

Membership agreement

1 International Emergency Medical Assistance

1.1 This is one of the benefits of your **plan**. The **service** is provided by an international assistance company who acts for **us**.

1.2 The terms and definitions in your **plan** also apply to the **service**, and any limitation of cover for the **service** shown in the **benefits table** will apply. For this section only, **we** have given some more words and phrases special meanings. These are:
(a) **appointed doctor**: a **medical practitioner** chosen by **us** to advise **us** on the **member's medical condition** and/or need for the **service** and/or the suitability and adequacy of the medical facilities in the country where the **member** has been admitted to **hospital**.

(b) **service**: moving the **member** to another **hospital** which has the necessary medical facilities either in the country where the **member** is taken ill or in another nearby country (evacuation) or bringing them back to their **principal country of residence**.

(c) **we/us/our** for the purpose of this service only: AXA PPP healthcare limited.

(d) **hospital**: any establishment which is licensed as a medical or surgical hospital in the country where it operates.

(e) **principal country of residence**: the country where **you** live or intend to live for most of the **year** which will be shown as your address in **our** records.

(f) **home country**: the country as shown in our records which the **member** regards as home and which issues the **member's** passport.

1.3 The **service** is available worldwide to any **member** who is injured or becomes ill suddenly and needs immediate **hospital treatment** as an in-patient. The **service** is only available in these circumstances and as follows:

(a) if the **member** is admitted to **hospital** while abroad from their **principal country of residence** then, if in the opinion of the **appointed doctor** the medical facilities there are not suitable or adequate, they will be entitled to evacuation or repatriation;

(b) if the **member** is admitted to **hospital** while in their **principal country of residence** then, if in the opinion of the **appointed doctor** the medical facilities in the **principal country of residence** are not suitable or adequate, the **member** will be evacuated to the nearest place where appropriate **services** are available.

(c) following evacuation, in accordance with paragraphs 1.3(a) or 1.3(b) above, the **member** concerned shall be entitled to be returned, by regular scheduled airline unless **we** agree that another means of transport is necessary, to his/her **principal country of residence**.

Please note: **Members** are not entitled to be repatriated to their **home country** when admitted to hospital in their **principal country of residence**. Evacuation will always be to the nearest place where the necessary facilities are available. It follows that a **member** may be evacuated to the **home country** but only if **we** conclude that, on the basis of the medical facts, this is the nearest appropriate destination.

1.4 The exclusions in the Membership Agreement do not apply to the **service** but will apply to any **treatment** received following repatriation to the **principal country of residence**, or any country to which the **member** has been evacuated. If the **service** is needed **you** must contact the emergency control centre so that immediate help or advice can be given over the phone. Arrangements may then be made for an **appointed doctor** to make all necessary enquiries and arrange to move them if necessary. If an **appointed doctor** thinks it is necessary then the **service** will be carried out under medical supervision.

1.5 All the arrangements must be made by **us**. The **member** may be transported by air ambulance, by a regular airline or by any other method of transport we consider appropriate. **We** will decide the method of transport and the date and time.

1.6(a) In all cases where the **member** is under 18, another person, who must be 18 or over, may accompany the **member** while they are being moved. **We** will pay the reasonable and necessary costs of this, including any additional accommodation costs approved by **us**.

(b) In all cases where, in the opinion of the **appointed doctor**, it is medically necessary, another person, who must be 18 or over, may accompany the **member** while they are being evacuated. **We** will pay the cost of return travel by regular scheduled airline to the **principal country of residence** (but not **home country**) for one accompanying person. The accompanying person must be a **family member** included within the **member's policy** or, alternatively, the **member's** uninsured partner, brother, sister, parent or adult child (in which case return will be to the **member's principal country of residence**).

1.7 If a **member** dies abroad we will pay the cost of taking the body back to the **principal country of residence**, or **home country**.

1.8 The **service** is not available to cover the following:

(a) any **medical condition** which does not need immediate in-patient **hospital treatment** or which does not prevent the **member** from continuing to travel or to work.

(b) the insured **member's** participation in base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hangliding, paragliding or microlighting, parachuting, potholing, skiing off-piste or any other winter sports activity carried out off-piste.

(c) if the **member** needs to be moved from a ship, oil-rig platform or similar off-shore location.

(d) if, at the time the need for the **service** arises, the **member** is insured or, if this insurance did not exist, would be insured against those costs by an existing insurance policy or policies.

(e) any costs that **we** do not approve beforehand.

(f) if **we** have not been told about the accident or illness for which the **service** is needed within 30 days of it happening.

(g) at the time of travel the **insured member** is travelling to a country or area that the Foreign and Commonwealth Office lists as a place which, for any reason, it advises against.

1.9 (a) **We** will not be liable for any failure to provide the **service** or for any delays in providing it unless the failure or delay is caused by **our** negligence (including that of the international assistance company **we** have appointed to act for **us**) or of agents appointed by either.

(b) **We** will not be liable for failure or delay in providing the **service**:

(i) if, by law, the **service** cannot be provided in the country in which it is needed; or

(ii) if the failure or delay is caused by any reason beyond **our** control including but not limited to strikes, flight conditions and/or visa restrictions.

