

Expat Visa PLUS Plan

Schengen Compliant Visa Insurance



EU Visa Insurance

POLICY WORDING

V. 20250108

Expatriate Group is a trading style of Strategic Insurance Services Limited Tel: +44 (0)20 3551 6634 Email: hello@expatriategroup.com

European Union resident policies are sold by Strategic Insurance Brokers (Cyprus) Ltd (SIBC). Company Number: HE394431. SIBC is authorised and regulated by the Cypriot Insurance Superintendent, per Authorization Number: 7255. Address: Androkleous 19a, 1061 Nicosia, Cyprus.

The PRIMARY PURPOSE of this insurance Policy is to protect You from the treatment costs associated with Accidents and Injuries and/or medical evacuation.

The cover provided is to ensure that **You** do not place a financial burden on the country where **You** have applied for a Visa to live or work.

It is NOT intended to care for non-emergency treatment, extended treatment, treatment that can wait until **Your** return to **Your Country of Residence**.

Any medical claim likely to exceed €1,000 is required to be pre-authorised by **Us**. Failure to seek pre-authorisation may result in **Your** claim being denied or the final settlement being adjusted.

To have **Your** claim pre-authorised please contact Expat Assist on +44 20 8181 3818 (24 hours a day / 7 days a week).

No further benefits are afforded in **Your Country** of Residence.

In the event of a Repatriation this will be **Your Country of Residence**.

This policy is issued in the EU and EEA by Expatriate Group. This policy is underwritten by HDI Global Specialty SE who is authorised and regulated by BaFin.

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GENERAL TERMS AND CONDITIONS OF COVER

The following set out the terms and conditions of cover. **You** must comply with all applicable conditions to have to the full protection of **Your** cover.

- This Policy contains specific exclusions for Pre-Existing Conditions and limitations of coverage. By accepting this coverage You are agreeing to the terms and conditions contained herein.
- This Policy meets and exceeds European Schengen and visa requirements. See Schedule of Benefits for specific coverage levels applicable to Your Trip.
- Family Members travelling together must purchase the same coverage levels and benefits in order to be eligible for coverage.
- Maximum Issuance: Cover will automatically terminate on the day that **You** are accepted onto any Government healthcare or social care program.
- 5. Extensions, Continuation, and Renewals:
 - The Policy is available as a 6 monthly or annual contract.
 - The renewal premium must be paid on or before the Policy expiration date for cover to be contiguous.
 - This Policy can be renewed before the **Insured Person** obtains age 71 and will follow the current
 Policy terms and conditions.

6. COVID Cover limitation:

This policy covers Emergency Medical Evacuation and Emergency and Accidental Medical Treatment as a result of Covid 19, for Insured Persons who are fully vaccinated, including any recommended booster vaccinations, (as approved by the World Health Organization and administered by a medical professional) against Covid 19 (travelling at least 2 weeks after receiving a completed course of vaccinations or medically recommended booster vaccination).

This coverage only applies where **You** are following all appropriate government medical advice in **Your Country of Residence** and in any country **You** are visiting.

We only cover Covid 19 tests because of a request made by a medical professional due to appropriate symptoms being present. It does not cover tests performed as a pre-travel requirement or any routine screening.

Please note that the **Pre-Existing Condition** exclusion [General Exclusion 1] still applies, therefore any exacerbation of a **Pre-Existing Condition** as a result of Covid 19 would not be covered by **Your** policy.

This policy does not cover the cost of quarantine or self-isolation or any associated costs including, but not limited to, costs for prolonging **Your Trip**, subsistence, change of travel plans or loss of enjoyment.

