</b> .	Covered in full	Covered in full	Covered in full
c) For an accompanying person (where applicable) for non- <b>hospital</b> accommodation where the <b>insured person</b> has been admitted as an <b>inpatient</b> and for the duration of the <b>insured person's</b> stay as an <b>inpatient</b> .	<b>Benefits c) – d)</b> Up to a daily limit of \$120 per <b>Insured Person</b> and to an overall <b>Benefit</b> limit of \$2,500 per <b>Insured Person</b> , per <b>Evacuation</b>	<b>Benefits c) – d)</b> Up to a daily limit of \$120 per <b>Insured Person</b> and to an overall <b>Benefit</b> limit of \$2,500 per <b>Insured Person</b> , per <b>Evacuation</b>	<b>Benefits c) – d)</b> Up to a daily limit of \$120 per <b>Insured Person</b> and to an overall <b>Benefit</b> limit of \$2,500 per <b>Insured Person</b> , per <b>Evacuation</b>
d) For the <b>insured person</b> and one other accompanying person (where applicable) for non- <b>hospital</b> accommodation only for immediate pre- and post- <b>hospital</b> admission periods, provided that the <b>insured person</b> is under the care of a <b>specialist</b> .	<b>Benefits c) – d)</b> Up to a daily limit of \$120 per <b>Insured Person</b> and to an overall <b>Benefit</b> limit of \$2,500 per <b>Insured Person</b> , per <b>Evacuation</b>	<b>Benefits c) – d)</b> Up to a daily limit of \$120 per <b>Insured Person</b> and to an overall <b>Benefit</b> limit of \$2,500 per <b>Insured Person</b> , per <b>Evacuation</b>	<b>Benefits c) – d)</b> Up to a daily limit of \$120 per <b>Insured Person</b> and to an overall <b>Benefit</b> limit of \$2,500 per <b>Insured Person</b> , per <b>Evacuation</b>
e) Economy class airline ticket to return the <b>insured person</b> and accompanying person who has travelled as an escort to the <b>country of residence</b> or to the country from where <b>evacuation</b> occurred.	Covered in full	Covered in full	Covered in full
<b>Mortal remains</b> a) Transportation of a body or ashes to the <b>country of nationality</b> or <b>country of residence</b> , or b) Burial or cremation costs at the place of death.	Up to \$2,250	Up to \$2,250	Up to \$10,000
<b>CONDITION MANAGEMENT</b>			
<b>Routine management of chronic conditions</b> Routine checkups, <b>drugs and dressings</b> prescribed for management of the condition, nursing and <b>palliative treatment</b> for <b>chronic</b> conditions.	No cover	See Optional <b>Benefits</b>	Up to \$5,000 per <b>Period of Cover</b> (Nil Excess)
<b>AIDS</b> Medical expenses which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) and/or any mutant derivative or variation thereof.	No cover	No cover	Up to \$10,000

CONDITION MANAGEMENT	Major Medical	Foundation	Lifestyle
<p><b>Hormone replacement therapy</b>  <b>Medical practitioner</b> or <b>specialist</b> consultation and the cost of prescribed tablets, implants or patches, when <b>treatment</b> is prescribed for the female menopause which has been induced artificially and/or through early onset (by early onset we mean prior to age 40 years).</p>	No cover	No cover	Covered in full up to 18 months per condition
<p><b>Renal dialysis</b>  Covers the cost of renal dialysis needed as a result of <b>chronic</b> and irreversible End Stage Renal Disease or renal failure in both kidneys caused by illness or injury unrelated to alcohol or drug abuse.  Also covers the cost of renal dialysis incurred:  a) Immediately pre- and post-operatively  b) In connection with <b>acute</b> secondary failure when dialysis is part of intensive care  <b>Treatment</b> must be received as an <b>inpatient, day patient</b> or <b>outpatient</b> in a <b>hospital</b>, or in a legally registered and licensed dialysis centre.</p>	Covered in full	Covered in full	Covered in full
<b>MATERNITY BENEFITS</b>			
<p><b>Routine pregnancy and childbirth</b>  Costs associated with normal pregnancy and childbirth, pre and postnatal checkups and delivery costs (conception must be after 12 months membership).</p>	No cover	Up to \$4,500 nil excess	Up to \$8,000 nil excess
<p><b>Complications of Pregnancy</b>  <b>Treatment</b> of a <b>Medical Condition</b> which arises during the antenatal stages of pregnancy, or a <b>medical condition</b> which arises during childbirth and requires a recognised obstetric procedure (conception must be after 12 months membership).</p>	Covered in full	Covered in full	Covered in full
<b>DENTAL BENEFITS</b>			
<p><b>Accidental damage to teeth</b>  <b>Treatment</b> received in a dental surgery or in an <b>accident</b> and <b>emergency</b> room in a <b>hospital</b> within seven days of incurring <b>accidental</b> damage caused to sound, natural teeth.</p>	Up to \$3,750 when <b>treatment</b> received as <b>inpatient</b> only per event	Up to \$3,750 per event	Up to \$3,750 per event
<p><b>Routine and Major Restorative Dental Treatment</b>  Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions. Removal of impacted, buried or unerupted teeth, removal of roots, removal of solid odontomes, apicectomy, new or repair of bridge work, new or repair of crowns, root canal <b>treatment</b>, new or repair of upper or lower dentures.  This <b>benefit</b> is subject to a six months waiting period from purchase date of this <b>benefit</b> or <b>your date of entry</b>, whichever is the later.</p>	No cover	No cover	Up to \$1,000 and subject to 25% <b>coinsurance</b> Nil excess
<b>PREVENTATIVE CARE</b>			
<p><b>Vaccinations/Inoculations</b>  <b>Medically necessary</b> vaccinations and inoculations</p>	No cover	No cover	Covered in full
<b>OPTIONAL BENEFITS</b>			
<p><b>Exclude pregnancy cover</b>  Cover for routine pregnancy and childbirth <b>benefits</b> are excluded.</p>	Not applicable	Optional	Optional
<p><b>Routine management of chronic conditions</b>  Routine checkups, <b>drugs</b> and <b>dressings</b> prescribed for management of the condition, nursing and <b>palliative treatment</b> for <b>chronic</b> conditions.</p>	Not applicable	Optional for <b>groups</b> of 3 or more employees. Up to \$5,000 per <b>period of cover</b> (nil excess)	Covered as standard
<p><b>Elective treatment</b> excluding USA  Cover is extended to provide <b>elective treatment</b> worldwide excluding USA (<b>area of coverage</b> - Area 2)</p>	Optional	Optional	Optional

## OPTIONAL BENEFITS

	Major Medical	Foundation	Lifestyle
<p><b>USA elective treatment</b>            Costs will be reimbursed on a covered in full basis, where <b>inpatient</b> or <b>day patient treatment</b> is received within our <b>provider network</b> or for any <b>outpatient treatment</b>. <b>Inpatient</b> or <b>day patient treatment</b> received outside our <b>provider network</b> will be subject to a 50% <b>coinsurance</b> and an annual maximum of \$750,000. (<b>area of coverage</b> – Area 3)</p>	Not applicable	Optional	Optional
<p><b>Medical history disregarded</b>            Cover for <b>treatment</b> for any <b>medical condition</b> or <b>related condition</b> where symptoms have existed or <b>advice</b> has been sought prior to <b>your date of entry</b> under this <b>policy</b>. (Only available to compulsory <b>group</b> schemes of 10 or more employees).</p>	Optional	Optional	Optional
<p><b>Wellness</b>            Routine medical checkups, associated tests, <b>medically necessary</b> vaccinations and inoculations.</p>	Not applicable	Optional for <b>groups</b> of 3 or more employees. Up to \$400	Optional for <b>groups</b> of 3 or more employees. Up to \$400
<p><b>Routine dental treatment</b>            Examinations, tooth cleaning, normal compound fillings, simple or non-surgical extractions and root canal <b>treatment</b> incurred after six months from the purchase date of this <b>benefit</b> or <b>your date of entry</b>, whichever is the later.</p>	Not applicable	Optional for <b>groups</b> of 3 or more employees. Up to \$400 subject to 25% <b>coinsurance</b> (nil excess)	Covered as standard
<p><b>Vision care</b>            Includes cover for one routine eye exam per <b>period of cover</b> and the purchase of Vision Hardware when the member's prescription has changed, up to the amount listed in the <b>policy schedule</b>. Vision Hardware covers prescribed spectacle lenses and frames or prescribed contact lenses.</p>	Not applicable	Optional for <b>groups</b> of 5 or more employees. Up to \$250	Optional for <b>groups</b> of 5 or more employees. Up to \$250

# What is covered

We will provide cover for the **treatment** of **medical conditions** which first manifest themselves during any **period of cover** and where **treatment** is actually given during the current **period of cover** or where such **medical conditions** have manifested themselves prior to the **date of entry** but have been declared to and accepted by us in writing.

