

CONTRACTORS INTERNATIONAL HEALTH PLAN

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® 2016 - 2017



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The following summary is designed to provide you with the Key Information about the Contractors 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 cover meets your needs.

About the insurance and cover

The Contractors International Health Plan is an international private medical insurance plan providing cover for eligible medical conditions and is designed for individuals of any nationality who are on temporary contract assignments, working outside of their Home Country.

There are two different underwriting terms available, which will be displayed on your Certificate of Insurance:

- (a) 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) 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 this can be found in the Contractors International Health Plan Policy Guide. If you do not understand the underwriting terms please contact us.

The plan can be purchased for periods of 3, 6, 9 or 12 months and can be extended if you are commencing a new contract within 60 days of the previous one expiring. Cover will automatically be cancelled following 90 days in your Home Country.

The maximum age for enrolment under the plan is 70 years. For applicants aged between 65 and 70 years, the underwriting terms will be Full Medical Underwriting only.

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

The Insurer

The insurer of the Plan is displayed on your 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 204848) 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
- 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 Contractors International Health Plan Policy Guide for the full list of exclusions.

Cooling off Period

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

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 Contractors International Health Plan Policy Guide.

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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