

# Policy Summary

## O P A L E

### HEALTH INSURANCE CONTRACT

Underwritten by certain underwriters at Lloyd's of London

Some important facts about your health insurance are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

To be eligible for this policy you should be a member of Association Schetland (subscriber of the group contract), be 80 years old or under on membership, and be resident in the European Economic Area or Switzerland. Cover is only valid outside these territories for a stay of up to three months.

Your cover is valid from the date of inception of your membership to the end of the calendar year. Your membership shall be renewed tacitly on the 1<sup>st</sup> January of each successive year for a further period of one year. You may need to review and update your cover periodically to ensure it remains adequate.

### About your health cover

| Features and benefits included automatically   | Significant exclusions or limitations   | Policy section |
|--|---|----------------|
| Reimbursement of medical, surgical, hospital and clinical expenses resulting from an illness, chronic illness or accident occurring during the course of the contract on the basis of the option chosen by the Member, within the limits indicated in the table of benefits, and subject to the exclusions | <b>LIMITATIONS</b><br><b>Private Health cover:</b><br>- Upper limit of € 1,524.50 per year for approved (French State) orthodontics and dentures (€ 762.25 in the first year)<br>- Maximum of 5 consultations per year, and upper limit of € 286.00 per year for treatment, for osteopathy, acupuncture and chiropractic  | 4              |
|  | <b>Economy Private Health cover:</b><br>- Upper limit of € 1,524.50 per year for approved (French State) orthodontics and dentures (€ 762.25 in the first year)<br>- All consultations and visits with a GP or specialist are excluded unless carried out during the course of a covered in-patient hospitalisation   | 4              |
|  | <b>Hospitalisation cover:</b><br>- An adult may accompany a hospitalised child of under 15 for a maximum of 45 days<br>- Medical treatment and medicines only covered for a maximum of 90 days following discharge from hospital<br>- Personal conveniences excluded - telephone, water, television etc   | 4              |
|  | <b>Top-up cover (Level 1):</b><br>- Private room in the event of hospitalisation: Max. € 46.00 per day (personal conveniences excluded - telephone, water, television etc)<br>- Upper limit of € 762.24 per year for approved (French State) orthodontics and dentures (€ 381.12 in the first and second years)   | 4              |
|  | <b>Top-up cover (Level 2):</b><br>- Private room in the event of hospitalisation: Max. € 150.00 per day (personal conveniences excluded - telephone, water, television etc)<br>- An adult may accompany a hospitalised child of under 15 for a maximum of 45 days<br>- Upper limit of € 2,286.73 per year for orthodontics and dentures (€ 1,524.50 in the first and second years)<br>- Maximum of 5 consultations per speciality per year for osteopathy, acupuncture and chiropractic | 4              |
|  | <b>All options:</b> Medical claims must be made within two years of the date of treatment.  | 7              |

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|  | <p><b>WAITING PERIODS (for those with no previous equivalent cover)</b><br/> <b>Private Health and Economy Private Health cover:</b><br/> - 3 months for illnesses and medical treatment<br/> - 10 months for maternity<br/> - 9 months for dentures and orthodontic treatment, psychotherapy and neuropathology, orthopedic and auditory prostheses and equipment, hydrotherapy and sun-and-sea-air therapies and cures, sexually-transmitted diseases<br/> <b>Hospitalisation cover:</b><br/> - 3 months for illnesses and medical treatment<br/> - 10 months for maternity<br/> - 9 months for psychotherapy and neuropathology, orthopedic and auditory prostheses and equipment, hydrotherapy and sun-and-sea-air therapies and cures, sexually-transmitted diseases<br/> <b>Top-Up cover (Level 2):</b><br/> - 10 months for maternity<br/> - 6 months for dentures and orthodontic treatment</p> <p><b>EXCLUSIONS APPLICABLE TO ALL OPTIONS</b><br/> - Abortions for non-medical reasons<br/> - Specific neuropsychiatry (except psychiatric illnesses normally covered by the French Social Security as chronic illnesses)<br/> - Treatment not directly linked to an illness or accident, for example rejuvenation, weight control, sleep, detoxification, aesthetic treatments and therapies, etc.<br/> - Private rooms and daily lump sums for convalescence and rest homes, neuropsychiatry, physiotherapy, gerontology or dietary centres, etc.<br/> - Medical expenses incurred by premature new-borns after 14 days from the date of birth until 30 days following discharge from hospital<br/> The most significant exclusions of this policy are set out here. Please refer to Article 5 of the policy document for the full list of exclusions as there may be other exclusions that are significant to you.</p> | <p>3</p> <p>5</p> |
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## Cancellation right

We hope you are happy with the cover this policy provides. However, you have the right to cancel within 30 days of receiving your membership certificate or whenever the cover starts, whichever is the later, without giving any reasons. If that happens, we will refund your premium, first deducting a charge for the cover provided from the beginning of the contract until your membership is cancelled.

## Making a claim

If you have a claim, please ring us as soon as possible to tell us about it on +44 (0)117 9745770 and ask to be put through to the right person to deal with your claim. The postal address for claims is Amariz Limited, Imperial House, 1 Harley Place, Bristol, BS8 3JT, United Kingdom.

## How to make a complaint

We hope you will be pleased with the service we provide. However, if you have a complaint about the administration of your insurance policy, please call us on +44 (0)117 9745770. If you are still not satisfied, please write to Amariz Limited, Imperial House, 1 Harley Place, Bristol, BS8 3JT, United Kingdom. If you are not satisfied with the way a complaint has been dealt with you may ask the Complaints and Advisory Department at Lloyd's, One Lime Street, London, EC3M 7HA, United Kingdom to review your case without prejudice to your rights in law.

In the event you wish to pursue matters further you may be able to refer your complaint to The Financial Ombudsman Service. The Financial Ombudsman Service can normally deal with complaints from private individuals and from small organisations with an annual turnover of less than £1 million. Their address is: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR, United Kingdom. Helpline: +44 (0)845 080 1800, Switchboard: +44 (0)20 7964 1000, Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

A copy of our complaints-handling procedure is available on request.

## Compensation scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Non-compulsory insurance is covered for 90% of the claim, with no upper limit.

You can get more information about compensation scheme arrangements from the FSCS. Their website is [www.fscs.org.uk](http://www.fscs.org.uk).