

# Payment Terms & Conditions

Private Client

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



Your Policy is an annual contract and runs for twelve months from the commencement date or renewal date. You are responsible for the whole year's premium even if we have agreed that you pay by instalments. Please refer to General Conditions 1 and 2 of your 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 your policy. For the avoidance of doubt, premiums should be paid directly to us by the Policyholder and not through a broker or an intermediary.

**Payment must be received by the due date** (commencement date or renewal date or the quarterly or monthly instalment date as shown on your Certificate of Insurance). ALC Health do not accept liability for any payments made by other methods or for any payment which does not clearly identify the policyholder.

## 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 for out-patient treatment after the due date will not be reimbursed until payment has been received.

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

## Payment by Bank Transfer

It is essential that bank transfers are clearly marked with the policyholder's name. We cannot be held responsible for monies unallocated due to insufficient information. Please note that you are responsible for all bank and transfer charges.

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

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## Payment by Credit/Debit Card

Please contact ALC Health on **+44 (0) 1903 817970**

If you choose to pay your premiums by Credit or Debit Card, whether annually or by quarterly or monthly instalments, at the policy renewal date we will automatically collect the premium due from the card details already notified to us, unless you advise to the contrary prior to renewal date. ALC Health reserves the right to debit your account up to 4 days in advance of the instalment/renewal date with the appropriate premium. **Please ensure we are in possession of your current card and expiry date details as non-collection of premium may result in the cancellation of your cover.**

## Payment by SEPA Direct Debit

(Euro policies only from a bank account in the EU/EEA)

If you wish to pay by SEPA Direct Debit please contact us for a SEPA Direct Debit mandate.

If you pay your premiums by SEPA Direct Debit, whether annually or by quarterly or monthly instalments, at the policy renewal date we will automatically collect the premium due from the account notified to us, unless you advise to the contrary **prior to renewal date**.

ALC Health reserves the right to debit your account up to to 4 days in advance of the instalment/renewal date with the appropriate premium.

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

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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.