

International Health Insurance

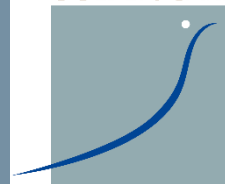
INSURANCE PRODUCT INFORMATION DOCUMENT

Global Health and Accident Insurance Ltd - License number: 2291879

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HospiCover / EveriCover / EveriCover Plus

GOLDEN CARE®



Contract Policy Wording EveriCover

This Insurance Product Information Document is a summary and you will find full details of the terms and conditions of this policy in the General Conditions of the above contract. Golden Care Plans are reinsured by certain underwriters at Lloyd's and underwritten by Global Health and Accident Insurance Ltd which is regulated by Guernsey Financial Services Commission (license number:2291879). This product is distributed by Golden Care (London) Ltd and managed by Safe MedCare SA in Geneva.

What is this type of insurance?

The EveriCover Policy is a comprehensive medical insurance plan for people residing all over the world.

The **HospiCover Plan** covers assistance services, hospitalisation and/or emergency medical treatment following an accident or an illness. The **EveriCover** and **EveriCover Plus Plans** cover assistance and medical treatment benefits directly relating to an accident or illness whether or not hospitalisation is needed.



What is insured?

Assistance Services in a medical emergency

- ✓ First aid and medical treatment carried out at the site of the emergency
- ✓ Local medical transport (evacuation, repatriation) from the site of the emergency
- ✓ Medical escort if required to assist during evacuation or repatriation

Assistance Services in the event of death

- ✓ Repatriation of mortal remains
- ✓ Transport of relative or close friend accompanying the deceased insured
- ✓ Contribution to funeral costs

Medical Treatment Services

- ✓ Hospitalisation
- ✓ Emergency treatment
- ✓ Transport by ambulance
- ✓ Hospitalisation for mental illness
- ✓ Dental treatment following an accident
- ✓ Individual room if available and meals
- ✓ Rehabilitation
- ✓ Palliative care (limit 90 days)

Out-patient care

- ✓ Consultation with general or specialist doctors
- ✓ Physiotherapy sessions
- ✓ Medical assistance at home following hospitalisation
- ✓ Dental treatment following an accident
- ✓ Complementary medicines

Dental and maternity care

- ✓ Are only covered with the EveriCover Plus.



What is not insured?

- ✗ The HospiCover Plan excludes accidents and illnesses which do not require hospitalisation or emergency medical treatment
- ✗ If the chosen plan is for Zone 1, medical treatments carried out in Zone 2 will not be covered if the purpose of travel is to receive these treatments or if you have exceeded the 30 day time limit authorised by your policy outside your area of cover
- ✗ Medical treatment of depression, mental, nervous or psychological problems if not undertaken as part of a stay in a medical establishment with a limit of 30 nights per insurance period
- ✗ Pre-existing conditions
- ✗ Environmentally aggravated risks including illnesses contracted during an epidemic, the existence of which has been recognised by the health authorities
- ✗ The EveriCover Plus excludes the costs related to medical treatment of a premature baby, birth deformities or a congenital abnormality after CHF 100'000 limit has been reached
- ✗ Accidents occurring during any sport practised on a professional basis.

See section 5 of policy for full details of exclusions.



Are there any restrictions on cover?

- ! All members of the same family must choose the same plan with the same features other than the area of cover
- ! Golden Care must adhere to the laws and regulations of your country of usual residence. Restrictions imposed in some countries may affect people wishing to apply for cover in that country or when they return to that country. It may be necessary to refuse cover in Switzerland to comply with local regulations
- ! See zone 2 below for USA/Canada.



Where I am covered?

The areas of coverage are the geographical zones within which you may claim your benefits:

In Zone 1

1. You can benefit from all your services worldwide excluding the USA and Canada where your benefits will be provided only if the following conditions are met:

- ✓ Your stay in either of these countries does not exceed 30 days per insurance year
- ✓ Your trip to either of these countries is not made with the intention of receiving medical care

In Zone 2

1. You can benefit from all your services worldwide without the restrictions applicable to Zone 1
2. Zone 2 cover can remain in force when an insured return to his/her country of origin except for American and Canadian nationals whose cover will automatically be cancelled following three months in their country of origin.



What are my obligations?

- You must comply with the terms and conditions of this policy
- You must pay your premium on or before the due date
- Any information you provide in relation to the insurance must be accurate and complete
- You must tell Golden Care Services if your personal details change including your address
- You must inform Golden Care Services if you think there is a mistake in your policy
- You must obtain pre-authorisation where this is indicated in the policy wording
- If you wish to make a claim you must contact our claims department and provide any information we may need in order to administer your policy or to assess your claim
- All claims must be submitted within 90 days otherwise they may not be accepted
- You must contact Golden Care Services in the event of hospitalisation.



When and how do I pay?

- Golden Care Services will send notification of the due date informing you of the premium to be paid and you must settle before that date
- Premium can be paid in full at the start of the policy by bank transfer, debit card or payment slip (Switzerland only).



When does the cover start and end?

- The policy period is for one year. The inception date will be advised by Golden Care Services.



How do I cancel the contract?

- **Cooling off period:** You may cancel within 14 days of the date of receipt of policy documents. Provided a claim has not been made we will refund premium in full. After the cooling off period, you can cancel in writing 90 days before renewal.