- 7. Maximum Age:
 - Cover can be purchased before the **Insured Person** is aged 71. This Policy will not be renewable at the anniversary date immediately following the **Insured Person's** 71st birthday.
- All claims must be submitted within 30 days of the date of incident.
- 9. If We decline Your claim, You can request that We reconsider Our decision. Any additional supporting documentation must be sent to Us within 60 days of receiving Our declinature. We will review the information and provide a response within 30 business days of receiving the additional information. We may request additional time if further information is required.
- 10. The **Insured Person** must exercise reasonable care to prevent **Accident**, **Injury**, loss or damage.
- 11. All claims arising under this insurance shall be governed by the law of **Your Country of Residence**, whose courts alone shall have exclusive jurisdiction in any dispute arising under this policy.
- 12. If the Insured Person or any person acting on his behalf shall make any claim or statement knowing the same to be false or fraudulent as regards amount or otherwise, then this Insurance shall become void and all claims here under shall be forfeited without refund of premium.
- 13. We may at Our own expense take proceedings in the name of the Insured Person to recover compensation or secure an indemnity from any third party in respect of any loss, damage or expense covered by this Insurance.
- 14. Unless specified, this insurance does not cover anything caused directly or indirectly through bankruptcy / liquidation of any tour operator, travel agent, and transportation company or accommodation supplier.
- 15. The denomination of the Benefits afforded by this policy is euro.
- 16. This policy cannot be assigned without **Our** consent.
- 17. Only **We** and **You** can enforce the terms of this policy.
- You must notify Us, within 30 days, of a change of address or domicile. PLEASE NOTE A CHANGE OF ADDRESS MAY AFFECT YOUR ELIGIBILITY UNDER THIS POLICY.

Example: Any Insured Person who permanently moves to a new country WILL NO LONGER BE COVERED in the NEW COUNTRY OF DECLARED RESIDENCE.

- 19. In this document, unless a contrary intention appears, the singular shall include the plural and vice versa and a reference to one gender shall include every gender.
- 20. The language of this Policy is English and any communication relating to this Policy will be in English. By purchasing this Policy, **You** confirm that **You** understand the contract and agree to be bound by its terms and conditions.
- 21. If **You** require any policy documents in braille, large font or audio please let **Us** know.

SCHEDULE OF BENEFITS

All benefits will be reimbursed at **Usual**, **Customary** and **Reasonable** amounts. Amounts shown are the maximum per policy, except where otherwise stated.

Annual maximum aggregate benefit	€35,000
Air Ambulance	Up to 100% of the annual maximum aggregate benefit
Accompaniment	€100 per day up to €500
Repatriation for Medical Treatment	Up to 100% of the annual maximum aggregate benefit
Care Management	Up to 100% of the annual maximum aggregate benefit
Acute/emergency Sickness and Injury	Up to 100% of the annual maximum aggregate benefit
Treatment by authorised physicians, nurses and specialists	Up to 100% of the annual maximum aggregate benefit
Hospitalisation (semi-private rooms)	Up to 100% of the annual maximum aggregate benefit
Surgery, anesthesiologist	Up to 100% of the annual maximum aggregate benefit
Prescribed medicines, dressings	Up to 100% of the annual maximum aggregate benefit
Local transport to and from the place of treatment	Up to 100% of the annual maximum aggregate benefit
Treatment by physiotherapists and chiropractors	€250
Medically Necessary required durable medical equipment	Up to 100% of the annual maximum aggregate benefit
Emergency dental treatment for immediate relief of pain	€150
Repatriation of Mortal Remains	Up to 100% of the annual maximum aggregate benefit



DESCRIPTION OF BENEFITS

Also read:

General Exclusions – As well as exclusions that apply to each section, there are some Exclusions which apply to the whole policy.

Definitions – Certain words in this Policy have specific meanings. These will be capitalised and in bold print.

Benefits are applicable when the Insured Person is outside their Country of Residence.

Emergency Assistance / Member Services:

Expat Assist-24 hours a day, 7 days per week

- For Medical Emergencies and assistance with Your medical care, contact Expat Assist on +44 (0)20 8181 3818 (24 hours a day)
- These services include pre-authorisation of treatment, **Hospital** admission, and provider referrals.

