

A STRONG PARTNER

With its experience and financial strength, Allianz stands for reliability and security



A culture of care – In an industry which is all about care and service, our people are our difference. When you need us, we'll take care of it.



A comprehensive range of health protection services – We offer a complete range of day to day support services to be with you every step of the way.



A better quality of life – We're investing to make life simpler and easier for you. We believe in being easy to deal with.



Closer to you – We're continually growing our network of +900,000 medical providers worldwide, with widespread access to direct billing.



We're writing the future – We believe in constantly improving processes and investing in technology to make things simpler and easier.



A+ Superior highest financial strength rating awarded by AM Best



The care you choose – We believe in flexibility. Get the treatment you need by your medical provider of choice.



1,200+ people across 44 countries taking care of you



48h turnaround time – We know that speed and efficiency matter to you. We can process a fully completed claim and issue payment instructions within 48 hours.

Quote reference

New Male member-Individual-19-12-2024 - Quote1

Core Plan	Care Pro
Maximum plan limit	\$5,000,000
In-patient benefits¹	
Hospital accommodation ¹	Private room
Intensive care ¹	Full refund
Prescription drugs and materials ¹ (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Surgical fees, including anaesthesia and theatre charges ¹	Full refund
Physician and therapist fees ¹ (in-patient and day-care treatment only)	Full refund
Surgical appliances and materials ¹	Full refund
Diagnostic tests ¹ (in-patient and day-care treatment only)	Full refund
Organ transplant ¹ (in-patient treatment only)	Full refund
Psychiatry and psychotherapy ¹ (in-patient and day-care treatment only)	Full refund
Accommodation costs for one parent staying in hospital with an	Full refund

insured child under 18 ¹	
Emergency in-patient dental treatment	Full refund
Other benefits²	
Day-care treatment ²	Full refund
Kidney dialysis ² (in-patient, day-care and out-patient treatment)	Full refund
Out-patient surgery ²	Full refund
Nursing at home or in a convalescent home ² (immediately after or instead of hospitalisation)	\$5,740
Pre-hospitalisation tests (covered when they are needed in the 72 hours before in-patient or day-care treatment)	Full refund
Rehabilitation treatment (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	\$5,970
Post-hospitalisation treatment (covered when it is needed in the 90 days following discharge from in-patient or day-care treatment for the same acute medical condition)	Full refund
Local ambulance	Full refund
Medical evacuation ² <ul style="list-style-type: none"> • Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre² • Where ongoing treatment is required, we will cover hotel accommodation costs² • Evacuation in the event of unavailability of adequately screened blood² • If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs² 	Full refund max. 7 days
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Full refund, max. 42 days
Expenses for one person accompanying an evacuated person ²	\$4,050
Travel costs of insured family members in the event of an evacuation ²	\$2,700 per event
Repatriation of mortal remains ²	\$13,500
Travel costs of insured family members in the event of the repatriation of mortal remains ²	\$2,700 per event

CT and MRI scans (in-patient and out-patient treatment)	Full refund
PET ² and CT-PET ² scans (in-patient and out-patient treatment)	Full refund
Oncology ² (in-patient, day-care and out-patient treatment) • purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purposes	Full refund \$675
Preventive surgery ² (in-patient and out-patient treatment)	\$40,500
Complications of pregnancy ² (in-patient and out-patient treatment) <i>(16 month waiting period applies)</i>	Full refund
Laser eye treatment	\$1,350
In-patient cash benefit (per night) (where treatment has been received free of charge)	\$205, max. 25 nights
Emergency out-patient treatment	\$1,015
Emergency out-patient dental treatment	\$1,015
Palliative care ² (in-patient, day-care and out-patient treatment)	Full refund
Long term care ² (in-patient, day-care and out-patient treatment)	Max. 90 days per lifetime
Accidental death (insured members aged 18 to 70)	\$13,500
Fitness assessment (for policyholder and their partner) <i>(10 month waiting period applies)</i>	\$70
Drug and alcohol addiction treatment (for dependant children) <i>(10 month waiting period applies)</i>	\$1,350
Additional Core Plan Services	
Expat Assistance Programme Offers access to a range of 24/7 multilingual support services as follows: <ul style="list-style-type: none"> • Counselling - confidential and professional support (in-person, phone and video) • Legal and financial referral services • Critical incident support • Wellness website access 	Services available

<p>Travel Security Services Offers 24/7 access to personal security information and advice for all your travel safety queries. This includes:</p> <ul style="list-style-type: none"> • Emergency Security Assistance Hotline (not a free phone number) • Country intelligence and security advice • Daily security news and travel safety alerts 	Services available
<p>Olive Our Health & Wellness support program includes, for example:</p> <ul style="list-style-type: none"> • Fitness app • Access to wellness resources 	Services available
<p>Digital Health App Reimbursement for one digital health app of your choice for the prevention, detection and management of a disease or condition.</p>	\$70
<p>MyHealth Digital Services</p> <ul style="list-style-type: none"> • Manage your cover online with our app or portal anytime, anywhere • Submit and track progress of claims • Access your policy documents, health services, payment details and more 	Services available
<p>Second Medical Opinion Service offers access to expert help on the best treatment options available if you have been diagnosed with a serious illness or had surgery recommended</p>	Services available

