



## INTERNATIONAL HEALTH PLAN

**If you live abroad and are looking for quality international health insurance**

AXA PPP healthcare has been caring for generations



AXA PPP healthcare

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## Care you can trust



AXA PPP healthcare is one of the longest established and largest medical insurers in Britain. The company was founded in the UK in 1940, before the establishment of the National Health Service.

Now, over 60 years later, we have nearly two million members worldwide. The reassurance of access to private healthcare, coupled with the excellent support and service that AXA PPP healthcare aims to provide, has become even more important for members abroad.

We believe that what really makes AXA PPP healthcare different from other healthcare providers, is our personal touch. We treat people the way they should be treated – as individuals not as numbers. Not only are our staff friendly, professional and efficient, they have also made it their business to help and look after you.

Being ill is a worry in itself. But with AXA PPP healthcare you know that the right kind of help is never far away.

## Who needs international health insurance?

If you're living or travelling abroad you'll want to feel sure that should anything happen to you or your family in the way of illness or injury, you'll have the best possible medical care.

Quality medical insurance for people living abroad is particularly important, especially where local medical facilities may be very basic or inaccessible. Private facilities, although available, are often prohibitively expensive. Local hospitals may be unable to undertake the treatment you need, or to arrange transportation to the nearest available healthcare facility in an emergency.

That is why medical insurance is a necessity. You need the peace of mind that the required medical facilities are always accessible.

Our International Health Plan provides a range of options to suit your particular needs.

## The International Health Plan

AXA PPP healthcare's International Health Plan is available to expatriates who live outside of their own country for more than six months a year.

The International Health Plan has been developed by AXA PPP healthcare through extensive market research and over 60 years experience. We understand that different people have very different requirements and this is why we have three levels of cover available.

### The Prestige option

This is our top of the range plan. It provides all the benefits of the Comprehensive option and in addition, includes routine pregnancy cover, adult health screen, disability compensation cover, annual travel insurance and a stress counselling helpline.

### The Comprehensive option

This is our most popular plan. As the name suggests, it provides comprehensive cover, not only for in-patient and day-patient treatment, but also for out-patient treatment and non-routine dental treatment.

### The Standard option

This plan offers similar in-patient and day-patient cover to the Comprehensive option. However, it has been specifically designed for members who do not require out-patient cover.

# Wherever you are in the world



## Areas of cover

Depending on where you reside and travel to, there are three geographical areas of cover designed to suit your needs.

Whichever area of cover is selected, you can receive medical treatment not only in your country of residence, but also in any other country within the chosen area of cover.

To help you identify the countries included in areas 1, 2 and 3, these have been graphically illustrated. Full details of the specific countries are shown below.



### Area 1

Provides worldwide cover.



### Area 2

Provides cover throughout the world, except the USA and Canada.



### Area 3

Provides European cover.

#### We define Europe as:

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Federal Republic of Yugoslavia, Finland, France, Georgia, Germany, Gibraltar, Greece, Greenland, Hungary, Iceland, Ireland, Italy, Kazakhstan, Kyrgyzstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia, San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tajikistan, Turkey, Turkmenistan, Ukraine, United Kingdom of Great Britain and Northern Ireland, Uzbekistan.

