



Membership handbook

Personal – Standard
October 2016

International Health Plan



PPP INTERNATIONAL

LOBASSURE INSURANCE AGENTS

redefining / healthcare

Welcome to your policy

Questions about your policy

+44 (0)1892 556 274

Fax +44 (0)1892 508 256
24 hours a day

Emergency Assistance

+44 (0)1892 513 999

24 hours a day

24 hour medical help and information

+44 (0)1892 772 578

Talk to a medical professional at any time, day or night

Find FAQs at

axappinternational.com

Customer Online

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This private medical insurance plan is underwritten by AXA PPP International Limited
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Expert health information

Expert health information
you can trust 24/7

+44 (0)1892 772 578

Or ask at
axappinternational.com

We're here whenever you need to talk to a medical expert – not just when you need to claim.

Get the latest information on vaccinations or health precautions before travelling. Check on symptoms that are worrying you. Understand the facts on a health condition. Or simply call for support and reassurance.

- ✓ Nurses, midwives, pharmacists and counsellors ready to talk to you.
Midwives and pharmacists are available Monday to Friday from 08:00 to 20:00 GMT; Saturday and UK public holidays from 08:00 to 16:00 GMT; and Sunday 08:00 to 12:00 GMT.
- ✓ Completely confidential and completely separate from our claims service.

You can choose to remain anonymous with no record of your call. Or you can ask us to make a note of your call in case you want to call again.

We can't diagnose medical conditions or prescribe medicine, but we can give the latest information about specific illnesses and conditions, treatments and medicine, as well as provide guidance and support.

Manage your policy online

The easy way to manage your policy, make claims and stay in touch.

Sign up so you're ready to go whenever you need us.

axappinternational.com/col

You'll need your policy number from your certificate to register. The main policyholder must register first.

- ✓ Manage your policy and update your details
- ✓ View your policy details
- ✓ Check your treatment is covered
- ✓ Send us a query
- ✓ Make a claim
- ✓ Check your claims and membership statements
- ✓ View your statements
- ✓ Send us documents
- ✓ Request money transfers
- ✓ Available to all family members on your policy aged 16 and over.
- ✓ Find a hospital or medical practitioner
- ✓ Stay up to date with health and security updates around the globe
- ✓ Get the latest expert health facts and information
- ✓ Access personal case management
- ✓ Access support when your health condition is complicated

1 Introduction to your policy

This section explains the basics of what you are covered for. It also tells you some of the key things that are not covered too.

Reading this section will help you to understand the rest of the information in the handbook.

The tables in this section only give you an outline of your cover. For full details, please read the rest of your handbook too.

- 1.1 › Currency that applies to your policy
- 1.2 › Countries where you are covered
- 1.3 › Your overall policy limit
- 1.4 › Your cover
- 1.5 › Optional covers
- 1.6 › The main things we don't cover
- 1.7 › Your cover for emergency treatment in the USA – for members who have not added USA cover
- 1.8 › Your cover for emergency evacuation and repatriation

Words and phrases in bold type

Some of the words and phrases we use in this handbook have a specific meaning, for example, when we talk about **treatment**.

We've highlighted these words in **bold**. You can find their meanings in the glossary.

You and your

When we use you and your, we mean the **policyholder** and any **family members** covered by your **policy**.

We, us and our

When we use we, us or our, we mean AXA PPP International.

1.1 › Currency that applies to your policy

We will pay you in the currency that you request when you make a claim.

The currency must be in our list of currencies we can pay in. To see the list, go to axappinternational.com/en/members click on 'Your Claims' and then 'How medical bills are paid'.

We will use the exchange rate listed in the Financial Times Guide to World Currencies on the day of your **treatment** for **out-patient** and **day-patient treatment**, and the day of your admission for **in-patient treatment**.

Where there are currency or exchange rate controls in place, we may not use the rate listed in the Financial Times. In these circumstances, we may contact you to request evidence of the exchange rate used when you purchased the currency and we will use that exchange rate to reimburse you.

1.2 › Countries where you are covered

Your cover applies for **treatment** you receive in any country excluding the USA.

If you have added the optional USA cover, your cover applies for **treatment** you receive in the USA too. Your membership statement will show if you have USA cover.

Country where you normally live

The **country where you normally live** is the country where the **policyholder** lives or intends to live for most of the **year**. It will be shown as your address on your membership statement. You must tell us if there is any change to the **country where you normally live**.

1 Introduction to your policy

1.3 › Your overall policy limit

This table shows the maximum amount we will pay for claims, per **year**, for each **member** covered by your **policy**.

Some parts of your cover have their own separate limits, which are all listed in this handbook.

Overall policy limit

Overall policy limit per member

- ✓ £750,000 or
- ✓ \$1,200,000 or
- ✓ €950,000

• Does not apply to evacuation and repatriation costs.

» See 1.8 Your cover for emergency evacuation and repatriation

Policy limits are shown in the following three currencies:

Only the currency you requested when you took out your **policy** applies to your **policy**.

£ = Pound Sterling

\$ = United States Dollars

€ = Euro

1 Introduction to your policy continued

1.4 › Your cover

In-patient or day-patient cover		
	Limit details	Note
Hospital and day-patient unit fees	✓ Within your overall policy limit	<p>Fees for in-patient or day-patient:</p> <ul style="list-style-type: none"> • standard accommodation • psychiatric treatment • diagnostic tests • use of the operating theatre • nursing care • drugs • dressings • radiotherapy and chemotherapy • physiotherapy • surgical appliances that the medical practitioner uses during surgery. <p>» See 3.5 Hospitals where you can have your treatment, 3.6 Accommodation we will pay for at the hospital where you are treated, and 3.7 Differences when you have treatment in the UK</p>
Medical practitioner fees	✓ Within your overall policy limit	<p>Fees for: surgeons, anaesthetists and physicians.</p> <p>» See 3.4 Who can provide your treatment</p>
Emergency treatment in the USA (does not apply if you have added USA cover)	<p>✓ Up to six weeks treatment, with a total limit of:</p> <ul style="list-style-type: none"> ✓ £10,000 or ✓ \$16,000 or ✓ €12,750 	<p>This is to cover emergency in-patient or day-patient treatment of a medical condition that arises suddenly whilst you are in the USA.</p> <p>Note: this benefit is only applicable if you do not have the USA upgrade.</p>
Cash payment when you have not had to pay for your treatment or pay for your stay in hospital	<ul style="list-style-type: none"> ✓ £100 per night or ✓ \$160 per night or ✓ €125 per night 	<p>We pay this when:</p> <ul style="list-style-type: none"> • you are admitted for in-patient treatment before midnight • we would have covered your treatment if you had had it privately. <p>If your policy has an excess, we will not take this off this cash payment.</p>
Accommodation for one parent while a child is in hospital	✓ Within your overall policy limit	Covers the cost of one parent staying in hospital with a child under 18. The child must be covered by your policy and be having treatment that is covered by your policy .

Out-patient cover		
	Limit details	Note
Surgery	✓ Within your overall policy limit	» See 3.4 Who can provide your treatment
CT, MRI or PET scans	✓ Within your overall policy limit	<p>CT = Computerised Tomography MRI = Magnetic Resonance Imaging PET = Positron Emission Tomography</p> <p>» See 3.4 Who can provide your treatment, 3.5 Hospitals where you can have your treatment, and 3.7 Differences when you have your treatment in the UK</p>

Other cover		
	Limit details	Note
Ambulance transport	<ul style="list-style-type: none"> ✓ £500 per year or ✓ \$800 per year or ✓ €635 per year 	<p>Type of ambulances covered:</p> <ul style="list-style-type: none"> • road ambulance • air ambulance if appropriate. <p>Reasons when transport by ambulance is covered:</p> <ul style="list-style-type: none"> • for emergency transport to or between hospitals; or • when a medical practitioner says that it is medically essential.
Emergency evacuation and repatriation	✓	<p>If your policy has an excess, you do not have to pay the excess if you claim for emergency evacuation and repatriation.</p> <p>» See 1.8 Your cover for emergency evacuation and repatriation</p>
Cash payment if you have free chemotherapy or radiotherapy	<ul style="list-style-type: none"> ✓ £50 a day up to £5,000 a year or ✓ \$80 a day up to \$8,000 a year or ✓ €60 a day up to €6,375 a year 	<p>If you choose to have free day-patient or out-patient chemotherapy or radiotherapy to treat cancer. We will only pay this if the treatment would have been covered by your policy.</p> <p>If your policy has an excess, you do not have to pay the excess if you claim for this cash payment.</p> <p>This cover only applies when you have not had to pay for your treatment or for your stay in hospital.</p> <p>» See 4.4 Cancer</p>

1 Introduction to your policy continued

1.4 › Your cover continued

Other cover continued		
	Limit details	Note
Spinal supports, knee braces, or aircasts if they are part of a surgical procedure. External prosthesis during active treatment of cancer.	<ul style="list-style-type: none"> ✓ £1,500 per year or ✓ \$2,400 per year or ✓ €1,900 per year 	
Wigs during active treatment of cancer	<ul style="list-style-type: none"> ✓ £150 per year or ✓ \$240 per year or ✓ €190 per year 	If your policy has an excess, you do not have to pay the excess.
Pregnancy and childbirth	<p>Treatment for medical conditions that arise during pregnancy and childbirth is covered up to the limits that apply in the rest of this policy.</p> <p>» See 4.22 Pregnancy and childbirth or call us on +44 (0)1892 556 274</p>	Your policy does not cover routine childbirth, antenatal consultations, postnatal consultations, screening and monitoring.
Accidental damage to teeth	<ul style="list-style-type: none"> ✓ £10,000 per year or ✓ \$16,000 per year or ✓ €12,750 per year 	<p>The damage must be due to an external impact. Other conditions also apply.</p> <p>» See 4.32 Teeth and dental conditions</p>
Dental treatment	<ul style="list-style-type: none"> ✓ 50% of the cost up to a maximum of: ✓ £320 per year or ✓ \$510 per year or ✓ €405 per year 	<p>If your policy has an excess, you do not have to pay the excess if you claim for dentist fees.</p> <p>» See 4.32 Teeth and dental conditions</p>

1.5 › Optional covers

The following tables give details of the optional covers available with your policy.

You may have chosen to add these when you took out your membership. See your membership statement for details of the cover you have.

If you would like to add cover to your membership, you can usually do this:

- within 14 days of receiving your documents, or
- when you renew.

Just call us on +44 (0)1892 556 274 and we'll be happy to help.

Optional out-patient cover

The following out-patient items have a combined limit of:

- £750 per year
- \$1,200 per year
- €950 per year

Some of the items have their own limits too.

	Limit details	Note
Medical practitioner fees	✓ Within combined limit	This includes any out-patient medical practitioner's fees that are related to in patient or day-patient treatment you receive.
Psychiatric treatment	✓ Within combined limit	» See 4.19 Mental health
Diagnostic tests	✓ Within combined limit	Including diagnostic tests related to in-patient or day-patient treatment.
Physiotherapy treatment	✓ Within combined limit	
Vaccinations	<ul style="list-style-type: none"> ✓ £150 per year or ✓ \$240 per year or ✓ €190 per year Combined limit also applies	When given by a medical practitioner or nurse. Limit applies to the combined cost of administering the vaccine and the cost of the vaccine itself.
Complementary practitioner fees	<ul style="list-style-type: none"> ✓ £200 per year or ✓ \$320 per year or ✓ €250 per year Combined limit also applies	

Optional travel cover

Travel cover	See separate Travel handbook for details
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1 Introduction to your policy continued

1.6 › The main things we don't cover

Like all health insurance plans, there are a few things that your **policy** isn't designed to cover. We've listed the most significant things here, but please also see the detail later in your handbook.

What are the key things my policy doesn't cover?

Your policy does not cover	For more information	Notes
✗ Conditions that last a long time or come back (chronic conditions)	» See 3.3 How your policy works with conditions that last a long time or come back (chronic conditions), or call us on +44 (0)1892 556 274	
✗ Out-patient drugs and dressings		
✗ Antenatal consultations, postnatal consultations, monitoring or screening	» See 4.22 Pregnancy and childbirth or call us on +44 (0)1892 556 274	Although we do not cover these routine aspects of pregnancy, we do cover treatment for medical conditions that arise during pregnancy up to the limits that apply in the rest of this policy .
✗ Routine childbirth	» See 4.22 Pregnancy and childbirth or call +44 (0)1892 556 274	Although we do not cover routine childbirth, we do cover treatment for medical conditions that arise during childbirth up to the limits that apply in the rest of this policy .
✗ Treatment of medical conditions you had, or had symptoms of, before you joined	» See 3.2 How your policy works with pre-existing conditions and symptoms of them	Your policy is designed to cover necessary treatment of new medical conditions that arise after you join.

Your policy does not cover	For more information	Notes
✗ Treatment that you receive in the UK from providers that are not listed in our UK Directory of Hospitals		If you have treatment in the UK and choose to use a different hospital , we may pay you a small cash payment. We use a UK Directory of Hospitals as it helps us to keep premiums affordable. » See our Directory of Hospitals at axapphealthcare.co.uk/hospitals
✗ Non-emergency treatment you receive in the USA , unless you have added USA cover		If you have added USA cover, your cover extends to treatment in the USA too. » See 1.2 Countries where you are covered and 1.7 Your cover for emergency treatment in the USA

1 Introduction to your policy continued

Key things that may not be covered depending on whether you chose the optional out-patient cover

When you took out your membership, you chose whether to add the optional out-patient covers. If you did not choose the optional out-patient cover you do not have cover for:

- out-patient medical practitioner fees
- out-patient psychiatric treatment
- out-patient diagnostic tests
- out-patient physiotherapy treatment
- vaccinations

See your membership statement for details of the cover you have.

If you would like to add cover to your membership, you can usually do this:

- within 14 days of receiving your documents, or
- when you renew.

Just call us on +44 (0)1892 556 274 and we'll be happy to help.

1.7 › Your cover for emergency treatment in the USA – for members who have not added USA cover

Your **policy** is designed to cover you for **treatment** outside the USA. It also gives you some emergency cover in the USA.

What cover do I have in the USA?

We will pay for **in-patient** or **day-patient treatment** needed for an emergency **medical condition** that you suffer suddenly while you are in the USA.

We will not pay if you have travelled to the USA to get **treatment**, or if you have travelled against medical advice (including the published advice of the Chief Medical Officer of the Department of Health of England).

1.8 › Your cover for emergency evacuation and repatriation

Call us on +44 (0)1892 513 999 for emergency evacuation and repatriation.

We will cover the costs of emergency evacuation if:

- you are, or need to be, admitted as an emergency **in-patient**, and
- our appointed doctor and the treating doctor believe your current or nearest medical facilities are not able to provide the **treatment** you need.

We will cover the costs of repatriating you if we have agreed to cover your emergency evacuation.

We will not cover the cost of evacuating or repatriating you if you decide to travel elsewhere for **treatment** and we believe the nearest medical facilities are adequate for your **treatment**. This includes if you decide you want to travel back to **the country where you normally live** for your **treatment**.

What to do if you need emergency transportation in Africa

If you receive an injury or suffer from an illness and cannot be medically treated in the area where the incident has occurred we can arrange for you to be transported to the nearest and most appropriate medical facility, in Africa, to receive medical **treatment**.

This service is offered:

- to members who are not yet admitted to **hospital** but following a firm diagnosis by a medical professional; and
- when it is clear that it is not medically appropriate to be treated where you are.

How emergency evacuation and repatriation cover works

If you are admitted as an emergency **in-patient** and you or the treating doctor believe that the local medical facilities are not adequate to treat you, ask somebody to call our emergency number.

We will appoint a doctor who will be able to assess the facilities and the evacuation or repatriation service detailed at the beginning of this section will apply.

What costs we will cover

If the doctor we appoint decides that the facilities are not adequate to treat you, we will cover the reasonable costs of either:

- evacuating you to a suitable medical **facility** for **treatment** in the country you are in; or
- evacuating you to a suitable medical **facility** in a different country for **treatment**.

When you are discharged from the medical **facility** you were evacuated to, we will cover the costs of repatriating you to one of the following:

- the place or **country where you normally live**
- a country that you hold a passport for.

We will cover these costs so long as we have agreed the method of transport to be used, and date and time of your evacuation or repatriation before it takes place.

We will also cover the cost of any necessary **treatment** given to you by our chosen evacuation agency while they are moving you.

Repatriation following death

If you die outside a country that you hold a passport for, we will cover the cost of transporting your body back to a port or airport:

- in the **country where you normally live**, or
- in a country you hold a passport for.

The relevant exclusions for emergency evacuation and repatriation also apply to repatriation following death.

1 Introduction to your policy continued

Will other members of my family or friends be able to travel with me?

If the member who needs to be evacuated or repatriated is under 18, we will cover the additional reasonable and necessary transport and accommodation costs for someone, aged 18 or over, to accompany them on their journey. If the member who needs to be evacuated or repatriated is over 18, we may agree to cover these costs if we believe it is medically appropriate.

Once our member reaches their evacuation destination, we will not cover the accompanying person's further costs.

What cover do I have if a family member covered by an AXA PPP International policy is evacuated or repatriated?

Your cover depends on whether they are evacuated or repatriated either from the location where you both normally live or whether you are travelling together at the time.

If you are travelling away from home with a **family member** who is covered by an AXA PPP International policy and they are evacuated or repatriated, we will pay for your additional reasonable and necessary transport and accommodation costs that result from the evacuation or repatriation. We will do this if it is medically appropriate for you to travel with the **family member**.

If you are both at the location where you normally live and they have to be evacuated or repatriated from that location, we will pay for your additional reasonable and necessary transport costs that result from the evacuation or repatriation. We will do this if it is medically appropriate for you to travel with the **family member**. We will not cover your accommodation costs.

What will happen to my travel ticket?

Any unused portion of the travel tickets belonging to you or anyone that we evacuate with you will immediately become our property. You must give the tickets to us.

Can I choose to travel to a particular country for treatment?

You can choose to go to a particular country for **treatment**, but we will not cover the cost of travelling to that country. Once you are in that country, the terms of your **policy** apply as normal.

Exclusions that apply to your cover for emergency evacuation and repatriation

You are not covered for emergency evacuation or repatriation if any of the following apply:

- the **medical condition** does not need immediate emergency **in-patient treatment**
- the **medical condition** does not prevent you from travelling or working
- the **medical condition** is directly or indirectly caused by a deliberately self-inflicted injury, suicide or an attempt at suicide
- the **medical condition** is in any way connected with alcohol abuse, drug abuse or substance abuse
- the **medical condition** is a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you only receive travel costs)
- the **medical condition** is a result of base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hang-gliding, paragliding or microlighting, parachuting, potholing, skiing off piste or any other winter sports activity carried out off piste

- the evacuation would involve moving you from a ship, oil-rig platform or similar off-shore location
- we have not approved the evacuation or repatriation first
- we have not been told about the **medical condition** within 30 days of the condition becoming an emergency (unless this was not reasonably possible)
- the **medical condition** is a result of nuclear, biological or chemical contamination, war (whether declared or not), act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons or any event similar to one of those listed
- the emergency occurs when you are on a leisure trip to a destination to which the UK Foreign and Commonwealth Office either advises against all travel, or advises against all travel on holiday or non-essential business.

Limits on our liability under your cover for emergency evacuation and repatriation

We will not be liable for:

- any failure or delay in providing emergency evacuation or repatriation
- injury or death while you are being moved.

These limits do not apply if the failure or delay is caused by our negligence or the negligence of someone we have appointed to act for us.

2 Making a claim

1

Get in touch with us before you see the **medical practitioner**

- Go to your account at axappinternational.com/col
- Call us on +44 (0)1892 556 274
- For treatment in the USA, call us on +1 800 308 2611

Make sure you contact us before you see the **medical practitioner** or have any **treatment**.

We'll be able to explain your cover so you don't end up having to pay for **treatment** you're not covered for.

2

We'll check your cover and let you know what happens next

We may ask you to provide more information, for example from your **medical practitioner**. You, or your **medical practitioner** must provide us with the information we ask for as soon as reasonably possible so that we can assess your claim.

2.1 > How we pay claims

About our network of hospitals

We have arrangements for making direct payments with some **hospitals**.

You can check these in our network of hospitals, which you will find at axappinternational.com/col

The **hospitals** in the network of hospitals are continuously reviewed, so you should always check with us before arranging any **treatment**.

Paying claims for in-patient and day-patient treatment at a hospital where we have arrangements for making direct payments

If you have your **treatment** at a **hospital** listed in our network of hospitals, we will pay the **hospital** directly for **treatment** covered by your policy.

You must tell the place where you have your **treatment** that you are an AXA PPP International member. This will mean that the fees charged for your **treatment** are those we have agreed with the **hospital** or **facility**.

Always remember to contact us before you have your **treatment**.

Paying claims for in-patient and day-patient treatment at other hospitals

If you have **treatment** that you are covered for at a **hospital** that is not in our network of hospitals, we may still be able to pay the **hospital** directly. Please tell the **hospital** that you are an AXA PPP International member when you are admitted. They will tell you if they can invoice us for your **treatment** directly or if they will invoice you.

Always remember to contact us before you have your **treatment**.

If you have the optional out-patient cover – Paying claims for out-patient treatment

If you have **out-patient treatment**, most providers will ask you to pay for your **treatment** and then make your claim to us. However, some providers will allow you to have your **out-patient treatment** on the understanding that they will claim the cost back from us later. This is called 'cashless out-patient treatment'.

If you have 'cashless out-patient treatment'

If you have 'cashless out-patient treatment', we will pay the provider after you have had your **treatment**. If it turns out that your **treatment** is not covered, you must pay us for the cost of the **treatment**.