We will provide **benefits** for the following, subject to the level of cover chosen and the **benefits** detailed in Schedule of **Benefits** and in **your Policy Schedule**. Any **benefits** listed below which do not appear in the Schedule of **Benefits** or **your Policy Schedule** are not covered. All costs incurred must be **medically necessary** and subject to **reasonable and customary charges**.

## Inpatient charges

### 1. General inpatient charges

- a) **Hospital** accommodation, limited to a standard **private room** and associated charges, including admittance to the intensive care unit as an **inpatient** or **day patient**, and charges for nursing by a **qualified nurse**.
- b) **Medical practitioner/specialist** fees.
- c) Surgeon fees.
- d) Anaesthetist fees.
- e) **Drugs and dressings** and **appliances**.
- f) Theatre fees and other charges incurred for the **treatment** of a **medical condition**.
- g) Diagnostic procedures including pathology, X-rays, MRI scans, CT Scans and PET scans.

### 2. Hospital cash benefit

Where **you** receive **treatment** for an eligible **medical condition** as an **inpatient** and no costs are incurred for accommodation and **treatment**. To claim this **benefit** please ask the **hospital** to sign and stamp **your** claim form. This **benefit** is not applicable to admissions into the **accident** and **emergency** facility of the **hospital**.

### 3. Parent Accommodation

Standard **private room** accommodation in respect of one parent or legal guardian staying with an **insured person** who is under 18 years of age and is admitted as an **inpatient** to a **hospital**.

### 4. New born cover

**Inpatient treatment** of an **acute medical condition** being suffered by a **newborn** baby which manifests itself within 30 days following birth. Following the 30 day **newborn benefit** period, excepting any **medical conditions** occurring or manifesting themselves during the 30 day period immediately following birth, **your dependant** will be eligible for cover up to the full provision of this **policy**. Cover is subject to the child being included under their parent(s) **policy** and all premiums due being paid in full.

### 5. Newborn accommodation

**Hospital** accommodation costs relating to a **newborn** baby to accompany its mother (being an **insured person**) whilst she is receiving **treatment** as an **inpatient** in a **hospital**.

### 6. Inpatient psychiatric care

**Inpatient treatment** in a recognised psychiatric unit of a **hospital** and where **treatment** is under the direct care of a registered psychiatrist.

This **benefit** does not become effective until at least two years continuous membership has been held from the purchase date or **your date of entry**, whichever is the later (**Psychiatric Benefit Entitlement Date**). No **benefits** are payable in respect of this **benefit** for any **medical condition**, or any **related condition**, which existed at any time prior to **your Psychiatric Benefit Entitlement Date**.

All **treatment** under this **benefit** must be preauthorised by us. Without **our** written confirmation prior to such **treatment**, we will not be liable to pay any **benefit**.

### 7. Organ transplant

The entire cost incurred to perform an **organ transplant**, including accommodation, intensive care unit, **hospital** charges, surgeon fees, anaesthetist fees, operating theatre fees, **specialist** fees whilst an **inpatient** in a **hospital**.

**Organ transplants** covered under this **policy** are:

- a) Heart
- b) Heart/lung
- c) Lung
- d) Kidney
- e) Kidney/pancreas
- f) Liver
- g) Allogenic bone marrow
- h) Autologous bone marrow

### 8. Reconstructive surgery

Reconstructive surgery required as a result of an **accident** or illness which occurred during the **period of cover** and is undertaken within 12 months of the **accident/illness** occurring to restore natural function or appearance, subject to the cover being in force at the time of the reconstructive **treatment**.

### 9. Inpatient and day patient treatment of chronic conditions

Stabilisation of an **acute** exacerbation of a **chronic medical condition** requiring **inpatient** or **day patient** treatment in a **hospital**.

## Outpatient charges

### 10. General outpatient charges

- a) **Medical practitioner** fees including consultations.
- b) **Specialist** fees
- c) Diagnostic procedures including pathology, X-rays, MRI Scans, CT Scans and PET Scans.
- d) Physiotherapy on referral by a **medical practitioner** is restricted to 10 sessions per **medical condition**, after which it must be further reviewed by a **specialist**. A medical report will be required for **outpatient** physiotherapy after 10 sessions. A referral letter/report must be submitted with the first claim for such **treatment**.
- e) Prescribed **drugs and dressings** medicines and **appliances** prescribed by a **medical practitioner** or **specialist**.

### 11. Alternative medicine

Alternative medicine administered by a registered chiropractor, osteopath, homeopath, ayurvedic medicine practitioner, podiatrist and acupuncturist.

### 12. Outpatient surgery

Surgical procedures undertaken as an **outpatient** in a **hospital** or licensed medical facility.

### 13. Outpatient psychiatric treatment

**Outpatient treatment**, including **specialist** consultations, where **treatment** is under the direct care of a registered psychiatrist.

All **treatment** under this **benefit** must be preauthorised by us. Without our written confirmation prior to such **treatment**, we will not be liable to pay any **benefit**. However, the initial consultation with a **medical practitioner** (not a psychiatric **specialist**), which results in a psychiatric referral is covered without the requirement for preauthorisation.

This **benefit** does not become effective until at least two years continuous membership has been held from the purchase date or **your date of entry**, whichever is the later (Psychiatric **Benefit** Entitlement Date). No **benefits** are payable in respect of this **benefit** for any **medical condition**, or any **related condition**, which existed at any time prior to **your** Psychiatric **Benefit** Entitlement Date.

### 14. Home nursing

Nursing care given outside a **hospital** which is immediately received subsequent to **treatment** as an **Inpatient** or **day patient** on the recommendation of a **specialist** and must be provided by a **qualified nurse**. All **treatment** under this **benefit** is conditional upon preauthorisation from us. Without our written confirmation prior to such **treatment**, we will not be liable to pay any **benefit**.

### 15. Emergency outpatient treatment

**Treatment** administered as a result of an **emergency** for an eligible **medical condition** received in the **accident** and **emergency** unit of a **hospital**.

## Other general benefits

### 16. Oncology

**Treatment** given for cancer received as an **Inpatient**, **day patient** or **outpatient**. Cover is provided for initial consultations in respect of diagnosis and any associated tests, chemotherapy, radiation **treatment**, surgery and other **drugs and dressings** required as part of **treatment**.

### 17. Ancillary expenses

The purchase or rental of crutches or wheelchairs following **treatment** as an **inpatient** or **day patient**.

### 18. Hospice care charges

**Treatment** provided by a hospice for the care of an **insured person** with a terminal illness.

Such **treatment** will cover:

- a) **Palliative treatment** and other **acute** and **chronic** symptom management
- b) Medical social services under the direction of a **medical practitioner** or **specialist**
- c) Nursing care and home nursing (for up to eight hours in any one day)
- d) Physiological and dietary counselling

### 19. Rehabilitation

Admission to a recognised **rehabilitation** unit of a **hospital** following **treatment** for a **medical condition** where the **insured person** was confined to a **hospital** as an **inpatient** for at least three consecutive days, and where a **specialist** confirms in writing that **rehabilitation** is required. Admission to a **rehabilitation** unit must be made within 14 days of discharge from **hospital**.

Such **treatment** should be under the supervision and control of a **specialist** and would cover:

- a) Use of special **treatment** rooms
- b) Physical therapy fees
- c) Speech therapy fees
- d) Other services usually given by a **rehabilitation** unit including **qualified nurse** care but not including private or special nursing or **specialist** services.

### 20. Congenital anomalies

**Treatment** of **congenital anomalies** which manifest themselves after **your date of entry**. In circumstances where a **congenital anomaly** manifests itself in a **newborn** baby within 30 days of birth, cover for such **medical conditions** will be provided under **Benefit 4** of this **policy** and will be excluded from cover under this **benefit**.

### 21. CT, MRI and PET scans

Diagnostic Scans received as an **inpatient**, **day patient** or **outpatient** and preauthorised by us.

## Evacuation/transportation benefits

### 22. Emergency transportation

Emergency transportation costs to and from **hospital** by the most appropriate transport method when considered **medically necessary** by a **medical practitioner** or **specialist**.

