MEDICARE GROUP INTERNATIONAL HEALTH PLAN

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Changing the image of insurance.

The following summary is designed to provide you with the Key Information about the Medicare Group International Health Plan and does not contain the full terms and conditions of the insurance. You can find these in the Policy Guide and we recommend that you spend time reading through this to make sure the chosen cover level meets your employee's needs.

About the insurance and cover

The Medicare Group International Health Plan is an international private medical insurance plan providing cover for eligible medical conditions and is designed for companies who have employees living and working around the world.

The minimum number of active employees required is 3 to set up a Medicare Group International Health Plan.

There are four different underwriting terms available, which will be displayed on the Master Certificate and Certificate(s) of Insurance issued to your employees:

(a) Two-year moratorium; whereby medical conditions that you have received treatment or sought advice for in the two year period prior to enrolment will not be covered
(b) Medical History Disregarded (MHD); whereby pre-existing medical conditions are covered under the plan provided they or the treatment are not specifically excluded
(c) Continuous Previous Medical Exclusions (CPME); whereby any previous medical exclusions are continued from the previous insurance.
(d) Full Medical Underwriting; where you provide us with your medical history so that we can make an assessment on your eligibility and include any specific additional exclusion onto your plan.

A full explanation of these can be found in the Medicare Group International Health Plan Policy Guide. If you do not understand the underwriting terms please contact us.

Each plan is an annual contract and the period of insurance contract will be shown on the Master Certificate and the Certificate(s) of Insurance issued to your employees.

The plan may be renewed every year subject to membership levels, you accepting any changes in the terms and conditions and paying the relevant premium.

We recommend that you review your plan and your employee's circumstances periodically to make sure that the insurance is still suitable for your needs.

The Insurer

The insurer of the Plan is displayed on the Certificate and is either Catlin Insurance Company (UK) Ltd. or Catlin Underwriting Agencies Limited. Registered Address: 20 Gracechurch Street, London, EC3V 0BG, United Kingdom.

Catlin Insurance Company (UK) Ltd, (Firm Reference No 423308) and Catlin Underwriting Agencies Limited (Firm Reference No 2084848)are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Further details can be found on the Financial Services Register at www.fca.org.uk

Significant Plan Exclusions

We will not provide cover for the following:

- Pre-existing medical conditions unless MHD or CPME underwriting is provided.
- Costs resulting from self-inflicted injury, suicide, abuse of alcohol, drug addiction or abuse and treatment of sexually transmitted disease.
- Costs and expenses resulting from participation in war, riots, strikes, lockouts, civil commotion, rebellion, revolution, insurrection, terrorism, military or usurped power or any illegal act.
- Injury or illness while serving as a member of a police or military force or unit.
- Costs resulting from the participation in professional sports.

Please refer to the Medicare Group International Health Plan Policy Guide for the full list of exclusions.

Cooling off Period

If, after you have purchased a plan on behalf of your employees, you decide that it is no longer suitable, the plan may be cancelled within 30 days of the start date of the plan and a full refund of premium paid provided that no claims have been paid under the Group Plan. Please advise us in writing within this timeframe.

NAVIGATOR Insurance Brokers Ltd.
Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
Tel. (852) 2530 2530 Fax (852) 2530 2535
Email: crew@navigator-insurance.com
www.navigator-insurance.com

Making a claim

All claims should be notified to us within 90 days of the commencement date of treatment. A completed claim form and invoices/receipts should also be provided.
You will find detailed claims procedures in the Medicare Group International Health Plan Policy Guide and also on our website.

All inpatient treatment and any claims likely to exceed £2,500/$4,250/€3,500 must be pre-authorised by the 24 hour medical assistance company. We will not make reimbursement for invoices/bills that are more than 180 days old at the date of receipt.

Complaints

If you have a question or concern relating to the administration of your plan or the Policy Guide, please contact the Chief Executive Officer at:

April International UK
Minster House, 42 Mincing Lane
London, EC3R 7AE
United Kingdom
Telephone: +44 (0) 203 418 0470
Email: info@april-international.co.uk
We will deal with your complaint in a timely manner.

If you wish to make a formal complaint relating to a claim made under your plan you may refer the matter to:

Complaints Manager
Catlin Insurance Company (UK) Ltd/Catlin Underwriting Agencies Limited
20 Gracechurch Street
London, EC3V 0BG
United Kingdom
Telephone: +44 (0)20 7743 8487
Email: CatlinUKcomplaints@catlin.com

If your complaint is still not resolved, you may be able to refer it to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

Compensation

The insurer is covered by the United Kingdom Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we, on behalf of the Insurer are unable to meet your obligations under this contract of insurance. If you are entitled to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract of insurance. Further Information about the Scheme is available from the Financial Services Compensation Scheme (10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU) and on their website: www.fscs.org.uk

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APRIL International UK Limited is an Appointed Representative of APRIL Medibroker Limited which is authorised and regulated by the Financial Conduct Authority.
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Registered in England No. 7261287

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