(c) **We** are not liable for injury or death caused to the **member** while he or she is being moved unless it is caused by **our** negligence or the negligence of anyone acting on **our** behalf.

1.10 Benefits for any **treatment** received following repatriation or evacuation will be paid as set out in the rules.

1.11 Any unused portion of a **member's** travel ticket, and that of any accompanying person, will immediately become **our** property and must be given to **us**.

International Emergency Medical Assistance
24 hour telephone number +44 (0) 1892 513999

For queries about your medical insurance cover, please contact
Atlas Healthcare Insurance Agency Limited at:
Abate Rigord Street, Ta'Xbiex, XBX 1121, Malta.
Tel: +356 21 322600 Fax: +356 23265601.



International Emergency Medical Assistance

The International Emergency Medical Assistance is the result of an agreement between AXA PPP healthcare and a worldwide organisation offering an emergency medical advice and rescue service.

AXA PPP healthcare contract this service which is then provided to all members under the Malta range of plans.

The emergency control centre

The emergency control centre is manned 24 hours a day and can help to arrange treatment in any part of the world through the worldwide network of service centres.

The emergency control centre will normally give immediate advice and arrange to put the member in touch with an English-speaking doctor.

When appropriate (see *How the service works*) the emergency control centre will arrange an immediate evaluation which may lead to repatriation or evacuation of the member. Alternatively the emergency control centre may help to arrange treatment locally or ensure that any existing arrangements are satisfactory.

How the service works

When the member is away from their principal country of residence

- In the event of a member suffering sudden illness or injury whilst away from their principal country of residence and requiring immediate in-patient treatment the member should contact the emergency control centre.
- The emergency control centre will assess the situation and advise if evacuation of the member is appropriate.
- If the emergency control centre advises that evacuation of the member is appropriate they will make all the arrangements to get the member to the nearest place where appropriate services are available and where they will be treated in accordance with the benefits of their Plan.
- If the member is under 18 years of age, or in other cases where the emergency control centre consider that the member's medical condition makes it appropriate, another

person over the age of 18 years may accompany the member while they are being moved.

When the member is in their principal country of residence

- In the event of a member requiring in-patient treatment which is not available within their principal country of residence the member should contact the emergency control centre.
- The emergency control centre will assess the situation and decide if it is necessary to evacuate the member to another hospital where the necessary services are available.
- If the emergency control centre considers it is necessary to evacuate the member it will make all the arrangements to get the member to a suitable place for the treatment to take place. This may be in another country.
- Once evacuated the member will be treated in accordance with their plan benefits.
- If the member is under 18 years of age, or in other cases where the emergency control centre considers that the member's medical condition makes it appropriate, another person over the age of 18 years may accompany the member while they are being moved.

If a member should die while away from their principal country of residence

- The family of the member should contact the emergency control centre who will arrange for the body of the deceased to be taken back to the principal country of residence, or home country.

Important

- All cases must be assessed by the emergency control centre, be deemed necessary for evacuation and/or repatriation, and all arrangements must be made by the emergency control centre in order to ensure that related costs are covered by the service.
If a member makes their own arrangements their costs will not be covered.
Entitlement to the service does not mean that the member's treatment following evacuation or repatriation will be eligible for benefit. Any such treatment will be subject to the terms and conditions of your plan.

The Emergency Control Centre

A member can contact the emergency control centre at any time of the night or day, 7 days a week, 52 weeks of the year.

When in contact with the emergency control centre the member will need to state that they are a member of AXA PPP healthcare from Atlas Healthcare Insurance Agency Limited and give their AXA PPP healthcare membership number.

Space is provided to the right in which to keep these records and other relevant personal details in the case of an emergency. We suggest this important information be kept with the member at all times.

The benefits table

Benefits are payable for the following as provided for in the rules.

The **service** is available worldwide to any **member** who is injured or becomes ill suddenly and needs immediate **hospital treatment** as an in-patient. The **service** is only available in these circumstances and as follows:

- (a) if the **member** is admitted to **hospital** while abroad from their **principal country of residence** then, if in the opinion of the **appointed doctor** the medical facilities there are not suitable or adequate, they will be entitled to evacuation or repatriation;
- (b) if the **member** is admitted to **hospital** while in their **principal country of residence** then, if in the opinion of the **appointed doctor** the medical facilities in the **principal country of residence** are not suitable or adequate, the **member** will be evacuated to the nearest place where appropriate services are available.
- (c) following evacuation, in accordance with paragraphs (a) or (b) above, the **member** concerned shall be entitled to be returned, by regular scheduled airline unless **we** agree that another means of transport is necessary, to his/her **principal country of residence**.

Please note: **Members** are not entitled to be repatriated to their **home country** when admitted to hospital in their **principal country of residence**. Evacuation will always be to the nearest place where the necessary facilities are available. It follows that a **member** may be evacuated to the **home country** but only if **we** conclude that, on the basis of the medical facts, this is the nearest appropriate destination.

If a **member** dies abroad **we** will pay the cost of taking the body back to the **principal country of residence**, or **home country**.

Membership number:

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Name:

Address:

Country:

Name and address of someone to contact in an emergency:

Blood group:

Passport number:

Allergies:

Current medication: