

Peace of mind wherever you are

Optional Add-on Plans and Benefits

Optional Personal Travel Plan

Optional Maternity Plan

Optional Personal Accident Plan

HealthCare Plans

Optional Personal Travel Plan

WORLDWIDE COVER

Including private medical insurance cover outside of country of residence

Table of Benefits and Limits per trip

This is an annual **plan**. The **benefits** apply per **insured person**, per **trip** made, of not more than 180 days at a time, during the **plan year**.

Level of Benefits

Section A - Medical benefits and limits

If, during a **trip**, an **insured person** incurs a **medical condition**, **we** will pay necessary, **customary and reasonable** expenses, subject to a maximum per **insured person**, per **trip** of:

This includes: **Dental treatment** for the immediate relief of **dental** pain up to a maximum of **£1,000/\$1,700/€1,500** per **trip**.

If **medically necessary**, extra accommodation and travel expenses, which will allow **you** to return to **your country of residence**, if **you** cannot return as originally booked.

Necessary, **customary and reasonable in-patient/daycare/out-patient** medical expenses.

Necessary and reasonable travel and accommodation expenses of a parent or legal-guardian having to remain with his/her insured child (under 18 years of age) due to an eligible **medical condition**.

£1,000,000
\$1,700,000
€1,500,000

Section B - Loss of deposits, cancellations or curtailments

We will reimburse an **insured person**, or if applicable, the **insured person's** representative, for the loss of irrecoverable deposits, pre-payments and other charges paid or contractually due to be paid for travel and/or accommodation if a **trip** is cancelled, or curtailed as a direct result of one of the following:

- The death, illness or injury of:

The insured person

The person with whom the **insured person** is travelling, or had arranged to travel

A close family member

A close business colleague

- Jury service, attendance under subpoena as a witness in a court of law of an **insured person**, or of the person with whom the **insured person** is travelling, or had arranged to travel.
- Compulsory quarantine restriction of an **insured person**, or of the person with whom the **insured person** is travelling, or had arranged to travel.
- Listed natural disasters and similar force majeure causes which occur after a **trip** is booked.

The amount payable in respect of cancellation **claims**, will be limited to the scale of cancellation charges as defined in the booking conditions relating to the **trip**.

Covered up to
£2,000
\$3,400
€3,000

Section C - Travel delays

We will pay an **insured person** the sum of **£50/\$85/€75** for the first full twelve (12) hours delay and **£50/\$85/€75** for each subsequent twelve (12) hours delay, subject to a maximum of **£150/\$255/€225** per **trip**, due to strikes/industrial action, adverse weather conditions, or mechanical breakdown, or failure of aircraft, sea vessels, train, or other licensed public transport.

Covered up to
£150 \$255 €225

Section D - Missed departures, travel disruption

We will reimburse an **insured person** up to a maximum sum of **£1,000/\$1,700/€1,500** per **trip** in respect of additional accommodation and travel costs incurred to connect the **insured person** with his/her group, or tour, or to transport the **insured person** to his/her final destination in the event that he/she misses the original departure due to severe weather conditions, or an accident to, or breakdown of, the licensed public transport that the **insured person** was travelling in to his/her point of departure.

Covered up to
£1,000 \$1,700 €1,500

Section E - Hijack

We will pay an **insured person** a sum of **£50/\$85/€75** for each full twenty-four (24) hour period that the **insured person** is prevented from reaching his/her destination following the forced hijack of a conveyance on which the **insured person** is travelling, up to a maximum shown.

Covered up to
£500 \$850 €750

Section F - Baggage and personal effects

Subject to the terms and limitations of the policy, **we** will indemnify an **insured person** for the **intrinsic value**, or cost of repairs, or re-issue, whichever is the lesser, of property which, during the period of insurance, is lost, damaged or stolen whilst on a **trip** taken, or purchased during a **trip** by the **insured person**, or sent in advance up to twenty-four (24) hours prior to the **insured person's** departure date shown on the itinerary relating to the **insured person's trip**, up to a maximum value of **£2,000/\$3,400/€3,000** per **trip**, subject to a maximum of **£300/\$510/€450** for any one article, pair or set of articles; **we** will pay: For losses from vehicles hired or owned by the **insured person**, providing the property concerned was secured in a locked boot or glove compartment. Up to **£300/\$510/€450** (in all) in respect of cameras and photographic equipment, telescopes and binoculars, antiques, jewellery, watches, furs and precious stones and articles made of, or containing gold, silver or other precious metals.