Accompaniment:

We will pay up to the limits shown in the Schedule of Benefits for travel and accommodation expenses of one person (i.e. a person travelling with the Insured Person or a relative or friend who is a resident in the Insured Person's Country of Residence) whom, upon medical advice is advised to join, accompany, remain with or escort the Insured Person following the Insured Person sustaining Accidental Injury or suffering Accidental Sickness during the Policy Period. Transportation costs will be by the most economical means and determined by Us.

Repatriation for Medical Treatment:

We will pay up to the limits shown in the Schedule of Benefits to repatriate the Insured Person to their Country of Residence for medical treatment as a result of the Insured Person sustaining Accidental Injury or Accidental Sickness during the Policy Period. We reserve the right to repatriate, by the most economical means available, and will only pay if repatriation has been advised by a Doctor and the Insured Person is medically stable.

We shall not be liable for any treatment which can be delayed until the **Insured Person** returns to their **Country of Residence**. If the **Insured Person** refuses to accept repatriation once medically stable, no further benefits are payable.

Emergency Medical Treatment:

We will pay up to the limits shown in the Schedule of Benefits for the costs incurred by the Insured Person for emergency treatment as a result of the Insured Person sustaining Accidental Injury or suffering Accidental Sickness during the Policy Period. This section covers necessary treatment by authorised physicians, nurses and specialists, Hospitalisation (semi-private rooms) including surgery, anaesthesiologist, prescribed medicines, dressings and local transport to and from the place of treatment.

- Treatment by physiotherapists and chiropractors prescribed by an authorised physician shall apply to inpatient services only.
- Dental treatment is limited to emergency dental treatment, which is the result of an **Accident**, for the immediate relief of pain, received with 24 hours.
- The insurance shall not cover expenses for treatment of Pre-Existing Conditions, chronic or recurrent Sickness and disorders, or unnecessary durable medical devices/equipment. Some benefits are available for Stable Pre-Existing Medical Conditions where specifically purchased and noted on Your Certificate of Insurance.
- Outpatient services are covered per the Schedule of Benefits and may be utilised via licensed medical Doctors.
- Emergency Rooms (A&E) should only be used where they are the most appropriate access to medical care in the event of an emergency.

Occupation and Sport Coverage:

We will pay up to the limits shown in the Schedule of Benefits for the costs incurred by the Insured Person for emergency treatment as a result of the Insured Person sustaining Accidental Injury or suffering Accidental Sickness due to participation in any of the sport activities shown in the LEISURE SPORTS table during the Policy Period. Provided the Insured Person complies with local laws and regulations and uses recommended safety equipment. All other terms and conditions of Emergency Medical Treatment are applicable as contained herein.

The following Activities and occupations are NOT covered:

- 1. Engaging in professional, semi-professional or competitive sporting events of any kind.
- 2. Group, club, interscholastic, intercollegiate, organised team play (exception: informal sports played among friends and relatives in a team game).
- 3. Use of any type of firearms (any device that discharges a projectile of any type).
- 4. Any activity relating to flying either as a Pilot in Command, student pilot, sport flying or the business or trade of flying; except while travelling as a passenger in a fully-licensed passenger carrying aircraft.
- 5. Any activity in which the **Insured Person** is acting irresponsibly or while performing stunts of any kind including but not limited to jumping, railing with bikes, scooters, skateboards, aerial acrobatics, flips, half-piping.
- 6. Any **Accidents** or **Injuries** while under the influence of drugs or alcohol.
- 7. Whilst **You** are undertaking a paid or unpaid occupation, except for those which are a **Sedentary Occupations** or where the occupation has been declared and accepted by **Us** in writing.