You must show your AXA PPP International membership card and a separate form of photo ID when you have your **treatment**.

The **treatments** that we will cover as cashless **treatments** are:

- GP/family doctor consultations
- specialist consultations
- minor **diagnostic tests**, for example x-rays or ultrasounds
- blood tests
- up to the first five sessions of physiotherapy (you will need to ask us to pre-authorise further sessions)
- vaccinations.

Not all providers offer 'cashless out-patient treatment'.

If you pay for the treatment yourself

If you pay for any **out-patient treatment** yourself, always get a fully itemised invoice or receipt. You will need this if you want to claim, and for your own records.

We will pay you for the cost of the **treatment** we cover. If it turns out that your **treatment** or part of it is not covered, we will not reimburse you for the cost of the **treatment** that is not covered.

2 Making a claim continued

How should I claim if I have already paid for my treatment?

If you want to claim for medical bills you have paid yourself, you must make your claim within six months unless that is not reasonably possible. If your **treatment** is covered, we will refund you the costs.

Please contact us on the claims number or at axappinternational.com/col

We will explain how to claim. We will need the original itemised receipts or invoices for the **treatment**.

What happens if I receive a bill?

If you receive a bill, please contact us on the claims number or at axappinternational.com/col

We'll explain how to send the bill to us so that we can assess it.

What should I do if I need further treatment?

If you need further **treatment**, please call us first to confirm your cover.

What currency will I be paid in?

We will pay you in the currency that you request when you make a claim. The currency must be in our list of currencies we can pay in. To see the list, go to axappinternational.com/en/members click on 'Your Claims' and then 'How medical bills are paid'.

We will use the exchange rate listed in the Financial Times Guide to World Currencies on the day of your **treatment** for **out-patient** and **day-patient treatment**, and the day of your admission for **in-patient treatment**.

Where there are currency or exchange rate controls in place, we may not use the rate listed in the Financial Times. In these circumstances, we may contact you to request evidence of the exchange rate used when you

purchased the currency and we will use that exchange rate to reimburse you.

2.2 › The information we may need when you make a claim

When you call us, we will explain if your **treatment** is covered.

Usually, this all happens very quickly. However, sometimes we need more detailed medical information, including access to your medical records.

What does 'more detailed information' mean?

We may need more detailed information in any of the following ways:

- We may need your **medical practitioner** to send us more details about your **medical condition**. Your **medical practitioner** may charge you for providing this information. This charge is not covered by your **policy**.
- We may also ask you to give us consent to access your medical records.
- In some cases, we may also ask you to complete additional forms. We will need you to complete these forms as soon as possible, but no later than six months after your **treatment** starts (unless there is a good reason why this is not possible).
- Very rarely, we may have to ask a **medical practitioner** to advise us on the medical facts or examine you. In these cases, we will pay for the **medical practitioner** to do this and will take your personal circumstances into account when choosing the **medical practitioner**.

What happens if I don't want to give the information you've asked for?

If you do not give us information we ask for, or do not consent to our accessing your medical records when we ask, we will not be able to

assess your claim and so will not be able to pay it. We may also ask you to pay back any money that we have previously paid to do with this **medical condition**.

2.3 › What if my treatment isn't covered?

If your **policy** does not cover your **treatment**, we will explain this and also tell you if there's any other way we can support you.

2.4 › What happens if I need emergency treatment?

If you need emergency **treatment**, you may not be able to call us before you have the **treatment**. Simply call us or ask someone to call us as soon as you can.

If you can, give your membership card to the **hospital** so that they can contact us whenever they need to.

3 How your policy works

- 3.1 › The types of drugs, treatment and surgery that are covered
- 3.2 › How your policy works with pre-existing conditions and symptoms of them
- 3.3 › How your policy works with conditions that last a long time or come back (chronic conditions)
- 3.4 › Who can provide your treatment
- 3.5 › Hospitals where you can have your treatment
- 3.6 › Accommodation we will pay for at the hospital where you are treated
- 3.7 › Differences when you have your treatment in the UK
- 3.8 › General restrictions

How your policy works

For full details of how your policy works, please read the rest of your handbook too.

Any questions?

If you're unsure how something works, please send us a message using your Customer Online account at axappinternational.com/col

It's usually quicker and easier than working it out from the handbook alone.

Or you can call us on +44 (0)1892 556 274 and we'll be very glad to explain.

Making a claim

If you would like to make a claim, please see section 2 Making a claim.

3.1 › The types of drugs, treatments and surgery that are covered

Your plan covers you for established medical **treatments**.

There is no cover for any treatment or procedure that is experimental or that has not been established as being effective.

The drugs, treatments and surgery we cover

We will pay for the use of drugs that have been established as being effective. This means the drug must be licensed for use by either:

- the European Medicines Agency (EMA), or
- by the US Food and Drug Administration (FDA) if the **treatment** is to be provided outside Europe.

The drug must be used within the terms of its licence.

For a **surgical procedure** to be covered it must be listed in our Schedule of Procedures and Fees.

We will also pay for **treatment** not listed in our Schedule of Procedures and Fees if, before the **treatment** begins, it is established that the **treatment** is recognised as appropriate by an authoritative medical body. This means procedures and practices must have undergone appropriate clinical trial and assessment, and be sufficiently evidenced in published medical journals.

What is not covered?

We will not pay for treatment that has not been established as being effective or which is experimental.

You are not covered for complications that arise as a result of authorised or unauthorised unproven or experimental treatment.

› To check whether we will agree to cover a treatment, please call us on +44 (0)1892 556 274 before you start treatment

3.2 › How your policy works with pre-existing conditions and symptoms of them

Your **policy** is designed to cover **treatment** of new **medical conditions** that begin after you join.

You may also be covered for **treatment** of conditions you were aware of or had already had when you joined. We call these conditions pre-existing conditions. Your cover for pre-existing conditions depends on the underwriting terms you joined on.

Your membership statement shows which underwriting terms you joined on. Here are the options:

- Fully underwritten (or full medical underwriting)
- Continuing medical exclusions
- Moratorium.

Definition of a pre-existing condition

A pre-existing condition is any disease, illness or injury that:

- you have received medication, advice or **treatment** for in the five years before the start of your cover, or
- you have experienced symptoms of in the five years before the start of your cover, whether or not the condition was diagnosed.

Underwriting terms

We have explained how each set of underwriting terms work and what cover you have for pre-existing conditions in the following panels.

If you are unsure about your cover for **treatment** of pre-existing conditions, it is always best to contact us.

3 How your policy works continued

Definition of fully underwritten or full medical underwriting

'Fully underwritten' means we asked you for details of your medical history, including any pre-existing conditions, before you joined. We then worked out your cover based on the information we received.

We list any special terms or exclusions on your membership statement – please check this carefully. For example, you may not have cover for something specific if you have had that condition in the past. Your statement will also show whether we can remove the exclusion after a period of time.

Definition of continuing medical exclusions

If you joined us on 'continuing medical exclusions' terms, we are carrying on your exclusions for **medical conditions** from your previous health insurer. This normally means we only asked you a few brief medical questions.

We listed any special terms or exclusions on your membership statement – please check this carefully. For example, you may not have cover for something specific if you have had that condition in the past. Your membership statement will also show whether we will remove the exclusion after a period of time.

If we carried on a moratorium from your previous healthcare insurance, the rules of your moratorium may be slightly different, and we may start the moratorium from when it originally began on your previous insurance. Your membership statement will show when your moratorium started.

Definition of moratorium

If you joined us on moratorium terms, it means that you do not have cover for **treatment** of medical problems you had in the five years before you joined us until:

- you have been a member for two years in a row, and
- you have had a period of two years in a row that have been trouble-free from that condition.

If you joined us from another health insurer or from a company policy, and we carried on your moratorium from that insurer, the rules may be slightly different, and we may start the moratorium from when it originally began on your previous insurance.

If you joined on moratorium terms, what do we mean by trouble-free?

Trouble-free means that, for the **medical condition** you need **treatment** for, you have not:

- had a medical opinion from a **medical practitioner**
- taken medication (including over-the-counter drugs)
- followed a special diet
- had symptoms
- had **medical treatment**
- visited a medical practitioner, complementary practitioner, optician or dentist.

Specified conditions that we do not cover

If you joined us on moratorium terms and you had a pre-existing condition we will not cover the pre-existing condition or the specified conditions listed in this table.

Pre-existing condition at the time you join us	Specified conditions that we will not cover whatever their cause
You have been diagnosed with diabetes.	Diabetes Ischaemic heart disease Cataract Diabetic retinopathy Diabetic renal disease Arterial disease Stroke
You are undergoing treatment for raised blood pressure (hypertension).	Raised blood pressure Ischaemic heart disease Stroke Hypertensive renal failure
You are under investigation, having treatment or undergoing monitoring as a result of a Prostate Specific Antigen (PSA) test.	Any disorder of the prostate

What if you didn't tell us about a condition, symptom or treatment you knew about when we asked?

Whichever form of underwriting you joined on, we may have asked you some medical questions before agreeing your cover. We worked out your terms or your premium based on your answers. If you did not answer fully or accurately, even if this was by accident, we will not cover **treatment** for the condition.

This means we will not cover **treatment** for any conditions that you should have told us about when we asked, but that you either did not tell us about at all, or that you did not tell us the full extent of. This includes:

- any pre-existing or previous condition, whether you had **treatment** for them or not
- any previous **medical condition** that recurs
- any previous **medical condition** that you should reasonably have known about, even if you did not speak to a doctor.

Whenever you claim, we may ask your **medical practitioner** for more information to confirm whether you had any symptoms before you joined.

If we need to look at your medical history, we will need some time to do this before we can confirm whether we can cover your claim.

3 How your policy works continued

3.3 › How your policy works with conditions that last a long time or come back (chronic conditions)

Your **policy** is designed to cover unexpected illnesses and **medical conditions** that respond quickly to **treatment** (**acute conditions**).

It also covers you for **in-patient treatment** of flare ups, exacerbations and complications of illnesses that recur, continue or require longer term **treatment** (**chronic conditions**) to return the **chronic condition** to its controlled state.

If you have the optional out-patient cover, your policy also covers you for the following phases of **treatment** for **chronic conditions**:

- initial investigations to establish a diagnosis
- a initial period of **treatment** that allows the **medical practitioner** to establish their ongoing approach to **treatment**.

What are acute conditions and chronic conditions?

Acute condition – An **acute condition** is a disease, illness or injury that is likely to respond quickly to **treatment** which aims to return you to the state of health you were in immediately before suffering the disease, illness or injury, or which leads to your full recovery.

Chronic condition – A **chronic condition** is a disease, illness or injury that has one or more of the following characteristics:

- It needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests
- It needs ongoing or long-term control or relief of symptoms
- It requires your rehabilitation, or for you to be specially trained to cope with it
- It continues indefinitely
- It has no known cure
- It comes back or is likely to come back.