Out-Patient Plan	Active Pro
Maximum plan limit	No limit
Out-patient benefits	
Video consultation services	Full refund
Medical practitioner fees	Full refund
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund
Specialist fees	Full refund
Diagnostic tests	Full refund
Vaccinations	Full refund
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry (max 12 sessions per condition for chiropractic treatment and max 12 sessions per	Full refund

condition for osteopathic treatment, subject to the benefit limit)	
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non prescribed physiotherapy sessions, where combined) - Non-prescribed physiotherapy	Full refund max. 5 visits
Prescribed speech therapy and occupational therapy ²	Full refund
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: <ul style="list-style-type: none"> • Physical examination • Chest x-ray • Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test) • Cardiovascular examination (physical examination, electrocardiogram, blood pressure) • Neurological examination (physical examination) • Bone densitometry (every five years for women aged 50+) • Well child test (for children up to the age of six years) 	\$810 15 visits
Cancer screening Checks are limited to: <ul style="list-style-type: none"> - Annual gynaecological exam - Mammogram (every two years for women aged 45+, or younger where a family history exists) - Annual prostate screening (yearly for men aged 50+, or younger where a family history exists) - Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists) - Annual faecal occult blood test - BRCA1 and BRCA2 genetic test (where a direct family history exists) 	Full refund max. 1 per lifetime
Infertility treatment (16 month waiting period applies)	80% refund up to \$16,200 per lifetime
Psychiatry and psychotherapy (Referral from doctor required for psychotherapy) (10 month waiting period applies)	max. 30 visits
Prescribed medical aids	Full refund
Prescribed glasses and contact lenses including eye examination	\$245
Dietician fees	max. 4 visits
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	\$70

Pregnancy Yoga or Pilates	\$70
Breastfeeding consultation	\$70
Post-natal counselling	\$70
Family expenses during childbirth	\$135
Child hearing exam (for members aged 16 or younger)	\$70
Child home nursing (following in-patient treatment of 5 days or more) (for members aged 16 or younger)	\$135 per day max. 7 days
Child speech and language therapy (for the treatment of dyslexia and dyspraxia) (for members aged 16 or younger)	\$135
First-aid course (for parents who have a child insured as a dependant)	\$70

Dental Plan	Smile Plus
Maximum plan limit	No limit
Dental benefits	
Dental treatment	100% refund
Dental surgery	100% refund
Periodontics	100% refund
Orthodontic treatment (10 month waiting period applies)	65% refund, up to \$6,750
Dental prostheses (10 month waiting period applies)	

CONDITIONS OF QUOTATION

Terms and conditions

This quotation is based on the Table of Benefits detailed in this document and does not guarantee acceptance of cover by Allianz Care. We are free to accept or reject any request for insurance cover on the basis of this quotation (or any other quotation that we provide to you). For the full terms and conditions of cover, please refer to the Individual Benefit Guide.

If we accept your application, we will only provide cover once we receive the agreed premium amount (this amount will vary depending on the payment frequency chosen).

For **new policies** this quotation is **valid for 30 days from the date of issue**. For **renewals** this quotation is **valid from the date of issue until the policy renewal date**.

The benefits covered by your plan may change if any member is added or removed from the policy.

This quotation is based on the information you gave us. Please ensure that all persons to be insured (including dependants) are listed above in the "Your Quotation" section.

It is your legal duty to ensure that all information which may influence us when judging the risk and offering terms (material facts) is disclosed accurately and completely; even if the information is not favourable to you and/or your

dependants (if applicable). If you are in any doubt as to whether a fact is material, then you should disclose it.

You must notify us in writing of any changes in your or your dependants' state of health arising at any time before your cover starts. / You must notify us of any membership changes or substantial claims arising at any time before your cover. Failure to disclose any relevant information may result in the claim amount payable being reduced, our refusal to reimburse claims or any contract between you and us being voided from inception.

It is your responsibility to check if you are subject to any local compulsory health insurance restrictions and ensure that your health insurance cover is legally appropriate. This policy may not provide any cover or benefit if either the cover or benefit violates any applicable sanction, law or regulations of the United Nations, the European Union or any other applicable economic or trade sanction, law or regulations.

We provide this quotation on the assumption that any US nationals included are not permanently resident in the US. We will select the "Worldwide" region of cover for all US nationals, unless you have told us otherwise. We provided this quotation on the condition that all persons to be insured are resident outside of Switzerland. Please note that the cover provided by Allianz Care is not suitable for residents of Switzerland.

We haven't provided any advice in regards to product selection i.e. this quotation has been provided on an "execution only" basis.

