

HealthCare Plans

Optional Add-on Plans and Benefits

Optional Personal Travel Plan
Optional Personal Accident Plan
Optional Maternity Plan



Optional Personal Travel Plan

WORLDWIDE COVER including private medical insurance cover outside of country of residence for UltraCare Planholders

Table of Benefits and Limits Per Trip

This is an annual **plan**. The benefits apply per **insured person**, per **trip** made, of not more than 180 days at a time, during the **plan year**.

Section A - Medical benefits and limits	Level of Benefits
<p>If, during a trip, an insured person incurs a medical condition, we will pay necessary, customary and reasonable expenses, subject to a maximum per insured person, per trip of:</p> <p>This includes: Dental treatment for the immediate relief of dental pain up to a maximum of £1,000/\$1,700/€1,500 per trip.</p> <p>If medically necessary, extra accommodation and travel expenses, which will allow you to return to your country of residence, if you cannot return as originally booked.</p> <p>Necessary, customary and reasonable in-patient/daycare/out-patient medical expenses.</p> <p>Necessary and reasonable travel and accommodation expenses of a parent or legal-guardian having to remain with his/her insured child (under 18 years of age) due to an eligible medical condition.</p>	<p>£1,000,000 \$1,700,000 €1,500,000</p>
<p>Section B - Loss of deposits, cancellations or curtailments</p> <p>We will reimburse an insured person, or if applicable, the insured person's representative, for the loss of irrecoverable deposits, pre-payments and other charges paid or contractually due to be paid for travel and/or accommodation if a trip is cancelled, or curtailed as a direct result of one of the following:</p> <ul style="list-style-type: none"> The death, illness or injury of: <ul style="list-style-type: none"> The insured person The person with whom the insured person is travelling, or had arranged to travel A close family member A close business colleague Jury service, attendance under subpoena as a witness in a court of law of an insured person, or of the person with whom the insured person is travelling, or had arranged to travel. Compulsory quarantine restriction of an insured person, or of the person with whom the insured person is travelling, or had arranged to travel. Listed natural disasters and similar force majeure causes which occur after a trip is booked. <p>The amount payable in respect of cancellation claims, will be limited to the scale of cancellation charges as defined in the booking conditions relating to the trip.</p>	<p>Covered up to £2,000 \$3,400 €3,000</p>
<p>Section C - Travel delays</p> <p>We will pay an insured person the sum of £50/\$85/€75 for the first full twelve (12) hours delay and £50/\$85/€75 for each subsequent twelve (12) hours delay, subject to a maximum of £150/\$255/€225 per trip, due to strikes/industrial action, adverse weather conditions, or mechanical breakdown, or failure of aircraft, sea vessels, train, or other licensed public transport.</p>	<p>Covered up to £150 \$255 €225</p>
<p>Section D - Missed departures, travel disruption</p> <p>We will reimburse an insured person up to a maximum sum of shown per trip in respect of additional accommodation and travel costs incurred to connect the insured person with his/her group, or tour, or to transport the insured person to his/her final destination in the event that he/she misses the original departure due to severe weather conditions, or an accident to, or breakdown of, the licensed public transport that the insured person was travelling in to his/her point of departure.</p>	<p>Covered up to £1,000 \$1,700 €1,500</p>
<p>Section E - Hijack</p> <p>We will pay an insured person a sum of £50/\$85/€75 for each full twenty-four (24) hour period that the insured person is prevented from reaching his/her destination following the forced hijack of a conveyance on which the insured person is travelling, up to a maximum shown.</p>	<p>Covered up to £500 \$850 €750</p>
<p>Section F - Baggage and personal effects</p> <p>Subject to the terms and limitations of the policy, we will indemnify an insured person for the intrinsic value, or cost of repairs, or re-issue, whichever is the lesser, of property which, during the period of insurance, is lost, damaged or stolen whilst on a trip taken, or purchased during a trip by the insured person, or sent in advance up to twenty-four (24) hours prior to the insured person's departure date shown on the itinerary relating to the insured person's trip, up to a maximum value of £2,000/\$3,400/€3,000 per trip, subject to a maximum of £300/\$510/€450 for any one article, pair or set of articles; we will pay: For losses from vehicles hired or owned by the insured person, providing the property concerned was secured in a locked boot or glove compartment. Up to £300/\$510/€450 (in all) in respect of cameras and photographic equipment, telescopes and binoculars, antiques, jewellery, watches, furs and precious stones and articles made of, or containing gold, silver or other precious metals.</p>	<p>Covered up to £2,000 \$3,400 €3,000</p>
<p>Section G - Loss of money</p> <p>In respect of theft or accidental loss of cash, traveller's cheques, postal or money orders, owned or held by an insured person.</p>	<p>Covered up to £500 \$850 €750</p>
<p>Section H - Loss of passport, travel documents</p> <p>Cost of replacing passport and/or travel documents stolen or accidentally lost, owned or held by an insured person.</p>	<p>Covered up to £500 \$850 €750</p>
<p>Section I - Delayed baggage</p> <p>In the event of baggage being delayed or misdirected by a carrier on the outward journey for at least twelve (12) hours from the time of an insured person's arrival, we will reimburse up to a maximum of £100/\$170/€150 per trip for purchase of essential toiletries and clothing.</p>	<p>Covered up to £100 \$170 €150</p>

