



Some important facts about your health insurance policy are summarised below. This policy summary does not contain the full terms and conditions of the insurance policy, which can be found in the Global Health Essential plan Agreement and on your Certificate of Insurance. It is important that you read these documents carefully when you receive them to make sure that you understand the cover your policy provides.

The Insurer

The insurer of the Global Health Essential plan is Allianz Nederland Schadeverzekering NV. Coolingsingel 139, Postbus 64, NL-3000 AB Rotterdam, Netherlands. Allianz Nederland Schadeverzekering NV is an EEA insurer registered in the Netherlands.

Type of policy

Your policy provides cover for necessary medical treatment of acute medical conditions covered by your plan.

Significant features and benefits

The extent of the cover provided is detailed in the [Global Health Essential plan Agreement](#). The benefit table can be found in the [Global Health Essential Table of Benefits](#).

The plan you have chosen will be stated on your Certificate of Insurance.

Significant and unusual exclusions or limitations

The following limitations apply to your policy:

- Any limitations contained in your Certificate of Insurance,
- The overall limit of cover for the plan you have chosen,
- The limits specified for particular benefits within the plan you have chosen, as per the table of benefits in the [Global Health Essential Table of Benefits](#). The excess, as specified on your Certificate of Insurance,
- All treatment received within the United States of America, Canada, the Caribbean, and the London postal district is excluded from cover,
- Cover for treatment received in Australia, Europe, Greenland, Iceland, New Zealand, and Orchid countries (Bali, China, Hong Kong, Japan, Macau, Singapore, and Taiwan) is restricted to unforeseen emergency treatment whilst on a temporary trip of not more than 90 days duration.

The following are excluded from cover under your policy:

- Pre-existing conditions,
- Addictive conditions/disorders and alcohol, drug and solvent abuse,
- Allergy testing and desensitisation,
- Bank charges, administration and registration fees,
- Birth control, infertility treatment, assisted reproduction, foetal surgery, sexual problems and sex changes,
- Birth defects and congenital conditions (although there is limited cover for the first 28 days of life, provided the mother has been insured under a Silver or Gold plan for a continuous period of 12 months at the time of birth),
- Chemical, biological or nuclear contamination, or active participation in war and terrorism,
- Cover from chronic conditions is limited depending on your plan type - please see the [Global Health Essential Table of Benefits](#),
- Convalescence,
- Cosmetic surgery,
- Dental cover is limited depending on your plan type - please see the [Global Health Essential plan Agreement](#),
- Developmental problems, such as learning, speech and behaviour,
- Eating disorders and weight-related conditions,
- Experimental drugs and treatments,
- for more than 4 weeks,

- Hearing loss,
- Infertility, IVF and assisted reproduction,
- Kidney dialysis continuing for more than 4 weeks,
- Menopause, puberty or ageing and similar bodily changes,
- Nasal septum deviation,
- Organ transplant (except as stated under the organ transplant benefit and up to the stated limit),
- Pregnancy (except for the limited cover set out in the table of benefits in your [Global Health Essential plan Agreement](#) for the level of cover you have selected),
- Professional sports and any motorised racing,
- Psychiatric conditions (although there is limited cover after 24 months continuous cover),
- Routine preventive health checks and vaccinations except as specified in the [Global Health Essential plan Agreement](#)
- Sexually transmitted diseases and testing for sexually transmitted diseases,
- Search and/or rescue,
- Self-inflicted injuries, suicide and/or wilful exposure to needless danger,
- Sleep disorders,
- Surgical or medical appliances and equipment,
- Treatment by a family member,

A full list of exclusions is contained in the [Global Health Essential plan Agreement](#)

Duration of the policy

Your cover will remain in force for a period of 12 months provided you maintain your premium payments in accordance with the [Global Health Essential plan Agreement](#). Your cover may be renewed each year with our agreement. Premiums are age-related and will increase as you get older. We review our premiums annually. The current premium rates are not guaranteed for the duration of your plan.

Right of Cancellation

You have a right to cancel during the first 30 days of the policy, provided that you confirm this to us in writing and have not made a claim. We will refund the premium you have paid to us.

Claims

Please call +44 1276 486460 or our 24-hour emergency number +44 1243 621155 or email us on claims@william-russell.com. More information about making a claim can be found in the [Global Health Essential plan Agreement](#)

Complaints

Any complaints should be addressed to:

Allianz Nederland Schadeverzekering,
Coolingsingel 139,
Postbus 64, NL-3000 AB Rotterdam,
Netherlands.

Full details of the Complaints Procedure can be found in the [Global Health Complaints Procedure](#).

Compensation scheme

Allianz Nederland Schadeverzekering is not covered by any compensation scheme.

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William Russell
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