



... we're different because we care

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.

Significant features and benefits

| Benefits | Prima Concept | Prima Classic | Prima Premier | Prima Platinum |
|---|---------------|---------------|---------------|----------------|
| In-Patient and Day-Patient Treatment | | | | |
| Accommodation | • | • | • | • |
| Parent Accommodation | | | • | • |
| Professional Fees | • | • | • | • |
| Medication | • | • | • | • |
| Diagnostics | • | • | • | • |
| Theatre Fees | • | • | • | • |
| Reconstructive Surgery | • | • | • | • |
| Chronic Conditions | • | • | • | • |
| Oncology | • | • | • | • |
| IVF Treatment | | | | • |
| Organ Transplants | | • | • | • |
| Complications of Pregnancy | • | • | • | • |
| Newborn Cover - Premature Births | | • | • | • |
| Newborn Cover - Congenital | | • | • | • |
| Physiotherapy | • | • | • | • |
| Rehabilitation | | | • | • |
| Psychiatric Illness | | • | • | • |
| Ancillary Charges | | • | • | • |
| Home Nursing | • | • | • | • |
| Transportation | • | • | • | • |
| Cash Benefit | • | • | • | • |
| Emergency Treatment Outside Area of Cover | | • | • | • |
| Out-Patient Treatment (Optional Benefit under Prima Premier) | | | | |
| Professional Fees | • | • | • | • |
| Diagnostics | • | • | • | • |
| Surgical Treatment | • | • | • | • |
| Medication | • | • | • | • |
| Chronic Conditions | • | • | • | • |
| Oncology | • | • | • | • |
| Physiotherapy | • | • | • | • |
| Chiropody | | • | • | • |
| Complementary Treatment | • | • | • | • |
| Traditional Chinese Medicine | • | • | • | • |
| Psychiatric Illness | | | • | • |
| Hormone Replacement Therapy | | | • | • |
| Optical | | • | • | • |
| Well-being Benefit | | • | • | • |
| Vaccinations | | | • | • |
| Emergency Dental Treatment | | • | • | • |
| Routine Pregnancy & Childbirth (Optional Benefit under Prima Platinum, Prima Premier and Prima Classic) | | | | |
| Routine Pregnancy & Childbirth | | • | • | • |
| Well Baby Examination | | • | • | • |
| Newborn Accommodation | | • | • | • |
| Cash Benefit | | • | • | • |
| Dental Treatment (Optional Benefit under Prima Platinum, Prima Premier and Prima Classic) | | | | |
| Routine Dental Treatment | | • | • | • |
| Orthodontics | | | | • |
| Dental Implants | | | | • |
| Emergency Dental Treatment | | • | • | • |
| Accidental Damage | | • | • | • |
| Dental Surgery | | • | • | • |
| Evacuation or Repatriation (Optional Benefit under Prima Platinum, Prima Premier, Prima Classic and Prima Concept) | | | | |
| Evacuation | • | • | • | • |
| Repatriation | • | • | • | • |
| Mortal Remains | • | • | • | • |

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 Platinum, Prima Premier, Prima Classic and Prima Concept 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 in the Policy Wording.

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
- Drugs and alcohol abuse
- Birth Defects
(Please refer to 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) 20 3764 0760 for further advice. Alternatively, you can write to:

ALC Health Claims Team
Healix House
Esher Green
Esher
Surrey
KT10 8AB

Detailed claims procedure can be found in the Policy Wording.

How do I complain?

At ALC Health our aim is to provide you at all times with a high standard of service in order to meet our obligations in treating customers fairly. If you have a complaint about ALC Health in relation to arranging this insurance policy, please contact us.

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.

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