

# Table of Benefits – International Students Plan

Overall Limits	US DOLLARS	GB POUNDS	EURO
Under the terms and conditions of the <b>plan</b> , <b>we</b> will pay necessary, <b>reasonable and customary</b> expenses in the event of an eligible <b>claim</b> up to an overall maximum, per <b>insured person</b> per <b>plan year</b>	500,000	332,500	385,000
SECTION 1			
In-patient and Daycare Medical Services (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
Accident and emergency services, intensive care and theatre costs	Covered in Full	Covered in Full	Covered in Full
<b>Hospital</b> accommodation			
Nursing fees and medical expenses			
Surgeons', <b>consultants'</b> , anaesthetists' and <b>medical practitioners'</b> fees			
Prescribed medicines and drugs			
Reconstructive surgery following an <b>accident</b> or following surgery for an eligible <b>medical condition</b>			
Prostheses: artificial body parts surgically implanted to form permanent parts of an <b>insured person's</b> body			
MRI, PET and CT scans			
X-rays, pathology, <b>diagnostic tests and procedures</b>			
Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy			
Allergies: <b>treatment</b> of allergic <b>medical conditions</b>			
Physiotherapy by a registered physiotherapist, when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b>			
Accidental damage to <b>natural teeth</b>			
<b>Psychiatric treatment</b> up to 10 days	Not Covered	Not Covered	Not Covered
Out-Patient Medical Treatment (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
<b>Primary treatment</b> and consultation to include <b>medical practitioners'</b> fees, prescribed medicines, drugs and dressings	Covered up to 5,100	Covered up to 3,400	Covered up to 3,925
X-rays, pathology, <b>diagnostic tests and procedures</b>			
<b>Specialists'</b> and <b>consultants'</b> fees for consultations, prescribed medicines, drugs and dressings			
<b>Complementary medicine</b> and <b>treatment</b> provided by a qualified acupuncturist, osteopath, chiropractor, and homeopath when referred by a doctor*			
Chinese herbal medicine*			
Physiotherapy by a registered physiotherapist, when referred by a <b>medical practitioner, consultant</b> or <b>specialist</b> *			
Oncology tests, drugs and <b>consultants'</b> fees including cover for chemotherapy and radiotherapy			
MRI, PET and CT scans	* <b>Complementary medicine and treatment</b> , Chinese herbal medicine and physiotherapy up to a maximum sub-limit of 600	* <b>Complementary medicine and treatment</b> , Chinese herbal medicine and physiotherapy up to a maximum sub-limit of 400	* <b>Complementary medicine and treatment</b> , Chinese herbal medicine and physiotherapy up to a maximum sub-limit of 460
Out-patient surgical operations			
<b>Psychiatric treatment</b> provided by a qualified psychiatrist when referred by a doctor	Not Covered	Not Covered	Not Covered
Allergies: <b>treatment</b> of allergic <b>medical conditions</b>	Covered up to 255	Covered up to 170	Covered up to 200
Ambulance Services (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
Costs of road ambulance transport required due to an emergency or <b>medical necessity</b> to the nearest available and appropriate local <b>hospital</b>	Covered in Full	Covered in Full	Covered in Full
Out-Patient Dental Treatment (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
<b>Emergency dental treatment</b> for the relief of <b>dental</b> pain. This includes <b>treatment</b> following <b>accidental</b> and violent <b>bodily injury</b>	Covered up to 700	Covered up to 470	Covered up to 540
Organ Transplant (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
<b>Treatment</b> for and in relation to an organ transplant of either; kidney, liver, heart, lung, or heart and lung, in respect of the <b>insured person</b> as recipient and not the organ donor	Covered up to 340,000	Covered up to 225,000	Covered up to 262,000
Maternity Care (Whilst in Country of Study) (Available After 10 Months Continuous Cover Under The Plan)	US DOLLARS	GB POUNDS	EURO
Normal pregnancy and childbirth comprising normal pre-natal <b>treatments</b> and examinations, normal childbirth, normal post-natal <b>treatments</b> and examinations and new-born accommodation. <b>We</b> will consider cover for a maximum of three (3) routine antenatal ultrasound scans (one in each trimester) during the term of a normal non-complicated pregnancy. If any additional ultrasounds are required, <b>your</b> treating doctor must provide full reasons in the medical section of the <b>claim</b> form. <b>We</b> will consider twelve (12) routine antenatal visits during the term of a normal pregnancy. If any additional antenatal visits are required, <b>your</b> treating doctor must provide full reasons in the medical section of the <b>claim</b> form. Under the childbirth <b>benefit</b> , <b>we</b> will cover the following for the newborn baby: <ul style="list-style-type: none"> <li>• one (1) consultation charge which includes the physical examination; vitamin K, Hepatitis B and BCG vaccine.</li> <li>• one (1) hearing test.</li> <li>• routine blood tests: PKU, Congenital Hypothyroidism and G6PD.</li> <li>• accommodation charge of up to a maximum of four (4) nights for the newborn if the mother is admitted and not suffering any complications.</li> </ul>	Not Covered	Not Covered	Not Covered
Complications of pregnancy: 1) <b>Treatment</b> of a complication which arises during the antenatal stages of pregnancy, or a complication which arises during childbirth. 2) New-born accommodation: <b>hospital</b> accommodation costs for a new-born child to accompany its mother while she is receiving <b>in-patient treatment</b> in a <b>hospital</b> for a <b>medical condition</b> covered under the complications of pregnancy <b>benefit</b>	Covered up to 5,000	Covered up to 3,325	Covered up to 3,850