What happens if you need recurrent or long-term treatment?

Some conditions are likely to always need ongoing **treatment** or are likely to recur. This is particularly the case if the condition is likely to get worse over time. Examples of these conditions are Crohn's disease (inflammatory bowel disease) and long-term depression.

If you need recurrent or long-term **treatment** for a condition that means the condition has become chronic and is no longer covered. If the **treatment** you are receiving becomes recurrent or long-term, we will contact you to tell you when we will stop cover for **treatment** of the condition.

3.4 › Who can provide your treatment

Your **policy** covers you for **in-patient** and **day-patient treatment** that is provided by **medical practitioners**.

We will pay for one surgeon and one anaesthetist for each operation unless we have agreed a different arrangement with you before your operation.

- ✓ Extra cover if you have the optional out-patient cover

If you have the optional **out-patient cover**, your policy also covers you for **out-patient treatment** that is provided by:

- **medical practitioners**
- **complementary practitioners**
- **physiotherapists**.

Treatment providers' normal charges

We will pay for **treatment** providers' normal charges for your **treatment**.

We will not pay if the charges for your **treatment** are higher than **treatment** providers would normally charge for that **treatment**.

3.5 › Hospitals where you can have your treatment

The **hospital** where you have your **treatment** must be licensed as a medical or surgical **hospital** by the authorities in the country where the **hospital** is located.

» See section 3.7 for details of differences to this when you have your treatment in the UK.

Facilities that are not covered?

Treatment at the following types of facilities is not covered even if they are registered as a **hospital**:

- health hydro
- spa
- nature cure clinic
- and other similar facilities

3 How your policy works continued

3.6 > Accommodation we will pay for at the hospital where you are treated

If your **treatment** is covered by your **policy**, we will pay reasonable charges for a standard, single room with bath or shower.

We will also pay for your standard menu choices.

What is not covered at the hospital?

We will not pay for:

- upgrades to your room
- food or drink choices that are not on the standard menu
- costs that would not normally be charged to a person staying in a standard, single room with bath or shower
- visitors' accommodation or meals.
- special nursing unless we have agreed that it is necessary first.

3.7 > Differences when you have your treatment in the UK

There are some differences to your cover in the **UK** to other countries. The differences affect where you can have **treatment** and limits on the charges we will pay.

Where you can have treatment in the UK

If you have **treatment** in the **UK**, you must use a **hospital, day-patient unit** or **scanning centre** listed in our **UK Directory of Hospitals**. The **hospitals, day-patient units** and **scanning centres** listed in our **UK Directory of Hospitals** have each signed an agreement with us that sets out the standards of clinical care and range of services they will provide, and the fees they will charge for services they provide to our members.

You can get a copy of our **UK Directory of Hospitals** at axapphealthcare.co.uk/hospitals or by calling us on +44 (0)1892 556 274.

Note that there are restrictions on where you can have cataract **surgery**.

Where you can have cataract surgery in the UK

If you need cataract **surgery** in the **UK**, we will pay for **treatment** at a **UK facility** that has an agreement with us to provide cataract **surgery**.

What happens if I have treatment in the UK at a centre that is not listed in the UK Directory of Hospitals?

If you have **in-patient** or **day-patient treatment** in the **UK** at a centre that is not listed in our **UK Directory of Hospitals**, we will only pay you a cash payment. You will have to pay all charges related to your **treatment**.

Treatment	Cash payment
In-patient treatment at a centre not in our UK Directory of Hospitals	✓ £100 per night or ✓ \$160 per night or ✓ €125 per night
Day-patient treatment at a centre not in our UK Directory of Hospitals	✓ £100 per day or ✓ \$160 per day or ✓ €125 per day
A CT, MRI or PET scan at a centre not listed as a scanning centre in our UK Directory of Hospitals.	✓ £100 per visit or ✓ \$160 per visit or ✓ €125 per visit
CT = Computerised Tomography MRI = Magnetic Resonance Imaging PET = Positron Emission Tomography	

What happens if it's medically necessary that I have treatment in the UK at a centre that is not listed in the UK Directory of Hospitals?

If it's medically necessary that you have **in-patient** or **day-patient treatment** in the **UK** at a centre that is not listed in our **UK Directory of Hospitals**, please tell us before you have the **treatment**. We will review your case and may be able to pay your **hospital** charges, but you must have our written agreement to this before you have the **treatment**.

Agreements with medical practitioners, physiotherapists and complementary practitioners on what we will pay in the UK

In the **UK**, we have a schedule of procedures and fees that sets out the limits that we will pay **medical practitioners, physiotherapists** and **complementary practitioners**. If you do not call us prior to **treatment** we will pay up to the usual amount charged by **medical practitioners, physiotherapists** or **complementary practitioners** for that **treatment**.

- ✓ Extra cover if you have the optional **out-patient** cover
- Remember that you are only covered for **out-patient treatment** that is provided by **medical practitioners, complementary practitioners** and **physiotherapists** if you have the optional out-patient cover.

Checking which anaesthetist will be involved in your treatment

If an anaesthetist will be involved in your **treatment**, we recommend that you ask your **medical practitioner** for their name and call to tell us. We will check whether that anaesthetist tends to charge within our schedule of procedures and fees or more.

Even if you don't know the anaesthetist's name, you should still call us as we will be able check which anaesthetist your **medical practitioner** regularly works with and look at what they tend to charge.

Always contact us before you have your treatment, wherever you are in the world.

3.8 › General restrictions

Written reports

We will not pay for the cost of any written reports.

Administration charges

We will not pay for any administration charges.

Treatment and referrals by family members

We will not pay for drugs or **treatment** if the person who refers you or treats you is a member of your family.

4 Your cover for specific conditions, treatment, tests and costs

- | | |
|--|--|
| 4.1 › AIDS/HIV | 4.25 › Rehabilitation |
| 4.2 › Alcohol abuse, drug abuse, substance abuse | 4.26 › Self-inflicted injury and suicide |
| 4.3 › Breast reduction | 4.27 › Sexual dysfunction |
| 4.4 › Cancer | 4.28 › Social, domestic and other costs unrelated to treatment |
| 4.5 › Chiropody and foot care | 4.29 › Sports- and activity-related treatment |
| 4.6 › Consequences of previous treatment | 4.30 › Sterilisation |
| 4.7 › Contraception | 4.31 › Supplements |
| 4.8 › Cosmetic surgery | 4.32 › Teeth and dental conditions |
| 4.9 › Criminal activity | 4.33 › Treatment that is not medically necessary |
| 4.10 › Drugs and dressings for out-patient treatment | 4.34 › Weight loss treatment |
| 4.11 › External prostheses and appliances | |
| 4.12 › Fat removal | |
| 4.13 › Gender re-assignment or gender confirmation | |
| 4.14 › Hormone Replacement Therapy (HRT) | |
| 4.15 › Infertility and assisted reproduction | |
| 4.16 › Kidney dialysis | |
| 4.17 › Learning and developmental disorders | |
| 4.18 › Long sightedness, short sightedness and astigmatism | |
| 4.19 › Mental health | |
| 4.20 › Nuclear, biological or chemical contamination and war risks | |
| 4.21 › Organ or tissue donation | |
| 4.22 › Pregnancy and childbirth | |
| 4.23 › Preventative treatment and screening tests | |
| 4.24 › Reconstructive surgery | |

There are particular rules for how we cover some conditions, treatments, tests and costs. This section explains what these are.

You should read this section alongside the other sections of this handbook as the other rules of cover will also apply, for example our rules about pre-existing conditions, **chronic conditions** and who we pay.

If you're at all unsure about the cover you have with your **policy** – even if you don't need to claim for it at the moment – please send us a message using your Customer Online account axappinternational.com/col

Or just give us a call on +44 (0)1892 556 274.

We'll always be glad to explain your cover, and it's often quicker and easier than working it out from the handbook alone.

4 Your cover for specific conditions, treatment, tests and costs continued

4.1 › AIDS/HIV

We do not cover **treatment** of any **medical condition** that arises from HIV infection.

4.2 › Alcohol abuse, drug abuse, substance abuse

We do not cover **treatment** you need as a result of, or in any way connected to, alcohol abuse, drug abuse or substance abuse.

4.3 › Breast reduction

We do not cover either male or female breast reduction.

Support when your health condition is complicated

If your **medical condition** or diagnosis is complicated and you're unsure about what's happening, we can help.

Our medical experts have lots of experience of complex medical cases. They'll listen to what's happening and suggest how they could help. They may recommend getting a second opinion from a specialist, or they may offer to manage your case on your behalf so you feel like you're back in control.

This service is run for us by specialist independent consultants with particular expertise in complex cases.

4.4 › Cancer

Due to the nature of **cancer**, we cover it a little differently to other conditions. This section explains the differences. If a specific aspect of your cover is not mentioned here, the standard cover described elsewhere in your handbook applies.

About your cover for cancer treatment

We will cover investigations into **cancer** and **treatment** to kill **cancer** cells.

We will cover **active treatment of cancer** for any new **cancer** that starts after you join. We will also cover that **cancer** if it comes back and you are still a member.

If you have exclusions to do with **cancer** because of your past medical history, we will not cover your **treatment** if this **cancer** comes back.

» For more details of how we cover treatment of pre-existing medical conditions, see section 3.2

Cash payment when you have not had to pay for your treatment or pay for your stay in hospital

If you receive radiotherapy or chemotherapy **treatment** for free and your **policy** would have covered that **treatment**, we will make the following cash payment to you:

- £50 a day up to £5,000 per year
- \$80 a day up to \$8,000 per year
- €60 a day up to €6,375 per year.