Sport Coverage Categories:

* LEISURE SPORTS (included in Your policy)

Athletics / Calisthenics / Basic Gym Handball Safari

workHorse riding(organized - no guns)Badminton(no Polo, Hunting, Jumping, Dressage)SailboardingBallooningJet Boating(Leisure - No racing)

(as a fare paying passenger only) (Leisure only. Non-extreme) Sailing
Baseball Jogging (Territorial Waters only)

Baseball Jogging (Territorial Waters only
Basketball Marathon Running Sand Yachting
Blade Skating (Non-paid, amateur only) Scuba Diving
Bowls Martial Arts (max depth 15 meters)
Camel / Elephant Riding (Training only) Skateboarding

Canoeing / Kayaking Moped / Scooter Rentals Snorkelling

(inland/coastal/flat water) Snow mobile - Pleasure only

Motorsycling / Scootering (€10,000 maximum)

(€10,000 maximum)

Catamaran Sailing (€10,000 maximum) (€10,000 maximum) (€10,000 maximum) Winter Sports, including snow skiing

Craigcat riding (only in **Territorial Waters**)

Netball and snowboarding – On piste in a recognized ski resort

Cricket (not involving climbing) (see definition of **Winter Sports**)

Cross country rupping Paddle boarding Squash

Cross country running Paddle boarding Squasii (not fell or mountain running) Paintballing Surfing Curling Pickle Ball Tennis

Cycling Pony Trekking Trekking / Hiking / Hiking

(Leisure only: not BMX and mountain (no jumping, racing, dressage) (under 3,500 meters altitude at all

biking)
Racket Ball
Dinghy / Small craft sailing
(Territorial Waters only)
Rock Scrambling Class 1 only
Fishing
Racket Ball
Volleyball
Wake boarding
Water Polo

Fishing Roller Blading Water Polo (Fresh water and deep sea) (Line Skating / Skateboarding) Water Skiing

Flying as a passenger

Football / Soccer

Rowing

Go Karting

(inland/coastal)

Rounders

White/Black Water Rafting
(Grade 1 to 3)

Windsurfing

(recreational use less than 120cc, Organised Running, Sprint / Long (Leisure only. No racing)

€10,000 limit) Distance Yachting

Golf (Amateur, non-naid only) (Territorial Waters)

Golf (Amateur, non-paid only) (Territorial Waters)

Gymnastics Zip Lining

*Any sport not included on this list must be communicated to Us and will be evaluated at Our discretion.

Stable Pre-existing Conditions Extension:

(only operative if indicated in the certificate and additional premium paid)

This policy covers treatment of acute exacerbations of Stable **Pre-Existing** medical conditions, suffered for a minimum period of 6 months, up to the amount stated in **Your** Certificate of Insurance, in aggregate per policy, for the Emergency and Accidental Medical Treatment benefit.

Stable means: a medical condition that has been suffered for at least 6 months and that has not, for a period of at least 6 consecutive months immediately prior to any **Trip** departure date,

- i. resulted in, or contributed to, any admission to a medical facility for treatment, and
- ii. where there has been no deterioration or exacerbation of symptoms, and
- iii. where there hasn't be any change in treatment, advice, diet, or medication, and
- iv. where all appropriate medical advice has been, and continues to be, consistently followed, and
- v. where **You** are registered and under the care of an appropriate medical professional in respect of **Your** condition.

Conditions:

- 1. This section does not include coverage for known, scheduled, required, or expected medical care, drugs or treatments.
- 2. Coverage expires upon medical advice that the condition is no longer acute or **You** are discharged from a medical facility.
- 3. All other Terms and Conditions, exclusion, definitions, and limitations of this policy otherwise apply.

DEFINITIONS

Please note certain words in this document have specific meanings. These will be capitalised and in bold print.

