

IMPORTANT CHANGES TO YOUR POLICY

EFFECTIVE FROM
1ST NOVEMBER 2019

Effective from the 1st November 2019, a number of changes will apply to our range of Healthcare Plans. These changes, where applicable to your plan(s), will apply from the renewal date indicated on your Insurance Certificate.

Our Benefit Guide has been updated to reflect these changes and will be available to download from the Allianz Care website (www.allianzcare.com) from the 1st November 2019. To be clear about which of these changes apply to your plan(s), it is important that you read this document with your Table of Benefits. Please note that we have included an updated Table of Benefits with your renewal documents.

If you have any queries regarding the changes outlined in this document, please do not hesitate to contact us:

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 client.services@allianzworldwidecare.com

SIMPLE TO READ BENEFIT GUIDE

We have made some changes to the style and tone of our documents to make them easier to read and understand. As part of this approach, we have used plain language, everyday words and shorter sentences where possible, most notably in our benefit guide. By adopting this simpler approach, we hope that the terms and conditions of your cover will be clearer and while some of the wording may be different, your entitlements will remain the same - apart from the changes indicated below.

POLICY WORDING CHANGES

- We have changed the "Adding dependants" section of our Benefit Guide to indicate that you must be insured with us for a minimum of eight continuous months (previously six months) before a newborn can be added to your policy without medical underwriting.
- We have amended the "paying premium" section of the Benefit Guide to indicate that in some countries you may be required to apply withholding tax. If that is the case, it is your responsibility to pay this amount in addition to your premium.

CHANGES TO DEFINITIONS

- We have amended the definition for "Travel costs of insured family members in the event of the repatriation of mortal remains" to clarify that the benefit covers round trip transport costs. The definition now reads:

Travel costs of insured family members in the event of the repatriation of mortal remains refers to reasonable transportation costs of any insured family members who had been living abroad with the insured person who died, to travel to the country of burial of the deceased. Reasonable transportation costs are considered to be round trip transport costs at economy rates. Cover does not extend to hotel accommodation or other related expenses.

- Similarly, we have also amended the definition for "Travel costs of insured members to be with a family member who is at peril of death or who has died": The new definition is:

Travel costs of insured members to be with a family member who is at peril of death or who has died refers to the reasonable transportation costs of insured family members to be with a first-degree relative who is at peril of death or who has died (up to the amount specified in your Table of Benefits). Reasonable transportation costs are considered to be round trip transport costs at economy rates. A first-degree relative is a spouse or partner, parent, brother, sister or child, including adopted children, fostered children or step-children. When claiming, please include copies of the travel tickets and the death certificate or a doctor's certificate supporting the reason for travel. We will cover one claim per lifetime of the policy. Cover does not include hotel accommodation or other related expenses.

- We have updated the definition for Chronic condition to indicate that “prolonged supervision or monitoring” is no longer considered a characteristic of a chronic condition. The new definition is:

***Chronic condition** is defined as a sickness, illness, disease or injury that lasts longer than six months or requires medical attention (such as check-up or treatment) at least once a year. It also has one or more of the following characteristics:*

- *Is recurrent in nature.*
- *Is without a known, generally recognised cure.*
- *Is not generally deemed to respond well to treatment.*
- *Requires palliative treatment.*
- *Leads to permanent disability.*

Please refer to the “Notes” section of your Table of Benefits to confirm whether chronic conditions are covered.

ANNUAL PREMIUM RATE REVIEW

Allianz Care is committed to maintaining affordable premiums; however, there are multiple factors which impact on the cost of healthcare, including healthcare staff wages, the geographical region in which the treatment takes place, as well as new medical technologies, treatments, drugs and diagnostic procedures. We want our members to have access to high quality medical care, so these factors will be taken into consideration when we calculate your renewal premium.

When your renewal premium is calculated, we also take into account any changes to the premium rates of your Healthcare Plan(s), your country of residence, the age of each member on the policy and your chosen payment frequency. Your renewal premium is shown in your Invoice.