Your cancer cover

Place of treatment	If I have the optional out-patient cover am I covered?	If I do not have the optional out-patient cover am I covered?
Active treatment of cancer at a hospital	✓ Yes If the treatment takes place in the UK, this includes treatment at a hospital , day-patient unit or scanning centre that is in our UK Directory of Hospitals.	✓ Yes If the treatment takes place in the UK, this includes treatment at a hospital , day-patient unit or scanning centre that is in our UK Directory of Hospitals.
Chemotherapy by intravenous drip at home	✗ No	✗ No
Treatment at a hospice	✗ No	✗ No

Diagnostic	If I have the optional out-patient cover am I covered?	If I do not have the optional out-patient cover am I covered?
Specialist fees for the specialist treating your cancer	✓ Yes If the consultations are before your diagnosis they are covered as part of your overall out-patient limit. Consultations after your diagnosis are covered as part of your overall day-patient and in-patient limit.	✓ Yes Consultations after your diagnosis are covered as part of your overall day-patient and in-patient limit. ✗ Consultations as an out-patient before your diagnosis are not covered.
Diagnostic tests relating to cancer	✓ Yes If the tests are before your diagnosis they are covered as part of your overall out-patient limit. Tests after your diagnosis are covered as part of your overall day-patient and in-patient limit.	✓ Yes, when tests are done as an in-patient or day-patient. Tests after your diagnosis are covered as part of your overall day-patient and in-patient limit. ✗ Out-patient diagnostic tests before your diagnosis are not covered.
Surgery as shown below under 'Surgery'	✓ Yes	✓ Yes

4 Your cover for specific conditions, treatment, tests and costs continued

Your cancer cover continued

Diagnostic	If I have the optional out-patient cover am I covered?	If I do not have the optional out-patient cover am I covered?
CT, MRI and PET scans	✓ Yes	✓ Yes
Genetic testing proven to help choose the appropriate chemotherapy » See section 3.1 for more about effective treatment	✓ Yes	✓ Yes
Genetic testing to work out whether you have a genetic risk of developing cancer	✗ No	✗ No

Surgery	
Surgery for the treatment or diagnosis of cancer, so long as that treatment has been shown to be effective » See section 3.1 for more about effective treatment	✓ Yes
New or experimental surgical procedures	Please contact us before having any new or experimental surgical procedures so that we can discuss the proposed procedure with you. We will write to tell you what we agree to pay for before your treatment starts. We will only pay up to the equivalent non-experimental surgical procedure as listed in the schedule of procedures and fees. To get a copy of the schedule, go to axappinternational.com/en/members and click on 'Your Claims' and then 'How medical bills are paid' or call us on +44 (0)1892 556 274.
Complications that arise from new or experimental surgical procedures	✗ No – even if we agreed to cover the procedure itself

Preventative	If I have the optional out-patient cover am I covered?	If I do not have the optional out-patient cover am I covered?
Preventative treatment , such as: Screening when you do not have symptoms of cancer . For example, if you had a screen that showed you have a genetic risk of breast cancer , we would not cover the screening or any treatment to reduce the chances of developing breast cancer in future (such as a mastectomy).	✗ No	✗ No
Vaccines to prevent cancer developing or coming back – such as vaccinations to prevent cervical cancer	✓ Yes – vaccines are covered as part of your out-patient vaccination cover.	✗ No

Drug therapy	
Drug treatment to kill cancer cells – including: • biological therapies, such as Herceptin or Avastin • chemotherapy	✓ Yes There is no time limit on how long we cover these drugs. We will cover them if: • they have been licensed by the European Medicines Agency if you are receiving treatment in Europe, or the Food and Drug Administration if you are receiving treatment anywhere else in the world • they are used according to their licence, and • they have been shown to be effective. The drugs we cover will change from time to time to reflect any changes in drug licences. Please call us to find out the latest treatments that we cover.
Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	✓ Yes

4 Your cover for specific conditions, treatment, tests and costs continued

Your cancer cover continued

Drug therapy continued	
Experimental drugs	<p>If you take part in a randomised clinical trial that the appropriate ethics committee has approved, we will pay for your stay in hospital and specialist's fees while you are receiving the experimental drug.</p> <p>You need to call us before treatment so we can agree costs and cover in writing. There may be information we need you to provide before we can agree costs. For example we will need you to provide us with a copy of your trial acceptance forms.</p>
Other drugs. We cover: <ul style="list-style-type: none"> • Bone strengthening drugs such as bisphosphonates or Denosumab • Hormone therapy that is given by injection (for example goserelin, also known as Zoladex) 	<p>✓ Yes. They are covered as long as you have them at the same time as you are having chemotherapy or biological therapy to kill cancer cells covered by your policy.</p>
Drugs for treating conditions secondary to cancer , such as erythropoietin (EPO)	<p>✓ Yes, while you are having chemotherapy that is covered by your policy.</p>
Out-patient drugs or other drugs that a medical practitioner could prescribe	<p>✗ No</p>
Radiotherapy	
Radiotherapy including when it is used to relieve pain	<p>✓ Yes</p>
Palliative	
Secondary surgical procedures needed to relieve symptoms as a direct result of cancer	<p>✓ Yes. Examples of the kind of procedures we would cover include inserting a stent or draining fluid.</p>
Care to relieve pain or symptoms rather than cure the cancer	<p>✗ No</p>
End of life care	
End of life care	<p>✗ No</p>

Monitoring	If I have the optional out-patient cover am I covered?	If I do not have the optional out-patient cover am I covered?
Follow ups – cover for follow up consultations and reviews for cancer	<p>✓ Yes, so long as you are still a member and have a policy that covers this.</p> <p>This is paid from your cover for out-patient treatment.</p>	<p>✗ No</p>

Limits	
Time limits on cancer treatment Your policy covers you while you are having treatment to kill cancer cells. If you have the out-patient upgrade, your policy also covers monitoring.	No time limits while you are covered by this policy .
Money limits on cancer treatment	No specific limits – the same rules apply to your cancer treatment as for any other treatment .

Other cover	
Stem cell or bone marrow treatment This includes paying reasonable medical costs to a live donor to donate bone marrow or stem cells. It does not include any related administration costs. For example, we will not cover transport costs or the cost of finding a donor. » See section 4.21 Organ or tissue donation for more about this	<p>✓ Yes</p>

4 Your cover for specific conditions, treatment, tests and costs continued

4.5 › Chiropody and foot care

We will not cover any general chiropody or foot care, even if a surgical podiatrist provides it. This includes things like gait analysis and orthotics.

4.6 › Consequences of previous treatment

If you had **treatment** previously that would not be covered by your **policy**, we do not cover further **treatment** or increased **treatment** costs that are:

- a result of the **treatment** you had previously, or
- connected with the **treatment** you had previously.

4.7 › Contraception

We do not cover contraception or any consequence of using contraception.

4.8 › Cosmetic surgery

We do not cover:

- Cosmetic **treatment** or cosmetic **surgery**.
- **Treatment** that is connected to previous cosmetic **treatment** or cosmetic **surgery**.

» See also 4.24 Reconstructive surgery

4.9 › Criminal activity

We do not cover **treatment** you need as a result of your active involvement in criminal activity.

4.10 › Drugs and dressings for out-patient treatment

We do not cover drugs and dressings for **out-patient treatment**.

✓ Extra cover if you have the optional out-patient upgrade

If you have the optional **out-patient** upgrade, we will cover vaccinations.

» See also 4.31 Supplements

4.11 › External prostheses and appliances

We cover:

- the cost of wigs and external prostheses needed during **active treatment of cancer**,
- the cost of spinal supports, knee braces and aircasts if they are a part of a **surgical procedure** or integral to the **treatment** of a condition you are covered for.

We do not cover the costs of providing or fitting external prostheses or appliances needed for any other reason. Prostheses and appliances include items such as crutches and joint supports.

4.12 › Fat removal

We do not cover the removal of fat or surplus tissue, such as abdominoplasty (tummy tuck), whether the removal is needed for medical or psychological reasons.

4.13 › Gender re-assignment or gender confirmation

We do not cover gender re-assignment or gender confirmation **treatment**.

What is not covered?

We will not cover any of the following when they are connected to gender reassignment or gender confirmation in any way:

- gender reassignment operations or other surgical **treatment**
- psychotherapy or similar services
- any other **treatment**.

4.14 › Hormone replacement therapy (HRT)

We cover hormone replacement therapy (HRT) that is required following a medical intervention.

✓ Extra cover if you have the optional out-patient cover

If you have the optional out-patient cover, we will pay for the medical practitioner's consultations.

What is not covered?

We do not cover patches and tablets for Hormone Replacement Therapy (HRT).

4.15 › Infertility and assisted reproduction

We do not cover investigations or **treatment** of infertility and assisted reproduction. This includes:

- **treatment** to prevent future miscarriage
- **treatment** to increase fertility
- investigations into miscarriage
- assisted reproduction
- anything that happens, or any **treatment** you need, as a result of these **treatments** or investigations.

4.16 › Kidney dialysis

We cover kidney dialysis for up to six weeks if you are being prepared for kidney transplant.

» See also 4.21 Organ or tissue donation

What is not covered?

We do not cover regular or long-term kidney dialysis if you have chronic kidney failure.

4.17 › Learning and developmental disorders

We do not cover any **treatment**, investigations, assessment or grading to do with:

- learning disorders
- educational problems
- behavioural problems
- physical development
- psychological development
- speech delay.

Some examples of the conditions we do not cover are the following (please call if you would like to know if a condition is covered):

- dyslexia
- dyspraxia
- autistic spectrum disorder
- attention deficit hyperactivity disorder (ADHD)
- speech and language problems, including speech therapy needed because of another **medical condition**.

4 Your cover for specific conditions, treatment, tests and costs continued

4.18 › Long sightedness, short sightedness and astigmatism

We cover **treatment** of astigmatism only if the astigmatism is due to surgical replacement of the lens of the eye.

What is not covered?

We do not cover any other **treatment** to correct astigmatism.

We do not cover any **treatment** to correct long sightedness or short sightedness.

4.19 › Mental health

We will cover **treatment** for psychiatric illness as an **in-patient** or **day-patient**.

- ✓ Extra cover if you have the optional **out-patient** cover

If you have the optional out-patient cover, your policy also covers you for **treatment** for psychiatric illness as an **out-patient**.

We will cover you for up to 100 days in your lifetime for **treatment** as an **in-patient**.

All the other conditions of your **policy** still apply to this cover.

What happens if I need to go into hospital for a psychiatric condition?

If you need to go into **hospital** for **in-patient** or **day-patient treatment** of a psychiatric condition, you or a **family member** must contact us to check your cover before you go in. If your **treatment** is covered, we will contact the **hospital** to ask them for a medical report. We will also arrange for the **hospital** to send the bills for your **treatment** directly to us.

If the **hospital** is in the **UK**, they will contact us to check your cover before you go in.

What if my condition goes on for a long time?

If you need to stay in **hospital** for a longer than initially agreed, we will ask your **medical practitioner** why you need further **treatment**, and let you know if we agree to cover the extended stay.

What is not covered

We do not cover any **treatment** connected in any way to:

- an injury you inflicted on yourself deliberately
- a suicide attempt
- alcohol abuse
- drug or substance abuse.

4.20 › Nuclear, biological or chemical contamination and war risks

We do not cover **treatment** you need as a result of nuclear, biological or chemical contamination.

We do not cover **treatment** you need as a result of your active involvement in war (declared or not), an act of a foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any similar event.

We do not cover **treatment** you need because you have put yourself in needless peril, such as going to a place of unrest as an onlooker.

We do cover **treatment** due to a **terrorist act** so long as the act does not cause nuclear, biological or chemical contamination.

4.21 › Organ or tissue donation

If you plan to donate an organ or tissue as a live donor, or receive an organ or tissue from a live donor, please call us so that we can tell you what support we offer.

What we don't cover

We do not pay for:

- the cost of collecting donor organs or tissue
- any related administration costs – for example, the cost of searching for a donor
- any costs towards organ or tissue donation that is not done in line with appropriate regulatory guidelines.

4.22 › Pregnancy and childbirth

What is not covered for pregnancy and childbirth?

