

Personal

The International Health Plan



International Health Plan

Medical Insurance that's recognised the world over



PPP INTERNATIONAL

redefining / standards

Why AXA PPP International?

AXA PPP International is a globally recognised provider of international medical insurance, with over two million members around the world. We have 70 years of experience in the healthcare market, and more than 40 internationally, so we can deliver the quality cover and specialist support you rightly expect from your medical insurance provider.

Are you looking for a name that's recognised globally, and a business that's built on the strongest foundations? As part of the AXA Group – a long established world-leader in financial services – AXA PPP International is the natural choice.



We believe that what really makes AXA PPP International different from other private medical insurance providers is our personal touch. We treat people the way they should be treated – as individuals, not as numbers. Not only are our employees friendly, professional and efficient, they have also made it their business to help and look after you.

Being ill is a worry in itself. But with AXA PPP International you know that the right kind of help is never far away.

Please read through this brochure and if you have any questions about our cover or if you would like to join AXA PPP International call us on:

+44 (0)1892 708212

8am to 6pm Monday to Friday.

Or visit our website:

www.axapphealthcare.com

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Why international health insurance?

Whilst living, working or travelling overseas, you'll want to feel sure that should anything happen to you or your family in the way of illness or injury you'll have prompt access to private medical treatment, without the added stress of having to pay large medical bills yourself.

Quality medical insurance is especially important for people living in countries where local medical facilities may be very basic or inaccessible. Private facilities are often prohibitively expensive and local hospitals may be unable to undertake the treatment you need, or to arrange transportation to the nearest available healthcare facility in an emergency.

That is why medical insurance from AXA PPP International is so valuable. You need the peace of mind that the required medical facilities are always accessible to you and your family.

Our International Health Plan provides a range of options to suit your particular needs.



Worldwide presence, local knowledge

An international heritage and worldwide coverage are great advantages for an international medical insurance provider. But they only become valuable if they're underpinned by real local knowledge and access to an extensive support network. Here at AXA PPP International, we offer both in abundance.

Expert local knowledge

AXA PPP International benefits from being part of the global AXA Group, allowing us to provide a truly international service.

Through our local AXA offices and third party networks across the world, we can offer preferential access to, and direct settlement with a huge network of medical providers and hospitals.

Using their expert knowledge, our local offices will help you locate appropriate medical practitioners and hospitals, as well as confirm your cover and arrange for direct settlement where possible.

Each local office also provides an English-speaking service exclusively for AXA PPP International members so, if you need to discuss any aspect of your cover, help is always at hand.

We currently have local offices in the UK, North, Central and South America, the Caribbean, Hong Kong, Italy, Greece, Singapore and South Africa.

Wherever you are in the world

With AXA PPP International, you get world-class cover, backed by a global network of regional offices, hospitals and local-language specialists.

We offer two areas of cover:

Worldwide

Worldwide excluding the USA

Whichever area of cover is selected, you can receive medical treatment not only in your country of residence, but also in any other country within the chosen area of cover.



Our International Health Plan

Our International Health Plan has been developed and tailored to meet your needs, based on more than 40 years of international experience.

We realise that everyone has different requirements and have produced three different levels of cover to satisfy the different circumstances of people across the world.

Prestige

Our top of the range plan, providing all the benefits of in-patient, day-patient, out-patient treatment and non-routine dental treatment. Prestige also offers the additional benefits of routine pregnancy cover, adult health screen, disability compensation cover and annual travel insurance.

Comprehensive

Our most popular plan and as the name suggests it provides comprehensive cover for in-patient, day-patient, out-patient treatment and non-routine dental treatment.

Standard

Specifically designed for members who do not require out-patient cover but offers similar in-patient and day-patient cover to the comprehensive option.



The International Health Plan is not just available for expatriates, in certain areas it is also available to residents living in their home country.