Covered up to
£2,000
\$3,400
€3,000

Section G - Loss of money

In respect of theft or accidental loss of cash, traveller's cheques, postal or money orders, owned or held by an **insured person**.

Covered up to
£500 \$850 €750

Section H - Loss of passport, travel documents

Cost of replacing passport and/or travel documents stolen or accidentally lost, owned or held by an **insured person**.

Covered up to
£500 \$850 €750

Section I - Delayed baggage

In the event of baggage being delayed or misdirected by a carrier on the outward journey for at least twelve (12) hours from the time of an **insured person's** arrival, **we** will reimburse up to a maximum of **£100/\$170/€150** per **trip** for purchase of essential toiletries and clothing.

Covered up to
£100 \$170 €150

EXCESS PAYMENT A standard amount of **£25/\$42.50/€37.50** excess will be deducted from each **claim you** submit under this add-on **plan**.

The excess is applied once per **claim** and allows full cover **benefit** after deduction of excess.

VALIDITY OF COVER Cover under the Optional Personal Travel Plan is only valid if the underlying UltraCare or International Schools **plan** is in force.

Yearly Premiums (Payable in advance)

Single			Couple			Family			One Parent Family		
£100	\$170	€150	£200	\$340	€300	£250	\$425	€375	£150	\$255	€225

Optional Maternity Plan

Table of Benefits and Limits

	Area 1	Area 2	Area 3	Area 4
Overall maximum per pregnancy, per plan year :	£1,000,000 \$1,700,000 €1,500,000	£1,000,000 \$1,700,000 €1,500,000	£1,000,000 \$1,700,000 €1,500,000	£1,000,000 \$1,700,000 €1,500,000
Section 1 - Normal pregnancy and childbirth Delivery costs, ante-natal and post-natal checkups, examinations, and reasonable and necessary hospital accommodation costs and nursing charges. We will consider cover for a maximum of three (3) routine antenatal ultrasound scans (one in each trimester) during the term of a normal non-complicated pregnancy. If any additional ultrasounds are required, your treating doctor must provide full reasons in the medical section of the claim form. We will consider twelve (12) routine antenatal visits during the term of a normal pregnancy. If any additional antenatal visits are required, your treating doctor must provide full reasons in the medical section of the claim form. Under the childbirth benefit, we will cover the following for the newborn baby: <ul style="list-style-type: none"> one (1) consultation charge which includes the physical examination; vitamin K, Hepatitis B and BCG vaccine. one (1) hearing test. routine blood tests: PKU, Congenital Hypothyroidism and G6PD. accommodation charge of up to a maximum of four (4) nights for the newborn if the mother is admitted and not suffering any complications. Co-insurance ¹ deduction - section 1: A co-insurance will be deducted from each claim submitted under section 1. Based on your choice, you can have a nil co-insurance or 10% or 20% co-insurance ¹ on the Optional Maternity Add-on Plan. The total benefit we will pay to you for an eligible claim under this section will be either 100% or 90% or 80% of the above limits depending on the co-insurance ¹ you opt for and the Area of Cover of your UltraCare Plan.	Covered up to £5,000 \$8,500 €7,500	Covered up to £5,000 \$8,500 €7,500	Covered up to £7,500 \$12,750 €11,250	Covered up to £5,000 \$8,500 €7,500
Section 2 - Complications in pregnancy during the ante-natal period and childbirth Treatment as an in-patient or an out-patient of a medical complication which arises during the ante-natal period and childbirth due to a medical condition .	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Section 3 - Birth defects and congenital abnormalities Investigation and treatment of birth defects and congenital conditions, including birth trauma, provided that such become apparent in the first six (6) months from birth. Please note: This benefit is available per pregnancy for a period of twelve (12) months from the initial diagnosis date, up to the specified limit shown.	Covered up to £20,000 \$34,000 €30,000	Covered up to £20,000 \$34,000 €30,000	Covered up to £30,000 \$51,000 €45,000	Covered up to £20,000 \$34,000 €30,000
Section 4 - Termination of pregnancy Termination of pregnancy when medically necessary .	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Section 5 - New-born accommodation Hospital accommodation costs for a new-born child to accompany its mother while she is receiving treatment as an in-patient in a hospital for a condition covered under the Optional Maternity plan .	Covered in Full	Covered in Full	Covered in Full	Covered in Full
Section 6 - Local ambulance services Costs of road ambulance transport required due to an emergency or medical necessity to the nearest available and appropriate local hospital	Covered in Full	Covered in Full	Covered in Full	Covered in Full

