



AKE Special Risks Ltd

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Expatriate Medical -Benefits and Exclusions Summary

The policy is intended and applies only to expatriates defined as a person temporarily living outside his or her country of residence. The policy duration is for one year and is arranged through AKE Special Risks Ltd with an underwriter at Lloyd's that specialises in this type of insurance.

Underwriters will pay benefits under this insurance for charges you incur for medically necessary services ordered by a physician as a result of sickness or injury and are contained in the "Covered Expenses" Section 1V of the certificate of insurance issued.

This summary is designed to help you understand the key aspects of this policy and it should be read in conjunction with the certificate of insurance attached.

Some of the benefits and exclusions are shown below in this summary but should be read in conjunction with certificate of insurance for more detailed definitions

This summary does not contain the full terms and conditions of the insurance contract that can be found in the certificate.

Cancellation Rights

You have the right to cancel the contract at any time during the policy period and return premiums will be paid to you on the following basis for the periods of cover remaining:-

First 3 months – No return of premium

9 months-67.5% of annual premium, 8 months-60%, 7 months-52.5%, 6 months-45%, 5 months-37.5%, 4 months-30%, 3 months-22.5%, 2 months-15% and 1 month-7.5%.

Claims

For outpatients-

Reported to Specialty Claims, Wickfield House, 18-22 Disney Place SE 1 1HJ.

Tel No +44 (0) 20 79739 9650. Fax +44 (0) 20 7407 9206.

For emergencies-

Reported to Specialty Assistance Services

In Europe- Tel no + 44 (0) 20 7979 9645 Fax + 44 (0) 20 7407 9206

In the Americas- Tel no +1215 489 3785 Fax +1215 489 8525

In Africa- Tel no +27 11 452 7272 Fax +27 11 452 4473

Asia Pacific- Tel No +662 645 3932 Fax +662 645 3732

If you wish to register a complaint please contact us in writing at the above address and if you are unable to settle your complaint with us, you may be entitled to refer it to the Financial Ombudsmen Service. We are

covered by the Financial Services Compensation Scheme if we cannot meet our obligations depending on the type of business and circumstances of the claim.

Expatriate Medical	
Benefits	Policy Ref
Cover up to a maximum of \$500,000 per event and \$1,000,000 in a person's lifetime	Sect 1
Cover applies if you under 75 years of age	Sect 111 (a)
Inpatient care for mental/nervous disorders-\$10,000 limit /Outpatient for the same -\$1000 limit	Sect 1
Maternity benefit max \$5000	Sect 1
Private hospital charges	Sect 1V (a)
Surgical services	Sect 1V (b)
Consultation services by a physician	Sect 1V(c)
Nursing care for up to 6 months	Sect 1V (d)
Anaesthesia Services	Sect 1V (e)
Pregnancy complications	Sect 1V (I)
Radiation therapy services	Sect 1V (f)
Emergency professional emergency transportation to the nearest suitable medical facility	Sect 1V (a) Page16
Cancellation of the cover can be arranged only after 3 months of the cover has elapsed with 30 days notice and a return premium paid at rates shown in the certificate	Sect V1 (d)

Exclusions	Policy Ref
Treatment provided in any country other than in which the expatriate is located as a resident	Sect 11
Deductible applies \$250 or more per event as stated in the certificate schedule	Shown on policy schedule
Pre-existing medical conditions	Page 1
Injury or sickness caused by war or hostilities or nuclear fission etc.	Sect V (2,3,4,5) Sect V (6)
Services not authorised by a physician and which are not medically appropriate	Sect V (7)
Expenses exceeding customary charges	Sect V (8)
Routine examinations or health checks.	Sect V (9)
Intentional self-injury	Sect V (10)
Injury or sickness while under the influence of drugs or liquor	Sect V (12)
Sexually transmitted diseases	Sect V (13)
Bodily injury whilst taking part in hazardous activities such as piloting an aircraft or racing of any kind	Sect V (14)
Elective cosmetic surgery and treatment	Sect V (15)

Non-prescriptive drugs or dressings	Sect V (16)
Preparation or fitting of dentures and contact lenses	Sect V (18)
Treatment in any Governmental Facility if the covered person is entitled to free care.	Sect V (22)
Sterilisation or sex change	Sect V (23)
Podiatric care	Sect V (25)