We do not cover the antenatal consultations, postnatal consultations, monitoring and screening that you will have during routine pregnancy and childbirth.

We do not cover routine childbirth.

What is covered during pregnancy and childbirth?

We cover **treatment** for non-routine **medical conditions** related to pregnancy and childbirth. The **treatment** is covered up to the limits that apply in the rest of this **policy**.

Examples of non-routine **medical conditions** related to pregnancy and childbirth that we cover are:

- ectopic pregnancy (pregnancy where the embryo or foetus grows outside the womb)
- hydatidiform mole (abnormal cell growth in the womb)
- retained placenta (afterbirth retained in the womb)
- placenta praevia

- eclampsia (a coma or seizure during pregnancy and following pre eclampsia)
- diabetes (If you have exclusions because of your past medical history related to diabetes, then you will not be covered for any **treatment** for diabetes during pregnancy)
- post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth)
- miscarriage requiring immediate surgical **treatment**.

☎ Please always call us to check what you are covered for before starting any private **treatment** for pregnancy or childbirth that you intend to claim for.

Adding a baby to your policy

☎ If you have a baby, we can often add them to your **policy** from birth. However, if the baby was born after either parent has had fertility **treatment** or following assisted reproduction, we will need to medically underwrite them. Please call us for more details.

If you want to add a baby to your **policy**, you must tell us within three months of the baby's birth. If you add the baby when they are older than three months, we may need to underwrite their cover separately.

» See 5.1 Adding a family member or baby

4 Your cover for specific conditions, treatment, tests and costs continued

4.23 › Preventative treatment and screening tests

Health insurance is designed to cover problems that you're experiencing at the moment, so it generally doesn't cover preventative **treatment** or screening tests.

What is not covered for preventative treatment or screening tests?

We do not pay for:

- preventative **treatment**, such as preventative mastectomy
- routine preventative examinations and check-ups
- genetic screening tests to check whether you have a genetic risk of a **medical condition**
- any other preventative **treatment** or screening tests to see whether you have a **medical condition** if you do not have any symptoms.

☎ If you're unsure whether your **treatment** is preventative or not, please call us before going ahead with the **treatment**.

4.24 › Reconstructive surgery

We cover reconstructive **surgery** in certain circumstances as detailed below.

What is covered?

We will cover your first reconstructive **surgery** to restore function or appearance following an accident or **surgery** for a **medical condition** that was covered by your **policy**. We will do this so long as:

- you had continuous cover with us before the accident or **surgery** happened
- we agree the cost of the **treatment** in writing beforehand.

☎ Please call us before agreeing to reconstructive **surgery** so we can tell you if you are covered.

What is not covered?

We do not cover **treatment** that is connected to previous reconstructive **surgery**.

» See also 4.8 Cosmetic surgery

4.25 › Rehabilitation

We do cover **in-patient** rehabilitation for a short period, but there are some limits to our cover.

What is covered for rehabilitation?

We will cover **in-patient** rehabilitation for up to 28 days, so long as:

- it is a part of **treatment** that is covered by your **policy**
- it takes place in a **hospital** or unit that specialises in rehabilitation
- a **medical practitioner** who specialises in rehabilitation is overseeing your **treatment**
- we have agreed the costs before you start rehabilitation
- the **treatment** could not be carried out on an **out-patient** basis.

If you have severe central nervous system damage following external trauma or accident, we will extend this cover to up to 180 days of **in-patient** rehabilitation.

What is not covered for rehabilitation?

We do not cover **treatment** as an **in-patient** that you could have as an **out-patient**. This includes rehabilitation.

4.26 › Self-inflicted injury and suicide

We do not cover **treatment** you need as a direct or indirect result of a deliberately self-inflicted injury or a suicide attempt.

4.27 › Sexual dysfunction

We do not cover **treatment** for sexual dysfunction or anything related to sexual dysfunction.

4.28 › Social, domestic and other costs unrelated to treatment

We do not cover the costs that you pay for social or domestic reasons, such as but not limited to travel or home help costs. This includes if your **in-patient** stay is extended for a reason not related to your **treatment** and you could have that **treatment** as an **out-patient**.

✓ Extra cover if you have the optional **out-patient** cover

If you have the optional out-patient cover, we will cover the costs of home visits that are necessary because of the sudden onset of an **acute condition** that means you're not able to have your **treatment** or consultation in a medical clinic or consulting room.

4.29 › Sports- and activity-related treatment

We do not cover **treatment** of injuries that are as a result of training for or taking part in any sport for which you:

- are paid
- receive a grant or sponsorship (we do not count travel costs in this), or
- are competing for prize money.

We do not cover **treatment** of injuries that are sustained when taking part in the following sports and activities:

- base jumping
- cliff diving
- flying in an unlicensed aircraft
- free climbing
- scuba diving to a depth of more than 10 metres, or to a depth of more than 30 metres if you hold an appropriate diving qualification or you are being instructed by an appropriately qualified diving instructor, for example an instructor recognised by PADI (Professional Association of Diving Instructors)
- any activity at a height of over 5,000 metres above sea level
- canyoning
- skiing off piste, or any other winter sports activity carried out off piste without an instructor with the appropriate qualifications.

4.30 › Sterilisation

We do not cover:

- sterilisation, or any consequence of being sterilised
- reversal of sterilisation, or any consequence of a reversal of sterilisation.

4.31 › Supplements

We do not cover any supplements or substances that are available naturally, such as vitamins, minerals and organic substances.

4.32 › Teeth and dental conditions

What dental treatment is covered

We cover dental **treatment** such as fillings.

› See also dental treatment in section 1.4 for details of the limits on your cover

We do not cover:

- check ups
- scale and polish
- cosmetic **treatment**
- **treatment** needed because you have not had at least one dental check-up in every year, for example **treatment** for gingivitis and periodontitis.

What dental treatment is covered following accidental damage

We will cover the following types of dental **treatment** when they are needed following accidental damage caused by external impact to the mouth and jaw:

- the reasonable cost of replacing a crown, bridge-facing, veneer or denture with a replacement of equivalent quality to the original device
- implants needed for clinical reasons (not cosmetic) – we will pay up to the equivalent cost of dental work to supply and fit a bridge
- replacement dentures as long as you were wearing them when you suffered the injury.

We will only pay for **treatment** if you noticed the damage within seven days of the accidental damage taking place and the **treatment** takes place within 18 months.

We do not cover **treatment** needed following damage caused by any of the following:

- normal wear
- eating or drinking something, even if it contains a foreign body
- boxing or playing rugby (except tag rugby) without wearing suitable mouth protection
- brushing your teeth or any other oral hygiene procedure.

4.33 › Treatment that is not medically necessary

Like most health insurers, we only cover **treatment** that is medically necessary. We do not cover **treatment** that is not medically necessary, or that can be considered a personal choice.

4.34 › Weight loss treatment

We do not cover **treatment** for weight loss **surgery**.

What is not covered?

We do not cover any fees for any kind of bariatric (weight loss) **surgery**, regardless of why the **surgery** is needed. This includes fitting a gastric band, creating a gastric sleeve, or other similar **treatment**.

5 Managing your policy

5.1 › Adding a family member or baby

5.2 › Making changes to your cover

5.3 › Paying your premium

5.4 › Paying your excess

5.5 › Cancelling your policy during the cooling-off period

5.6 › Keeping us informed

5.7 › Why premiums change

5.8 › Making a complaint

5 Managing your policy continued

5.1 › Adding a family member or baby

☎ To add a **family member** or a new baby to your cover, call us on +44 (0)1892 556 274 and we will talk you through how it works.

Who you can add

You can apply to add the following **family members** to your **policy**:

- Your partner in marriage, in a civil partnership, or when living together permanently in a similar relationship. (There may be certain circumstances where we cannot add a partner.)
- Any of your children or your partner's children.
- A new baby.

Adding a new baby

If you would like to add a new baby to your cover, you can do this from their date of birth so long as you call us within three months of their birth. We will not normally need details of their medical history.

There may be some limits to our cover if any of the following apply:

- the baby is born after either parent has had any kind of fertility **treatment**; or
- the baby is born after assisted reproduction; or
- you have adopted the baby.

We have explained these limits in the following paragraphs.

Babies born after fertility treatment, or following assisted reproduction, or who you have adopted

You can add a baby born after fertility **treatment**, or following assisted reproduction (such as IVF), or who you've adopted, to your **policy**. As with most health insurance, our

cover for **treatment** has a few limits in these situations.

If a baby is born after fertility **treatment**, or following assisted reproduction, or if you have adopted a baby:

- we may ask for more details of the baby's medical history
- we will not cover **treatment** in a Special Care Baby Unit or paediatric intensive care immediately after the birth
- we may add other conditions to the baby's cover. For example, we may limit their cover for pre-existing conditions.

We count fertility **treatment** as either parent taking any prescription or non-prescription drug or other **treatment** to increase fertility.

5.2 › Making changes to your cover

You can normally make changes to your cover, such as changing your excess, during the cooling off period or when you renew.

5.3 › Paying your premium

When you join, and shortly before your **policy** is up for renewal, we'll let you know how much your premium will be. You can then choose to pay a yearly, quarterly or monthly premium.

How can I pay my premium?

You can pay in any of the following ways:

- yearly, quarterly or monthly by Direct Debit if you have a **UK** bank account – payment will be in Sterling
- yearly, quarterly or monthly by credit card
- yearly or quarterly by cheque.

Your **policy** documents will tell you exactly when we will collect your payments, or how to send in your cheque.

What happens if I miss a payment?

It is important that you pay your premium when it is due. If you miss a payment, we will cancel your **policy** and we will not pay any claim for any **treatment** that you had after the payment was due.

If you have stopped paying for your **policy**, or you have missed or think you will miss a payment, please call us on +44 (0)1892 556 274. We will talk to you about your payment options or alternative cover options.

5.4 › Paying your excess

Your membership statement will tell you if you have an excess and how much it is. This section tells you how to pay it.

If your policy has an excess

If your **policy** has an excess, you can see the amount on your membership statement.

Here is how excesses work:

- We will take your excess off the amount covered by your **policy** for the first claim for each person in each **year**. For example, if the claim was covered for £800, and the excess was £100, we would pay £700.
- If your claim is for a **treatment** that has a limit we will apply the limit before we take the excess off.
- We count the **treatment** costs for each **year** according to the date the **treatment** took place.
- Even if **treatment** costs less than your excess, please tell us about it so we can make sure we take this into account if you claim again that **year**.
- The excess applies per person. So if two people covered by your **policy** make a claim, we will take the excess off both their claims.
- It may take several claims before the full amount of the excess is paid.