ELIGIBILITY

- Available to female **insured persons** between the ages of 18 and 44.
- Two age bands and two premium levels:
 - Ages 18 - 34
 - Ages 35 - 44.
- Three levels of **co-insurance**¹ to choose from:
 - 0%
 - 10%
 - 20%
- Four geographical **areas of cover**.
- Cover becomes available for **treatment** received 12 months after the **inception date** of **your** Optional Maternity **plan**

¹ **Co-insurance** means an uninsured percentage of money, which a **planholder/insured person** must pay towards the cost of a covered **claim** per **plan year**.

CEASING OF COVER

- Cover under the Optional Maternity **plan** will cease upon the **renewal date** after the age 46 years has been attained.

VALIDITY OF COVER

- Cover under the Optional Maternity **plan** is only valid if the underlying UltraCare Plus, UltraCare Comprehensive or UltraCare Select **plan** is in force.

Please note: Geographical area is determined by the area **you** have selected under **your** UltraCare **plan**.

Maternity Premiums

Premium Table: Nil Co-insurance

For a nil **co-insurance**

Age Bands	Area 1			Area 2			Area 3			Area 4		
	£	\$	€	£	\$	€	£	\$	€	£	\$	€
18 - 34	1,016	1,728	1,525	1,170	1,991	1,756	2,104	3,576	3,156	813	1,383	1,219
35 - 44	1,400	2,380	2,100	1,615	2,746	2,424	2,688	4,570	4,033	1,120	1,905	1,680

Premium Table: 10% Co-insurance

For a 10% **co-insurance**² (applicable only to section 1 in the Table of Benefits: Normal pregnancy and childbirth).

Age Bands	Area 1			Area 2			Area 3			Area 4		
	£	\$	€	£	\$	€	£	\$	€	£	\$	€
18 - 34	813	1,382	1,220	936	1,593	1,405	1,683	2,861	2,525	650	1,106	975
35 - 44	1,120	1,904	1,680	1,292	2,197	1,939	2,150	3,656	3,226	896	1,524	1,344

² A percentage of 10% **co-insurance** will be deducted from each **claim** submitted under section 1 of this optional add-on to the UltraCare Plus, UltraCare Comprehensive and UltraCare Select **plans**. The 10% **co-insurance** will be limited to maximums of:

£500	\$850	€750	in total and allows a maximum benefit of:
£4,500	\$7,650	€6,750	after deduction of 10% co-insurance in respect of areas 1, 2 and 4; and
£750	\$1,275	€1,125	in total and allows a maximum benefit of:
£6,750	\$11,475	€10,125	after deduction of 10% co-insurance in respect of area 3.

Premium Table: 20% Co-insurance

For a 20% **co-insurance**³ (applicable only to section 1 in the Table of Benefits: Normal pregnancy and childbirth).