- "Accident/Accidental" means any sudden and unforeseen event occurring during the Policy Period.
- "Country of Residence" means the Country where You are deemed to be legally resident, which is different to the Country for which You have applied for a Visa.
- "Deductible" "Excess" or "Co-Pay" means the amount payable by the Insured, before any costs are recoverable under this policy.
- 4. "Dependent" means an Insured's lawful spouse or domestic partner; or an Insured's unmarried child, from 14 days of age to age 21, who is chiefly dependent on the Insured for support. A child, for eligibility purposes, includes an Insured's natural child; adopted child, beginning with any waiting period pending finalisation of the child's adoption; or a stepchild who resides with the Insured or depends chiefly on the Insured for financial support. A Dependent may also include any person related to the Insured by blood or marriage and or appointed by the court, except for children in Your temporary foster care.
- "Diagnosis" means the result of examination or test by a medical Doctor or licensed physician providing a specific international CPT or ICD9 code. Failure to obtain a Diagnosis will result in the denial of the claim
- "Diving" means leisure diving only. All participants, unless they are on a supervised resort course, must possess a valid dive certification such as Professional Association of Diving Instructors or its equivalent.
- 7. "Doctor" means a licensed health care provider acting within the scope of his license and rendering appropriate care or treatment to an Insured Person. It will not include an Insured Person or a member of the Insured Person's family or household.
- 8. "Emergency Medical Treatment" means medical care given to a patient for a condition caused by an Injury or Sickness that manifests itself by symptoms of sufficient severity that a prudent layperson possessing an average knowledge of health and medicine would reasonably expect that failure to receive immediate medical attention would place the health of the person in serious jeopardy. In order for a Sickness to be covered it must be unexpected, non-pre-existing, and if left untreated could cause deterioration in an Insured Person's condition.
- "Event" means an incident, following which the Insured Person requires care for acute, sudden and unforeseen Medical and Accidental Emergencies including the direct consequences of the incident.
- 10. **"Family Member"** means the domestic partner, spouse, parent, parent-in-law, grandparent, child, grandchild, brother, brother-in-law, sister, sister-in-law, fiancée, fiancé; such person being resident in the **Country of Residence** of the **Insured Person**.
- 11. "Hazardous Sports" means any sport(s) requiring an increased skill set and a higher level of training to

- safely participate in or that may increase the risk of inherent danger. These activities may include but are not limited to activities involving: speed, height, elevation, a high level of physical exertion, and/or highly specialised equipment in which to compete or participate that if not properly executed could expose an individual to **Injury** or death.
- "Host Country" means the country or countries other than the Country of Residence that the Insured Person is traveling to/in.
- 13. "Hospital" means an institution that:
 - operates pursuant to law for the care, treatment, and providing of in-patient services for sick or injured persons;
 - 2. provides 24-hour nursing service by Registered Nurses on duty or call;
 - 3. has a staff of one or more licensed **Doctors** available at all times;
 - 4. provides organised facilities for **Diagnosis**, treatment and surgery, either:
 - i. on its premises; or
 - ii. in facilities available to it, on a pre-arranged basis;
 - is not primarily a nursing care facility, rest home, convalescent home, or similar establishment, or any separate ward, wing or section of a medical facility used as such; and
 - 6. is not a place solely for drug addicts, alcoholics, or the aged or any separate ward.
- 14. "Injury" means bodily harm sustained by an Insured Person that results directly and independently from all other causes from an Accident. All Injuries sustained by one person in any one Accident, including all related conditions and recurrent symptoms of these Injuries are considered a single Injury/Event.
- 15. **"Insured Person"** means any Insured and **Dependent** who has applied, and been accepted for this policy, whose name is shown on the Certificate of Insurance.
- 16. "Medically Necessary" means a treatment, service or supply that is:
 - required to treat an **Injury** or **Sickness**; prescribed or ordered by a **Doctor** or furnished by a **Hospital**; and
 - Which is Usual Reasonable and Customary, consistent with Insured Person's condition and location of treatment; and
 - Consistent with the medical and surgical practices prevailing in the area for treatment of the condition at the time rendered.
- 17. "Natural Disaster" means storm (wind, rain, snow, sleet, hail, lightning, dust or sand) earthquake, flood, volcanic eruption, wildfire that: 1. is due to natural causes; and 2. results in such severe and widespread damage that the area of damage is officially declared a disaster area by the government in which the Insured Person's Trip occurs and the area is deemed to be uninhabitable or dangerous.