EXCESS PAYMENT A standard amount of **£25/\$42.50/€37.50 excess** will be deducted from each **claim you** submit under this add-on **plan**. The excess is applied once per **claim** and allows full cover **benefit** after deduction of **excess**.

VALIDITY OF COVER Cover under the Optional Personal Travel Plan is only valid if the underlying UltraCare **plan** is in force.

Yearly Premiums (Payable in advance)											
Single			Couple			Family			One Parent Family		
£100	\$170	€150	£200	\$340	€300	£250	\$425	€375	£150	\$255	€225

Optional Maternity Plan

This Plan is only available for Individuals and Families

An optional add-on benefit available to persons insured under UltraCare Plus, Comprehensive and Select Plans. This option is not available to persons insured under UltraCare Standard Plans. This can be a valuable option, if you need it. It is specifically designed to provide you with access to the best in private maternity care provision.

Private maternity and related medical costs can be an expensive experience, even in cases of routine, normal pregnancies and childbirth. This also depends on where you are located geographically. Maternity costs can vary significantly from country to country – and even vary from city to city in the same country.

We need to accept that other factors can distort maternity costs. The slightest hint of anything other than normal, or untoward, or complicated, is directly reflected in determining the increased treatment charges you will need to contend with.

Benefits

	Area 1	Area 2	Area 3	Area 4
Overall maximum per pregnancy, per plan year :	£1,000,000 \$1,700,000 €1,500,000	£1,000,000 \$1,700,000 €1,500,000	£1,000,000 \$1,700,000 €1,500,000	£1,000,000 \$1,700,000 €1,500,000

Section 1 - Normal pregnancy and childbirth

Delivery costs, ante-natal and post-natal checkups, examinations, and reasonable and necessary **hospital** accommodation costs and nursing charges.

	Area 1	Area 2	Area 3	Area 4
Covered up to	£5,000 \$8,500 €7,500	£5,000 \$8,500 €7,500	£7,500 \$12,750 €11,250	£5,000 \$8,500 €7,500

Co-insurance¹ deduction - section 1:

A **co-insurance** will be deducted from each **claim** submitted under section 1. **You** can choose to have a 10% or 20% **co-insurance**¹ on the Optional Maternity Add-on Plan. The total benefit **we** will pay to **you** for an eligible **claim** under this section will be either 90% or 80% of the above limits depending on the **co-insurance**¹ **you** opt for and the **Area of Cover** of **your** UltraCare Plan.

Section 2 - Complications in pregnancy during the ante-natal period

Treatment as an **in-patient** or an **out-patient** of a medical complication which arises during the ante-natal period due to a **medical condition**

	Area 1	Area 2	Area 3	Area 4
Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full

Section 3 - Complications in pregnancy during childbirth

Treatment as an **in-patient** or an **out-patient** of a medical complication which arises during childbirth due to a **medical condition**.

