



Cigna Global Health Options

Policy Rules

Terms, General Exclusions and
Definitions relating to your plan

CONTENTS

Please read these *Policy Rules* along with your *Certificate of Insurance*, your *Customer Guide* and your *application* as they all form part of your contract between you and us. If necessary seek expert advice should you need to determine if this *policy* is appropriate for you.

Words and phrases in *italics* have the meanings given to them in Section 3, 'Definitions'.

Please see below where to find all of the important information in relation to your Cigna Global Health Options plan.

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LEGAL AND REGULATORY INFORMATION

This insurance is provided by

Cigna Worldwide General Insurance Company Limited
16/F International Trade Tower
348 Kwun Tong Road
Kwun Tong
Kowloon
Hong Kong SAR

Cigna is an authorised insurer regulated by the Insurance Authority for the conduct of general insurance business in Hong Kong.

This *policy* does not replace any state health insurance scheme. You may wish to take appropriate advice before stopping contributions to any state health insurance scheme of which you are a member.

COMPLAINTS

Any complaint should in the first instance be sent to us at the address in the 'How to contact us' section below.

If the complaint is not resolved, the complaint may be referred to the Insurance Complaints Bureau (ICB) and the Insurance Authority (IA) respectively. Contact details of the ICB and IA are as follows:

The Insurance Complaints Bureau

29th Floor, Sunshine Plaza

353 Lockhart Road

Wan Chai

Hong Kong

Fax: **25201967** Email: **icb.enquiry@icb.org.hk**

Insurance Authority - North Point Office

23rd Floor

625 King's Road

North Point

Hong Kong

Fax: **(852) 3753 3812** Email: **complaints@ia.org.hk**

This *policy* is governed by, and will be interpreted in accordance with, Hong Kong law.

Any disputes about this *policy*, including disputes about its validity, formation and termination, will be determined in the courts of Hong Kong.

HOW TO CONTACT US

To cancel this *policy*, please email us at: **cignaglobal_customer.care@cigna.com**.

For full details, please see clause 6.5 of these *Policy Rules*. You will need to provide your *policy* number, full name and email address used in the *application* form.

You can also write to us at the following address:

Cigna Worldwide General Insurance Company Limited
Cigna Global Health Options, Head of Customer Service
16/F International Trade Tower
348 Kwun Tong Road
Kwun Tong
Kowloon
Hong Kong SAR

In other circumstances you can call our Customer Care Team 24/7 on:

+44 (0) 1475 788 182

Inside Hong Kong on: **2297 5210** or

Inside the USA on: **800 835 7677**.

SECTION 1: GENERAL TERMS AND CONDITIONS

1. Scope of cover and policy eligibility

1.1

This *policy* is only offered to *beneficiaries* who are Hong Kong citizens and *expatriates* residing in Hong Kong. For *expatriates* the *policy* will only cover the costs of *treatment* in a *beneficiary's* country of *nationality* in circumstances where the *beneficiary* is temporarily resident in their country of *nationality*. Such circumstances may not exceed one hundred and eighty (180) days in aggregate per *period of cover*, and the country of *nationality* must be within the *selected area of coverage* (see clause II for full details).

For the avoidance of any doubt a Hong Kong citizen shall not be subject to the one hundred and eighty (180) days rule during any *period of time* when they are habitually resident in Hong Kong, however if at any time a Hong Kong citizen is considered as an *expatriate* then this limitation will apply.

1.2

Subject to the terms, conditions, limits, exclusions (and special exclusions as detailed in your *Certificate of Insurance*, if applicable) of this *policy*, Cigna will cover you for medical and related expenses relating to *medically necessary treatment* which is recommended by a *medical practitioner*, and provided within the *selected area of coverage* for *injury* and *sickness*. The *treatment* must occur during the *period of cover* and deductibles, cost shares and limits of cover may apply. In some circumstances we may, at our absolute discretion, agree to remove an exclusion if you pay an additional premium. This will be agreed at the time you purchase your *policy*.

1.3

You must be eighteen (18) years old or over at the time of purchase in order to purchase this *policy*.

1.4

If there are any changes that occur between your *application* and the *initial start date* of your *policy* and any information that you provided to us in your *application* changes during this

period, you must let us know. We reserve the right to cancel the *policy* or apply any additional premiums or exclusions as a result of any change to your state of health which you have notified us of before the *initial start date* of the *policy*. If you fail to inform us of any change to your state of health during this period, we may treat this as misrepresentation, which could affect coverage under your *policy* or payment of claims.

1.5

This *policy* will not cover any costs relating to *treatment* received before the cover starts, or after the cover ends (even if that *treatment* was approved by us before the cover ends).