Age Bands	Area 1			Area 2			Area 3			Area 4		
	£	\$	€	£	\$	€	£	\$	€	£	\$	€
18 - 34	650	1,106	975	750	1,275	1,125	1,346	2,289	2,020	520	884	780
35 - 44	896	1,524	1,344	1,034	1,759	1,552	1,721	2,926	2,581	717	1,220	1,076

³ A percentage of 20% **co-insurance** will be deducted from each **claim** submitted under section 1 of this optional add-on to the UltraCare Plus, UltraCare Comprehensive and UltraCare Select **plans**. The 20% **co-insurance** will be limited to maximums of:

£1,000	\$1,700	€1,500	in total and allows a maximum benefit of:
£4,000	\$6,800	€6,000	after deduction of 20% co-insurance in respect of areas 1, 2 and 4; and
£1,500	\$2,550	€2,250	in total and allows a maximum benefit of:
£6,000	\$10,200	€9,000	after deduction of 20% co-insurance in respect of area 3.

Please note: Maternity Optional Add-on Plan premiums are payable yearly or in the same frequency as your UltraCare **plan**. Due to increased administration costs the annual total of any monthly or quarterly premiums will be higher than paying the premiums yearly. (Approximately 12% for monthly and 7.5% for quarterly).

Optional Personal Accident Plan

WORLDWIDE COVER

Table of Benefits and Limits

	GB Pounds (£)	US Dollars (\$)	Euros (€)
If during the plan year , an insured person sustains bodily injury , due to an accident , we will pay up to an overall maximum per unit of:	£50,000 per unit (maximum 5 units: £250,000)	\$85,000 per unit (maximum 5 units: \$425,000)	€75,000 per unit (maximum 5 units: €375,000)
A – Accidental Death Benefit Ages eighteen (18) years attained and over	£50,000 per unit	\$85,000 per unit	€75,000 per unit
B – Accidental Death Benefit Ages five (5) to seventeen (17) years attained.	£5,000	\$8,500	€7,500
C – Loss of sight of one eye	£10,000 per unit (maximum 5 units: £50,000)	\$17,000 per unit (maximum 5 units: \$85,000)	€15,000 per unit (maximum 5 units: €75,000)
D – Loss of sight of both eyes	£50,000 per unit	\$85,000 per unit	€75,000 per unit
E – Loss of, or permanent loss of use of one or more a) feet, hands, legs below the knee or arms below the elbow	£15,000 per unit (maximum 5 units: £75,000)	\$25,500 per unit (maximum 5 units: \$127,500)	€22,500 per unit (maximum 5 units: €112,500)
b) legs above the knee or arms above the elbow	£50,000 per unit	\$85,000 per unit	€75,000 per unit
F – Permanent Total Disablement In the case of disablement which entirely prevents an insured person from attending any business or occupation to which the insured person is suited by way of education, training or experience and which lasts twelve (12) months and at expiry of that period is beyond expectation of improvement.	£50,000 per unit	\$85,000 per unit	€75,000 per unit

VALIDITY OF COVER

- Cover under the Optional Personal Accident Plan is only valid if the underlying UltraCare or International Schools **plan** is in force.
- The Personal Accident Plan does not include **accidents** arising from manual or hazardous occupations, dangerous, winter or professional sports, pursuits, or activities. If **your** occupation is not purely office-based or **you** take part in any of the above, please contact **us** with further information and **we** may then be able to advise if **we** are able to cover the increased risk.

ACCUMULATION LIMIT

- Known accumulation cover limit for multiple **insured persons** covered under this Optional Personal Accident Plan for any one location / any one conveyance of £2,500,000 / \$4,250,000 / €3,750,000.

YEARLY premiums (payable in advance)	GB Pounds (£)		US Dollars (\$)		Euros (€)		
	AGES	5-17	18-74	5-17	18-74	5-17	18-74
1 Unit: £50,000 / \$85,000 / €75,000		£50	£83	\$85	\$142	€75	€125
2 Units: £100,000 / \$170,000 / €150,000		£100	£166	\$170	\$284	€150	€250
3 Units: £150,000 / \$255,000 / €225,000		£150	£249	\$255	\$426	€225	€375
4 Units: £200,000 / \$340,000 / €300,000		£200	£332	\$340	\$568	€300	€500
5 Units: £250,000 / \$425,000 / €375,000		£250	£415	\$425	\$710	€375	€625

