

## Other Significant Features

- Premiums and benefits paid in euros.
- 2 levels of voluntary excess offering 2 levels of premium discount. Please refer to the Premium Table and the Excesses Section of the Policy Document for more information.
- A compulsory excess of €100 per person, per policy year will apply. A full explanation can be found in the Excesses Section of the EuroHealth Policy Document.

## What Your Policy Does Not Cover

Listed below are the significant exclusions that apply to the EuroHealth Plan. Full details are given in the Policy Document in Section 8 of the policy rules.

- Services received without referral by the patient's GP or without pre-authorization from the Society, except for treatment received in an emergency admission.
- Any normal dental condition.
- Congenital and hereditary conditions.
- Treatment for depression, stress, mental illness and other psychiatric disorders.
- Treatment received outside Portugal, Spain or the UK (limited benefits available) except with the prior agreement of the Society.

## Pre-Existing Medical Conditions

In common with most private medical insurance, pre-existing medical conditions are not covered. A pre-existing medical condition is any disease, illness or injury, for which:

- you have received medication, advice or treatment; or
- you have experienced symptoms;

whether the condition has been diagnosed or not in the five years before the start of your cover.

## Chronic Conditions

Like most insurers, we do not cover chronic conditions following their initial diagnosis and therapy. A chronic condition is a disease, illness or injury that has at least one of the following characteristics:

- it continues indefinitely and has no known cure
- it comes back or is likely to come back
- it is permanent
- you need to be rehabilitated or specially trained to cope with it
- it needs long-term monitoring, consultations, check-ups, examinations or tests.

Exeter Friendly Society does not consider cancer to be a chronic condition and so cancer is not excluded. Further information and examples of chronic conditions in the Chronic Conditions section of the Policy Document.

## Making A Claim

Before arranging your treatment you should contact Customer Support on +44 1392 35 35 00. We will usually be able to confirm straight away, whether or not your claim is approved. You will then be given a form for you and your specialist to complete to verify the details of your claim. Please ensure that you contact us before you have any scans or admissions to hospital so that we can arrange your admission through our Portuguese or Spanish partners.

## Your Right To Cancel

If you change your mind, you have 14 days from receipt of your policy documents, or 14 days from the start of your cover to advise us that you wish to cancel.

## Our Complaints Procedure

If you are not satisfied with any aspect of our service, please contact Customer Support on +44 1392 35 35 00. Your complaint will be referred to the relevant Manager/Director or our Quality Controller for further investigation. If you are not satisfied with our final response, or do not receive it within eight weeks of making your complaint, you may refer the matter to the Financial Ombudsman Service. Full details of our complaints procedure are contained in the Policy Document.

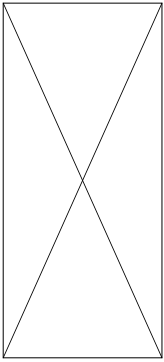
## The Financial Services Compensation Scheme (FSCS)

Exeter Friendly Society is covered by the Financial Services Compensation Scheme (FSCS), established under the Financial Services and Markets Act 2000. Should the Society become unable to meet its obligations, you may be entitled to compensation. Insurance advising and arranging is covered in full for the first £2,000 of any valid claim plus 90% of the remainder without any upper limit. This scheme is only available to members who are resident within the EEA.

Further details are available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or you may telephone them on +44 20 7892 7300.

**PLEASE CONTACT EUROHEALTH ON 00 350 77822 (FROM SPAIN: 9567 77822) IF YOU HAVE ANY QUERIES OR REQUIRE FURTHER INFORMATION.**

EuroHealth Plan is underwritten and administered by Exeter Friendly Society Limited which is incorporated in England under the Friendly Societies Act 1992, registered number 91F, registered address: Lakeside House, Emperor Way, Exeter, EX1 3FD, United Kingdom. Exeter Friendly Society is authorised and regulated by the UK Financial Services Authority, registered number 205309. FSA registration can be checked at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or call the FSA on +44 20 7066 1000.



# EuroHealth Plan Policy Summary

This Policy Summary does not contain the full details of the terms and conditions of this plan. The full details are in the Policy Document. To request a Policy Document before you apply please phone Ibox Insurance on **00 350 77822 (from Spain 9567 77822)**.

## Type of Cover

The EuroHealth Plan is designed to provide cover for the costs of in-patient, day-patient and out-patient treatment for persons living in Portugal and Spain. Limited benefit is also available for treatment in the UK. Please refer to rule 6.6 in the EuroHealth Plan Policy Document. You can apply to join up to age 79, cover is renewable annually. There is no upper age limit when renewing on the same terms.

## SUMMARY OF BENEFITS - EuroHealth Plan

IN-PATIENT & DAY-PATIENT BENEFITS	Covered		Level 1	Level 2	Level 1	Notes
	Level 2	Level 1	Level 1	Level 2	Overall Annual Maximum	
HOSPITAL CHARGES	✓	✓	✓	Paid in full	€30,000	FOR ELIGIBLE IN-PATIENT OR DAY-PATIENT TREATMENT. IF CARRIED OUT IN THE 2 WEEKS PRIOR TO ELIGIBLE IN-PATIENT/DAY-PATIENT TREATMENT.
SPECIALIST SERVICES	✓	✓	✓	Paid in full		
PRE-ADMISSION TESTS	✓	✓	✓	Paid in full		
<b>OUT-PATIENT BENEFITS</b>						
OUT-PATIENT SERVICES	✓	✓	✓	€2,500	Level 1	SPECIALIST CONSULTATIONS, MINOR SURGERY, DIAGNOSTIC TESTS, X-RAYS AND SCANS.
COMPLEMENTARY TREATMENT	✓	X	X	€250	No Benefit available	PHYSIOTHERAPY, OSTEOPATHY AND CHIROPRACTIC TREATMENT.
<b>ADDITIONAL BENEFITS</b>						
ONCOLOGY	✓	✓	✓	€75,000	€30,000	FOR TREATMENT RECEIVED WHILST UNDER THE CARE/MANAGEMENT OF AN ONCOLOGIST.
HOME NURSING	✓	X	X	€250	No Benefit available	FOR MEDICAL AS OPPOSED TO DOMESTIC REASONS.
PRIVATE AMBULANCE	✓	X	X	€250	No Benefit available	WHEN MEDICALLY ESSENTIAL.
PRIMARY CARE	✓	✓	✓	€150	€75	FOR HOME & SURGERY VISITS, EXCLUDES DRUGS & DRESSINGS.
UK COVER	✓	X	X	€25,000	No Benefit available	PAYABLE FOR TREATMENT IN THE UK. TREATMENT COSTS INCURRED WILL COUNT TOWARDS THE INDIVIDUAL BENEFIT LIMITS, WHERE APPLICABLE.
24h PRIVATE UK GP HELPLINE	✓	✓	✓	UNLIMITED ACCESS		

**BENEFITS ARE PER PERSON, PER YEAR UNLESS OTHERWISE STATED.  
CHARGES FOR TREATMENT MUST BE REASONABLE AND CUSTOMARY AND NECESSARILY INCURRED.**