**Tailored to meet
your needs.**

International Health Plan benefits

The three options you can choose from	Prestige	Comprehensive	Standard
Policy benefit limit	Up to £1,250,000/€1,600,000/ \$2,000,000 each year	Up to £1,000,000/€1,275,000/ \$1,600,000 each year	Up to £750,000/€950,000/ \$1,200,000 each year
In-patient Cover In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultant charges, diagnostic tests (CT scans, MRI and PET scans) and physiotherapy	No annual maximum	No annual maximum	No annual maximum
Cash benefits for each night you receive free in-patient treatment	£100/€125/\$160 a night	£100/€125/\$160 a night	£100/€125/\$160 a night
Parent accommodation. Charges for one parent staying with a child member under 18	No annual maximum	No annual maximum	No annual maximum
Out-patient Cover Out-patient surgical procedures	No annual maximum	No annual maximum	No annual maximum
Out-patient treatment Combined overall limit	£5,000/€6,375/\$8,000 per year	£3,000/€3,825/\$4,800 per year	Not included
i) Medical practitioner charges for consultations	Complementary practitioner charges limited to £300/€380/\$480 each year	Complementary practitioner charges limited to £300/€380/\$480 each year	
ii) Consultations and treatment for psychiatric illness			
iii) Complementary practitioner charges			
iv) Diagnostic tests and physiotherapy			
v) Vaccinations administered by a medical practitioner or nurse			
Out-patient drugs and dressings prescribed by a medical practitioner	Up to £500/€635/\$800 each year	Up to £200/€255/\$320 each year	Not included
Cancer Cover i) Radiotherapy, chemotherapy, computerised tomography, magnetic resonance imaging and positron emission tomography (brain and body scanning). Received as an in-patient, day-patient or out-patient	No annual maximum	No annual maximum	No annual maximum
ii) Drug treatment to prevent recurrence of cancer	No annual maximum	Not included	Not included
iii) Experimental drug treatments as part of a registered drug trial	No annual maximum	Not included	Not included
iv) Follow up consultations	Membership lifetime	Up to 10 years	Not included
Hospital-at-home	Up to 28 days each year	Up to 14 days each year	Not included
Day patient radiotherapy & chemotherapy cash benefit	£50/€60/\$80 a day	£50/€60/\$80 a day	£50/€60/\$80 a day
Chronic Cover Specified chronic conditions	Included	Included	Not included

The three options you can choose from	Prestige	Comprehensive	Standard
Emergency Cover Outside area of cover. Emergency treatment, or treatment of a medical condition which arises suddenly whilst outside your area of cover. Applicable only for plans with Worldwide excluding USA area of cover. Benefit is subject to a 10 week limit, up to the amount shown	£20,000 €25,500 \$32,000	£15,000 €19,125 \$24,000	£10,000 €12,750 \$16,000
Ambulance transport for emergency transport to or between hospitals	Up to £500/€635/\$800 each year	Up to £500/€635/\$800 each year	Up to £500/€635/\$800 each year
Evacuation and repatriation service (International emergency treatment)	No annual maximum	No annual maximum	No annual maximum
Pregnancy Cover Routine pregnancy and childbirth (after 10 months cover)	Up to £10,000/€12,750/\$16,000	Not included	Not included
Health and Wellbeing Cover Dental care. We will pay up to 50% of the costs incurred. The maximum we will pay in a year is:	£500/€635/\$800	£320/€405/\$510	£320/€405/\$510
Accidental damage to teeth	Up to £10,000/€12,750/\$16,000 each year	Up to £10,000/€12,750/\$16,000 each year	Up to £10,000/€12,750/\$16,000 each year
Optical cover	Up to £100/€125/\$160 each year	Up to £100/€125/\$160 each year	Not included
Eyesight test cover	Paid in full for one eyesight test each year	Paid in full for one eyesight test each year	Not included
Health check	Up to £300/€380/\$480 each year towards a health check for each member on the policy	Not included	Not included
Disability compensation cover	Up to £50,000/€63,750/\$80,000	Not included	Not included
Spinal supports, knee braces or aircasts	Up to £2,500/\$4,000/€3,200	Up to £2,000/\$3,200/€2,550	Up to £1,500/\$2,400/€1,900
Support and Helplines Health at Hand	Included	Included	Included
Doctor, Dental, Optical helpline	Included	Included	Included
Interpretation service helpline	Included	Included	Included
Personal Medical Case Management	Included	Included	Included
International Travel Plan	Included	Optional	Optional

Please note: There are a number of excess options available on all plans.

International Health Plan Excesses

Benefits of an excess

Excesses help control the cost of premiums and may allow you to choose a higher level of cover because of this. The excess is payable only once per person per membership year and only if you make a claim. Multiple conditions are covered by a single excess.