2. When does cover begin and end

2.1

This *policy* is an annual contract. This means that, unless it is terminated earlier, the cover will end one (1) year after the *start date*.

2.2

If this *policy* ends before the normal *end date*, any premium and levy which has been paid in relation to the period after cover has ended will be refunded on a pro rata basis, so long as no claims have been made or yet to be submitted and no *guarantees of payment* have been put in place during the *period of cover*.

If the *policy* ends before the normal *end date* and you have made claims under it or you have received *treatment* not reimbursed yet, you will be liable for the remainder of any premium in respect of the *policy* which are unpaid.

2.3

If you die, cover will end for all *beneficiaries* unless a *beneficiary* contacts us within thirty (30) days of the date of death as shown in the Death Certificate. If any of the *beneficiaries* would like to continue coverage by becoming the *policyholder*, and subject to our *policy* terms, they must inform us within thirty (30) days and must provide us with a copy of the Death Certificate. If a *beneficiary* does not wish to continue coverage

as the *policyholder*, all cover will end, and we will not make any payments in relation to *treatment* or services which are received on or after the date on which the cover ends.

3. The information you give us

In deciding whether to accept this *policy* and in setting the terms and premium, we have relied on the information that *you* have given to *us*. *You* must take care when answering any questions that we ask by ensuring that all information is accurate and complete.

If we determine on reasonable grounds that *you* deliberately or recklessly provided *us* with false or misleading information, it could adversely affect this *policy* and any claim. For example, we may:

- > treat this *policy* as if it had never existed, refuse to pay all claims and return the premium paid. We will only do this if we provide *you* with insurance cover which we would not otherwise have offered;
- > amend the terms of *your* insurance. We may apply these amended terms as if they were already in place if a claim has been adversely impacted by *your* carelessness; or
- > terminate in accordance with 6.2.

We will notify *you* in writing if any of the above circumstances occur.

If *you* become aware that information *you* have given *us* is inaccurate, *you* must inform *us* as soon as possible using one of the options in the 'How to contact us' section on page 3 of these *Policy Rules*.

4. Free look period

You have a right to cancel *your policy* within twenty one (21) days from the date *you* receive this *policy*. If *you* wish to cancel this *policy* and we have not paid a claim or issued a *guarantee of payment*, *you* will receive a full refund of *your* premium and levy. Alternatively, if we have paid a claim, or issued a *guarantee of payment*, we will not refund any premium which has been paid. To cancel this *policy*, please contact *us* using one of

the options in the 'How to contact us' section on page 3 of these *Policy Rules*.

If *you* do not exercise *your* right to cancel this *policy*, it will continue in force and *you* will be required to make any premium payments that are due to *us*.

For *your* cancellation rights outside of the twenty one (21) day cooling off period, please refer to clause 6 of this *policy*.

5. Premium and other charges

5.1

Your Certificate of Insurance sets out the premium and any other charges (such as taxes) which are payable, and states when and how they must be paid.

Payments must be made in the currency and in the manner detailed in *your Certificate of Insurance*.

5.2

If *you*, or any *beneficiaries*, do not seek prior approval for *treatment* or receive *treatment* in the USA at a *hospital, clinic* or *medical practitioner* which is not part of the *Cigna* network, we may not pay for all of *your treatment*. Please see 'Your Guide to Getting Treatment' on page 10 of the *Customer Guide* for the details of how we will calculate any reduction in the value of *your* claim. A list of *Cigna's* network of *hospitals, clinics* and *medical practitioners* is available in *your* secure online Customer Area.

Please note, we may, at *our* sole discretion and without notification, make changes to the *Cigna* network from time to time by adding and / or removing *hospitals, clinics, medical practitioners* and pharmacies.

5.3

If *you* do not pay premium and/or any other charges when they are due, we will notify *you* by email immediately and suspend *your policy* i.e. cover for all *beneficiaries* will be suspended. If payment is made, the *policy* will be reinstated. We will not approve *treatment* while the *policy* is suspended. We will not settle any claim while any payment to *us* is outstanding until the outstanding amount is paid.

If after thirty (30) days the amount is still outstanding, we will write to *you* informing *you* that the *policy* is cancelled. The cancellation date shall take effect on the date when the first outstanding payment was due.

If *you* settle the outstanding amount within thirty (30) days of when the first outstanding payment was due, we will reinstate *your* cover back to that date.

5.4

Subject to clause 13, we will inform *you* of the premium and any other charges which will apply during the next *period of cover*.

The premium and/or other charges will change each *period of cover*.

