

THE TABLES BELOW ARE A SUMMARY OF THE BENEFITS APPLICABLE FOR EACH PRODUCT OPTION. ALL BENEFITS SHOWN ARE PER POLICY HOLDER, PER PERIOD OF COVER.
ALL LIMITS ARE EXPRESSED IN US DOLLARS

BENEFITS	EMERGENCY EVACUATION OPTION
OVERALL ANNUAL LIMITS	\$250 000
24 HOUR EMERGENCY EVACUATION	
24 hour * Emergency Evacuation from within the continent of Africa only . Cover for an insured person, includes stabilisation and in-hospital treatment at the nearest appropriate facility, in the country of temporary residence.	Included in overall limit
Return of the policy holder by commercial airline to the country of temporary 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
Local Stabilisation (In-country)	Included in overall limit
Local Road /Air Ambulance (In-country)	Included in overall limit

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

LIMITATIONS / EXCLUSIONS

- This policy is the primary policy for any event insured hereby. If any portion of the event is sub- sequentially recoverable from any State run Workers Compensation scheme, then OracleMed Health at our own cost shall be responsible for the recovery thereof.
- Event Limit: USD 1 500 000 not exceeding USD 1 000 000 per Person
- Benefit subject to pre-authorisation
- Psychiatric conditions
- Chronic renal dialysis
- All dental treatment unless related to accidental damage to natural teeth and related to emergency
- Maternity, confinements and childbirth
- Neonatology
- Organ transplants
- Oncology
- 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.
- Treatment for and related costs 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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We make every effort to make sure that the information in this document is accurate and up to date, based on the information given to us. We will promptly correct any errors brought to our attention. If you find an error please contact us. We cannot accept responsibility for the supply of incorrect information, copied within this document.