# Your plan options in detail

The three plans you can choose from	Prestige	Comprehensive	Standard
1. Policy benefit limit	Up to £1,250,000 each year	Up to £1,000,000 each year	Up to £750,000 each year
2. Hospital and accommodation charges	<b>PAID IN FULL</b>		
3. In-patient and day-patient treatment including surgeons', anaesthetists', physicians' and consultation charges, diagnostic tests and physiotherapy			
4. Out-patient surgical procedures	<b>PAID IN FULL</b>		
5. Radiotherapy, chemotherapy, computerised tomography, magnetic resonance imaging and positron emission tomography (brain and body scanning). Received as an in-patient, day-patient or out-patient			
6. Evacuation or repatriation service			
7. Parent accommodation. Charges for one parent staying with a child member under 18.			
8. Outside area of cover Limit for USA/Canada	Up to 10 weeks treatment in any year £20,000	Up to six weeks treatment in any year £15,000	Up to six weeks treatment in any year £10,000
9. Dental care We will pay up to 50% of the cost incurred. The maximum we will pay in a year is:	Area 1 £600 Area 2 £500 Area 3 £400	Area 1 £400 Area 2 £320 Area 3 £240	Area 1 £400 Area 2 £320 Area 3 £240
10. Accidental damage to teeth	Up to £10,000 each year	£10,000 each year	£10,000 each year
11. Cash benefit for each night you receive free in-patient treatment	£100 a night	£100 a night	£100 a night
12. Ambulance transport for emergency transport to or between hospitals	Up to £500 each year	Up to £500 each year	Up to £500 each year
13. Health at Hand	Included	Included	Included
14. Doctor, Dental, Optical Helpline	Included	Included	Included
15. Interpretation service helpline	Included	Included	Included
16. Travel insurance	Included	Optional	Optional
17. Out-patient treatment i) Medical practitioner charges for consultations ii) Consultations and treatment for psychiatric illness iii) Complementary practitioner charges iv) Diagnostic tests and physiotherapy v) Travel and childhood vaccinations administered by a medical practitioner Combined overall limit Excess per visit (applying to i, ii and iii only)	Limited to £300 each year  £3,000 each year Nil	Limited to £300 each year  £3,000 each year £20	
18. Hospital-at-home	Up to 28 days each year	Up to 14 days each year	
19. Out-patient drugs and dressings prescribed by a medical practitioner	Up to £500 each year	Up to £200 each year	
20. Optical cover	Up to £100 each year	Up to £100 each year	
21. Eyesight test cover	Paid in full for one eyesight test each year	Paid in full for one eyesight test each year	
22. Adult health screen	Up to £300 each year towards a health screen for each adult on the policy	These plans provide cover for a period of one year.	
23. Disability compensation cover	Up to £50,000		
24. Pregnancy and childbirth (after 10 months' cover)	Up to £4,000	We will of course provide full details of the benefits and terms of membership upon enrolment, or they are available on request.	
25. Stress counselling service	Included		

## Your cover in detail



### In-patient and day-patient cover

Hospital charges incurred during an in-patient hospital stay are covered, giving you peace of mind throughout the hospital treatment.

This includes charges for accommodation, nursing care, diagnostic tests, psychiatric treatment, operating theatre charges and physiotherapy.

The cover also includes surgeons' and anaesthetists' bills, stays in intensive care and in-patient drugs, dressings and surgical appliances.

As there are many conditions which don't require an overnight stay in hospital, the International Health Plan also provides cover for surgical procedures when the treatment is given on a day-patient or out-patient basis.

### Hospital bills paid directly

AXA PPP healthcare has arrangements with numerous hospitals worldwide to settle in-patient bills direct. And if you're looking to have treatment at a hospital where we don't have such an arrangement, if you give us a little notice we may still be able to make arrangements to settle direct, so there will be no worry about you having to make a pre-payment on admission.

#### Third party local knowledge

In some parts of the world, such as the Caribbean, North, Central and South America, Hong Kong, Italy, Singapore and South Africa, we operate in association with local companies that offer preferential access to, and direct settlement with, their own local network of hospitals. Doing this enables our associates to provide you with a larger choice of hospitals. Using their expert local knowledge our associates will help you locate appropriate hospitals in their areas, as well as confirm your cover and arrange for direct settlement to take place. Each associate also provides an English-speaking telephone line exclusively for AXA PPP healthcare members so, if you need to discuss any aspect of your cover, help is always at hand.

	In-patient cover	Day-patient cover
Prestige	✓	✓
Comprehensive	✓	✓
Standard	✓	✓

## Out-patient cover

A range of out-patient benefits is provided on the Comprehensive and Prestige plans, including medical practitioners' consultation charges, diagnostic tests and physiotherapy. Also travel and childhood vaccinations, are covered under this benefit when they are administered by a medical practitioner. Out-patient cover on the Standard Plan is limited to surgical procedures only.

## Out-patient drugs and dressings

Costs for out-patient drugs and dressings can in certain cases add up to a lot of money. Our Prestige and Comprehensive plans will cover reasonable costs of prescribed medicines as indicated in the benefits table. This benefit is also applicable whether you have recently received in-patient treatment or not. This means that medicines such as antibiotics, ointments, eye-drops and steroids would be covered if these have been prescribed by your medical practitioner. This benefit does not apply to out-patient drugs and dressings prescribed for you by a general practitioner in the United Kingdom.

## Parent accommodation

No-one likes being in hospital, and for children it can be especially frightening. So if your child is covered on your policy and is under 18, your plan will cover accommodation expenses for you to stay in the same hospital with your child.



	Out-patient cover	Out-patient drugs & dressings	Parent accommodation
Prestige	✓	✓	✓
Comprehensive	✓	✓	✓
Standard	✗†	✗	✓

† You are covered on the Standard Plan for out-patient surgical procedures, radiotherapy, chemotherapy and brain and body scans.

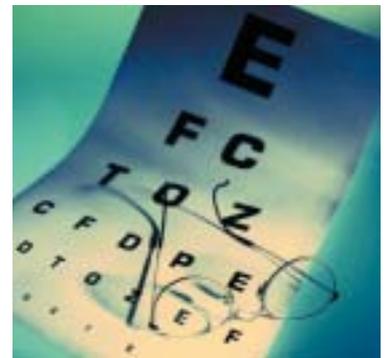
## Dental care

Visiting a dentist can be a concern in itself without having to pay a huge bill at the end of the treatment.

That's why our plans cover all dental treatment with the exception of routine check-ups and cosmetic work provided you visit your dentist on a regular basis.

## Optical cover

We will pay up to £100 (each year) as a contribution towards the cost of prescription spectacles and contact lenses needed to correct vision, and also for one eyesight test each year, for each person covered on the policy.



## Cash benefit

If you can and do obtain free in-patient hospital treatment, through a state system for example, then we'll pay you a cash sum for every night you have to stay in a hospital bed. The money is paid direct to you – and you can spend it how you wish.

## Ambulance transport

AXA PPP healthcare covers the cost of a road ambulance for emergency transport to or between hospitals, if your medical practitioner says it's necessary.

## Out-of-area cover

Out-of-area cover gives you the reassurance that you will be covered in countries outside your chosen area of cover whether travelling on business or for pleasure.

While there are limits to the amounts you can claim, this does provide you with both in-patient and out-patient cover for emergency treatment of sudden illness.

	Dental care	Cash benefit	Ambulance transport	Optical cover	Out of area cover
Prestige	✓	✓	✓	✓	✓
Comprehensive	✓	✓	✓	✓	✓
Standard	✓	✓	✓	X	✓

## Prestige – the additional benefits

### Pregnancy

We recognise the importance of offering pregnancy cover, especially to International members and that is why we provide cover for routine costs associated with pregnancy and childbirth on our Prestige plan.

Our Comprehensive and Standard options provide cover for certain medical conditions which may arise during pregnancy and childbirth.

• Full details of the pregnancy benefits and rules will be provided upon enrolment or are available on request.



### Adult health screen

We all know that we should take some responsibility for our own health by eating wisely, exercising adequately and getting a good work/life balance.

Because we want to help you to stay healthy, we offer members of our Prestige plan up to £300 each year as a contribution towards the cost of an adult routine physical examination or screening.

As an example, a male health screen may include assessment of body mass index, resting blood pressure, urinalysis, cholesterol test and PSA test for risk of prostate cancer. A female health screen may include breast examination and instruction in self-examination, pelvic examination, cervical smear, body mass index, resting blood pressure, urinalysis, haemoglobin test and cholesterol test.



	Pregnancy	Adult health screen
Prestige	✓	✓
Comprehensive	✗	✗
Standard	✗	✗

## Disability cover

In the event of an accident or injury which leaves you with a permanent disability, the Prestige Plan gives you a generous cash sum of up to £50,000.

## Stress Counselling Service

Stress can be caused by all kinds of situations, such as relationship or marital problems, alcohol or drug dependency, work or business matters, bereavement or other life crises such as burglary or family illness.

Our Stress Counselling Service staff are fully trained and experienced in dealing with helping members through these situations and are available 24 hours a day, 365 days of the year for you and your family to discuss these matters in total confidence.

By discussing the situation with experts, we aim to help you to decide on the most appropriate course of action for your circumstances.

	Disability cover	Stress Counselling Service
Prestige	✓	✓
Comprehensive	✗	✗
Standard	✗	✗

There to help



## Information and helpline services

### Our team of Personal Advisers

At AXA PPP healthcare, we value excellent customer service. That is why we provide members with a team of multilingual Personal Advisers, whose role is to help with any aspect of your health cover and to ensure that the required information and assistance is received.

Our team of Personal Advisers provides valuable support for our members and is there to relieve some of the anxiety involved when you are ill.

They are available Monday to Friday 8am to 8pm and Saturday 9am to 1pm (UK time).

### Interpretation Service Helpline

AXA PPP healthcare can speak and be spoken to in over 100 languages.

We recognise that being in hospital away from home is a concern, but not understanding what your doctor is saying to you can be even more alarming.

Our bedside support service solves the problem by providing an interpreter to liaise between both patient and doctor.