	Area 1	Area 2	Area 3	Area 4
Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full

Section 4 - Birth defects and congenital abnormalities

Investigation and **treatment** of **birth defects** and congenital conditions, including birth trauma, provided that such become apparent in the first six (6) months from birth. **Please note:** This **benefit** is available per pregnancy for a period of twelve (12) months from the initial diagnosis date, up to the specified limit shown.

	Area 1	Area 2	Area 3	Area 4
Covered up to	£20,000 \$34,000 €30,000	£20,000 \$34,000 €30,000	£30,000 \$51,000 €45,000	£20,000 \$34,000 €30,000

Section 5 - Termination of pregnancy

Termination of pregnancy when **medically necessary**.

	Area 1	Area 2	Area 3	Area 4
Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full

Section 6 - New-born accommodation

Hospital accommodation costs for a new-born child to accompany its mother while she is receiving **treatment** as an **in-patient** in a **hospital** for a condition covered under the Optional Maternity Plan.

	Area 1	Area 2	Area 3	Area 4
Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full

Section 7 - Local ambulance services

Costs of road ambulance transport required due to an **emergency** or **medical necessity** to the nearest available and appropriate local **hospital**

	Area 1	Area 2	Area 3	Area 4
Covered in Full	Covered in Full	Covered in Full	Covered in Full	Covered in Full

ELIGIBILITY

- Available to female **insured persons** between the ages of 18 and 44.
- Two age bands and two premium levels:
 1. Ages 18 - 34
 2. Ages 35 - 44.
- Two levels of **co-insurance**¹ to choose from:
 1. 10%
 2. or 20%.
- Four geographical **areas of cover**.
- Cover becomes available for pregnancies that are conceived six (6) months after the **commencement date** of your Optional Maternity Plan.

¹ **Co-insurance** means an uninsured percentage of money, which a **planholder/insured person** must pay towards the cost of a covered **claim** per **plan year**.

CEASING OF COVER

- Cover under the Optional Maternity Benefit Plan is only valid up to the attained age of 46 (forty-six) years, at which point cover will automatically terminate.

VALIDITY OF COVER

- Cover under the Optional Maternity Benefit Plan is only valid if the underlying UltraCare Plus, UltraCare Comprehensive or UltraCare Select **plan** is in force.

Please note: Geographical area is determined by the area **you** have selected under **your** UltraCare Plan.

Maternity Premiums

Payable yearly in advance

Premium Table: 10% Co-insurance

For a 10% **co-insurance**² (applicable only to section 1 in the Table of Benefits: Normal pregnancy and childbirth).

Age Bands	Area 1			Area 2			Area 3			Area 4		
	£	\$	€	£	\$	€	£	\$	€	£	\$	€
18 - 34	749	1,274	1,124	863	1,468	1,295	1,551	2,637	2,327	599	1,019	899
35 - 44	1,032	1,755	1,548	1,191	2,025	1,787	1,982	3,370	2,973	826	1,405	1,239

² A percentage of 10% **co-insurance** will be deducted from each **claim** submitted under section 1 of this optional add-on to the UltraCare Plus, UltraCare Comprehensive and UltraCare Select **plans**. The 10% **co-insurance** will be limited to maximums of:

£500	\$850	€750	in total and allows a maximum benefit of:
£4,500	\$7,650	€6,750	after deduction of 10% co-insurance in respect of areas 1, 2 and 4; and
£750	\$1,275	€1,125	in total and allows a maximum benefit of:
£6,750	\$11,475	€10,125	after deduction of 10% co-insurance in respect of area 3.

Premium Table: 20% Co-insurance

For a 20% **co-insurance**³ (applicable only to section 1 in the Table of Benefits: Normal pregnancy and childbirth).

