

...peace of mind for whatever is beyond your horizon

keyfacts[®]

Some important facts about our Private Medical Insurance are summarised below. This summary does not contain the full terms and conditions of the cover which can be found in the Policy Wording. It is important that you read the Policy Wording thoroughly to make sure you understand the cover it provides.

Name of the insurance undertaking

The Underwriter for this policy is:
Allianz Worldwide Care Ltd
18B Beckett Way Park West Business Campus
Nangor Road Dublin 12 Ireland

Type of insurance and cover

ALC's Prima Premier, Prima Classic and Prima Ibérica are International Private Medical Insurance policies providing cover for the treatment of qualifying medical conditions. This cover is written on a moratorium basis with regard to pre-existing conditions. A full explanation of the moratorium clause can be found on Page 10 of the Policy Wording.

Significant features and benefits

Applicable to both **Prima Premier**, **Prima Classic** and **Prima Ibérica**

Your policy includes the following features:

In-Patient and Day-Patient

- Accommodation
- Professional Fees
- Medication
- Diagnostics
- Theatre Fees
- Reconstructive Surgery
- Chronic Conditions
- Oncology
- Organ Transplants
- Physiotherapy
- Psychiatric Illness
- Home Nursing
- Ancillary Charges
- Transportation
- Cash Benefit
- Emergency Treatment outside area of cover

Significant features and benefits

Applicable to **Prima Premier** only

In-Patient and Day-Patient

- Parent Accommodation
- Post Operative cover
- Rehabilitation
- Newborn Cover - Premature Births

Out-Patient Treatment

Applicable to both **Prima Premier** (Optional Benefit), **Prima Classic** and **Prima Ibérica**

- Professional Fees
- Diagnostics
- Surgical Treatment
- Medication
- Chronic Conditions
- Oncology
- Physiotherapy
- Chiropody
- Complementary Treatment
- Traditional Chinese Medicine
- Optical
- Emergency Dental Treatment

Out-Patient Treatment

Applicable to **Prima Premier** only (Optional Benefit)

- Psychiatric Illness
- Hormone Replacement Therapy
- Routine Health Management

Optional Benefits

Pregnancy & Childbirth

- Normal Pregnancy & Childbirth Costs
- Complications of Pregnancy
- Well-baby Examination
- Newborn Accommodation
- Cash Benefit

Dental Treatment

- Routine Dental Treatment
- Emergency Dental Treatment
- Accidental Damage
- Dental Surgery

Evacuation & Repatriation

- Evacuation
- Repatriation
- Mortal Remains

Significant and unusual exclusions or limitations

The following are excluded from cover under your policy:

- Pre-existing conditions unless treatment and symptom free for a continuous 24 month period after being on cover for 2 years (see Page 10 of the Policy Wording)
- Drugs and alcohol abuse
- Birth Defects
(Please refer to Page 10 of the Policy Wording for a full list of General Exclusions)

Duration of policy

Your cover will remain in force for a period of 12 months and is renewable each year. Premiums are age related and will increase at renewal due to an increase in your age and may increase for medical inflation.

Right to Cancellation

The policyholder may cancel the policy by notifying us in writing within 14 days from the date of entry and provided no claim has been submitted, a full refund of premium will apply. However, if a claim has been incurred within 14 days from the date of entry, we will recover the costs of services provided to you.

If the policy is cancelled by the policyholder at any time other than within 14 days from the date of entry, there will be no return of premium.

A full explanation of the conditions for cancelling cover can be found in the Policy Wording.

Making a Claim

Please call 00 353 1 629 7140, fax 00 353 1 630 1306 or email claims@alhealth.com for further advice. Alternatively, you can write to:

ALC Health Claims
Allianz Worldwide Care
18B Beckett Way
Park West Business Campus
Nangor Road
Dublin 12
Ireland

Our detailed claims procedure can be found on Page 12 of the Policy Wording.

Complaints about à la carte healthcare's handling of your policy

Our aim is to provide you at all times with a first class standard of service. However, there may be occasions when you feel that this objective has not been achieved and you are not satisfied with the way we explained or arranged your policy. If you have a complaint about us in relation to this insurance policy, please contact us by phone or alternatively, write to us at:

The Managing Director
ALC Health
Chanctonfold Barn Chanctonfold Horsham Road
Steyning West Sussex BN44 3AA United Kingdom
T +44 (0) 1903 817970
E managingdirector@alhealth.com

Complaints about Allianz Worldwide Care Limited's underwriting of your policy

Allianz Worldwide Care Limited is the underwriter (i.e. insurance company) responsible for this policy and, in this capacity, they look after the handling and payment of claims. If you wish to complain about Allianz Worldwide Care Limited or require further information relating to their complaint handling procedures, then please call the Helpline on +353 1 629 7140 or alternatively write to:

The General Manager
Allianz Worldwide Care
18B Beckett Way Park West Business Campus
Nangor Road Dublin 12 Ireland

If you are unhappy with the way in which Allianz Worldwide Care Limited deals with your complaint, you will be able to refer the matter to the Irish Financial Services Ombudsman. Under EU Insurance Law, the Irish Financial Services Ombudsman operates a scheme that is very similar to that of the UK's Financial Ombudsman Service. The contact details for the Irish Financial Services Ombudsman are:

Financial Services Ombudsman's Bureau
3rd Floor Lincoln House Lincoln Place Dublin 2 Ireland
T 00 353 1 662 0899
E enquiries@financialombudsman.ie
www.financialombudsman.ie

Compensation - à la carte healthcare limited

à la carte healthcare limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the firm cannot meet its obligations. This depends on the type of insurance and the circumstances of any claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

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