	Personal Advisory Team	Interpretation Service
Prestige	✓	✓
Comprehensive	✓	✓
Standard	✓	✓

## Health at Hand – information and advice whenever you need it

Health at Hand, our health information service provides access to a team of healthcare professionals, on call 24-hours a day, 365 days a year.

Registered nurses, pharmacists, counsellors, midwives, and health visitors are always on hand to answer your questions and provide information on specific illnesses, treatments and medications. They can also provide free fact sheets on a wide range of healthcare issues.

Health at Hand provides information that may help to put your mind at rest. It cannot provide diagnosis, nor should you use the information provided for self diagnosis. If you've any serious doubts about your medical condition, then there's no substitute for a medical practitioner.

## Doctor, Dental, Optical Helpline

In addition to Health at Hand, we offer the services of our 24-hour, 365 days a year, Doctor, Dental, Optical Helpline.

If you need to seek medical advice abroad, it can be very reassuring to know where to find English-speaking practitioners. Through this service, we offer details of local English-speaking doctors, dentists and opticians.

Peace of mind – just a phone call away. Health at Hand provides you with:

- Information that can help you understand the nature of a particular illness and ways in which it might be treated or prevented.
- Fact sheets explaining medical terms in plain English.
- A qualified pharmacist who can answer any questions you may have on medications.
- Information on vaccinations required or advisable for various parts of the world.
- Information on infant care for parents from qualified and experienced nurses and midwives.

AXA PPP healthcare advises you to contact a medical practitioner as soon as possible if you feel your baby is unwell.

Once a member, you can also download Health at Hand fact sheets from our website. You can access them online at [www.axapphealthcare.com](http://www.axapphealthcare.com)

	Health at Hand	Doctor, Dental Optical Helpline
Prestige	✓	✓
Comprehensive	✓	✓
Standard	✓	✓

## Best of Health



### Regular information for your wellbeing

We don't just provide care for you when you're ill, we're here for you when you're well too. That's why, as an AXA PPP healthcare member, you'll benefit from our information service, Best of Health.

Shortly after you become a member, we send you a special folder containing information on topics as diverse as healthy living advice, first aid tips and information on how to claim. Inside you'll find all you need to know about us – who to contact, how to arrange medical treatment and your membership benefits.

You can add to it throughout your membership, with information we'll send you about our services, together with guides on health matters. To help tailor Best of Health to your needs, from time to time we will also send you questionnaires to complete and return, so we can ensure that you receive information on the health matters that are most important to you.

Best of Health	✓
Prestige	✓
Comprehensive	✓
Standard	✓

## International emergency treatment abroad

As well as the private healthcare aspect of your plan, AXA PPP healthcare also gives you access to the overseas evacuation or repatriation service, which provides emergency medical advice and assistance wherever you are in the world, 24 hours a day 365 days a year.

This means that, in the case of an emergency, if in the opinion of an appointed doctor, you can't get the immediate in-patient treatment you need locally, we will arrange to move you to the nearest appropriate facility where it is available, whether that's to another country, your principal country of residence or back to the UK. It's just a phone call away and a core benefit of all our plans.

So, if you need emergency treatment, wherever you are in the world, AXA PPP healthcare will assist you to get the treatment you need. And in the unfortunate event of an AXA PPP healthcare member dying, we will also arrange and pay for the cost of bringing their body back to a port or airport in their principal country of residence or the UK.

If you require a quotation, have any questions or want to be covered instantly, call us on:

**+44 (0) 1892 612 080**

Lines are open 8am to 8pm Monday to Friday and 9am to 1pm Saturdays (UK time).

Or you can fax your application form to us on:

**+44 (0) 1892 612 192**

Calls may be recorded in case of subsequent query.

	Overseas evacuation or repatriation service
Prestige	✓
Comprehensive	✓
Standard	✓

## How it works



### Case study

Mr Brown, who is 80 years old, has held an International Health Plan policy with AXA PPP healthcare since 1977. He was on holiday with his wife in Goa, India, when he was taken ill with bronchitis.

- Mrs Brown contacted AXA PPP healthcare on 1st March 2002 to notify us that her husband had been admitted to hospital. His condition was serious. The case was referred to our evacuation or repatriation service, to recommend the best course of action.
- The hospital facilities in Goa were inadequate and after consultation with our appointed doctor, Mr Brown was evacuated by air ambulance from Goa to Mumbai (Bombay) and admitted to the Livilati Hospital. His wife was able to stay in a nearby hotel.
- Our evacuation or repatriation service monitored his progress throughout the in-patient stay. Pneumonia developed which meant that Mr Brown wasn't fit to travel.
- After a slow recovery, Mr Brown was discharged on the 17th March; on the 11th April 2002 when he had recovered sufficiently to travel, arrangements were made to repatriate him back to his country of residence, with a nurse to escort him, oxygen and wheelchair assistance.
- AXA PPP healthcare was kept informed and confirmation was received on the 12th April that Mr Brown had been safely repatriated and the case was closed.
- Mrs Brown wrote to AXA PPP healthcare and our evacuation or repatriation service in appreciation of the way this case was handled.

***"We are really most grateful for the very efficient and very caring way in which this emergency was dealt with."***

## Travel insurance

AXA PPP healthcare’s travel insurance is available at a competitive rate as it has been designed specifically to complement the out-of-area cover already present on our International Health Plan. This means that medical expenses cover has not been duplicated, keeping the cost of travel insurance to a minimum.

(Travel insurance is automatically included in our Prestige plan).

If you would like to include travel insurance with your International Health Plan please tick the relevant box on your application form.

Alternatively, for further information contact our Travel Team on:

**+44 (0) 1892 504 444**

Calls may be recorded in case of subsequent query.

### International Travel Plan benefits include:

- Up to 95 days’ cover for each trip away from your country of residence\*.
- £2,000,000 personal liability cover.
- £25,000 for personal accident.
- £25,000 legal expenses.
- £5,000 for loss of deposit, cancellation charges or curtailment of trip.
- £3,000 additional travel and accommodation expenses.
- £2,000 extended delay.
- £1,500 for loss/theft of personal baggage or effects.
- £1,000 missed departure.
- £500 for loss/theft or personal money, cheques or travellers’ cheques.
- £250 loss of passport.
- £100 for delayed departure.
- Travel Information Line.

(All sums shown are maximum levels of cover).

\*Country of residence means the country outside the UK in which the member lives or intends to live for the majority of the year.

	Travel insurance
Prestige	✓
Comprehensive	Optional
Standard	Optional

Go on-line



## AXA PPP healthcare international website

The AXA PPP healthcare international website provides free advice and information to all members worldwide on a wide variety of family and personal health matters as well as information on members' policies.

It provides free access to more than 200 health fact sheets written by healthcare professionals. These fact sheets cover ailments ranging from stress and migraines to useful information on travel vaccinations and are designed to explain medical information in plain English.

In addition, if you need to make a claim, you can find out which hospitals will settle your claims direct using our on-line International Directory of Hospitals. You can then fill in a claim form on-line, print it out and fax it to us.

### Living Abroad country information

This section of our website which is only available to members, provides facts and figures about your principal country of residence, or the country you are moving or travelling to, on business or pleasure, including relocation assistance and lifestyle information.

You can find the AXA PPP healthcare website at:  
[www.axapphealthcare.com](http://www.axapphealthcare.com)

#### Other services available on-line include:

- **Application form** – enables you to speed up the enrolment process by printing a form and faxing it to us as opposed to waiting for one to arrive in the post.
- **Product information** – detailed information on our International Health Plans.
- **International Directory of Hospitals** – information about hospitals in the UK and worldwide where we have a direct settlement agreement in place.
- **Contact pages** – members can email our team of Personal Advisers with queries.



**Any questions?**

## Your questions answered

**Will I need a medical to join AXA PPP healthcare?**

No. We do however, require details of your past medical history on the application form.

**Private medical insurance normally covers only new medical conditions. Does this mean I won't be covered for any illnesses I've had in the past?**

In the majority of cases you will not be covered for illnesses you've had in the past. However, please give us full details of any past medical conditions so we can make a fair decision on your cover.

**Are there any general exclusions on your International Health Plans?**

Our International Health Plan's are designed to cover treatment of medical conditions that respond quickly to treatment – known in medical terms as acute conditions. They are not intended to cover you against the costs of recurrent, continuing or long-term treatment of chronic conditions, such as, but not limited to diabetes or asthma. In the unfortunate event that the treatment you are receiving becomes recurrent, continuing or long-term, the costs for treatment of that chronic condition will not be covered under your policy, but we will write immediately to let you know that this is the case. Full details of what you are and are not covered for, are given in your membership handbook upon enrolment, or are available on request.