Once you have received confirmation of cover from us and the policy becomes effective, the benefits selected may only be reviewed annually at renewal and any changes applied will take effect from your renewal date. Evacuation cover can be upgraded to full Repatriation cover, and details are available upon request.

Only quotations issued directly by (or approved by) Allianz Care head office are binding.

Taxes and Levies

In addition to paying premiums, the premium may be subject to premium taxes, VAT or other government taxes and levies relating to your membership that we are required by law to collect from you. Your invoice will provide an indication of applicable taxes and levies which may be imposed on you. Please note that taxes and levies payable may be subject to change throughout your membership as a result of changes in tax law, or changes in the information regarding the membership that has been supplied to us.

If there is a change in the level of premium taxes, VAT or other government taxes or levies or if any new taxes or levies are introduced (e.g. VAT) we reserve the right to issue an adjustment invoice where required to collect such taxes or levies.

Please note that under the taxation laws of some countries, your premium may be subject to withholding tax. In the event that withholding tax applies to your premium, you will be responsible for its payment directly to the relevant tax authorities. The premium we charge you is exclusive of any withholding tax and this premium must be paid in full. You should not deduct any sums owing in respect of the withholding tax from your premium, as cover may be suspended if premium payments are not received in full.

Total Amount Payable

This quotation and the total amount you have to pay is subject to change at our discretion, for reasons including:

- Changes in the number of persons to be insured, or the membership profile (e.g. the age, principal country of residence and/or region of cover of any persons to be insured);
- Any substantial claims that become apparent at any time prior to the start date or renewal date of the policy (including any claims or possible claims that arise between the date of quotation and first date of us being bound to provide cover);
- Any change to the premium administration surcharge depending on the payment frequency selected i.e. half-yearly (3% surcharge), quarterly (4% surcharge), or monthly (5% surcharge). No surcharge is applied for annual payment;
- Changes or inclusion of any locally imposed premium taxes or government levies which will be applied at the invoicing stage;
- Changes to the benefits, plans, deductible amounts or the rate of commission payable (where applicable);
- Renewal.

International Sanctions

For the purposes of this Section, "International Sanctions Measures" mean any financial or commercial restrictive measures decided by a State or International/Supranational Organization, such as France, the European Union, the United States of America, the United Kingdom, or the United Nations (UN), against other States, territories, natural persons, legal persons or entities governed by public or private law.

These International Sanctions Measures may take several forms such as:

- bans or restrictions on imports or exports (embargos);
- confiscations, seizures, freezing of property or assets;
- bans or restrictions on certain industrial or commercial activities or services, in particular financial services, including insurance services.

These International Sanctions Measures are subject to change, both in terms of nature and scope.

They are public and can be viewed on the websites of the aforementioned States and Organizations.

These International Sanctions Measures may prohibit the Insurer from performing its obligations arising from any insurance contract, such as:

- covering a risk; or

- paying a sum of money or providing a service, or a benefit.

Consequences of International Sanctions Measures on the Insurer

By law, when performing its business activities, the Insurer is subject to the public order regulations and legislation adopted by France and by the European Union, notably within the domain of International Sanction Measures.

Failure by the Insurer to comply with other International Sanctions Measures may also expose the Insurer, its employees or the companies of the group to which it belongs, to risks of regulatory, administrative, civil and/or criminal sanctions. As a result, the Insurer must also ensure that its business activities comply with these other International Sanction Measures, including those adopted by the United States of America, the United Kingdom, as well as the UN and those Sanctions Measures applied within the Countries where this agreement may otherwise apply.

Effects of International Sanctions Measures on the performance of the contract

The existence of International Sanctions Measures has the following effects on the performance of the contract:

Suspension of the obligation to cover a risk

The performance of the Insurer's obligation to cover a risk pursuant to this

insurance contract is automatically suspended, and without any formality, insofar as it would contravene one or more International Sanctions Measures.

This suspension shall end with effect from the day when said International Sanctions Measures cease to affect the Insurer's obligation.

No claim or loss arising during the suspension period mentioned above shall be covered.


Suspension of the obligation to pay a sum or provide a service or a benefit

The performance of the Insurer's obligation to pay a sum of money or to provide a service or a benefit pursuant to any contract is automatically suspended, and without any formality, insofar as it would contravene one or more International Sanctions Measures.

This suspension applies to any obligation to pay a sum of money or to provide a service or a benefit.

Any obligation of the Insurer to pay any sum of money pursuant to this contract is deferred up to the day when said International Sanction Measures no longer affect the obligation of the Insurer.

The same shall apply, where possible, as regards the provision of the service or the benefit which had been suspended.



AWP Health & Life SA, acting through its Irish Branch, is a limited company governed by the French Insurance Code. Registered in France: No. 401 154 679 RCS Bobigny. Irish Branch registered in the Irish Companies Registration Office, registered No.: 907619, address: 15 Joyce Way, Park West Business Campus, Nangor Road, Dublin 12, Ireland. Allianz Car and Allianz Partners are registered business names of AWP Health & Life SA.