


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 Platinum 	Prima Premier 	Prima Classic 
<b>In-Patient and Day-Patient Treatment</b>			
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	•	•	•
<b>Out-Patient Treatment (Optional Benefit under Prima Premier)</b>			
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	•	•	•
<b>Routine Pregnancy &amp; Childbirth (Optional Benefit under Prima Platinum, Prima Premier and Prima Classic)</b>			
Routine Pregnancy & Childbirth	•	•	•
Well Baby Examination	•	•	•
Newborn Accommodation	•	•	•
Cash Benefit	•	•	•
<b>Dental Treatment (Optional Benefit under Prima Platinum, Prima Premier and Prima Classic)</b>			
Routine Dental Treatment	•	•	•
Orthodontics	•	•	•
Dental Implants	•	•	•
Emergency Dental Treatment	•	•	•
Accidental Damage	•	•	•
Dental Surgery	•	•	•
<b>Evacuation or Repatriation (Optional Benefit under Prima Platinum, Prima Premier, Prima Classic and Prima Concept)</b>			
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 and Prima Classic are International Private Medical Insurance policies providing cover for the treatment of qualifying medical conditions. This cover is written on a Medical History Disregarded basis with regard to pre-existing medical conditions on completion of a simple Application Form and acceptance by underwriters.

## Significant and unusual exclusions or limitations

The following are excluded from cover under your policy:

- Any treatment or medication which is not medically necessary
- Experimental, unlicensed or unproven treatment
- Behavioural, development or eating disorders
- Drugs and alcohol abuse

## 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

Send your completed form to us together with any invoice or receipts using one of the following options. Please note that you must keep your original invoices and receipts for 6 months for audit requirements other than sending by post when originals should be included, in which case photocopies should be kept.

**Online:** [www.alchealth.com/claims.htm](http://www.alchealth.com/claims.htm)  
**Email:** [ALCclaims@healix.com](mailto:ALCclaims@healix.com)  
**Fax:** +44 (0) 20 3764 0761  
**Post:** ALC Health Claims Team Healix House Esher Green Esher Surrey KT10 8AB United Kingdom

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.

# alchealth.com/flyingcolours



### 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.alchealth.com](http://www.alchealth.com) [www.alctravel.eu](http://www.alctravel.eu)  
[www.prima-iberica.eu](http://www.prima-iberica.eu)

### SPANISH OFFICE

Centro Plaza Oficina 70  
Nueva Andalucia  
29660 Marbella Málaga Spain  
T +34 952 93 16 09  
F +34 952 90 67 30  
CIF W8264779C

### GIBRALTAR OFFICE

30 Ocean Village Promenade  
Gibraltar GX11 1AA  
T +350 200 77731  
F +350 200 77741  
Company No. 111964



AXA PPP International is a trading name of AXA PPP healthcare limited. Registered office: 5 Old Broad Street, London EC2N 1AD. Registered in England and Wales. Registered number in England 3148119. AXA PPP International is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).

Healix International is a trading style of Healix Health Services Ltd. Registered in England no 3945478. Registered office: 30 Upper High Street, Thame, Oxon, OX9 3EZ.

ALC Health is a trading style of à la carte healthcare ltd. Registered in England no 4163178. Registered office: Chanctonfold Barn, Chanctonfold, Horsham Road, Steyning, West Sussex BN44 3AA. à la carte healthcare limited is authorised and regulated by the Financial Conduct Authority (FCA).