The levels of excess available are divided into 5 options

Excess	Option 1	Option 2	Option 3	Option 4	Option 5
Sterling (£)	100	250	500	1000	2000
Euro (€)	125	320	640	1275	2550
USDollars (\$)	160	400	800	1600	3200

How the excess would work

If you selected Excess Option 1 on a policy that applies to each person covered and you (or anyone who is covered on your policy) receive in-patient physiotherapy.

- This may cost £35.
- We do not pay the physiotherapist because the £100 excess has not been reached.
- We write to tell you that you (or other persons covered) need to pay the £35.

You may then require a course of six sessions with the physiotherapist:

- The total cost for this is £210.
- You have paid £35 of the £100 excess.
- We pay the physiotherapist £145 and write to you for remaining excess of £65.

New year, renewed excess

If treatment continues beyond your renewal date then the excess will apply again against any costs incurred on or after the renewal date.

Reassuringly extensive cover

In-patient and day-patient hospital and accommodation charges. All plans

We can settle in-patient bills directly with numerous hospitals worldwide which are listed in our international directory of hospitals. However, if you're looking to have treatment at a hospital where we don't have such an arrangement, let us know prior to treatment commencing. We may still be able to make arrangements to settle bills directly with the hospital. You then don't need to worry about having to make a pre-payment on admission to the hospital.

In-patient, day-patient and out-patient surgical procedures cover. All plans

This includes charges for accommodation, nursing care, diagnostic tests, hospital stays, operating theatre charges and physiotherapy.

The cover also includes surgeons' and anaesthetists' bills, stays in intensive care and in-patient drugs, dressings and surgical appliances (subject to policy limits).

As there are many conditions which don't require an overnight stay in hospital, our International Health Plan also provides cover for surgical procedures when the treatment is given on a day-patient or out-patient basis.

Cancer cover. All plans

Your International Health Plan covers the investigation and active treatment of cancer. This includes radiotherapy, chemotherapy, computerised tomography, magnetic resonance imaging and positron emission tomography (brain and body scanning).

Cancer cover. Prestige and Comprehensive plans

Treatments for cancer are constantly evolving and we want to provide cover for these developments. Prestige now covers drugs to prevent recurrence of cancer along with experimental drug treatments.

Follow up consultations are also an important part of our cancer cover, enabling our members to be covered for the lifetime of their membership with us on Prestige and for up to 10 years on Comprehensive.

Brain and body scanning. All plans

When received as an in-patient, day-patient or out-patient, computerised tomography (CT), magnetic resonance imaging (MRI) and positron emission tomography (PET) is included in your benefits.

These are paid in full when treated in your principal country of residence or at a centre listed in the International Directory of Hospitals.

Cancer treatment cash benefit. All plans

A cash benefit will be paid for day-patient or out-patient radiotherapy or chemotherapy you receive free for the treatment of cancer. This is only payable if the treatment you receive would have been eligible for benefit privately under your policy.

Hospital-at-home.

Prestige and Comprehensive plans

Hospital-at-home is for treatment provided at home or another clinically appropriate setting for the administration of intravenous chemotherapy for the treatment of cancer or intravenous antibiotics which otherwise would require you to be admitted for in-patient or day-patient treatment. This means you can be treated in the comfort of your own home up to the benefit limits of your policy.

Parent accommodation. All plans

Being in hospital can be a traumatic experience, especially for children. So if your child is covered on your policy and is under 18, your plan will cover accommodation expenses for you to stay in the same hospital with your child.

Chronic Conditions.

Prestige and Comprehensive plans

In most cases the treatment of long term illnesses are not covered by insurance policies. However, members covered by our Prestige and Comprehensive plans benefit from cover for out-patient routine follow-up consultations (and associated diagnostic tests) to monitor the on-going control of specified chronic conditions. These are paid up to the policy benefit limit when overseen by a medical practitioner.

This benefit applies to the following conditions:

Angina, asthma, arthritis (including osteoarthritis and rheumatoid arthritis), cancer, chronic obstructive pulmonary disease, epilepsy, glaucoma, high cholesterol, heart failure, heart valve problems, inflammatory bowel disease, raised blood pressure, pacemaker review and thyroid problems.

Prosthesis. All plans

Spinal supports, knee braces or aircasts are included on all plans if they are a part of a surgical procedure and/or integral to the treatment of an eligible medical condition based on your plan.

Personal Medical Case Management.

All plans.

