

International Health Insurance

**MARINE
SURE** 

Insurance Product Information Document

Company: HealthCare International Europe GmbH

Product: MarineSure Individual

Insurer: MGEN Portugal - Companhia de Seguros, S.A.

This insurance is provided by HealthCare International Europe GmbH, Kamener Str. 110, 59425 Unna, Germany.

A Registered Insurance Intermediary authorised acc. to § 34 d para. 1 GWO [German Trade Regulation] with reg. no.: D-IVZX-JTLRH-97. Registry court of Hamm, HRB 10577 . Managing Director: Ian Wood.

Health Protect, Integra Global and MarineSure are trading names of HealthCare International Europe GmbH - UK Branch. The policy is insured by MGEN Portugal - Companhia de Seguros, S.A., a Portuguese insurance company regulated by the Autoridade de Supervisão de Seguros e Fundos de Pensões, with a share capital of €7,500,000.00, registered under the unique registration number 517503131, and whose head office is located at Rua Duque de Palmela, 11, Piso 1, 1250-097, Lisbon, Portugal.

What is this type of insurance?

International health insurance is suitable for marine professionals who wish to protect themselves for eligible medical expenses.



What is insured?

- ✓ Inpatient charges made by a hospital for giving accommodation and other hospital services and supplies to you when you are confined as a full-time inpatient.
- ✓ Outpatient charges for medically necessary diagnostic and therapeutic services rendered to you as an outpatient of a hospital, provider's office or approved independent facility.
- ✓ Mental health benefits - the policy will pay up to the policy limits in the table of benefits for allowable charges in respect of psycho-therapeutic treatment and psychiatric counseling and treatment for approved psychiatric diagnosis.
- ✓ Wellness benefits - we will pay the costs up to the policy limits as per the table of benefits for your cost of examinations (having regard to your age) to ascertain the potential presence of illness or disease; these may include, (but not limited to): vital signs, including blood pressure, cholesterol, cardiovascular, cancer screening including mammogram, pap smear, colon, prostate.
- ✓ Emergency medical assistance and evacuation - a 24-hour dedicated emergency telephone and assistance service, in the event of a medical emergency.
- ✓ Expatriate Assistance Programme - assistance with the following (but not limited to) issues: adapt across cultures, work towards life goals, find solution for work related issues, access for crisis and trauma support while on assignment.
- ✓ Accidental Death cover - a lump sum is paid in case of accidental death of an adult insured person depending on the plan chosen and as listed in your table of benefits.



What is not insured?

- ✗ No benefits are payable for health expenses incurred before cover has commenced or after cover has been terminated
- ✗ Exams in any way related to employment (other than the incurred cost of the renewal of your ENG1 medical fitness certificate during the period of insurance).
- ✗ Services and supplies which we deem to be unnecessary for the diagnosis, care or treatment of the physical or mental condition involved.
- ✗ Over-the-counter medications and supplies which do not require a physician prescription
- ✗ Treatments or services that exclusions deem to be experimental or investigational
- ✗ Charges for or related to services, treatments, education testing or training related to learning disabilities or development delays including but not limited to attention deficit/hyperactivity disorder (ADD/ADHD)
- ✗ Participation in certain certain specified hazardous sports and activities
- ✗ Dental implants of any type
- ✗ Plastic surgery, reconstructive surgery, cosmetic surgery or other services and supplies which improve, alter or enhance appearance
- ✗ 12 months waiting period applies to all maternity and newborn care benefits
- ✗ 24 months waiting period applies to organ transplant benefits.



- ✓ Return to fitness - where an insured person has had to be signed off the vessel by a physician in order to obtain medical treatment and as a result is unable to rejoin the vessel or has to be replaced by the contractor, we will pay up to \$1,500 for transportation costs (economy class) to either rejoin the vessel at the next port of call or return to the insured person's country of residence.
- ✓ Where it is medically necessary for an insured person to undergo a period of convalescence longer than 14 days, consideration shall be given to repatriating them to their home country.
- ✓ Maternity benefits



Are there any restrictions on cover?

- ! Endorsements may apply to your policy. These will be shown in your policy documents



Where am I covered?

- ✓ Cover is provided within the region you have selected for your plan.



What are my obligations?

- You must give us complete and accurate answers to any questions we may ask
- If anything changes between the time you agreed to join and the start date you must contact us
- You must pay any deductible or coinsurance that applies to your plan
- You must pay your premiums on time
- You must inform us if any of your personal details change



When and how do I pay?

- You can pay your premium quarterly, semi-annually or annually by credit card, debit card or bank transfer.
- Premiums can be paid in instalments, but the annual insurance contract period is unaffected by this. Due to the differing risk profile associated with instalment-paying customers, a surcharge will apply if premiums are not settled in full at the outset. Surcharges are: Semi-Annual 4%; Quarterly 5%; Monthly 8%



When does the cover start and end?

Your membership covers a 12-month period and the dates of cover are specified in your policy documents.

In case of distance contract, the insured has a cooling-off period of 14 days, which starts from the day it receives the membership documents (if that date is after the effective date of membership). Cover under the Policy terminates at the first to occur of:

- the date on which you are no longer eligible to be an insured person
- when you fail to make any required payment due to us
- the date you become a resident of the United States of America
- upon completion of any 180 day period living in the United States of America
- the end of the period of insurance in the year in which you attain the age of 69.

In any case, the cover ceases on the termination date of this policy:

- at the request of the insured person with a two months notice before the renewal date
- or upon the next termination date of this policy after the date upon which the Master contract between HealthCare International Europe GmbH and the Insurer is terminated.
- We reserve the right to charge an administration fee where applicable.



How do I cancel the contract?

- You may cancel your policy in writing within 14 days of the certificate of insurance issue date and receive a full refund provided you have not made any claims or made use of your policy in any other way (the full refund only applies in the first policy year, not for renewals).
- If you do not cancel your policy during the 14-day cooling off period your policy will continue for the full 12-month period following inception.
- You may cancel your policy prior to renewal giving a minimum of 2 months' notice before the end of the first 12-month policy period. Thereafter, you can cancel your policy at any stage if you have not made any claims, as long as you provide notice of one month. A \$/€/£100.00 administration fee will apply.