



Private Health Insurance

Insurance Product Information Document

Company: Universal Life Insurance Public Company Ltd

Product: MultiCare Premiere

The information provided in this document is a summary of the key features and exclusions of the plan and does not form part of the contract between us. More information about the product is provided in the “Key Information and Rates” document and the full terms, conditions and exclusions are included in your membership pack.

What is this type of insurance?

Private Health Insurance provides cover for medical expenses that are caused by an illness or an accident, linked to the private treatment of new acute medical conditions that arise after joining the policy.



What is insured?

Yearly Maximum €3.000.000 for each member

Inpatient & daycare treatment

- ✓ Hospital Charges
- ✓ Surgeons’ and anesthetists’ charges
- ✓ Physicians’ charges
- ✓ In patient consultations, diagnostic procedures and physiotherapy
- ✓ Additional accommodation
- ✓ Cash Benefit
- ✓ In-patient Rehabilitation (medically necessary)

Other Treatment

- ✓ Outpatient surgical procedures
- ✓ In patient CT, MRI and PET scanning
- ✓ Oncology treatment, Radiotherapy/Chemotherapy
- ✓ Day patient and outpatient radiotherapy and chemotherapy cash benefit
- ✓ Pregnancy
- ✓ Childbirth cash benefit
- ✓ Ambulance transport
- ✓ Emergency treatment
- ✓ Outside area of cover
- ✓ International Emergency Medical Assistance
- ✓ Women’s health and wellbeing cover
- ✓ Men’s health and wellbeing cover

Out-patient treatment (If Comprehensive Cover is selected)

Overall annual limit €5.000 each year for each member

- ✓ Medical practitioner charges and prescription drugs
 - ✓ Medical practitioner consultations, diagnostic procedures and physiotherapy
 - ✓ Out-patient CT, MRI and PET scanning
 - ✓ Alternative treatment
 - ✓ Accidental Damage to teeth
 - ✓ Psychiatry
 - ✓ Nursing at home
- #### Other Benefits
- ✓ Second Medical Opinion
 - ✓ Health Screen
 - ✓ Teeth cleaning
 - ✓ Non-routine dental care. Major restorative dental treatments.
 - ✓ Children vaccinations and administration by a medical practitioner or nurse
 - ✓ Travel allowance

Optional Upgrade Pack (can be chosen only in combination with Comprehensive Option)

- ✓ Dental treatment, Optical cover, Chronic conditions, additional Health Screen cover with limits applying for each benefit.

Optional Out-patient add-on pack (can be chosen only in combination with Standard Option)

Overall annual limit €500 each year for each member.

- ✓ GP visits and medical practitioner consultations, prescription drugs, diagnostic tests, physiotherapy and alternative treatments and psychiatric treatment.

Optional excesses

- ✓ Optional excesses of €1.000, €2.500 or €5.000 can be chosen if the standard cover is selected.



What is excluded?

- ✗ Pre-existing medical conditions. Medical conditions whether or not being treated and you had before joining the plan.
- ✗ Treatment or monitoring of on-going, re current conditions (known as chronic conditions). Cancer is not included under these conditions.
- ✗ Congenital deformities and/or conditions.
- ✗ Experimental treatment. Treatment which has not been established as being effective or which is experimental.

* Other exclusions exist for example treatment sustained from playing professional sports, from substance abuse, from active involvement in illegal or criminal activity. Full list of the exclusions is included in the membership pack.



Are there any restrictions on cover?

- ! We cover charges that are “Reasonable and Customary” i.e. the charges of medical treatment which do not exceed the general limit of fees that would be charged by other doctors and/or hospitals of similar specializations for similar treatments.
- ! Waiting period for specific medical conditions and benefits:
 - Tension Free Vaginal Taping (TVT) for the treatment of stress incontinence
 - Meniscus
 - Hernia of any kind
 - Pregnancy Benefit
 - Health Screen
- ! Some benefits have specific limits. Please refer to the “Key Information and Rates” document.
- ! If you choose an optional excess amount of €1.000, €2.500 or €5.000 it will be deducted from the approved amount of payment of the first claim/claims of the particular year.



Where am I covered?

Choice of Area of Cover:

Area 1: Worldwide cover

Area 2: Worldwide excluding USA, Canada, Switzerland



What are my obligations?

- You must pay your premium on time.
- You must give us complete and accurate answers to any questions we may ask.
- If you need to make a claim, please contact us to ensure your claim is covered under the policy.
- You must submit your claims within the time limit of 90 days of treatment being received.
- You must inform us of any change of your personal details and any changes to your circumstances that may affect your cover.
- Reading your policy documents to ensure that you have the cover you need and understand all applicable terms and conditions.



When and how do I pay?

Your premium will need to be paid in advance for each insurance policy year. The payment methods available e.g. direct debit or by cheque are outlined at point of sale.

Please note that if your premium is not paid, the policy may be suspended or cancelled.



When does the cover start and end?

Your cover starts the date we accept your application. The policy is for one year and it is renewed on the terms and conditions applicable at the date of renewal of your plan and for which we will inform you before the date of renewal. There is no age limit for the renewal of your cover.



How do I cancel the contract?

You can cancel your policy by informing us in writing up to 30 days from the day that your policy has been effected and conditions or the day that you receive the full policy terms and conditions, whichever comes later. If you cancel during this period, you will not have to pay anything, as long as you have not made a claim within that period.

If you do not cancel within that period, your policy will remain in force as long as you continue to pay your premium according to the payment frequency selected by you.

Please note you cannot backdate the cancellation of your membership.