

## **Valuecare – Plan summary**

Effective from 1 July 2004.

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

## Welcome to the Valuecare plan, from Expacare

At Expacare we recognise the demands placed on expatriates and families with international lifestyles. We have listened to our customers and understand their concerns. In response, we have designed a plan offering wide ranging benefits, at family friendly prices.

Established in 1982, Expacare is one of the longest-established international health insurance providers and part of the Jardine Lloyd Thompson Group, a global financial services organisation with a turnover of over \$700 million. We now serve people living in 150 countries, and our clients are backed by over 500 Expacare brokers and intermediaries worldwide.

With the Valuecare plan from Expacare, you can be sure that you are getting those benefits you really need, and with three geographical areas of cover and flexible excess options, we ensure that your premiums are kept affordable.

You'll have up to £1,000,000 of cover per year, with no limit on the number of claims you make. We provide full cover for 24-hour emergency medical evacuation, in-patient hospital treatment and daycare surgery, plus primary care such as visits to your GP, and out-patient prescriptions. We've also included a maternity care benefit to help take care of your needs as a family.

### Benefits: what we cover

As with any insurance contract, there are conditions attached to claiming benefits, so please look carefully at the benefits table and notes. You must be over 18 and under 65 years old at the date you join in order to be

covered under this plan, but once enrolled we will not cancel your cover because of your age or the number of claims you make.

Benefits	Valuecare	Notes
Overall annual maximum	✓	We will pay up to £1,000,000 for each person for each certificate period for the following benefits, when added together.

#### Inpatient and day-patient benefits

Hospital services	✓	Paid in full only when pre-authorised by us.
Consultant's or specialist's fees, including anaesthetist's, doctor's or physician's fees	✓	Paid in full only when pre-authorised by us.
Diagnostic services	✓	Paid in full only when pre-authorised by us.
Cancer treatment	✓	Paid in full only when pre-authorised by us.

#### Outpatient benefits

Consultations with a doctor or physician, or a consultant or specialist (or all)	✓	Paid in full after the excess.
Outpatient surgery	✓	Paid in full after the excess.
Diagnostic services	✓	Paid in full after the excess.
Prescription drugs	✓	A full refund after the excess for drugs prescribed by your doctor that are not available to buy over the counter.
Cancer treatment	✓	Paid in full.
Physiotherapy	✓	Paid in full after the excess for up to a maximum of 10 sessions for each course of treatment, for each medical condition.
Complementary therapies	✓	Paid in full after the excess for a maximum of 10 sessions for each person for each certificate period for acupuncture, chiropractic, homeopathy and osteopathy.

Benefits	Valuecare	Notes
<b>Extra benefits</b>		
Nursing at home	✓	Paid in full for up to 12 weeks in each certificate period by a qualified nurse when ordered by your doctor.
Road ambulance services	✓	Paid in full.
Parent accommodation	✓	A full refund of hospital accommodation for one parent when your child (under 18) covered by this plan is in hospital.
Emergency medical evacuation	✓	A full refund for emergency medical evacuation from any land mass to the most suitable medical facility if you are critically ill and if the facilities needed to treat you are not available locally. We do not pay for evacuation costs from boats or oil-rigs. Emergency evacuation must be pre-authorised.
Transport costs for a person to accompany you	✓	A full refund for the transport costs of an insured person to accompany you if medically necessary. These costs must be pre-authorised.
Rehabilitation	✓	Full refund for up to 14 days in a rehabilitation facility when you receive this instead of post-operative care.
Hospice care	✓	A full refund for up to six weeks of hospice care as an alternative to hospital or nursing at home for a terminal illness.
Hospital cash benefit	✓	We may pay a cash benefit of £50 (or equivalent) a day up to a maximum of 60 nights if treatment is provided in a hospital where no charge is made, as long as the claim is eligible.
Dental treatment following an accident	✓	Full refund.
Maternity care	✓	Normal pregnancy up to £4000 for each pregnancy. Complications of pregnancy up to £10,000 for each pregnancy. You must pay 40% of the costs. The expected date of delivery must be at least 12 months after you join the plan. Care relating to all aspects of pregnancy, whether provided as an inpatient or outpatient, is covered only under this category of benefit up to the limit shown on your insurance certificate.
Organ transplant	✓	Up to £100,000 for kidney, heart, heart and lung, and liver transplants. The costs of getting the organs and the costs of the donor are not covered.
Repatriating your body or local burial costs	✓	Up to £7500 to transport your body back to your home country or for local burial costs. This benefit only applies outside your home country.
Out-of-geographic-area cover	✓	Up to six weeks from your date of arrival, up to £20,000 for emergency treatment of a critical medical condition.

## Extract of terms and conditions

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### ► Membership eligibility

- › You must be over 18 and under 65 years old at the date you join in order to be covered under this plan.
- › Family members must be covered under the same plan benefits you have as the insured person.
- › Membership depends on local insurance licensing legislation in your country of residence.
- › You are not eligible to join this plan if you are an American or Canadian citizen and you live permanently in the USA or Canada.

### ► Duty of disclosure

We would like to take this opportunity to remind you of your continuing duty of disclosure as detailed below.

In addition to providing all basic information necessary to enable us to place the risk, you must ensure that you are complying with your legal duty of disclosure of all material matters relating to the risk. In particular, you must satisfy yourself as to the accuracy and completeness of the information you provide to insurers.

In this respect, you must provide all information relating to a risk, whether favourable or not, which would influence the judgement of a prudent insurer in determining whether he will take the risk, and if so, for what premium and on what terms. If all such information is not disclosed by you, insurers have the right to avoid the contract from its commencement, which may lead to claims not being met.

### ► Complaints procedure

We believe that a prompt response to your questions and complaints is an important part of good service. As a result, we have set strict standards for responding to you. We regularly monitor our performance against these standards.

If you have a complaint about our practices or performance, please write with details of your complaint to:

**The Managing Director**  
Expacare Insurance Services  
Columbia Centre  
Market Street  
Bracknell  
Berkshire RG12 1JG  
United Kingdom

We will acknowledge we have received your complaint within 24 hours. Where possible, we will outline the steps we propose to take to sort out your complaint.

If for any reason you are still not satisfied, you may write to the Compliance Officer at:

**The Compliance Officer**  
Expacare Insurance Services  
JLT Healthcare Ltd  
Lloyds Chambers  
1 Portsoken Street  
London E1 8LN  
United Kingdom

Our Compliance Department, which is responsible for monitoring the quality of our services and for making sure we follow laws and regulatory practice codes applying to the UK, will acknowledge they have received your complaint within five business days. They will tell you who is dealing with your complaint and give you a reply to your complaint at the same time, if possible. If investigations take longer they will seek to provide a full written response within 4 weeks or explain the current position and provide an indication as to when they expect to provide a final response.

We will issue a final response to any complaint within 8 weeks.

If your complaint remains unresolved following the review and response from our Compliance Department, you can request from us details of regulatory bodies, ombudsmen or other independent dispute remediation bodies to whom complaints can be forwarded directly.

We maintain Professional Indemnity Insurance.

Making a complaint against us does not affect your right to take legal action against us.

English law applies to any conflict or dispute relating to this plan, and conflicts and disputes will only be dealt with by English courts.