Emergency Medical Evacuation (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
The transportation costs of an <b>insured person</b> to the nearest centre where adequate medical facilities are available. Payment of this <b>benefit</b> , including <b>treatment</b> incurred, will be subject to the <b>insured person</b> suffering from a <b>medical condition</b> ; (a) that necessitates the <b>insured person</b> being placed on a <b>critical list</b> , or, (b) for which, in <b>our</b> opinion, adequate <b>treatment</b> is not available in the country where such <b>treatment</b> is required and/or recovery would be substantially expedited thereby	Covered in Full	Covered in Full	Covered in Full
Repatriation (From Country of Study)	US DOLLARS	GB POUNDS	EURO
<b>Your</b> repatriation expenses (including air ambulance) to return <b>you</b> to <b>your Country of Origin</b> providing it is <b>medically necessary</b> and <b>you</b> have received written authorisation from <b>us</b>	Covered in Full	Covered in Full	Covered in Full
<b>We</b> will provide cover for the costs of <b>your</b> travel expenses to <b>your Country of Origin</b> in the event of a sudden, unanticipated death or a sudden, unanticipated and <b>critical medical condition</b> of a <b>relative</b> up to and including the age of 75 years. The <b>relative</b> must be living in <b>your Country of Origin</b> as a permanent resident. <b>Your</b> return to <b>your Country of Origin</b> must be permanent	Covered up to <b>your</b> original class of travel undertaken when <b>you</b> first travelled to <b>your Country of Study</b>	Covered up to <b>your</b> original class of travel undertaken when <b>you</b> first travelled to <b>your Country of Study</b>	Covered up to <b>your</b> original class of travel undertaken when <b>you</b> first travelled to <b>your Country of Study</b>
Following <b>your</b> death the reasonable cost of either burial or cremation in <b>your Country of Study</b> or repatriating <b>your</b> remains or ashes to <b>your</b> place of residence in <b>your Country of Origin</b> . This <b>benefit</b> extends to formalities, embalming, coffin and air transport	Covered up to 5,400	Covered up to 3,600	Covered up to 4,150
Family Assistance	US DOLLARS	GB POUNDS	EURO
Upon medical advice, if <b>you</b> are hospitalised for a <b>life threatening critical medical condition</b> <b>we</b> will pay for the reasonable economy return airfare for a <b>next of kin</b> requested to travel to <b>your Country of Study</b> . This <b>benefit</b> extends to reasonable room only costs	Covered up to 3,500	Covered up to 2,350	Covered up to 2,700
SECTION 2			
Emergency Medical Treatment (Outside Country of Study) for Life Threatening Medical Conditions	US DOLLARS	GB POUNDS	EURO
<b>Emergency medical treatment</b> cover outside of <b>Country of Study</b>	Covered up to 34,000	Covered up to 22,500	Covered up to 26,200
SECTION 3			
Personal Belongings (1) (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
For the basis of settlement under this section <b>we</b> are entitled to: a) choose to repair or replace <b>your personal belongings</b> or b) pay the replacement cost of the item(s) being claimed for, allowing for depreciation and normal wear and tear; i.e. the <b>intrinsic value</b> . Any item(s) more than one year old will be subject to due allowance for depreciation and wear and tear; i.e. the <b>intrinsic value</b>	Covered up to 2,500	Covered up to 1,665	Covered up to 1,925
Loss, theft or damage of your <b>personal belongings</b> resulting from a specific incident which is completely beyond <b>your</b> control when the <b>personal belongings</b> are being used by you during your <b>period of insurance</b> . Loss, theft or damage of any one item (including any attached or unattached accessories), or set or pair of items of <b>personal belongings</b> is covered up to a maximum sub-limit of \$1,500/£1,000/€1,155			
SECTION 4			
Accidental Death Or Permanent Disability (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
<b>Bodily injury</b> occurring in <b>your Country of Study</b> during the <b>period of insurance</b> which results in: i) The permanent loss of sight in one or both eyes, within 12 months of sustaining the <b>bodily injury</b> . ii) The loss of, or permanent loss of use of one or more hands or feet at or above the wrist(s) or ankle(s), within 12 months of sustaining the <b>bodily injury</b> .	Covered up to 16,000	Covered up to 10,665	Covered up to 12,300
In the event of <b>your accidental</b> death <b>we</b> will pay: a) \$5,000/£3,325/€3,850 if under the age of 18 years. b) \$5,450/£3,650/€4,200 if aged 18-20 years. c) \$16,000/£10,665/€12,300 if aged 21 years and over.			
SECTION 5			
Personal Liability (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
Costs <b>you</b> are legally liable to pay, including legal costs, in respect of death or <b>bodily injury</b> to any person or for loss of or damage to property not owned by you happening as a result of an <b>accident</b> occurring within <b>your Country of Study</b> and during the <b>period of insurance</b>	Covered in Full	Covered in Full	Covered in Full
SECTION 6			
Loss Of Fees (Whilst in Country of Study)	US DOLLARS	GB POUNDS	EURO
Loss of non-refundable education, tuition or study fees paid in advance if <b>you</b> are unable to continue with your studies due to an eligible <b>medical condition</b> and <b>you</b> are returning to <b>your Country of Origin</b> . This <b>benefit</b> is subject to receipt of: a) Confirmation from the educational facility that studies have been cancelled, including details of the value of fees which are non-refundable for the outstanding study period and b) Proof from <b>your</b> treating doctor that <b>you</b> are unable to continue with <b>your</b> studies due to <b>your medical condition</b>	Covered up to 5,100	Covered up to 3,400	Covered up to 3,925
EXCESSES			
Excesses	US DOLLARS	GB POUNDS	EURO
(1) Standard <b>excess</b> (applied per <b>claim</b> )	100	66	77