- Once the full amount of an excess has been paid in a **year**, we will not take it off any further claims in that **year**.
- It does not matter whether you claim several times for the same **medical condition**, or for several **medical conditions**.
- The excess applies for each **year**. This means that if you incur costs during this **year**, we will take the excess off what we pay for your claim. If you then incur more costs in the next **year**, even if it's for the same condition, we will take the excess off that claim.
- If your claim goes over your renewal, we will take the excess off the amount we pay for your claim before renewal, then we will take the excess off the amount we pay for your claim after renewal.
- If you have any questions about how your excess works, please call us on +44 (0)1892 556 274.

Claims that you do not have to pay an excess for

If you claim for any of the following, you will not need to pay an excess:

- cash payment when you have not had to pay for your **treatment** or pay for your stay in **hospital**
- evacuation or repatriation service
- cash payment if you have free chemotherapy or radiotherapy
- any claim for dental **treatment** (unless the claim relates to accidental damage, in which case you will have to pay an excess)
- any claim for wigs.

If you would like to change or add an excess

Adding an excess, or increasing the amount of your excess, helps to lower your premium.

If you would like to change or add an excess, you can normally do this:

- during your cooling off period
- when you renew.

5 Managing your policy continued

Call us on +44 (0)1892 556 274 and we will set this up for you.

5.5 › Cancelling your policy during the cooling off period

You have a legal right to cancel up to 14 days from the day that your contract is concluded, or the day that you receive the full **policy** terms and conditions, whichever comes later. This is known as the cooling off period. If you cancel during this period, you will not have to pay anything, as long as you have not made a claim within that period.

If you make a claim and we pay for your **treatment** during your cooling off period, we have a right to take payment for the services that we have provided. This means we may take some costs off any amount we refund to you.

If you do not cancel your **policy** within the cooling-off period your **policy** will continue for a **year** so long as you continue paying your premiums.

5.6 › Keeping us informed

If any of your personal details change, it's important that you let us know as soon as possible. If you're unsure whether the change is important, it's best to tell us and we can explain if it affects your **policy**.

Change of country where you normally live

You must tell us if there's a change of **country where you normally live**.

We are not able to provide insurance in some countries, so it's your responsibility to check that your cover is still valid if you move.

Changes to any details you give us when you join

If you send us any form, and anything changes between the time you send the form and the time we confirm that we have made the change shown in the form, you must tell us.

This includes if there's a change in the **country where you normally live**.

5.7 › Why premiums change

Premiums for health insurance tend to increase every year, regardless of which health insurance company you use.

Why does my premium increase every year?

There are a number of reasons why the cost of your healthcare insurance could increase. We review premiums each year and make calculations based on a number of factors. Two of the more common reasons are because:

- Your premium will tend to rise as you get older. This is because, unfortunately, as we get older we all tend to suffer more health issues
- The cost of medical **treatment** tends to rise too as new and better ways of diagnosing and treating diseases are developed. We regularly review our plans to keep them up to date and to include new tests and **treatments** where we can.

What happens if my premium is to change?

Your premium will only change at renewal or if something changes, such as adding a new baby, during the **year**. We will tell you about any changes to your premium in plenty of time.

Is there anything I can do to reduce my premium?

There are a few things that you may be able to do to reduce your premium. For example you

can add an excess, set a higher excess, or remove the out-patient optional upgrade.

Please call us on +44 (0)1892 556 274 and we can talk about your options.

5.8 › Making a complaint

Our aim is to make sure you're always happy with your **policy**. If things do go wrong, it's important to us that we put things right as quickly as possible.

Making a complaint

If you want to make a complaint, you can call us or write to us using the contact details below.

To help us resolve your complaint, please give us the following details:

- your name and **policy** number
- a contact phone number
- the details of your complaint
- any relevant information that we may not have already seen.

Please call us on +44 (0)1892 556 274.

Or write to:
AXA PPP International
Phillips House
Crescent Road
Tunbridge Wells
Kent
ENGLAND
TN1 2PL

Answering your complaint

We'll respond to your complaint as quickly as we can.

If we can't get back to you straight away, we'll contact you within five working days to explain the next steps.

We always aim to resolve things within eight weeks from when you first told us about your concerns. If it looks like it will take us longer

than this, we will let you know the reasons for the delay and regularly keep you up to date with our progress.

The Financial Ombudsman Service

The Financial Ombudsman Service can liaise with us directly about your complaint and if we can't fully respond to a complaint within eight weeks or if you are unhappy with our final response, you can ask the Financial Ombudsman Service for an independent review.

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
UK

Phone: +44 (0)20 7964 0500

Phone from UK and Channel Islands:
0800 023 4567 or 0300 123 9 123

Email:
complaint.info@financial-ombudsman.org.uk

Website: financial-ombudsman.org.uk

Your legal rights

None of the information in section 5.8 affects your legal rights.

6 Legal information

6.1 › Rights and responsibilities

6.2 › Our authorisation and regulation details

6.3 › The Financial Services Compensation Scheme (FSCS)

6.4 › Your personal information

6.5 › What to do if somebody else is responsible for part of the cost of your claim

6.6 › What to do if your claim relates to an injury or medical condition that was caused by another person

6.1 › Rights and responsibilities

This section sets out the rights and responsibilities we have to each other.

Your policy

Your **policy** is for one **year**.

You must pay the premium for your **policy** when the premium is due.

In return for you paying the premium, we will provide you with the cover set out in your **policy**.

We will pay for covered costs incurred during a period for which the premium has been paid.

We will confirm the date that the **policy** starts and ends, who is covered, and any special terms that apply.

Renewal

Before the end of each **policy year**, we will contact the **policyholder** to tell them the terms the **policy** will continue on if the **policy** is still available. We will renew the **policy** on the new terms unless the **policyholder** asks us to make changes or tells us they wish to cancel.

We will collect your premium using the same payment method that you used for the previous **year**.

If the plan you were on is no longer available, we will do our best to offer you an alternative.

Limit on term of cover if the country where you normally live is the USA

If the **country where you normally live** is the USA, we will end your **policy** at the end of the first **year**.

Requirements that may apply in the country where you normally live

It is your responsibility to make sure you have cover that meets any requirements made by the **country where you normally live**.

For example:

- Some countries require residents to buy health cover through a local provider. This **policy** would not meet that requirement.
- Some countries require residents to buy health cover that meets certain requirements. The cover offered under this **policy** may not meet such requirements, which means you would need to buy additional cover or a different **policy**.

Providing us with information

Whenever we ask you to give us information, you will make sure that all the information you give us is sufficiently true, accurate and complete for us to be able to work out the risk we are considering. If we later discover that it is not, we can cancel the **policy** or apply different terms of cover in line with the terms we would have applied if the information had been presented to us fairly.

Cooling off period

The 14-day cooling off period starts on the later of the following:

- the day that the contract for the **policy** is concluded
- the day that the **policyholder** receives the full **policy** terms and conditions.

The **policyholder** may cancel the **policy** during the 14-day cooling off period. If they want to do this, they need to contact us to tell us.

If the **policy** is cancelled during the 14-day cooling off period, we will return any premium paid for the **policy**. The exception to this is if one or more claims have been made relating to cover during the 14-day cooling period.

6 Legal information continued

If a claim is made during the 14-day cooling off period, the **policyholder** may have to pay for any services we have actually provided in connection with the **policy** to the extent permitted by law. We may deduct this from any returned premium.

A new 14-day cooling off period applies from each renewal date.

Our right to refuse to add a family member

We can refuse to add a **family member** to the **policy**. We will tell the **policyholder** if we do this.

Subrogated rights

We, or any person or company that we nominate, have subrogated rights of recovery of the **policyholder** or any **family members** in the event of a claim. This means that we will assume the rights of the **policyholder** or any **family members** to recover any amount they are entitled to that we have already covered under this **policy**.

For example, we may recover amounts from someone who caused injury or illness, or from another insurer or a state healthcare provider.

The **policyholder** must provide us with all documents, including medical records, and any reasonable assistance we may need to exercise these subrogated rights.

The **policyholder** must not do anything to prejudice these subrogated rights.

We reserve the right to deduct from any claims payment otherwise due to you an amount that will be recovered from a third party or state healthcare provider.

What happens if you break the terms of your policy

If you break any terms of your **policy** that we reasonably consider to be fundamental, we may do one or more of the following:

- refuse to pay any claims;
- recover from you any loss caused by the break;
- refuse to renew your **policy**;
- impose different terms to the cover;
- end your **policy** and all cover immediately.

If you (or anyone acting on your behalf) claim knowing that the claim is false or fraudulent, we can refuse to pay that claim and may declare your **policy** void, as if it never existed. If we have already paid the claim we can recover what we have paid from you.

If we pay a claim and the claim is later found to be wholly or partly false or fraudulent, we will recover what we have paid from you.

Our right to make changes to your policy

We can change all or any part of your **policy** from any renewal date. We will give you reasonable notice of changes to your **policy**.

International economic sanctions

We will not do business with any individual or organisation that appears on an economic sanctions list or is subject to similar restrictions from any other law or regulation. This includes sanction lists, laws and regulations of the European Union, **United Kingdom**, **United States of America**, or under a **United Nations** resolution.

If you or a **family member** are directly or indirectly subject to economic sanctions, including sanctions against the **country where you normally live**, we reserve the right to do any of the following:

- immediately end cover (even if you have permission from a relevant authority to continue cover or pay premiums)
- stop paying claims on your **policy** (even if you have permission from a relevant authority to continue cover or pay premiums)
- cancel your **policy** or remove a **family member** immediately without notice.

We will tell you if we do any of these.

If you know that you or a **family member** are on a sanctions list, or subject to similar restrictions, you must let us know within seven days of finding this out.

Law applying to your policy

You and we are free to choose the law that applies to your **policy**. The law of England and Wales will apply unless you and we agree otherwise.

If you live outside the European Economic Area (EEA), you and we agree and submit to the exclusive jurisdiction of the courts of England and Wales.

Language for your policy

We will use English for all information and communications about your **policy**.

Legal rights

Only the **policyholder** and we have legal rights under this **policy**. No clause or term of this **policy** will be enforceable, by virtue of the Contract (Rights of Third Parties) Act 1999, by any other person, including any **family member**.

6.2 › Our authorisation and regulation details

AXA PPP International is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the PRA.

The FCA sets out regulations for the sale and administration of general insurance. We must follow these regulations when we deal with you.

Our financial services register number is 202947.

You can check details of our registration on the FCA website: [fca.org.uk](https://www.fca.org.uk)

6.3 › The Financial Services Compensation Scheme (FSCS)

We are participants of the Financial Services Compensation Scheme (FSCS). The Scheme may act if it decides that an insurance company is in such serious financial difficulties that it may not be able to honour its contracts of insurance. It may do this by:

- providing financial assistance to the insurer
- transferring policies to another insurer
- paying compensation to policyholders.

The Scheme was established in the UK under the Financial Services and Markets Act 2000 and is administered by the Financial Services Compensation Scheme Limited. You can find more information about the scheme on the FSCS website: [fscs.org.uk](https://www.fscs.org.uk)

6.4 › Your personal information

Please make sure that all members are aware of the information in this section.

