

THE TABLE BELOW IS A SUMMARY OF THE BENEFITS APPLICABLE FOR THIS OPTION. ALL BENEFITS SHOWN ARE PER INSURED PERSON, PER PERIOD OF COVER. ALL LIMITS ARE EXPRESSED IN US DOLLARS

BENEFITS	SILVER OPTION
OVERALL ANNUAL LIMITS	\$1 000 000
24 HOUR EMERGENCY EVACUATION	
24 hour worldwide * Emergency Evacuation of an insured person with full medical cover for in- hospital treatment to the nearest appropriate facility. Extended to cover the costs of one other person to travel as an escort. (Cover excludes USA and Canada)	Included in overall limit
Return of the policy holder and 3 rd party who has travelled with patient by commercial airline to the country of residence or to the country where the evacuation occurred.	Economy Class Airfare
Mortal remains – transportation of body or ashes to the country of nationality or country of residence.	\$5 000 per person insured
Local Stabilisation (In-country)	Included in overall limit
Local Road /Air Ambulance (In-country)	Included in overall limit
Air Travel and return to country of residence	Economy Class Airfare
3rd Party to accompany patient	
Extended to cover the costs of one other person to travel with patient including accommodation	Duration of patient stay
IN-HOSPITAL BENEFITS FOR EMERGENCY AND NON-EMERGENCY ELECTIVE PROCEDURES	
<ul style="list-style-type: none"> Accommodation 	General ward
<ul style="list-style-type: none"> Intensive Care Unit /High Care Unit 	Included in overall limit
<ul style="list-style-type: none"> Theatre Fees 	Included in overall limit
<ul style="list-style-type: none"> Theatre Drugs 	Included in overall limit
<ul style="list-style-type: none"> Ward Drugs 	Included in overall limit
Surgical Procedures including in-Hospital visits by Specialists	Included in overall limit
Internal surgical appliances/ Prosthesis subject to pre-authorisation	Included in overall limit
External surgical appliances/Prosthesis limited to orthopaedic braces, elastic stockings, crutches	Included in overall limit
Blood transfusion	Included in overall limit
Pathology & Radiology	Included in overall limit
PET, CT and MRI Scans	Included in overall limit
Prescribed Drugs & Dressings to "Take out"	Included in overall limit
Physiotherapy	Included in overall limit
Dental treatment as a result of accidental damage to natural teeth	Included in overall limit
Organ Transplants (excludes donor costs)	Sub-limit of \$350 000
Oncology Treatment (in-patient)	Included in overall limit
Maxilla-Facial surgery related to trauma	Included in overall limit
Acute Renal Dialysis	Included in overall limit
Rehabilitation (step-down facility post-operative)	Included in overall limit
Post –Operative care	Included in overall limit



Maternity/ Confinements	Sub-limit of \$2000 per event
MINOR SURGERY Adenoidectomy for children < 12 years old Adenotonsillectomy for children < 12 years old Arthroscopy Aspiration of joints Bone marrow biopsy Breast lesion aspiration or biopsy Bronchoscopy Colonoscopy Colposcopy Cystoscopy Diagnostic Laparoscopy Dilatation and Curettage Direct laryngoscopy Electroconvulsive therapy ERCP Gastrosocopy Hysteroscopy Laser tonsillectomy Lumbar puncture Oesophagoscopy Pleural aspiration Removal of cataract Removal of pterygium Removal of superficial tumours Tonsillectomy for children < 12 yrs old Vasectomy	Included in overall limit.
OUT-PATIENT TREATMENT (Day- to- day)	No Cover

Please refer to the Policy wording for full benefit details and definitions

An *emergency is defined as; A medical emergency is the sudden, unexpected onset of a health condition or bodily injury that needs immediate medical or surgical treatment. Failure to provide this treatment would place a person's life at risk or result in serious impairment or dysfunction of an organ or body part

EXCLUSIONS / LIMITATIONS

- All hospitalisation subject to pre-authorisation
- 3 months waiting period for all non – emergency/ elective procedures
- Waiting period/s for pre-existing conditions (waived for large groups)
- Treatment for Psychiatric conditions
- All Dental treatment
- Surgery for refractive errors
- Chronic renal dialysis
- Neonatology
- Complications of pregnancy (pre-natal and post-natal)
- Donor costs for Organ transplants
- Cosmetic treatments
- Treatment for Infertility
- Anti-retroviral drugs
- Treatment related to HIV / AIDS including anti-retroviral drugs
- Injuries resulting from professional sports e.g. motor racing etc.
- Injuries resulting from hazardous sports e.g. bungee jumping etc.
- Rehabilitation including health hydros
- Dietary supplements, vitamins, mineral supplements
- Hormone replacement therapy
- Treatment for and related costs due to alcohol and/or substance abuse
- Attempted suicide, drug addiction and/or willfully inflicted injuries
- Injuries resulting from active participation in war, riot, strike, revolution, civil war, mutiny , military , terrorism

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