AXA PPP International is proud to offer our members access to Personal Medical Case Management from Medix Medical Services Europe Ltd, a provider of quality healthcare solutions. Personal Medical Case Management gives you access to the advice from a network of independent medical experts when you've been diagnose with an eligible medical condition while being guided by your own dedicated Case Management team. They will approach top medical professionals from around the world on your behalf to co-ordinate the best medical care plan and provide ongoing clinical support, 24/7.



Evacuation and repatriation service (International emergency treatment).

All plans

As well as the private healthcare aspect of your plan, AXA PPP International also gives you access to the overseas evacuation or repatriation service, which provides emergency medical advice and assistance wherever you are in the world, 24 hours a day 365 days a year.

This means that in the case of an emergency and if in the opinion of an appointed doctor, you can't get the prompt in-patient treatment you need locally, we will arrange to move you

to the nearest appropriate facility where it is available. Whether that's to another country, your principal country of residence or back to the UK, it's just a phone call away and a core benefit of all our plans.

So, if you need emergency treatment, wherever you are in the world, AXA PPP International will assist you to get the treatment you need. And in the unfortunate event of an AXA PPP International member dying, we will also arrange and pay for the cost of bringing their body back to a port or airport in their principal country of residence or the UK.

An example of how the evacuation and repatriation service works

29 May

As AXA PPP healthcare members, living in France, Mr and Mrs West had purchased our International Health Plan. They were on holiday in Mauritius in 2003, when, the day before they were due to fly back home, Mr West, who is 39, suddenly experienced severe abdominal pain and was immediately admitted to the Clinique du Nord.

Mrs West contacted our emergency helpline for advice and information about the suitability of the hospital, and to discuss the treatment her husband required. The evacuation or repatriation service was contacted and it was decided that, due to the severity of inflammation, Mr West should undergo emergency surgery to remove his gall bladder. Mrs West was given accommodation at the Clinique du Nord, so that she could visit her husband easily and regularly.

In consultation with the treating medical officer and our co-ordinating doctor, it was agreed that if there were no post operative complications, he would be fit to travel 10 days later.

9 June

After regular monitoring of Mr West's condition, our co-ordinating doctor contacted the treating medical officer at the hospital who confirmed that Mr West was improving and would assess the situation and give a recommendation for his travel requirements.

10 June

Mr West was declared fit to travel providing he was upgraded to business class and had a non medical escort with wheelchair assistance. As his return trip had been delayed because of his illness, we made all the necessary arrangements to change and upgrade his ticket to business class, provide his wheelchair assistance and arranged for his wife to travel with him as a non medical escort. His flight was confirmed for the 12 June when they both returned to the UK.

This is a genuine customer case study, although the names have been changed to protect the member's confidentiality.

“We believe that what really makes AXA PPP International different from other private medical insurance providers is our personal touch. We treat people the way they should be treated – as individuals, not as numbers.”



Out of area cover. All plans

Out-of-area cover gives you the reassurance that you will be covered in an emergency whether travelling on business or for pleasure. While there are limits to the amounts you can claim, this does provide you with both in-patient and out-patient cover for emergency treatment of sudden illness.

Dental care and accidental damage to teeth. All plans

Visiting a dentist can be a concern in itself without having to pay a huge bill at the end of the treatment. That's why we will pay 50% of the costs incurred up to an annual maximum. These benefits limits are detailed in the benefits table on page 8.

Our plans cover all dental treatment, with the exception of routine check-ups and cosmetic work, provided you visit your dentist on a regular basis.

We also cover the cost of accidental damage to teeth.

Cash benefit for each night you receive free in-patient treatment. All plans

If you obtain free in-patient hospital treatment, through a state system for example, then we'll pay you a cash sum for every night you have to stay in a hospital bed.

Ambulance transport. All plans

AXA PPP International covers the cost of a road ambulance for emergency transport to or between hospitals, if your medical practitioner says it's necessary (subject to policy limits).

Out-patient cover.

Prestige and Comprehensive plans

A range of out-patient benefits is provided on our Comprehensive and Prestige plans, including medical practitioners' consultation charges, diagnostic tests and physiotherapy.

Travel and childhood vaccinations are also covered under this benefit when they are administered by a medical practitioner. Out-patient cover on the Standard Plan is limited to surgical procedures only.

Out-patient drugs and dressings.

Prestige and Comprehensive plans

Costs for out-patient drugs and dressings can in certain cases add up to a lot of money.

Our Prestige and Comprehensive plans will cover reasonable costs of prescribed medicines. This benefit is also applicable whether you have recently received in-patient treatment or not. This means that medicines such as antibiotics, ointments, eye-drops and steroids would be covered if these have been prescribed by your medical practitioner.

