

Policy Summary

OPALE

HEALTH INSURANCE CONTRACT

Underwritten by PRESIDIO REINSURANCE MANAGEMENT LIMITED

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 the Association Schetland (subscriber of the group contract), be 80 years old or under on membership, and be resident in the European Union (excluding Malta) or in France's Overseas Departments and Territories. Cover is only valid outside the European Union 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 1st 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	LIMITATIONS '100%' cover: - Upper limit of € 1524.50 per year for approved (NHS) orthodontics and dentures (€ 762.25 in the first year) - Maximum of 5 consultations per year, and upper limit of € 286.00 per year for treatment, for osteopathy, acupuncture and chiropractic	4
	'Hospitalisation' cover: - An adult may accompany a hospitalised child of under 15 for a maximum of 45 days - Medical treatment and medicines only covered for a maximum of 90 days following discharge from hospital - Personal conveniences excluded - telephone, water, television etc	4
	'Top-up' cover (Level 1): - Private room in the event of hospitalisation: Max. € 46.00 per day (personal conveniences excluded - telephone, water, television etc) - Upper limit of € 762.24 per year for approved (NHS) orthodontics and dentures (€ 381.12 in the first and second years)	4
	'Top-up' cover (Level 2): - Private room in the event of hospitalisation: Max. € 150.00 per day (personal conveniences excluded - telephone, water, television etc) - An adult may accompany a hospitalised child of under 15 for a maximum of 45 days - Upper limit of € 2286.73 per year for orthodontics and dentures (€ 1524.50 in the first and second years) - Maximum of 5 consultations per speciality per year for osteopathy, acupuncture and chiropractic	4
	All options: Medical claims must be made within two years of the date of treatment.	7