Age Bands	Area 1			Area 2			Area 3			Area 4		
	£	\$	€	£	\$	€	£	\$	€	£	\$	€
18 - 34	599	1,019	899	691	1,175	1,037	1,241	2,110	1,862	479	815	719
35 - 44	826	1,405	1,239	953	1,621	1,430	1,586	2,697	2,379	661	1,124	992

³ A percentage of 20% **co-insurance** will be deducted from each **claim** submitted under section 1 of this optional add-on to the UltraCare Plus, UltraCare Comprehensive and UltraCare Select **plans**. The 20% **co-insurance** will be limited to maximums of:

£1,000	\$1,700	€1,500	in total and allows a maximum benefit of:
£4,000	\$6,800	€6,000	after deduction of 20% co-insurance in respect of areas 1, 2 and 4; and
£1,500	\$2,550	€2,250	in total and allows a maximum benefit of:
£6,000	\$10,200	€9,000	after deduction of 20% co-insurance in respect of area 3.

Optional Personal Accident Plan

WORLDWIDE COVER

For UltraCare Planholders

Table of Benefits and Limits

	GB Pounds (£)		US Dollars (\$)		Euros (€)	
If during the plan year , an insured person sustains bodily injury , due to an accident , we will pay up to an overall maximum per unit of:	£50,000 per unit (maximum 5 units: £250,000)		\$85,000 per unit (maximum 5 units: \$425,000)		€75,000 per unit (maximum 5 units: €375,000)	
A - Accidental Death Benefit Ages eighteen (18) years attained and over	£50,000 per unit		\$85,000 per unit		€75,000 per unit	
B - Accidental Death Benefit Ages five (5) to seventeen (17) years attained.	£5,000		\$8,500		€7,500	
C - Loss of sight of one eye	£10,000 per unit (maximum 5 units: £50,000)		\$17,000 per unit (maximum 5 units: \$85,000)		€15,000 per unit (maximum 5 units: €75,000)	
D - Loss of sight of both eyes	£50,000 per unit		\$85,000 per unit		€75,000 per unit	
E - Loss of, or permanent loss of use of one or more a) feet, hands, legs below the knee or arms below the elbow	£15,000 per unit (maximum 5 units: £75,000)		\$25,500 per unit (maximum 5 units: \$127,500)		€22,500 per unit (maximum 5 units: €112,500)	
b) legs above the knee or arms above the elbow	£50,000 per unit		\$85,000 per unit		€75,000 per unit	
F - Permanent Total Disablement In the case of disablement which entirely prevents an insured person from attending any business or occupation to which the insured person is suited by way of education, training or experience and which lasts twelve (12) months and at expiry of that period is beyond expectation of improvement.	£50,000 per unit		\$85,000 per unit		€75,000 per unit	

VALIDITY OF COVER

- Cover under the Optional Personal Accident Plan is only valid if the underlying UltraCare **plan** is in force.
- The Personal Accident Plan does not include **accidents** arising from manual or hazardous occupations, dangerous, winter or professional sports, pursuits, or activities. If **your** occupation is not purely office-based or **you** take part in any of the above, please contact **us** with further information and **we** may then be able to advise if **we** are able to cover the increased risk.

ACCUMULATION LIMIT

- Known accumulation cover limit for multiple **insured persons** covered under this Optional Personal Accident Plan for any one location / any one conveyance of GB£2,500,000 / US\$4,250,000 / €3,750,000.

YEARLY premiums (payable in advance)	GB Pounds (£)		US Dollars (\$)		Euros (€)		
	AGES	5-17	18-74	5-17	18-74	5-17	18-74
1 Unit: £50,000 / \$85,000 / €75,000		£50	£83	\$85	\$142	€75	€125
2 Units: £100,000 / \$170,000 / €150,000		£100	£166	\$170	\$284	€150	€250
3 Units: £150,000 / \$255,000 / €225,000		£150	£249	\$255	\$426	€225	€375
4 Units: £200,000 / \$340,000 / €300,000		£200	£332	\$340	\$568	€300	€500
5 Units: £250,000 / \$425,000 / €375,000		£250	£415	\$425	\$710	€375	€625

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