### 23. Evacuation

**Evacuation** costs of moving an **insured person** in the event of **emergency treatment** not being readily available at the place of the incident, to an appropriate medical facility in an alternative country of **your** choice, within the geographic **area of coverage**, for the purpose of admission to **hospital** as an **inpatient** or **day patient** (excluding all maternity or childbirth costs, except for **Benefit 32 - Complications of Pregnancy**). **Evacuation** is subject to written agreement from **us** prior to travel and certified instructions from the attending **medical practitioner** or **specialist** including confirmation that the required **treatment** is unavailable at the place of incident. Extended to cover the costs for one other person to travel with the **insured person**, as escort, if **medically necessary**. **Our** medical advisors will decide the most appropriate method of transportation for the **evacuation** and the most appropriate **hospital** to which **you** will be evacuated.

Costs of **evacuation** do not extend to include any Air-Sea rescue or mountain rescue costs that are not incurred at recognised ski resorts or similar winter sports resorts.

### 24. Out of country transportation

The costs of moving an **insured person** in the event of non-**emergency treatment** not being readily available at the place of the incident, to an appropriate medical facility in an alternative country of **your** choice, within the geographic **area of coverage**, for the purpose of admission to **hospital** as an **inpatient** or **day patient** (excluding all maternity or childbirth costs, except for **Benefit 32 - Complications of Pregnancy**). Cover under this **benefit** is subject to written agreement from **us** prior to travel and certified instructions from the attending **medical practitioner** or **specialist** including confirmation that the required **treatment** is unavailable at the place of incident. Cover under this **benefit** is restricted to economy class flight tickets only.

### 25. Additional travel expenses (following evacuation and out of country transportation)

Reasonable travel costs:

- a) Incurred by the **insured person** to and from medical appointments when **treatment** is being received as a **day patient**.
- b) For an accompanying person to travel to and from the **hospital** to visit the **insured person** following admission as an **inpatient**.
- c) For an accompanying person (where applicable) for non-**hospital** accommodation where the **insured person** has been admitted as an **inpatient** and for the duration of the **insured persons** stay as an **inpatient**.
- d) For the **insured person** and one other accompanying person (where applicable) for non-**hospital** accommodation only for immediate pre- and post-**hospital** admission periods provided that the **insured person** is under the care of a **specialist**.
- e) Economy class airline ticket to return the **insured person** and accompanying person who has travelled as an escort to the **country of residence** or to the country from where **evacuation** occurred.

### 26. Mortal remains

In the event of death from an eligible **medical condition**:

- a) Costs of transportation of body or ashes of an **insured person** to his/her **country of nationality** or **country of residence**.
- or
- b) Burial or cremation costs at the place of death in accordance with reasonable and customary practice.

This **benefit** is subject to written agreement from **us**.

## Condition management

### 27. Routine management of chronic conditions

Cover under the **policy** is extended to include routine management and **palliative treatment** incurred in connection with a **chronic medical condition**.

Expenses are limited to routine checkups associated with the **chronic medical condition**, **drugs and dressings** prescribed for management of the **medical condition** and nursing care.

For this **benefit** only, exclusions 2 and 41 are deleted.

### 28. AIDS

Medical expenses which arise from or are in any way related to Human Immunodeficiency Virus (HIV) and/or HIV related illnesses, including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof.

Expenses are limited to pre- and post-diagnosis consultations, routine checkups for this condition, **drugs and dressings** (except experimental or those unproven), **hospital** accommodation and nursing fees.

For this **benefit** only, exclusions 2 and 39 are deleted.

### 29. Hormone replacement therapy

**Medical practitioner** or **specialist** consultations and the cost of prescribed tablets, implants or patches when **treatment** is for the female menopause which has been induced artificially and/or through early onset (by early onset **we** mean prior to age 40 years).

For this **benefit** only, exclusion 40 is deleted.

### 30. Renal dialysis

Covers the cost of renal dialysis needed as a result of **chronic** and irreversible End Stage Renal Disease or renal failure in both kidneys caused by illness or injury unrelated to alcohol or drug abuse.

Also covers the cost of renal dialysis incurred:

- a) Immediately pre- and post-operatively
- b) In connection with **acute** secondary failure when dialysis is part of intensive care

**Treatment** must be received as an **inpatient**, **day patient** or **outpatient** in a **hospital**, or in a legally registered and licensed dialysis centre.

## Maternity benefits

### 31. Routine pregnancy and childbirth

Costs associated with normal pregnancy and childbirth and any **related condition** incurred where the date of conception is after the first 12 months from the purchase date of this **benefit** or the **date of entry**, whichever is the later.

**Benefits** are limited to childbirth, pre and postnatal checkups and delivery costs.

All costs relating to complications of pregnancy and/or childbirth following assisted conception will be limited to this **benefit**.

### 32. Complications of pregnancy

**Treatment** of a **medical condition** which arises during the antenatal stages of pregnancy, or a **medical condition** which arises during childbirth and requires a recognised obstetric procedure. **Benefit** is payable where the date of conception is after the first 12 months from the purchase date of this **benefit** or **your date of entry**, whichever is the later.

## Dental benefits

### 33. Accidental damage to teeth

**Treatment** initially received in a dental surgery or in an **accident** and **emergency ward** of a **hospital** within seven days of incurring accidental damage caused to sound, natural teeth, except when the accidental damage has been caused through eating, when given by a **medical practitioner** or **dental practitioner**.

### 34. Dental treatment

#### a) Routine dental treatment

Fees of a **dental practitioner** carrying out routine dental **treatment** in a dental surgery. Routine dental **treatment** is defined as:

- Examinations
- Tooth cleaning
- Normal compound fillings
- Simple or non-surgical extractions
- Root canal **treatment**, new or repair of upper or lower dentures

#### b) Major restorative dental treatment

Fees of a **dental practitioner** and associated costs for the following specified procedures:

- Removal of impacted, buried or un-erupted teeth
- Removal of roots, removal of solid odontomes
- Apicectomy, new or repair of bridge work, new or repair of crowns

Costs incurred within the first six months from the purchase date of this **benefit** or **your date of entry**, whichever is the later, are excluded, unless otherwise noted on the **policy schedule**.

For this **benefit** only, exclusions 1, 23 and 41 are deleted.

## Preventative care

### 35. Vaccinations/inoculations

The costs associated with recognised **medically necessary** preventative vaccinations and immunisations.

## Optional benefits

### 36. Exclude pregnancy cover

The purchase of this option removes the **benefits** provided under **Benefit 31 – Routine Pregnancy and Childbirth of your policy**.

### 37. Routine management of chronic conditions

This option is only applicable to **group** schemes of three employees or more enrolled in a compulsory company paid **policy**.

Cover under the **policy** is extended to include routine management and **palliative treatment** incurred in connection with a **chronic medical condition**.

Expenses are limited to routine checkups associated with the **chronic medical condition**, **drugs and dressings** prescribed for management of the **medical condition**, nursing and **palliative treatment**.

For this option, only exclusions 2 and 41 are deleted.

### 38. Worldwide elective treatment excluding the USA

Cover under this **policy** is extended to provide **elective treatment** worldwide excluding USA. All planned **inpatient** and **day patient** cover must be notified to **us** prior to commencement of **treatment**. **Accident** and **emergency treatment** required in the USA will be reimbursed on a covered in full basis unless such **treatment** is as a result of where symptoms existed immediately prior to the first date of travel, or where such **medical condition** would otherwise be excluded under exclusion 1 of this **policy** or for any **medical condition** specifically excluded from cover as noted in **your policy schedule**. Cover is for a maximum of 90 days during the **period of cover** and limited to a maximum of 60 days of **treatment** per event.

For this option only, the first paragraph of exclusion 32 is deleted and replaced with:

**Accident** and **emergency treatment** in the USA is covered unless as a result of a **medical condition** where symptoms existed immediately prior to the first date of travel, or where such **medical condition** would otherwise be excluded under exclusion 1 of this **policy** or for any **medical condition** specifically excluded from cover as noted in **your policy schedule**. In the event of **emergency treatment** being required in the USA, **you** should contact **us** or **our** 24 hour Medical Helpline either before or as soon as possible after admission to the **accident** and **emergency** unit of the **hospital**.

Complications of maternity are/or childbirth are not deemed to be **accident** and **emergency treatment** for the purposes of this **policy**.

### 39. USA elective treatment

Cover under this **policy** is extended to provide **elective treatment** in the USA.

Costs will be reimbursed on a covered in full basis, subject to the level of **excess** shown in **your policy schedule**, where **inpatient** or **day patient treatment** is received within **our provider network**, or where **outpatient treatment** is provided. **Inpatient** or **day patient treatment** received outside **our provider network** will be subject to 50% **coinsurance** and an annual maximum of US\$750,000 per **insured person** per **period of cover**. All planned **inpatient** or **day patient** cover must be notified to **us** prior to commencement of **treatment**.