Optical cover.

Prestige and Comprehensive plans

We will contribute towards the cost of prescription spectacles and contact lenses needed to correct vision, and also for one eyesight test each year for each person covered on the policy.

Health check.

Prestige plan

For members of our Prestige plan we will contribute towards the cost of an annual health check. As an example, a health check may include assessment of body mass index, resting blood pressure, urinalysis, cholesterol test, instruction in self-examination and advice about diet and lifestyle. Just arrange the screen yourself and then send us the receipt showing your name and confirming an annual health check has been carried out and we will reimburse you the costs up to the annual benefit limit.

Disability compensation cover.

Prestige plan

In the event of an accident or injury which leaves you with a permanent disability, the Prestige plan gives you a generous cash sum.

Pregnancy.

We recognise the importance of offering pregnancy cover, especially to International members and that is why we provide cover for routine costs associated with pregnancy and childbirth on our Prestige plan.

Our Comprehensive and Standard options provide cover for medical conditions which may arise during pregnancy and childbirth.

Full details of the pregnancy benefits and rules will be provided prior to enrolment or are available on request.



Health plan exclusions

Are there any general exclusions on your International Health Plans?

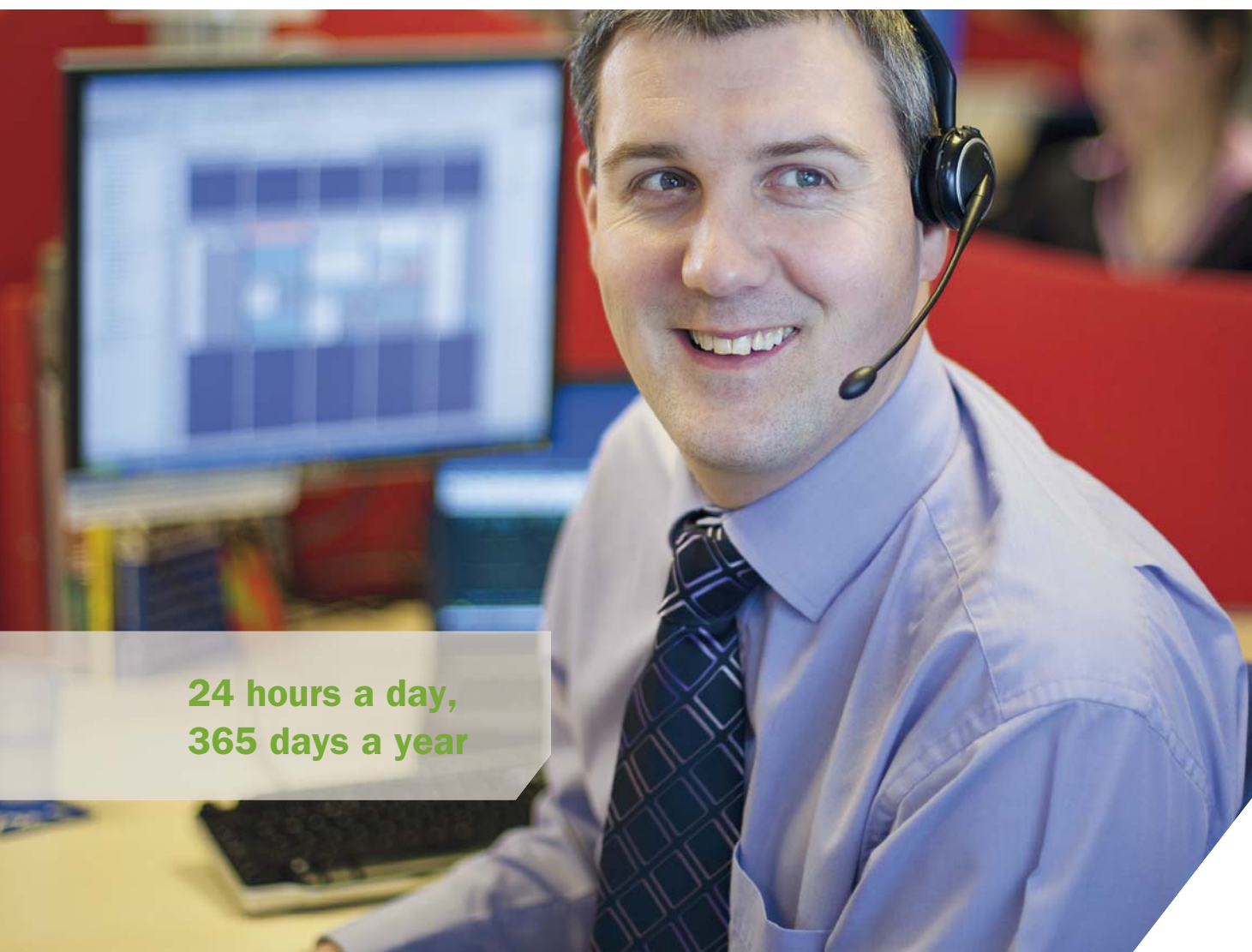
Our International Health Plans are designed to cover treatment of medical conditions that respond quickly to treatment – known as acute conditions. There are a number of exclusions and limitations of the plans and this is just a summary:

- Treatment of medical conditions that existed, or you had symptoms of, before joining.
- If you have Standard there is no cover for out-patient physiotherapy, medical practitioner charges for out-patient consultations and complementary practitioner charges.
- Treatment of injuries sustained from playing professional sport or from any activity listed as one of the sports not covered.
- The following dental treatments:
 - routine check-ups
 - scale and polish
 - cosmetic treatment
 - dental treatment made necessary as a result of neglect.
- If you have Comprehensive or Standard cover, routine pregnancy and childbirth.
- Ongoing, recurrent or long-term treatment of long term illnesses (usually referred to as 'chronic conditions') other than the specified conditions listed for Prestige and Comprehensive plans on page 12.
- If you have Standard cover, out-patient psychiatric treatment.
- For treatment in UK, any in-patient or day-patient treatment, MRI, CT or PET scans or cataract surgical procedures not received in a hospital, scanning centre or facility listed in the Directory of Hospitals.
- We pay most fees in full, but we only pay charges up to the average level if the person treating has in the past charged fees outside the range that is usual for the treatment they provide.
- Claims if you have travelled outside your area of cover to get treatment or travelled against medical advice.

Please see the membership handbook for full details.

A world class service you can trust

With AXA PPP International, you benefit from world-class cover, backed by a network of regional offices and local-language specialists, all supported by the globally recognised name of AXA.



**24 hours a day,
365 days a year**

Our team of Personal Advisers

At AXA PPP International, we are committed to providing excellent customer service. That is why we provide members with access to a team of multilingual Personal Advisers, whose role is to help with any aspect of your health cover from making a claim or adding an additional family member to explaining how the various plans and benefits can help you. It is their job to ensure that you receive the information and assistance that you require.

Our team of Personal Advisers provides valuable support for our members and are there to relieve some of the anxiety involved when you are ill.

Interpretation service helpline

If you find yourself in hospital, the last thing you want to worry about is making yourself understood – or being able to understand your doctor’s diagnosis. That’s why AXA PPP International is delighted to offer its international members a telephone interpretation service as part of their healthcare cover. This service carries no additional cost, apart from the price of a phone call.

Here’s how it works. If you’re in hospital and need an interpreter to help you, simply call the interpretation service at any time of day or night. They’ll arrange for a skilled interpreter to come on the line to assist you.

They can also set up a conference call with up to five different lines, so that friends and family can listen in (putting their minds at rest, as well as your own). Plus there’s an additional document translation service, available at an extra charge.

Health at Hand

Through our telephone health information service, Health at Hand, you have access to a qualified and experienced team of healthcare professionals, 24 hours a day, 365 days a year.

Whether you are calling because you have late night worries about a child’s health, or you have some questions that you forgot to ask your medical practitioner, it is likely that Health at Hand will be able to provide you the help you need.

The team of nurses, pharmacists, counsellors and midwives is on hand to give you the benefit of their expertise. They can answer your questions and give you all the information on specific illnesses, treatments and medications as well as details of local and national organisations.