- 18. "Necessities" means personal hygiene items and essential clothing.
- 19. "Pandemic/Epidemic" means a sudden outbreak that becomes widespread and affects a whole region, continent, or the world. Such disease will be deemed a "public emergency" either by the Center for Disease Control and Prevention (CDC), World Health Organization (WHO), or appropriate governmental body.
- "Policy Period" means the dates as shown on Your Certificate of Insurance for which premium has been paid.
- 21. "Pre-Existing Condition" means any condition, disease, illness, Sickness or Injury, secondary or associated complaint where You have sought or received advice, treatment, therapy, been submitted to a special diet or shown symptoms prior to the start of any Trip date (whether or not the condition has been diagnosed). Any treatment prior to each departure from the Country of Residence will be considered a Pre-Existing Condition.
- 22. **"Schedule of Benefits"** means the summary description of the available benefits, payment levels and Maximum Benefits, provided under this Policy. The **Schedule of Benefits** is included with and is part of this Policy.
- 23. "Sedentary Occupation" means employment performed by persons engaged in executive, administrative, or clerical duties the primary tasks of which can be undertaken seated, where You do not lift more than 5 kilos, and that doesn't require any safety or protective equipment.
- 24. "Sickness" means an illness, disease or condition of the Insured Person that causes a loss for which an Insured Person incurs medical expenses while covered under the Policy. All related conditions and recurrent symptoms of the same or similar condition will be considered one Sickness.

- 25. "Territorial Waters" means a body of water being no more than 12 nautical miles (14 statute miles) from a high water mark of a coastal state or border.
- 26. "Travelling Companion" means a person or persons with whom You have coordinated travel arrangements and share the same accommodations during a Trip.
- 27. "Trip" means travel to another country by air, land, or sea from Your Country of Residence.
- 28. **"Underwriter"** means **HDI Global Specialty SE** who is the insurer participating in this contract.
- 29. **"Usual, Customary and Reasonable"** means the average amount charged by providers for treatment, service or supplies in the geographic area where provided.
- 30. "We", "Our" or "Us" means Expatriate Group, which is a trading style of Strategic Insurance Brokers (Cyprus) Ltd (SIBC). SIBC is authorised and regulated by the Cypriot Insurance Superintendent, per Authorization Number: 7255 and acts on behalf of the Underwriter in accordance with authority granted by the Underwriter.
- 31. "Winter Sports" means Big-Foot Skiing; Cross Country Skiing (Nordic Skiing / Langlauf); Glacier Skiing; Snowmobiling (maximum loss \$10,000); Mono Skiing; Off-Piste Skiing & Snowboarding (provided local safety guidelines and warnings are observed) except in areas considered to be unsafe by authorised resort management, unless with a qualified local guide. On Piste Skiing; Snowboarding; Snowblading; Sledging; Tobogganing; Glacier Walking (under 2000m). In all cases this policy excludes injuries and losses associated with any stunts in which the Insured person places themselves at an increased risk of injury such as jumping/ramping, aerials, half pipes, cliffing/cliff jumping, object railing and racing.
- 32. **"You"** or **"Your"** means the **Insured Person** covered under the Policy.

GENERAL EXCLUSIONS

Unless specified in the **Schedule of Benefits**, in any written endorsement, or agreed by **Us** in writing, no claim can be made for compensation or payment for damage or expenses caused directly or indirectly by or as a result of any of the following:

- 1. A Pre-Existing Condition;
- Costs related to medical examination, treatment, procedures, and surgical intervention which are not administered in a licensed healthcare facility;
- Any medical services or procedures at a health hydrospa or cosmetic treatment facility;
- Costs related to medical examination, where no Injury or Sickness has been diagnosed or Accident has occurred (i.e. non specified pain);
- Any visit to a medical provider that does not result in a covered **Diagnosis** code after medical review or testing:
- Any treatment by a Family Member/family associate or any relation of the Insured Person:
- 7. In respect of **Accidental** damage to natural teeth, no benefit is payable for **Injury**, normal wear and tear, tooth brushing or any other oral hygiene procedure or any means other than extra-oral impact, any form of restorative or remedial work, the use of precious

- metals, orthodontic treatment of any kind or dental treatment performed in a **Hospital** unless dental surgery is the only treatment available to alleviate pain.
- Suicide or attempted suicide, or intentional Self-Injury;
- Evacuation costs where the Insured Person is not being admitted to a Hospital for treatment or where costs have not been approved by Us prior to travel commencing;
- 10. Any extension of a Policy to extend medical coverage;
- 11. Any costs arising after expiry of the **Policy Period**;
- 12. Any Policy extensions or renewals to pay for a **Pre- Existing Condition**;
- Any expenses incurred due to a failure to obtain proper travel documents such as passports, visas, invitation letters, or any other document required for entry into a foreign country or port.