For this option only, exclusion 32 is deleted.

#### 40. Medical history disregarded

This option is only applicable to **group** schemes of 10 employees or more enrolled in a compulsory company **policy** (compulsory means ALL employees and their **dependants** are enrolled within 30 days of eligibility, ALL employees and their **dependants** are deleted within 30 days of leaving the company employment. Any employee or **dependant** not covered within 30 days of eligibility will be subject to individual underwriting).

Cover under this **policy** is extended to include **treatment** for **medical conditions** from which **you** have previously suffered, or **related conditions**.

Cover can be offered subject to a declaration of material facts being submitted by the **group** administrator on behalf of the employees and their **dependants**, and cover on a medical history disregarded basis will be at **our** discretion.

**Continuous transfer terms** will be the only option available where the scheme was accepted by the previous insurer on a fully underwritten basis.

For this option only exclusion 1 is removed. Any waiting periods applicable to any of the **benefits** noted in **your policy** and in the schedule of **benefits** are removed under this option.

#### 41. Wellness

a) The cost of one annual routine medical checkup and associated tests.

Such routine checkups/tests to include:

- Blood and cholesterol checks
- Height/weight body mass index
- Resting blood pressure
- Urine analysis
- Cardiac examination
- Exercise electrocardiogram (ECG)
- Other Vital organ function tests
- Chest X-ray

b) Well-baby checks including physical examinations, measurements, sensory screening, neuropsychiatric evaluation, development screening, as well as **hereditary** and metabolic screening at birth, immunisations, urine analysis, tuberculin tests and hematocrit, hemoglobin and other blood tests, including tests to screen for sickle hemoglobinopathy; all as recommended by a **medical practitioner** or **specialist**. Limited to a maximum of six (6) checkups per annum from birth until the dependent child reaches the age of 2 years.

c) Vaccinations, including those **medically necessary** for travel.

d) Bilateral mammogram/breast examination

e) Testicular/prostate examination/PSA/DRE Tests

f) Routine gynecological tests, including PAP tests.

#### 42. Routine dental treatment

Fees of a **dental practitioner** carrying out routine dental **treatment** in a dental surgery. Routine dental **treatment** is defined as:

- Examinations
- Tooth cleaning
- Normal compound fillings
- Simple or non-surgical extractions
- Root canal **treatment**

**Benefit** is limited to maximum of five visits and/or services per **insured person** per **period of cover**. Costs incurred within six months from the date of purchase of this option or **your date of entry**, whichever is the later, are excluded.

This option is only applicable to **group** schemes of three employees or more enrolled in a compulsory company paid **policy**.

For this option only exclusions 1, 23 and 41 are deleted.

#### 43. Vision care

Includes cover for one routine eye exam per **period of cover** and the purchase of vision hardware when the member's prescription has changed, up to the amount listed in the **policy schedule**.

Vision hardware covers prescribed spectacle lenses and frames or prescribed contact lenses.

For this option only, exclusion 41 is deleted.

# What is not covered

## This policy does not cover expenses arising from:

1. Any **medical condition** or **related condition** for which **you** have received **treatment**, had symptoms of, to the best of **your** knowledge existed or **you** sought **advice** for prior to **your date of entry** (pre-existing **medical condition**). However, after two years' continuous membership, all pre-existing **medical conditions** (and **related conditions**) will become eligible for **benefit** provided **you** have not:
  - a) Consulted any **medical practitioner** or **specialist** for **treatment** or **advice** (including checkups), or from which **you** have suffered from symptomsand/or
  - b) Taken medication (including drugs, medicines, special diets or injections) for a continuous period of two years after **date of entry** (two year moratorium)or
  - c) Where such **medical conditions** have previously manifested themselves, but have been declared to and accepted by **us** in writing.
2. **Treatment** of a **medical condition** which **we**, on **advice** or **general advice** determine is **palliative treatment** or a **chronic medical condition**.

We will, however, pay for the stabilisation of **acute** exacerbations of **chronic medical conditions** that are not pre-existing **medical conditions**.
3. **Treatment**, which **we** determine on **medical advice** is either experimental or unproven.
4. Birth injuries, **congenital anomalies**, genetic deformities or diseases and **hereditary medical conditions** except as provided in **benefit 20** of the **policy** and where cover is specifically noted in the schedule of **benefits**.
5. Routine physical examination by a **medical practitioner**, including gynaecological investigations, routine tests, normal hearing tests, **newborn** neonatal care, inoculations, vaccinations and preventative medicines, except as provided in **benefit 35** and **Optional benefit 41**, and where cover is specifically noted in the schedule of **benefits** and/or as shown in the **policy schedule**.
6. Normal eye tests, non-medical/natural degenerative eye defects, including but not limited to myopia, presbyopia and astigmatism and any corrective surgery for non-medical/natural degenerative sight defects, except as provided under optional **benefit 43** and where cover is specifically noted in the **schedule of benefits** and/or as shown in the **policy schedule**.
7. **Rehabilitation** except as provided in **benefit 19** of the **policy**.
8. **Treatment** received in health spas, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments, or a **hospital** where the **hospital** has effectively become the **insured person's** home or permanent abode or where admission is arranged wholly or partly for domestic reasons.
9. **Cosmetic treatment**, and any consequence thereof.
10. **Treatment** for weight loss or weight problems whether or not preceding or as a consequence of a psychiatric condition and any associated **treatment** costs consequent of cosmetic surgery or arising as a result of an eating disorder or weight problem, including any required psychiatric **treatment** where the psychiatric condition is a **related condition** to the eating disorder.
11. Costs of providing, maintaining or fitting any external prostheses or appliance, hearing and/or visual aids, or other equipment, medical or otherwise except as specified in **benefit 17** and where cover is specifically noted in the schedule of **benefits** and/or as shown in the **policy schedule**.
12. Costs incurred in connection with locating a replacement organ or any costs incurred for removal of the organ from the donor, transportation costs of same and all associated administration costs.
13. Any second or subsequent medical opinions from a **medical practitioner** or **specialist** for the same **medical condition** unless it has been authorised by **us** in writing.
14. Costs associated with normal pregnancy and childbirth and any **related condition** where the date of conception is within the first 12 months from purchase date of this **benefit** or **date of entry** whichever is later.
15. Voluntary caesarean section costs or **medically necessary** caesarean costs due to previous **non-emergency** caesarean sections.
16. Pregnancy terminations on non-medical grounds, antenatal classes, midwifery costs when not associated with delivery.
17. Complications of pregnancy costs arising where the date of conception is within the first 12 months from purchase date of this **benefit** or **date of entry**, whichever is later.
18. **Treatment** directly or indirectly arising from or required in connection with male and female birth control, infertility and/or fertility and sterilisation (or its reversal).
19. Any form of assisted conception or any complications thereof including, but not limited to, premature or multiple births following assisted conception.

A declaration of health is required in respect of all **dependants** who are born following assisted conception. We reserve the right to reject any application without giving any reason.

- 20.** Treatment of impotence or any **related condition** or consequence thereof.
- 21.** Treatment directly or indirectly associated with a sex change and any consequence thereof.
- 22.** Venereal disease or any other sexually transmitted diseases or any **related condition**.
- 23.** Routine or restorative dental **treatment**, whether or not performed by a **medical practitioner** or **dental practitioner** or a **specialist** or an oral and maxillofacial surgeon, except as provided in **benefit** 34 or under optional **benefit** 42 of the **policy**, and where such cover is specifically noted in the Schedule of **benefits** and/or as shown in the **policy schedule**.
- 24.** Orthodontic **treatment**, gingivitis, and periodontitis or any **related condition**.
- 25.** Costs in respect of a psychotherapist, psychologist (unless referred to by and under the control of a psychiatrist under **benefits** 6 and 13 of this **policy**), family therapist or bereavement counsellor.
- 26.** Treatment for learning difficulties, hyperactivity, attention deficit disorder, speech therapy and, developmental, social or behavioural problems in children.
- 27.** Treatment for alcoholism, drug or substance abuse or any addictive condition of any kind and any injury or illness arising directly or indirectly from such abuse or addiction.
- 28.** Suicide or attempted suicide, or any **bodily injury** or illness which is wilfully self-inflicted or due to negligent or reckless behaviour.
- 29.** Any injury sustained directly or indirectly as a result of the **insured person** acting illegally or committing or helping to commit a criminal offence.
- 30.** Travel and accommodation costs unless specifically agreed by **us** in writing prior to travel. No travel and accommodation costs are payable where **treatment** is obtained solely as an **outpatient**, including the costs of a hire car.
- 31.** Costs and expenses incurred where an **insured person** has travelled against **medical advice**.
- 32.** **Elective treatment** received outside the **area of coverage**. However, **accident** and **emergency treatment** is covered unless as a result of a **medical condition** where symptoms existed immediately prior to the first date of travel, or where such **medical condition** would otherwise be excluded under exclusion 1 of this **policy** or for any **medical conditions** specifically excluded from cover as noted in **your policy** Schedule. In the event of **emergency treatment** being required in the USA, **you** should contact **us** or **our** 24 hour Medical Helpline either before or as soon as possible after admission to the **accident** and **emergency** unit of the **hospital**. Complications of maternity and/or childbirth are not deemed to be **accident** or **emergency treatment** for the purposes of this **policy**.
- Additionally **benefit** is payable for the medical expenses which arise as a result of an **emergency**, which do not require **you** to seek **treatment** in the **accident** and **emergency** unit of a **hospital** whilst **you** are temporarily travelling in the USA and where the **medical condition** did not exist prior to travel. **Benefit** is limited to US\$500 per **insured person** and an excess of US\$80 per **medical condition**.
- Cover for **accident** and **emergency treatment** outside **your** selected **area of coverage** is for a maximum of 90 days during the **period of cover** and limited to a maximum of 60 days of **treatment** per event.
- 33.** Treatment and expenses directly or indirectly arising from or required as a consequence of: war, invasion, acts of foreign enemy hostilities (whether or not war is declared), civil war, rebellion, revolution, insurrection or military or usurped power, mutiny, riot, strike, martial law or state of siege or attempted overthrow of government or any **acts of terrorism**, unless the **insured person** sustains **bodily injury** whilst an innocent bystander up to a maximum amount US\$50,000 per **insured person** per incident.
- 34.** Treatment directly or indirectly arising from or required as a result of chemical contamination or contamination by radioactivity from any nuclear material whatsoever or from the combustion of nuclear fuel, asbestosis or any **related condition**.
- 35.** Regardless of any contributory clause(s), this insurance does not cover **treatment** of a **medical condition** which is in any way caused or contributed to by an **act of terrorism** involving the use or release or the threat thereof of any nuclear weapon or device or chemical or biological agent.
- If **we** allege that by reason of this exclusion any claim is not covered by this insurance, the burden of proving the contrary shall be upon **you**.
- 36.** Treatment for sleep-related breathing disorders, including snoring, fatigue, jet lag or work-related stress or any **related condition**.
- 37.** Dietary supplements and substances which are available naturally and that can be purchased without prescription, including but not limited to vitamins, minerals and organic substances.
- 38.** Home visits by a **medical practitioner**, **specialist** or **qualified nurse** unless specifically agreed by **us** in writing prior to consultation.
- 39.** Human Immunodeficiency Virus (HIV) and/or HIV related illness including Acquired Immune Deficiency Syndrome (AIDS) or AIDS Related Complex (ARC) and/or any mutant derivative or variations thereof, however caused, except as provided in **benefit** 28 of the **policy**, and where such cover is specifically noted in the **schedule of benefits** and/or as shown in the **policy schedule**.
- 40.** Hormone Replacement Therapy (HRT) or any similar or associated medication or **treatment**, except as provided in **benefit** 29 of the **policy**, and where such cover is specifically noted in the **schedule of benefits** and/or as shown in the **policy schedule**.
- 41.** The **excess** amount as shown in **your policy schedule** will be deducted from all eligible medical expenses in respect of each new **medical condition**.

# General conditions

## 1. Policy

Your application form, our written acceptance, your benefit schedule, your policy schedule and the policy wording must be read as one as they form the basis of your contract with us.

## 2. Contribution

If there is any other insurance covering any of the same benefits, you must disclose or ensure that the relevant insured person discloses the same to us and we shall not be liable to pay or contribute more than our proper proportion.

If it is found that you were repaid for all or some of those expenses by another source including any other insurance policy (as outlined in General Condition 16), we will have the right to a refund from you. Where necessary we retain the right to deduct such refund from any impending or future claim settlements or to cancel your policy void from commencement, without a refund of premium — see General Condition 21.

## 3. Transfers

- a) Where you transfer to the Executive Healthcare Plan from any other of our existing plans or, whilst covered under the Executive Healthcare Plan, you apply for and receive any enhanced benefits or cover (such as inclusion of an endorsement at any renewal date), any enhanced benefits, cover or maximum refundable amounts are restricted to new medical conditions which have not been previously suffered from, whether or not diagnosed, occurring after the date of transfer.
- b) Transfer from a group to an individual policy is subject to written approval from us. Terms of cover may be subject to variation.
- c) Transfer from any other similar private medical cover provided by any other insurer is subject to completion of a continuous transfer terms declaration form, submission of a copy of the expiring policy and subject to there being no break in cover. We reserve the right at all times to decline an application without giving any reason and/or to offer alternative terms.

## 4. Family/dependant cover

You and your dependants are required to be covered under the same policy with identical benefits. Where we find that this is not the case, you will be asked to comply with this request at your next renewal. Failure to comply with this condition will result in the termination of your policy.

## 5. Acceptance clause

We are entitled to refuse to accept an application from any person without giving a reason. We maintain the right to ask you to provide proof of age and/or state of health of any person included in your application. We reserve the right to apply additional endorsements, exclusions or premium increases to reflect any circumstances you advise in your application form or declared to us as a material fact.

## 6. Eligibility

The policy is designed for expatriate Residents of all African countries. Local nationals can only be considered subject to our approval. New applicants will be eligible for cover up until the age of 65. Individuals over the age of 65 are not eligible for cover unless the insured person's date of entry was prior to their 65th birthday.

For compulsory group schemes, ALL employees and their dependants must be enrolled within 30 days of eligibility, ALL employees and their dependants must be deleted within 30 days from when their employment ceased.

Any employee or their dependant not enrolled within 30 days of eligibility will be subject to individual underwriting.

Under the terms of this policy, cover is not available to persons where the country of residence is outside any of the African countries, irrespective of their country of nationality.

If during the policy year your country of residence is outside any of the African countries, we will not be able to offer You renewal.

## 7. Compliance with policy terms and conditions

We shall not be liable under this policy in the event of any failure by an insured person to comply with its terms and conditions, except where the circumstances of any claim are unconnected with such failure and no fraud is involved.

## 8. Medical evaluation

We reserve the right to request further tests and/or evaluation where we decide that the condition being claimed for may be directly or indirectly related to an excluded condition.

## 9. Change of risk

The policyholder must inform us as soon as reasonably possible of any material changes relating to any insured person which affect information given in connection with the application for cover under this policy. We reserve the right to alter the policy terms or cancel cover for an insured person following a change of risk.

## 10. Policy duration and premiums

- a) The policy is for one year and is renewable for successive one year periods, subject to the terms in force at the time of each renewal date and to payment of the premium.
- b) The premium payable may be changed by us from time to time. If you move into a higher age band, the premium will increase at the next renewal date. However, this policy will not be subject to any alteration in premium rates generally introduced until the next renewal date.
- c) All premiums are payable in advance of any cover under this policy being provided.
- d) Your policy is an annual contract and you are responsible for the whole year's premium even if we have agreed that you may pay by instalments.

## 11. Government taxes

To reflect any change in insurance premium tax or other government levies, **we** may alter the terms and conditions of this **policy** at any **renewal date**. A copy of the current **policy** terms will be sent to **you** at such time.

## 12. Break in cover

Where there is a break in cover, for whatever reason, **we** reserve the right to reapply exclusion 1 in respect of pre-existing **medical conditions**.

## 13. Children

**Newborn** children will be accepted for cover (subject to the limitations of **benefit 4**) from birth. Acceptance of **newborn** babies is subject to written notification within 30 days of birth and receipt of the full premium within a further 30 days following notification.

Children who are not more than 18 years old residing with **you**, or 26 years old if in full-time education, at the date of joining or at any annual **renewal date**, will be accepted for cover as **your dependants**. Children will not be accepted for cover, unless on a **policy** with a legal parent or guardian and subject to the identical **benefits** applying to all parties.

A declaration of health is required in respect of all **dependants** who are born following assisted conception. **We** reserve the right to reject any application without giving any reason.

## 14. Alterations

a) **We** may alter the terms and conditions of this **policy** at any **renewal date**. A copy of the current **policy** terms will be sent to **you** at such time. **You** may cancel **your policy** within 15 days following any **renewal date** and provided **you** have not made a claim, **we** will refund **your** premium. **We** will give **you** reasonable notice of such alterations. **We** will send details of such alterations to the address **we** have for **you**. However, the alterations will take effect even if **you** do not receive them for any reason.

b) No alteration or amendment to the **policy** terms will be valid unless it is in writing from **us**.