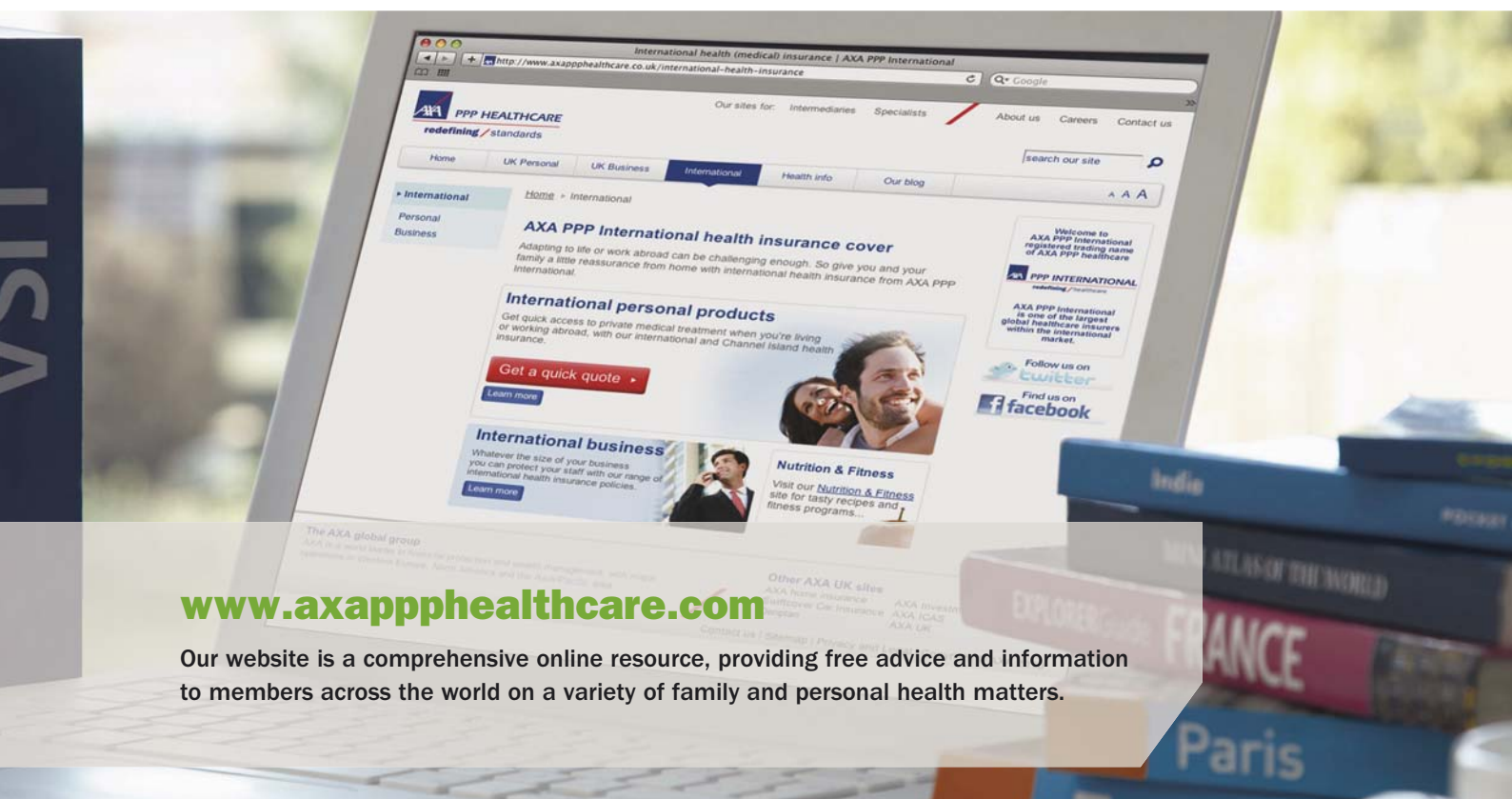
They can send you free fact sheets and leaflets on a wide range of medical issues, conditions and treatments, and will be happily phone you back afterwards to discuss any further questions you may have.

Health at Hand does not take the place of your medical practitioner, nor does it diagnose or prescribe. However it can provide you with valuable information to help put your mind at rest. As Health at Hand is a confidential service, any information you discuss is not shared with our team of personal advisors.

Doctor, Dental, Optical Helpline

In addition to Health at Hand, we offer the services of our 24-hour, 365 days a year, Doctor, Dental, Optical Helpline. If you need to seek medical advice abroad, it can be very reassuring to know where to find English-speaking practitioners. Through this service, we offer details of local English-speaking doctors, dentists and opticians.

Our website



www.axapphealthcare.com

Our website is a comprehensive online resource, providing free advice and information to members across the world on a variety of family and personal health matters.

