

Payment Terms & Conditions

Corporate Schemes



Underwritten by XL Catlin Insurance Company UK Limited and Underwriters at Lloyd's

The Policy is an annual contract and runs for twelve months from the commencement date or renewal date. The Policyholder is responsible for the whole year's premium even if we have agreed that the Policyholder pay by instalments. Please refer to General Conditions 1 and 2 of the Policy Wording. Premiums must be received by the same payment method and in the currency of your policy for each premium instalment unless you notify us of a change at the annual renewal of the policy. For the avoidance of doubt, premiums should be paid directly to us by the Policyholder and not through a broker or an intermediary.

Annual premiums

An invoice will be issued two weeks prior to the due date based on the current membership. A further invoice/credit note will be issued if there should be any adjustments to the membership at any time during the scheme year.

Quarterly/Monthly premiums

An invoice will be issued two weeks prior to the due date based on the current membership. Any adjustments to membership that do not appear on this invoice will be reflected on the next quarterly/monthly invoice.

Payment must be received by the due date.

Suspension of Claims

The settlement of claims may be suspended from the seventh day after the due date on which the premium due is outstanding.

If we are placed in a position where we have to suspend claims then any emergency or planned admission to Hospital will not be covered until such time as the premium has been paid. Again, any treatment incurred and claims submitted by members for out-patient treatment after the due date will not be reimbursed until payment has been received.

The suspension of claims will apply to the whole policy even where the payment outstanding relates only to a sub-group.

If payment remains outstanding after 21 days from the due date we reserve the right to cancel the scheme.

Annual Payment by Cheque

Please make cheques payable to **Catlin-ALC Health** either GB (£), Euro (€) or Dollar (US\$) and send to our UK Head Office address.

Payment by Bank Transfer

It is essential that the bank transfer is marked with your company name as we cannot be held responsible for unallocated transfers. Any charges incurred in using a bank transfer facility are the responsibility of the company requesting the transfer.

Account Name: Catlin-ALC Health
Address: Barclays, 1 Churchill Place, London E14 5HP

| | GB (£) Payments | Euro (€) Payments | Dollar (US\$) Payments |
|----------------|-----------------------------|---|-----------------------------|
| Account Number | 13303314 | 59541188 | 87359344 |
| Sort Code | 20-00-00 | 20-00-00 | 20-00-00 |
| SWIFTBIC Code | BARCGB22 | BARCGB22 (SEPA PAYMENTS BARCGB22XXX) | BARCGB22 |
| IBAN Code | GB28 BARC 2000 0013 3033 14 | GB22 BARC 2000 0059 5411 88 | GB16 BARC 2000 0087 3593 44 |

ALC Health is a trading style of à la carte healthcare ltd.

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XL Catlin Insurance Company UK Limited. Registered office: 20 Gracechurch Street, London EC3V 0BG. Registered in England and Wales. Registered number in England 5328622.

XL Catlin Insurance Company UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).

ALC Health and alc health are trading styles of à la carte healthcare ltd. Registered in England no 4163178. Registered Office: Chanctonfold Barn Chanctonfold Horsham Road Steyning West Sussex BN44 3AA United Kingdom. à la carte healthcare ltd is authorised and regulated by the Financial Conduct Authority (FCA No 311496).

ALC Health (Hong Kong) Ltd is a wholly owned subsidiary of à la carte healthcare limited. Registered in Hong Kong No 2399505 and by the Insurance Agents Registration Board (No. 17975427). Registered Office: Vistra (Hong Kong) Limited, Room 1901, 19/F, Lee Garden One, 33 Hysan Avenue, Causeway Bay, Hong Kong.

à la carte healthcare ltd is part of the IMG Group of Companies.