## 15. Waiver

Waiver by **us** in any instance of any term or condition of this **policy** will not prevent **us** from relying on such term or condition in other instances.

## 16. Cancellation

In the event of any non-payment of premium, **we** shall be entitled to cancel this **policy**. **We** may at **our** discretion reinstate the cover if the premium is subsequently paid, though terms of cover may be subject to variation. Whilst **we** shall not cancel this **policy** because of eligible claims made by any **insured person**, **we** may at any time terminate an **insured person's** cover if he/she or the **policyholder** has at any time:

- a) Mised **Us** by misstatement.
- b) Knowingly claimed **benefits** for any purpose other than as are provided for under this **policy**.
- c) Agreed to any attempt by a third party to obtain an unreasonable pecuniary advantage to **our** detriment.

d) Otherwise failed to observe the terms and conditions of this **policy** or failed to act with utmost good faith. If the **policy** is cancelled by the **policyholder** at any time other than following the **renewal date** there will be no return of premium.

## 17. Applicable Law

The law applicable to this **policy** shall be as specified in the **policy schedule**, unless **you** have requested an alternative, which has been accepted in writing by **us**. If no law is specified then the **policy** shall be construed according to the laws of England and shall be subject to the non-exclusive jurisdiction of the courts of England and Wales.

## 18. Arbitration

All differences relating to the claim amount arising out of the **policy** shall be referred to the decision of an arbitrator to be appointed in writing by both parties. If the parties cannot agree upon a single arbitrator, then two arbitrators should refer the matter for review, one to be appointed in writing by each of the parties. Should the two arbitrators fail to agree, then an independent umpire should be appointed in writing by the arbitrators within 30 days from the date of disagreement. The umpire shall sit with the arbitrators and preside at their meeting and the making of an award within 60 days of the first meeting shall be a condition precedent to any right of action against the **underwriters**.

If the **underwriters** disclaim liability to **you**, **your** legal/personal representatives or any claimant, for any claim hereunder, and such claim is not within 12 calendar months from the date of such disclaimer referred to arbitration under the provisions herein contained, then the claim shall be deemed for all the purposes to have been abandoned and shall therefore not be recoverable hereunder.

## 19. Fraudulent/unfounded claims

If any claim under this **policy** is in any respect fraudulent or unfounded, all **benefits** paid and/or payable in relation to that claim shall be forfeited and (if appropriate) recoverable. In addition all cover in respect of the **Insured person** shall be cancelled void from **date of entry** without refund of premiums.

## 20. Liability

**Our** liability shall cease immediately upon termination of the **policy** for whatever reason, including without limitation non-renewal and non-payment of premium.

## 21. Premium refunds

After the first 15 days of cover from **your date of entry** **you** will not be entitled to any refund of premium, either in full or in part, for whatever reason.

## 22. Re-assignment

If there is more than one **insured person** over the age of 18 and the **policyholder** dies, this **policy** will automatically be transferred to the oldest **insured person** over the age of 18 years who shall upon the date of death of the **policyholder** become the **policyholder** for the purposes of this **policy** and be responsible for paying the premium.

### **23. Third parties**

The only parties to this contract are the **policyholder** and **us**. No other person, including any **insured person**, has any right under the Contracts (Rights of Third Parties) Act 1999 to enforce this **policy** or any part of it.

### **24. Subrogation**

The **policy** shall be subrogated to all rights of recovery that **you** have against any other party with respect to any payment made by that party to **you** due to any injury, illness or **medical condition** **you** sustain to the full extent of the **benefits** provided or to be provided by the **policy**. If **you** receive any payment from any other party or from any other insurance cover as a result of an injury, illness or **medical condition**, **we** have the right to recover from, and be reimbursed by **you**, for all amounts **we** have paid and will pay as a result of that injury, illness or **medical condition**, from such payment, up to and including the full amount **you** receive.

**We** shall be entitled to full reimbursement from any other party's payments, even if such payment will result in a recovery which is insufficient to fully compensate **you** in part or in whole for the damages sustained.

**You** are required to fully cooperate with **us** in **our** efforts to recover any payments made under the **policy** including any legal proceedings which **we** may conduct and proceed on **your** behalf at **our** sole discretion. **You** are required to notify **us** within 30 days of the date when any notice is given to any party, including an insurance company or attorney, of **your** intention to pursue or investigate a claim to recover damages or obtain compensation due to injury, illness or **medical condition** sustained by **you** the **insured person**. Other than with **our** written consent **you** have no entitlement to admit liability for any eventuality or give promise of any undertaking which is binding upon **you**, **your dependants** or any other person named in the **policy**. In the event that any claim or dispute is made in respect of this subrogation or any part thereof including but not limited to any right of recovery provision which is ambiguous or questions arise concerning the meaning or intent of any of its terms, **we** shall for the avoidance of doubt have the sole authority and discretion to resolve all disputes regarding the interpretation of this provision.

### **25. Currency**

The monetary limits applicable to **your policy** will be expressed in the same currency as **your** premium. Claims paid in a local currency will be converted at the rate of exchange quoted at [www.oanda.com](http://www.oanda.com), at **our** sole discretion, at the time **we** assess the claim. In certain geographical locations, **we** may be required to use an alternative published rate of exchange. **We** will advise **you** at the time of settlement the rate of exchange used and from which source this rate was derived.

# Claims procedure

## Important

In order to ensure that **you** receive the best possible claims service the procedures noted below should be followed in the event of **treatment** being required by **you** or one of **your dependants**.

The settlement of **your** claim may be delayed if **you** fail to complete **your** claim form properly. Please note the requirements under the claim form section of this claims procedure.

## Medical helpline

All **insured persons** have access to **our** Medical Helpline which is available 24 hours a day, 365 days a year and is staffed by multilingual operators who can arrange admission to **hospital**, ambulance transfers and air **evacuation** where considered an **emergency**. To obtain medical assistance, please use the Medical Helpline number nearest to **you** as shown on **your** membership card. **You** will need to provide **your** name, reference number, telephone and/or fax number, location and **medical condition**. In any given situation, if **you** are unsure what to do, contact the Medical Helpline.

## Out of country transportation

All non-**emergency** out of country transportation costs are subject to pre-**authorisation** by **us** and in the first instance the **insured person** should contact Executive Healthcare Solutions for **authorisation** to travel. The contact details are on page 18 of this **policy** wording.

## Outpatient treatment

**Outpatient treatment** is **treatment** received in a doctor's office and does not require admission to a **hospital** bed.

### 1. Outside the USA

Where **your policy** allows, **outpatient** services and **treatment** received within **our provider network** can be billed to **us** directly. In most cases, **you** will be required to show **your** membership card to the provider who will contact **us** to confirm direct billing. This may not immediately happen and, should **you** be asked to pay for the **treatment**, please ensure **you** state clearly to the facility that **you** wish to have **your** bill settled directly by **us**, and for them to contact the number on the reverse of **your** membership card. **Outpatient** services and **treatment** received outside the **direct settlement network** are required to be paid by **you** at the time of **treatment**. After paying for **your treatment** **you** must submit a claim form to **us** to be processed. To ensure prompt settlement of these expenses, please make sure to take **your** claim form with **you** in order for it to be completed by the treating **general practitioner, specialist** or **dental practitioner**.

Exceptions may be made for high cost procedures. In this case **you** will be required to contact **us** prior to receiving **your treatment**, in order for **us** to arrange direct payment with the medical facility concerned. Please note that not all medical

facilities may accept direct payment with **Us**. In these instances **you** will be required to settle the bill and submit a claim to **us** for reimbursement.

Providing all relevant information is submitted to support **your** claim, **we** will reimburse **you** accordingly by the payment method of **your** choice. Please clearly state **your** preferred payment method on **your** claim form. Where this is by bank transfer clearly state the name of **your** bank, account number and SWIFT (or IBAN) code.

### 2. Inside the USA

Some policies allow for **treatment** to be undertaken in the USA. Please check **your policy** to ensure that **you** have the appropriate cover before undertaking any **treatment** in the USA.

Where **your policy** allows, **outpatient** services and **treatment** received within **our provider network** can be billed to **us** directly. In most cases, **you** will be required to show **your** membership card to the provider who will contact **Us** to confirm direct billing. This may not immediately happen and, should **you** be asked to pay for the **treatment**, please ensure **you** state clearly to the facility that **you** wish to have **your** bill settled directly by **us**, and for them to contact the number on the reverse of **your** membership card.

In the unlikely event that **you** are still required to pay **your** bill, please follow the steps as outlined in section 1 above.

**Our** claims department will process the claim according to the applicable portion payable by **us** taking into account **your excess** and any **coinsurance** applicable. Once **our** portion is paid, **we** will send both **you** and the provider an Explanation of **Benefits** (EOB) with details of settlement and statement of what **you** are responsible for.

## Day patient and inpatient treatment

**Day patient** and **inpatient treatment** are those that are received in a **hospital**, and where it is **medically necessary** for **you** to be admitted to a **hospital** bed, whether or not **you** need an overnight stay. **We** require that **our** prior approval (preauthorisation) be obtained for all planned **day patient** and **inpatient treatment**.

For **emergency** admissions, **you**, the **hospital** or a family member are recommended to contact **us** to obtain preauthorisation prior to **your** leaving the **hospital**. Failure to pre-notify **your inpatient** or **day patient treatment** will mean that **you** may only be eligible for reimbursement of a proportion of the costs incurred.

### 1. Outside the USA

When **we** have been pre-notified of an eligible **day patient/ inpatient** stay **we** will attempt to arrange direct billing with the **hospital** and the **medical practitioners** or **specialists** concerned. **We** will send the **hospital** a guarantee of payment to the value of the estimated cost of **treatment** advised to **us** by the relevant facility/provider, which will confirm to them that the **treatment** is covered under **your policy**.

### Release of Medical Information Form

You will be required to complete a Release of Medical Information Form which you should forward to us as soon as possible. Delays in completing this document may result in delays in receiving treatment.

### Precertification Medical Form

The hospital is required to complete a Precertification Medical Form outlining details of the medical condition and treatment to be undertaken.

We cannot place a guarantee of payment without these two documents so please ensure that the hospital confirms with you that these have been sent to us. We will verbally confirm with you should your treatment be covered under the terms of the policy. However, completion of preauthorisation is conditional on the submission of our guarantee of payment. We will notify you as soon as possible if the condition or treatment required is not covered under the terms of your policy.

It may be that we are unable to implement a guarantee of payment before your treatment is undertaken. This may be due to delays in the hospital providing us with the appropriate medical information for us to be able to confirm cover. It is therefore important to contact us as soon as possible prior to your treatment taking place to ensure we are able to place a guarantee of payment in due time. We would recommend that you do not delay your treatment if a guarantee of payment is not in place at the time your treatment is due.

In the event that we are unable to implement a guarantee of payment, you will be required to pay the bill and reclaim the amount from us by submitting a claim form.

## 2. Inside the USA

Some policies allow for treatment to be undertaken in the USA. Please check your policy to ensure that you have the appropriate cover before undertaking any treatment in the USA.

Treatment received within the provider network will be billed to us directly. Our claims department will determine what portion of the invoice is applied to your excess and any coinsurance applicable and which portion is payable by us. We will send you and the provider copies of the explanation of benefits (EOB) detailing how the bill was settled and what amount you are responsible for.

We will notify you as soon as possible if the medical condition or treatment required is not covered under the terms of your policy.

### USA Provider Network

We have made arrangements with many provider networks in the USA which, when you receive treatment at these facilities will mean that your costs for treatment can be settled directly by us.

You can find the provider network facilities in your area by visiting the Aetna International website: [www.aetnainternational.com](http://www.aetnainternational.com) and clicking on *Downloads and Links*.

Click on the link to the DocFind® search engine. From there you can perform a search by address, name, specialty, and/or Tax ID Number. If you are unable to find details of your preferred provider from this search facility or have any problems with the search engine please contact your local Aetna International office noted on the next page for assistance.

## Preauthorisation

We require members to obtain prior approval (preauthorisation) from us before commencing the following treatments:

- Planned inpatient or day patient treatment (hospitalisation)
- Any pregnancy or childbirth treatment
- Planned surgery
- Evacuation/Out of Country Transportation
- Second medical opinions
- Psychiatric treatment – inpatient, day patient, and outpatient
- Home nursing charges
- Planned MRI, CT and PET Scans
- Alternative medicine where treatment will exceed \$250

Evacuations are supervised by your medical practitioner or specialist at the place of incident and by our Medical Helpline and must be agreed by us before evacuation takes place.

## Referral from a medical practitioner

We will require a doctor's referral to be included whenever filing a claim for physiotherapy.

## Claim form

When submitting any claim forms and any other documents pertaining to the claim, please ensure that:

- The first page of the claim form has been completed in full by you for each medical condition treated. The declaration must be signed by the insured person and dated to enable the claim to be validated
- You attach to your claim form the original paid receipts and any other documents pertaining to the claim (or other proof of payment) for all treatment for which you are making a claim
- Where applicable laboratory tests results and/or X-rays were provided, please include the test results with your claim
- ALL sections MUST be completed in full for all claims. A referral letter from your specialist should be attached when you are claiming for diagnostic tests.

To ensure prompt settlement of any eligible claims please ensure that you submit all necessary documents at the time of the claim. We accept copies of original receipts to initiate the claim process and to facilitate the assessment of your claim (i.e. if you submit claims via fax or email), however we require that you send the originals before any claims payment is made by us.

All claims should be submitted by mail to the nearest Aetna claims centre noted on the next page.

## General claims information

We reserve the right to reject any claim which is not submitted within 180 days of the date **treatment** took place. All documents and materials (including but not limited to original accounts, certificates and X-rays) that **we** require to support a claim, shall be provided without expense to **us** (including if requested by **us** a medical report from **your medical practitioner** or **specialist** and details of **your** medical history).

In cases where medical information is required by **us** for consideration of a claim but it is not made available to **us**, it is **your** responsibility to obtain such information from **your** current or previous **medical practitioner**, as appropriate. Claims may only be made for **treatment** actually given during a **period of cover** and **benefit** will be available only for expenditure incurred prior to expiry or termination of such cover.

An **insured person** must, without delay, give **us** written notification of any claim or right of action against any third party arising out of circumstances which gave rise to a claim under this **policy** and must continue to keep **us** fully informed in writing and take all steps **we** reasonably require in making a claim upon that other party. **We** shall be entitled to take legal action in any **insured person's** name for **our** own **benefit** and claim for indemnity or damages or otherwise which relates to any **benefits** and costs paid or payable under this **policy**. **We** shall have full discretion in the conduct of any such proceedings and in the settlement of any such claim.

If **you** have any questions concerning the above or any other aspect of **your policy** please do not hesitate to contact **your** local Aetna office.

## Claims submission

### For covered services received anywhere (except the U.S.), submit your claim to:

Post/Courier  
Executive Healthcare Solutions  
10th Floor, IPS Building  
Kimathi Street  
P.O. Box 51343, 00200 -  
City Square  
Nairobi, Kenya

Tel: +254 20 221 9826 / 221 9621

Fax: +254 20 222 9006

Email: info@executive-healthcare.com

Emergency Claims Helpline: +254 737 786 121

### Post/Courier

Aetna Global Benefits Limited  
P.O. Box 6380  
Dubai  
United Arab Emirates

Fax: +971 4 428 7101

### For covered services received in the U.S., submit your claim to:

### Post/Courier

Aetna International  
P.O. Box 30545  
Tampa, FL 33630-3548  
USA

Fax: +1 860 262 9111

## Contact details

### General Enquiries/Claims/International Health Advisory Team (IHAT)/Emergency/Evacuation

For all general enquiries, including claims information, in the event of a medical emergency or evacuation, and to reach IHAT, contact the International Member Service Centre on +27 21 427 6515.

If you need similar assistance while you are out of Africa, you may dial +971 4 438 7600 to connect to our Service Center.

## Complaints procedure

**Our** aim is at all times to provide a first class standard of service. However, there may be occasions when **you** feel that this objective has not been achieved. Should **you** have any complaint regarding this insurance **policy** please contact in writing:

### Managing Director

Aetna Global Benefits Limited - Regulated by the DFSA  
GV07 1st Floor Unit 1  
Dubai International Financial Centre  
P.O. Box 6380  
Dubai  
United Arab Emirates

# Definitions

To help you understand **your policy** the following words and phrases used anywhere within **your policy** have specific meanings, which are set out in this section. To enable you to recognise the defined words and phrases we have shown them in bold wherever they appear in **your policy**.

## Accident

An unexpected, unforeseen and involuntary external event resulting in injury occurring whilst **your policy** is in force.

## Acute

A **medical condition** which is brief, has a definite end point and which we, on **advice** or **general advice** determine can be cured by **treatment**.