- 14. Any form of treatment or surgery which in the opinion of the **Doctor** in attendance and **Us** can be delayed until **Your** return to **Your Country of Residence**;
- 15. Any treatment for HIV / AIDS, or related conditions;
- 16. Claims for sexually transmitted diseases;
- Any medication or drugs not prescribed by Your attending physician or specialist, or which are available without prescription;
- 18. Pandemic: This Policy does not cover any liability, loss, cost or expense arising out of, resulting from, caused or contributed to by a virus or bacteria that is declared to be an outbreak, Epidemic, or public emergency by the World Health Organization (WHO), Center for Disease Control and Prevention (CDC), or any other Government, Governmental Agency or ruling body of the country that the outbreak or Epidemic has occurred in;
- 19. Medical Expenses in excess of a limit stated in the Schedule of Benefits;
- 20. The amount of the Policy Excess or **Deductible** as stated in the Policy;
- 21. Any cost resulting in a **Sickness**, **Injury** or death from the misuse of drugs or being under the influence or effect of alcohol or any other intoxicating substance (other than a legally prescribed medication by a licensed medical professional and taken as directed);
- 22. Treatment for dependency on alcohol or any other intoxicating substance, narcotics, drug and substance abuse, or any addictive condition of any kind;
- 23. Needless self-exposure to peril except in an attempt to save human life;
- Intentional or fraudulent acts on the Insured Person's part or their consequences;
- Trips specifically made for the purpose of obtaining medical treatment;
- 26. Cosmetic surgery or remedial surgery, removal of fat or other surplus body tissue and any consequences of such treatment, weight loss or weight problems/ eating disorders, whether or not for psychological purposes, unless required as a direct result of an Accident which occurs during the Period of Insurance;
- 27. Pregnancy, childbirth whether normal or complicated, including the transfer of a pregnant woman to Hospital to give routine childbirth or air travel when the Insured Person is more than 20 weeks pregnant and was NOT a result of an Accident or onset of complications relating from an Accident.
- 28. Treatment for mental or nervous disorders, including transitional life Events, homesickness, fatigue, jet-lag or work related stress; the costs of psychotherapists, psychologists, family therapists or bereavement counsellors.
- 29. Use of any type of firearm or any device that discharges a projectile of any type.
- 30. Any expenses relating to search and rescue operations to find an **Insured Person** in mountains, at sea, in the desert, in the jungle and similar remote locations including air/sea rescue charges for evacuation to shore from a vessel or from the sea;
- 31. Charges or fees incurred for the completion of claim forms or any medical reports requested by **Us**;

- Expeditions, mountaineering or trekking, which at any time, is above 3500M, including but not limited to Mt Everest, K2, Kilimanjaro, Antarctica, the Arctic, North Pole and Greenland;
- 33. Travel to/from any locations known to be under duress/alert, Pandemic, Epidemic or which are known to pose a higher risk prior to departing for a Trip; or a country or area which the State Ministry of Foreign Affairs or equivalent in Your Country of Residence advise against "all" or "essential" travel to.
- 34. Radioactive, toxic, explosive or other hazardous or contaminating properties of any nuclear installation, reactor or other nuclear assembly or nuclear component thereof.
- 35. War Insurrection and Terrorism: **We** shall not be liable for:
 - War means (whether war be declared or not): Warlike operations: hostilities; invasion; mutiny; riot; civil commotion assuming the proportions of or amounting to an uprising; civil war; rebellion; revolution; insurrection; conspiracy; military or usurped power; martial law or state of siege; act of an enemy foreign to the nationality of the insured person or the country in or over which the act occurs; overthrow of the legally constituted government; explosions of war weapons; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the insured person whether war be declared with that state or not.
 - Nuclear, and Weapons of Mass Destruction: means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.
 - Chemical Weapons: means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.
 - Utilization of Biological Weapons: means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) microorganism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesized toxins) which are capable of causing incapacitating disablement or death amongst people or animals.
 - Terrorism: Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organization(s) or government(s).