**How quickly can I become an AXA PPP healthcare member?**

Cover is instant, if you wish – whether you're already abroad without cover or planning to leave the UK soon. A simple phone call to us on **+44 (0) 1892 612 080** can sort it out on the spot.

**Can I continue my cover if I return to the UK?**

Certainly. Just call our team of Personal Advisers and they'll arrange to transfer your International Health Plan cover to one of AXA PPP healthcare's UK plans. As we've all your records on file, we'll be able to advise you on the best plan to suit your needs.

**How can I be sure that I'm covered before I go ahead with treatment?**

Just call our team of Personal Advisers and tell them about your proposed treatment. They'll confirm your cover before you incur any treatment costs.

**Can you insure me if I am living in my home country?**

Generally this plan is designed only for expatriates who live outside their own country for more than six months a year (for example, we cannot insure an Italian living in Italy, but we can insure an Italian living in Germany). If you are a local national residing in Malta, Cyprus, United Arab Emirates, Saudi Arabia or Bahrain, please contact us for details of the cover we can provide.

**Can you cover my children too?**

Certainly. You can put any unmarried children under the age of 21 on your policy for an additional premium. Cover continues once they reach the age of 21 provided they are living with you and remain unmarried. The full adult premium for their age will then apply.

**How often can I claim?**

You can claim as many times in a year as you like although benefit limits may apply.

## Our guarantee and what to do next?

### Your guarantee

If your application is accepted, you will receive your membership documents and then have 30 days in which to ensure you are completely satisfied with your cover. If you have not made a claim, you can cancel for any reason during this period and owe nothing. In the unlikely event of you wishing to cancel during those 30 days, any money that you have paid or we have collected will be returned, provided you have not claimed.

You and we are free to choose the law that applies to the policy. In the absence of an agreement to the contrary, the law of England and Wales will apply. Full details of our complaints procedure will be provided in your membership handbook and are available on request.

### Your Direct Debit guarantee

All banks and building societies that take part in the Direct Debit Scheme offer this guarantee. The efficiency and security of the scheme is monitored and protected by your own bank or building society.

If the amounts to be paid – or the payment dates – change, we will notify you 10 working days in advance of your account being debited, or as otherwise agreed.

If an error is made by us, or your bank, or building society, you are guaranteed a full and immediate refund from your branch of the amount paid.

You can cancel a Direct Debit at any time by writing to your bank or building society. Please also send a copy of your letter to us.

Don't forget, if you require a quotation, have any questions or want to be covered instantly, call us on:

**+44 (0) 1892 612 080**

Lines are open 8am to 8pm Monday to Friday  
and 9am to 1pm Saturdays (UK time).

Or you can fax your application form to us on:

**+44 (0) 1892 612 192**

Calls may be recorded in case of subsequent query.

## Here's what to do next

### **Firstly:**

- Choose the plan that best suits your needs and circumstances.
- Choose the area of cover you require.
- Select travel insurance if you'd like to include that (this is automatically available on the Prestige Plan).
- Complete and check all your personal details on the enclosed application form, including your telephone number and the people you wish to cover.

### **Secondly:**

- Complete and check the medical history section of the application form as fully as possible.
- If our Medical Underwriting Department has a query concerning your application, they may contact you or your GP for clarification. It is important that you are very specific and take great care when declaring your medical history. For example, if you have suffered from a "slipped disc", state that, rather than the more general "back problems". If in doubt as to the specifics of a condition, ask your doctor. Or if you need any help completing the application form, please call our team of Personal Advisers who will be happy to help you.

### **And then finally:**

- Sign and date the policyholder's declaration on the application form.
- Choose how you wish to pay. You can pay your premiums either monthly, quarterly or annually by Direct Debit through a UK bank or by Visa or Mastercard credit cards.
- Pay your premium annually and you'll get a 5% discount. You can also pay annually with a Sterling cheque drawn on a UK bank account or by Sterling Bankers Draft.
- All premiums are payable in Pounds Sterling.
- Please make all cheques payable to AXA PPP healthcare.
- Send your application back to AXA PPP healthcare in the enclosed postage paid envelope.

While you get on with your life, let us take care of your healthcare needs.  
Whether it's paying for medical treatment, providing information and advice or helping to improve your lifestyle, we can help.

**At AXA PPP healthcare we are dedicated to supporting you.**

INTERNATIONAL HEALTH PLAN

INTERNATIONAL TRAVEL PLAN

JERSEY HEALTH PLAN

GUERNSEY HEALTH PLAN

[www.axapphealthcare.com](http://www.axapphealthcare.com)



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