There are a number of different services available including:

Buy Online

This facility is easy to use, enabling you to simply follow the steps and buy the International Health Plan online.

Product information

View detailed information on our International Health Plans and Travel Plan.

Claiming

Claim forms available to download in 20 different languages. Also available are details on the claiming process and use of our online claims tracing facility.

Find a provider

View the International Directory of Hospitals online. This contains contact details of hospitals in the UK and worldwide with whom we have a direct settlement agreement.

Contact us securely

Email our team of Personal Advisers with queries, or access our confidential secure messaging service designed specifically for our international members. This service will give you the answers you need in relation to your cover at a time that's convenient for you.

Health information

Our website provides free access to more than 150 health fact sheets written by healthcare professionals. These fact sheets cover ailments ranging from stress and migraines to useful information on travel vaccinations, and are designed to explain medical information in plain English.

Living Abroad country information

This dedicated section of our website provides facts and figures about different countries throughout the world. Whether you are moving, working or travelling, and require relocation assistance or lifestyle information, be sure to find the information you need in this section of our website.

The International Travel Plan

The International Travel Plan takes into account the cover for medical costs which you already enjoy under your International Health Plan. This means you will not end up paying twice for health cover. Instead you'll enjoy a full year of travel insurance for a competitive price.

International Travel Plan benefits include:	
Up to 90 days cover for each trip away from your country of residence	
Travel information line	
Personal liability cover	£2,000,000
For personal accident	£25,000
Legal expenses	£25,000
Loss of deposit, cancellation charges or curtailment of trip	£5,000
Additional travel and accommodation expenses	£3,000
Extended delay	£2,000
Loss/theft of personal baggage or effects	£1,500
Missed departure	£1,000
Loss/theft or personal money, cheques or travellers' cheques	£500
Loss of passport	£250
Delayed departure	£100

(All sums shown are maximum levels of cover and terms and conditions apply).

On Prestige, the International Travel Plan is automatically included. If however you decide on the Comprehensive or Standard option but do wish to include travel insurance please tick the relevant box on your application form.

Frequently Asked Questions

Will I need a medical examination to join AXA PPP International?

No. We do however, require details of your past medical history on the application form.

Private medical insurance normally covers only new medical conditions. Does this mean I won't be covered for any illnesses I've had in the past?

In the majority of cases you will not be covered for medical conditions you've had in the past. However, please give us full details of any past medical conditions so we can make a fair decision on your cover and advise you of any specific exclusions.

How quickly can I become an AXA PPP International member?

Cover is instant, if you wish – whether you're already abroad without cover or planning to leave the UK soon. A simple phone call to us on +44 (0)1892 708212 can sort it out on the spot.

Can I continue my cover if I return to the UK?

Certainly. Just call our team of Personal Advisers and they'll arrange to transfer your International Health Plan cover to one of AXA PPP Healthcare's UK plans. As we've all your records on file, we'll be able to help you choose the best plan to suit your needs.

How can I be sure that I'm covered before I go ahead with treatment?

Just call our team of Personal Advisers and tell them about your proposed treatment. They'll confirm your cover before you incur any treatment costs.

Can you insure me if I am living in my home country?

The International Health Plan is not just available to expatriates but local nationals residing in any of over twenty different countries. To find out if you are eligible for the International Health Plan in your country please contact our team of Personal Advisers who are happy to answer any questions you may have, the number can be found in the contacts section.

Can you cover my children too?

Certainly. You can put any unmarried children on your policy for an additional premium.

How often can I claim?

You can claim as many times in a year as you like although benefit limits may apply.

What to do next

Our team of expert advisers are on call, everywhere in the world, and will be delighted to take you through the types of cover you can choose from and help you put cover in place quickly and easily – with none of the complications you might expect from arranging international healthcare cover.

Of course, getting in touch with AXA PPP International carries no obligations. There is no hard sell or commitment to be made on your part. We'll always begin by listening to what you want before suggesting any course of action.

So, if you'd like to benefit from decades of experience, why not get in touch today?

+44 (0)1892 708212

8am to 6pm Monday to Friday.

Or visit our website:

www.axapphealthcare.com

Want to find out more?

Call us on

+44 (0)1892 708212

Email us at www.axapphealthcare.com/international

At AXA PPP International we are dedicated to supporting you.

International Medical Insurance
Travel insurance

+44 (0)1892 708212

www.axapphealthcare.com

AXA PPP International is a trading name of AXA PPP healthcare limited.

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