SUBROGATION

To the extent **We** pay for a Loss suffered by an **Insured Person**, **We** will take over the rights and remedies the **Insured Person** had relating to the Loss. This is known as subrogation. The **Insured Person** must help **Us** preserve **Our** rights against those responsible for any Loss. This may involve signing any papers and taking any other steps **We** may reasonably require. If **We** take over an **Insured Person**'s rights, the **Insured Person** must sign an appropriate subrogation form supplied by **Us**.

OTHER INSURANCE

If any claim is covered by any other insurance policy, We will not pay more than a fair proportion of the claim.

CLAIMS PROCEDURE

Any medical claim likely to exceed €1,000 is required to be pre-authorised by **Us**. Failure to seek pre-authorisation will result in **Your** claims being denied. To have **Your** claim pre-authorised please contact Expat Assist on +44 (0)20 8181 3818 (24 hours a day / 7 days a week).

In the event of a claim please go to the claims portal www.expatriate.claims.

Required Documentation for all claims:

- 1. Medical claims: **Doctors**' Notes Reports, Bills, Receipts including names and addresses.
- 2. Access to Your medical history, which could include previous insurance information.
- 3. Any additional documentation requested by **Us** to support **Your** claim.

REFUND PROCEDURE AND POLICY (Cooling-off period)

This policy may be cancelled within 14 days of the date **You** receive the policy documentation or the start of the **Policy Period** whichever is later. If **You** wish to cancel before the policy has started then **We** will refund **You** premium in full. If **You** cancel after the **Policy Period** has started and there has not been a claim, **We** will refund **You** the full premium less a proportionate deduction for the time **We** have provided cover as set out below.

CANCELLATION

You may cancel this insurance at any other time, outside of the cooling off period, by giving 14 days' written notice to **Us**. Any premium refund for time on risk will be calculated on a short rate proportional basis, or as deemed appropriate by **Us**. For example, if **You** have a 12 month policy and **You** have been covered for 6 months, the deduction for the time on cover will be half the annual premium.

We can cancel this insurance by giving You 14 days' notice in writing. We will only do this for a valid reason. Examples of valid reasons include, but are not limited to:

- Non-payment of premium;
- A change in risk meaning that **Underwriters** can no longer provide **You** with insurance cover;
- Failing to observe the terms and conditions of this policy.



COMPLAINTS

We aim to give You the highest standards of service and to meet any claims covered by this policy promptly and fairly. However if You feel that We have not met these standards We would like to hear from You. If You have cause for complaint We will investigate and review Your case immediately and respond to You in writing.

1. If You have a complaint please contact:

The Healthcare Manager

Expatriate Healthcare, BP Business Centre, Little High Street,

Shoreham-by-Sea BN43 5EG, United Kingdom

Tel: +44 (0)20 3551 6634 Fax: +44 (0)870 428 5141

Email: admin@expatriatehealthcare.com

Beyond Expatriate Group: If You are dissatisfied with the response You receive from Us, You may also have the right
to refer Your complaint to the Insurance Ombudsman in Your Country of Residence. Please contact Us for further
information.

YOUR DATA

Please read the Data Protection Statement for full details of how **We** handle **Your** data and our Document Retention Policy. For further information on how HDI Global Specialty SE uses **Your** personal data, please see the private privacy notice on its website: https://www.hdi.global/legal/privacy/.

SANCTION LIMITATION AND EXCLUSION CLAUSE

No (re)insurer shall be deemed to provide cover and no (re)insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that (re)insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America to the extent such compliance is not prohibited by applicable law.



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