



...peace of mind for whatever is beyond your horizon

Some important facts about this Private Medical Insurance are summarised below. This summary does not contain the full terms and conditions of the cover which can be found in the Policy Wording. It is important that you read the Policy Wording thoroughly to make sure you understand the cover it provides.

Name of the insurance undertaking

The Underwriter for this policy is:
AXA PPP International
PPP House Vale Road
Tunbridge Wells Kent TN1 1BJ

Type of insurance and cover

ALC's Prima Premier, Prima Classic and Prima Ibérica are International Private Medical Insurance policies providing cover for the treatment of qualifying medical conditions. This cover is written on a moratorium basis with regard to pre-existing conditions. A full explanation of the moratorium clause can be found on Page 10 of the Policy Wording.

Significant features and benefits

Applicable to **Prima Premier, Prima Classic and Prima Ibérica**. Your policy includes the following features:

- Accommodation
- Professional Fees
- Medication
- Diagnostics
- Theatre Fees
- Reconstructive Surgery
- Chronic Conditions
- Oncology
- Organ Transplants
- Complications of pregnancy
- Physiotherapy
- Psychiatric Illness
- Ancillary Charges
- Home Nursing
- Transportation
- Cash Benefit
- Emergency Treatment outside area of cover

Significant features and benefits

Applicable to **Prima Premier only**
In-Patient and Day-Patient

- Parent Accommodation
- Newborn Cover - Premature Births
- Rehabilitation
- Post Operative cover

Out-Patient Treatment

Applicable to **Prima Premier (Optional Benefit), Prima Classic and Prima Ibérica**

- Professional Fees
- Diagnostics
- Surgical Treatment
- Medication
- Chronic Conditions
- Oncology
- Physiotherapy
- Chiropody
- Complementary Treatment
- Traditional Chinese Medicine
- Optical
- Emergency Dental Treatment

Out-Patient Treatment

Applicable to **Prima Premier only (Optional Benefit)**

- Psychiatric Illness
- Hormone Replacement Therapy
- Routine Health Management

Optional Benefits

Routine Pregnancy & Childbirth

- Routine Pregnancy & Childbirth Costs
- Well-baby Examination
- Newborn Accommodation
- Cash Benefit

Dental Treatment

- Routine Dental Treatment
- Emergency Dental Treatment
- Accidental Damage
- Dental Surgery

Evacuation or Repatriation

- Evacuation
- Repatriation
- Mortal Remains

Significant and unusual exclusions or limitations

The following are excluded from cover under your policy:

- Pre-existing conditions unless treatment and symptom free for a continuous 24 month period after being on cover for 2 years (see Page 10 of the Policy Wording)
- Drugs and alcohol abuse
- Birth Defects
(Please refer to Page 10 of the Policy Wording for a full list of General Exclusions)

Duration of policy

Your cover will remain in force for a period of 12 months and is renewable each year. Premiums are age related and will increase at renewal due to an increase in your age and may increase for medical inflation.

Right to Cancellation

The policyholder may cancel the policy in writing within 14 days from the date of entry and provided no claim has been submitted, a full refund of premium will apply. However, if a claim has been incurred within 14 days from the date of entry, costs will be recovered from you for the services provided.

If the policy is cancelled by the policyholder at any time other than within 14 days from the date of entry, there will be no return of premium.

A full explanation of the conditions for cancelling cover can be found in the Policy Wording.

Making a Claim

Please call +44 (0) 1892 504234 for further advice. Alternatively, you can write to:

ALC Health Claims
AXA PPP International
PO Box 428
Tunbridge Wells
TN2 9ND
United Kingdom

Detailed claims procedure can be found on Page 12 of the Policy Wording.

How do I complain?

We aim to provide you with the highest possible standards of service but accept there may be occasions when you feel that things have gone wrong for you and you are unhappy with us.

If you have a complaint about any matter, please contact us and we will do our best to address your concerns. Your feedback is vital to helping us improve. Further details on how to complain can be found in the "Complaints" section of your Policy Wording. If you are dissatisfied with the outcome of our investigation, you can ask the Financial Ombudsman Service to consider your complaint.

HEAD OFFICE

Chanctonfold Barn Chanctonfold Horsham Road
Steyning West Sussex BN44 3AA United Kingdom
T +44 (0) 1903 817970 F +44 (0) 1903 879719
www.alctravel.eu www.prima-iberica.eu

EUROPEAN OFFICE

Centro Plaza Oficina 10
Planta 1 Nueva Andalucia
29660 Marbella Málaga Spain
T +34 952 93 16 09
F +34 952 90 67 30 CIF N0069627H

MALTA OFFICE

210/2 Triq Manwel Dimech
Sliema SLM 1050
Malta
T +356 999 91038