## Act of terrorism

An act, including but not limited to the use of force or violence and/or the threat thereof, of any person or **group(s)** of persons, whether acting alone or on behalf of or in conjunction with any organisation(s) or government(s), committed for political, religious, ideological or ethnic purposes or reasons including the intention to influence any government and/or to put the public or any section of the public in fear.

## Advice

Any consultation from a **medical practitioner** or **specialist** including the issue of any prescriptions or repeat prescriptions.

## Appliances

Devices and equipment when used as an integral part of a surgical procedure administered by a **medical practitioner** or **specialist**.

## Area of coverage

Area 1: Africa plus India, Pakistan, Bangladesh and Sri Lanka

Area 2: Worldwide excluding USA

Area 3: Worldwide

## Benefits

The insurance cover provided by this **policy** and any extensions or restrictions shown in the **Policy Schedule** or in any endorsements (if applicable).

## Bodily injury

Injury which is caused solely by an **accident** which results in the **insured person's** dismemberment, disablement or other physical injury.

## Chronic

A disease, illness or injury that has at least one of the following characteristics:

- It continues indefinitely and has no known cure

- It comes back or is likely to come back
- It is permanent
- **You** need to be rehabilitated or specially trained to cope with it
- It needs long-term monitoring, consultations, checkups examinations or tests.

## Coinsurance

The percentage of the total value of the incurred expenses for which the **policyholder/insured person** is responsible.

## Congenital anomaly

Any genetic, physical or (bio)chemical defect, disease or malformation (except those which are **hereditary/familial**) which is due to an influence during gestation up to birth, and which may or may not be obvious at birth.

## Continuous transfer terms

The acceptance by **us** of **your** original **date of entry** as shown by **your** current insurer will be applied to **your policy** with **us**. **We** will maintain **your** existing underwriting or special acceptance terms, as offered by **your** existing insurer, such as any moratoria or specific exclusions and **your policy** with **us** will be governed by the terms and conditions of **our policy**.

Any transfer will be subject to no enhanced **benefits** being provided. **We** reserve the right at all times to decline a **continuous transfer terms** application without giving any reason.

## Country of nationality

For the purpose of this **policy** this will be the country for which **you** hold a passport.

## Country of residence

The country in which **you** have **your** habitual residence (residing for a period of no less than six months per **period of cover**) at the time this **policy** is first taken out or at each subsequent **renewal date/review date**.

## Date of entry

The date shown on the **Policy Schedule** on which an **insured person** was included under this **policy**.

## Day patient

An **insured person** who is admitted to a **hospital** bed but does not stay overnight.

## Dental practitioner

A person who is licensed by the relevant licensing authority to practice dentistry in the country where the dental **treatment** is given.

## Dependants

One spouse or adult partner and/or unmarried children who are not more than 18 years old and residing with **you**, or 26 years old if in full-time education, at the **date of entry** or any subsequent **renewal date/review date**. The term partner shall

mean husband, wife or the person permanently living with you in a similar relationship.

All **dependants** must be named as **insured persons** in the **Policy Schedule**.

#### **Direct settlement network/provider network** (Only available in certain countries):

The medical providers where you are able to obtain **treatment** for valid **medical conditions** and where the expenses will be settled directly by us. You are still responsible for any **coinsurance** or **excess** applicable to your **policy**, which must be settled directly with the medical providers at the time of **treatment**.

Please Note: Where you receive **treatment** for a **medical condition** that is not covered within the terms of your **policy**, You remain liable for the costs of such **treatment**, which must be settled in full upon request. Failure to act accordingly will result in the suspension or cancellation of your **policy**, without refund of premium.

#### **Drugs and dressings**

Essential drugs, dressings and medicines prescribed by a **medical practitioner** or **specialist** and which are not available without prescription.

#### **Elective**

Planned **treatment** which is **medically necessary**, but which is not required in an **emergency**.

#### **Emergency**

A sudden, serious, and unforeseen **acute medical condition** or injury requiring immediate medical care.

#### **Evacuation**

Where **treatment** is not available at the place of the incident, the costs incurred in moving an **insured person** from the place of incident to a country of your choice within your **area of coverage** with appropriate medical facilities, as determined by the attending **medical practitioner** or **specialist** in conjunction with our medical advisors. All airline tickets are limited to economy class.

#### **Excess**

The amount payable by an **insured person** in respect of expenses incurred before any **benefits** are paid under the **policy**, as specified in your **Policy Schedule**.

#### **Expatriate**

Any persons living or working outside of the country for which they hold a passport, for a period exceeding six months per **period of cover**.

#### **General advice**

**Advice** from the relevant professional body to establish medical practice and/or established medical opinion in relation to any **medical condition** or **treatment**.

#### **Group**

A compulsory enrolment of all employees (minimum of three employees) covered under a single insurance agreement, purchased by their employer as an employee **benefit**, and where identical **benefits** have been provided to each member and accepted as such by us.

#### **Hereditary**

Transmitted from parents to offspring; inherited.

#### **Hospital**

An establishment that is legally licensed as a medical or surgical **hospital** under the laws of the country in which it is situated.

#### **Inpatient**

An **Insured person** who stays in a **hospital** bed and is admitted for one or more nights solely to receive **treatment**.

#### **Insured person/you/your**

The **policyholder** and/or the **dependants** named on the **Policy Schedule**.

#### **Local national**

Any persons living or working in the country for which they hold a passport for a period exceeding six months per **period of cover**.

#### **Medical condition**

Any injury, illness or disease, including psychiatric illness.

#### **Medical practitioner**

A person who has attained primary degrees in medicine or surgery by attending a medical school recognised by the World Health Organisation and who is licensed by the relevant authority to practice medicine in the country where the **treatment** is given.

#### **Medically necessary**

A medical service or **treatment**, which in the opinion of a qualified **medical practitioner** is appropriate and consistent with the diagnosis and which in accordance with generally accepted medical standards could not have been omitted without adversely affecting the **insured person's** condition or the quality of medical care rendered.

#### **Newborn**

A baby who is within the first 16 weeks of its life following delivery.

#### **Organ transplant**

The replacement of vital organs (including bone marrow) as a consequence of an underlying eligible **medical condition**.

#### **Outpatient**

An **insured person** who receives **treatment** at a recognised medical facility, but is not admitted to a **hospital** bed as an **inpatient** or **day patient**.

#### **Palliative treatment**

Any **treatment** given, on **advice** or **general advice**, for the purpose of offering temporary relief of symptoms. **Palliative treatment** is not given to cure the **medical condition** causing the symptoms. For the purposes of this **policy**, **palliative treatment** will include renal dialysis.

#### **Period of cover**

The **period of cover** set out in the **Policy Schedule**.

This will be a 12 month period starting from the **date of entry** or any subsequent **renewal date/review date** as applicable.

#### **Policy**

Our contract of insurance with you providing cover as detailed in this document.

#### **Policyholder**

The person or company named as **policyholder** in the **Policy Schedule**.

**Policy Schedule**

The schedule giving details of the **policyholder** and the **insured persons**, **policy** details and endorsements (if applicable).

**Private Room**

Single occupancy accommodation in a private **hospital**.

**Qualified Nurse**

A nurse whose name is currently on any register or roll of nurses, maintained by any Statutory Nursing Registration Body within the country in which they are resident.

**Reasonable and Customary Charges**

The average amount charged in respect of valid services or **treatment** costs, as determined by **our** experience in any particular country, area or region and substantiated by an independent third party, being a practising surgeon/**medical practitioner/specialist** or government health department.

**Related Condition**

Any injuries, illnesses or diseases are **related conditions** if **We**, on **general advice**, determine that one is a result of the other or if each is a result of the same injury, illness or disease.

**Rehabilitation**

Assisting an **Insured person** who, following a **medical condition**, requiring physical therapy and assistance in independent living to restore them, as much as **medically necessary** or practically able, to the position in which they were in prior to such **medical condition** occurring.

**Renewal Date**

The anniversary of the **commencement date** of the **policy**.

**Specialist**

A registered **medical practitioner** who currently holds a substantive consultant appointment in that speciality, which is recognised as such by the statutory bodies of the relevant country.

**Treatment**

Surgical, medical or other procedures the sole purpose of which is the cure or relief of a **medical condition**.

**Underwriters**

Those insurance companies named as **underwriters** in **your Policy Schedule**.

**We/Our/Us**

Aetna International on behalf of **underwriters** as detailed in **your Policy Schedule**.



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Aetna Global Benefits Limited, registered address: Gate Village Building No. 7, Unit 101, DIFC, P.O. Box 6380, Dubai, UAE.

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