Protecting your information

AXA PPP International Limited and any intermediaries or reinsurers involved in your

6 Legal information continued

policy will deal with all personal information you supply in the strictest confidence. We will comply with all the provisions of the Data Protection Act 1998.

We use other companies to do some of our work for us and to run and improve our computer systems. Some of these are in countries outside the European Economic Area (EEA), including some where the laws protecting personal information may not be as strong as in the EEA. We take steps to ensure that any companies and intermediaries that we use give an appropriate level of protection.

How we will use your information

We will process information about you that may be supplied by you, the **family members** who are covered, healthcare providers or your employer (if applicable).

We may contact healthcare providers for further information, for example to clarify an invoice, discuss an extension to a stay in **hospital**, or to get copy medical records. If we need your consent to do this, we will get it from you first.

Your data will be used to:

- provide the services set out under the terms of this **policy**
- administer your **policy**
- develop customer relationships and services.

It will be held and used by

AXA PPP International Limited and any intermediaries involved in your **policy**.

As well as communicating with your healthcare providers we provide non-sensitive information to your intermediary (if you use one).

Information about family members

When you give us information about **family members**, we will take this as confirmation that you have their consent to do so.

We will send most correspondence about the **policy**, including claims correspondence

to the **policyholder**. We do this because the **policyholder** is the legal holder of the insurance **policy**.

If any **family member** over 18 does not want us to do this, they should apply for their own **policy**.

Your data and fraudulent claims and other crimes

If we, or others, suspect that fraudulent claims have been made or other crimes have been committed, we are legally required to disclose information to the relevant law enforcement agencies.

We may disclose information to third parties, including other insurers, to prevent or investigate crime. This includes if there is a reasonable suspicion about fraud or improper claims. This may involve adding non-medical information to databases that other insurers and law enforcement agencies and other anti-fraud organisations will be able to access.

Your data and fitness to practise

We are obliged to notify the General Medical Council or other relevant regulatory body if we have reason to believe a medical practitioner's fitness to practise may be impaired. This may mean that we need to disclose information about a **treatment** episode and your **policy**.

Contacting you about other products and services

We and other members of the **AXA UK Group** may use the information you have provided to tell you about other products and services, such as special offers and healthcare information. These contacts may be by letter, phone, email or mobile message.

You can tell us that you don't wish to receive this information at any time.

6.5 > What to do if somebody else is responsible for part of the cost of your claim

You must tell us if you are able to recover any part of your claim from any other party. Other parties would include:

- an insurer that you have another insurance policy with
- a state healthcare system
- a third party that has a legal responsibility or liability to pay.

We will pay our proper share of the claim.

Paying only our proper share helps us to keep the cost of premiums down.

If another party is responsible for part of your claim, it may mean they will pay for costs you would otherwise have to pay yourself, such as your excess on this **policy** or private treatment not covered by this **policy**.

6.6 > What to do if your claim relates to an injury or medical condition that was caused by another person

If your claim relates to an injury or **medical condition** that was caused by another person, they may be liable to pay some of the costs of your claim. This means you must tell us as quickly as possible if you believe a third party caused the injury or **medical condition**, or if you believe they were at fault. If we need further information, we may contact you or the third party.

We will pay our proper share of the claim and recover what we pay from the third party. We do this so we can keep the cost of premiums down. It also means that you can be repaid for any costs you paid yourself, such as your excess or if you paid for private **treatment** that wasn't covered by your **policy**.

You must include all amounts (including interest) paid by us in respect of the injuries in your claim against the third party.

You (or your solicitors) must keep us informed:

- on the progress of your claim and any action against the third party or any pre-action matters
- on the progress of and outcome of any action or settlement discussions, including providing us with access to the details of any settlement reached.

Repaying us if the third party pays you

If we have paid you for your claim and you are subsequently paid by the third party, you must repay us within 21 days of being paid by the third party. The amount you must repay depends on what you are paid:

- if the third party settles in full, you must repay our payment to you in full; or
- if the third party pays you a percentage of your claim for damages, you must repay us the same percentage of our payment to you; or
- if your claim is paid as part of a global settlement and our payment to you is not individually identified, you must repay us the same proportion that the global settlement is of your total claim for damages against the third party.
- If you are paid interest by the third party, you must include that when working out what to pay us.
- If you do not repay us, we will be entitled to recover what you owe us from you and your **policy** may be cancelled in accordance with the section: 'What happens if you break the terms of your **policy**' on page 52.

The rights and remedies in this section are in addition to and not instead of rights or remedies provided by law.

7 Glossary

Certain terms in this handbook have specific meanings. The terms and their meanings are listed in this glossary.

Where we've used these terms, we've highlighted them in bold to help you know that they have a specific meaning.

◆ The terms marked with this symbol have meanings that are agreed by the Association of British Insurers. These meanings are used by most UK medical insurers.

active treatment of cancer – **treatment** intended to shrink, stabilise, or slow the spread of the **cancer**, and not given solely to relieve the symptoms.

acute condition ◆ – a disease, illness or injury that is likely to respond quickly to **treatment** which aims to return you to the state of health you were in immediately before suffering the disease, illness or injury, or which leads to your full recovery.

AXA UK Group – The companies that make up the AXA UK Group. At the time of printing these are: AXA PPP healthcare Limited, AXA PPP healthcare Group PLC., AXA PPP healthcare Administration Services Limited Health-on-Line, Company UK Limited, SecureHealth, AXA Wealth, Sunlife Direct, Swiftcover, AXA Insurance and Architas Multi-Manager.

The companies that make up the AXA UK Group may change from time to time.

» See axapphealthcare.co.uk/group for the current list

cancer ◆ – a malignant tumour, tissues or cells, characterised by the uncontrolled growth and spread of malignant cells and invasion of tissue.

chronic condition ◆ – a disease, illness or injury that has one or more of the following characteristics:

- it needs ongoing or long-term monitoring through consultations, examinations, check-ups and/or tests
- it needs ongoing or long-term control or relief of symptoms
- it requires your rehabilitation or for you to be specially trained to cope with it
- it continues indefinitely
- it has no known cure
- it comes back or is likely to come back.

complementary practitioner

Definition for treatment given outside the UK:

a practitioner who is qualified and registered to practice in the country where the **treatment** will be given as one of the following:

- homeopath
- acupuncturist
- osteopath
- chiropractor
- practitioner of Chinese herbal medicine.

Definition for treatment given in the UK:

a **medical practitioner** who meets all of the following conditions:

- is fully registered under the Medical Acts
- specialises in at least one of the following: homeopathy, acupuncture, osteopathy or chiropractic
- is registered under the relevant Act
- is recognised by us as a complementary practitioner for **out-patient treatment**.

» The full criteria we use when recognising medical practitioners are available on request

country where you normally live – the country where the **policyholder** lives or intends to live for most of the **year**. It will be shown as your address on your membership statement.

day-patient ◆ – a patient who is admitted to a **hospital** or day-patient unit because they need a period of medically supervised recovery, but does not occupy a bed overnight.

day-patient unit – a medical unit where **day-patient treatment** is carried out.

» The units we recognise for treatment in the UK are listed in our **Directory of Hospitals at** axapphealthcare.co.uk/hospitals

diagnostic tests ◆ – investigations, such as x-rays or blood tests, to find or to help to find the cause of your symptoms.

7 Glossary continued

facility – a **hospital** or a centre with which we have an agreement to provide a specific range of medical services and which is listed in the **UK Directory of Hospitals**. In some circumstances **treatment** may be carried out at an establishment that provides **treatment** under an arrangement with a facility listed in the **UK Directory of Hospitals**.

family member – 1) the **policyholder's** current spouse or civil partner or any person living permanently in a similar relationship with the **policyholder**; and 2) any of their or the **policyholder's** children.

hospital

Definition outside the UK: a hospital that is licensed as a medical or surgical hospital in the country where it is based

Definition within the UK: a hospital that is in our **UK Directory of Hospitals**

in-patient ♦ – a patient who is admitted to **hospital** and who occupies a bed overnight or longer, for medical reasons.

medical condition – any disease, illness or injury, including psychiatric illness.

medical practitioner

Definition for treatment outside the UK:

a person who has primary degrees in the practice of medicine and surgery from a medical school that is listed in the World Health Organisation's World Directory of Medical Schools.

Definition for treatment within the UK:

a person who meets all of the following conditions:

- has specialist training in an area of medicine, such as training as a consultant surgeon, consultant anaesthetist, consultant physician or consultant psychiatrist
- is fully registered under the Medical Acts
- is recognised by us as a specialist.

In the **UK**, the definition of a specialist who we recognise for **out-patient treatment** only is widened to include those who meet all of the following conditions:

- specialise in psychosexual medicine, musculoskeletal or sports medicine, podiatric **surgery**.
- is fully registered under the Medical Acts
- is recognised by us as a specialist.

» **The full criteria we use when recognising specialists are available on request**

out-patient ♦ – a patient who attends a **hospital**, consulting room, or out-patient clinic and is not admitted as a **day-patient** or **in-patient**.

policy – the insurance contract between you and us. The full terms of your policy are set out in the latest versions of:

- any application form we ask you to fill in
- any statement of fact we send you
- this handbook
- your membership statement and our letter of acceptance.

policyholder – the first person named on your membership statement. If the first person named on your membership statement is under 18 then we will treat the person who pays the premium as the policyholder. In this case, the policyholder will not be entitled to cover under this **policy**.

physiotherapist –

Definition for treatment outside the UK:

a person who is licensed to practice as a physiotherapist where the **treatment** is to take place.

Definition for treatment within the UK:

a person who meets all of the following conditions:

- is fully registered under the Medical Acts
- specialises in physiotherapy
- is recognised by us as a physiotherapist for **out-patient treatment**.

» **The full criteria we use when recognising specialists are available on request**

scanning centre – a centre in the **UK** where **out-patient** CT (computerised tomography), MRI (magnetic resonance imaging) and PET (positron emission tomography) is carried out.

» **The centres we recognise are listed in our UK Directory of Hospitals at axapphealthcare.co.uk/hospitals**

surgery / surgical procedure – an operation or other invasive surgical intervention listed in the schedule of procedures and fees.

terrorist act – any act of violence by an individual terrorist or a terrorist group to coerce or intimidate the civilian population to achieve a political, military, social or religious goal.

treatment ♦ – surgical or medical services (including **diagnostic tests**) that are needed to diagnose, relieve or cure a disease, illness or injury.

UK Directory of Hospitals – the list of **hospitals**, **day-patient units** and **scanning centres** that are available for you to use under the terms of your **policy**.

The list changes from time to time, so you should always check with us before arranging **treatment**. Some **treatments** are only available in certain facilities.

» **The Directory of Hospitals is on our website at axapphealthcare.co.uk/hospitals**

United Kingdom (UK) – Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man.

year – the 12 months from your **policy** start date or last renewal date.

'Peace of mind'

Wherever you are, we'll help connect
you to the right medical expertise.

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