6. Termination

6.1

Subject to any conflicting legal or regulatory requirements we will terminate this *policy* immediately if:

6.1.1

any premium or other charge (including any relevant tax) is not paid in full within thirty (30) days of the date on which it is due. We will give *you* written notice if we are going to terminate the *policy* for this reason;

6.1.2

it becomes unlawful for *us* to provide any of the cover available under this *policy* or we are required to terminate the *policy* in any particular jurisdiction or territory at the direction of a regulator or authority with competent jurisdiction; or

6.1.3

any *beneficiary* is identified on any list imposing financial sanctions on targeted individuals or entities maintained by the United Nations Security Council, the European Union, the United States Office of Foreign Assets Control or any other applicable jurisdiction. Furthermore, we will not pay claims for services received in sanctioned countries if doing so would violate the requirements of the United Nations Security Council, the European Union or the United

States Department of Treasury's Office of Foreign Assets Control.

6.2

Subject to clause 3, we will terminate this *policy* with immediate effect if, we, at *our* sole discretion determine, on reasonable grounds, that *you* have, in the course of applying for the *policy* or when making any claim under it, withheld information or knowingly or recklessly provided information which *you* know or believe to be untrue or inaccurate or failed to provide information which we have asked for, including medical information.

6.3

Subject to clause 11, we may terminate this *policy* if any *beneficiary* ceases to be an *expatriate* whether as a result of a change to a *beneficiary's* country of nationality or country of habitual residence.

6.4

If we are no longer in the market to sell the *policy* or suitable alternative in *your* geographical area, we will notify *you* at least one (1) month before the *end date* to advise *you* that the *policy* will be terminated (and therefore unable to be renewed) with effect from the *end date*.

6.5

If *you* want to terminate this *policy* and end cover for all *beneficiaries*, *you* may do so at any time by giving *us* at least fourteen (14) days' notice in writing. Termination of *your* *policy* will take effect fourteen (14) days after *you*, the *policyholder*, notifies *us* of the request by using one of the options in the 'How to contact us' section on page 3 of these *Policy Rules*.

6.5.1

If the *policy* is terminated in accordance with clause 6.5, before the *end date*, and we have paid a claim, covered a treatment or issued a *guarantee of payment* during the *period of cover*, *you* will be liable for the remainder of any premiums in respect of the *policy* which are unpaid. If *your* annual premium is collected at intervals throughout the *policy* year, *you* will be responsible for making these payments for the remainder of the *period of cover* or alternatively, settle the outstanding premium amount.

6.6

In relation to the period after *your* cover has ended, unless *your policy* is terminated in accordance with clause 6.2 and/or clause 7, then any premium and levy which has been paid in relation to the period after cover has ended will be refunded to the extent that it does not relate to a period of time in which we have provided cover, so long as we have not paid any claim, or issued any *guarantee of payment* during the *period of cover*.

6.7

If *treatment* has been authorised, we will not be held responsible for any *treatment* costs if the *policy* ends or a *beneficiary* leaves the *policy* before *treatment* has taken place.

7. Fraud

7.1

If a *beneficiary* makes a fraudulent claim under this *policy*, we:

- i. are not liable to pay the claim;
- ii. may recover from the *beneficiary* any sums paid by us in respect of the claim; and
- iii. may give notice to the *beneficiary* and treat the contract as having been terminated with effect from the time of the fraudulent act.

7.2

If we exercise *our* right under clause 7.1 (iii) above:

- i. we shall not be liable to the *beneficiary* in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to *our* liability under this *policy* (such as the occurrence of a loss, the submission of a claim, or the notification of a potential claim); and
- ii. we do not need to return any of the premium paid.

7.3

If this *policy* provides cover for any *beneficiary* other than *you*, and a fraudulent claim is made under this *policy* on behalf of a *beneficiary* other than *you*, we may exercise the right set out in clause 7.1 above as if there were an

individual insurance contract between *us* and that *beneficiary*. However, the exercise of any of those rights shall not affect the cover provided under the contract for any other *beneficiary*.

8. Coverage options

8.1

If a *beneficiary* does not have cover under the International Outpatient, International Evacuation & Crisis Assistance Plus™, International Health and Wellbeing or International Vision and Dental options, we will not pay for any of the *treatments* which are available under those options.

8.2

Coverage options cannot be changed at *your* request during the *period of cover* and can only be made upon renewal. If *you* want to add or remove coverage options, or reduce *your* deductible, cost share or out of pocket maximum, we may ask *you* to complete a new medical history questionnaire, and we may apply new special restrictions or exclusions on the new coverage options. *You* should let *us* know in writing at least seven (7) days before the *annual renewal date*.

9. Deductible and Cost Share

9.1

If *you* have selected a deductible on the International Medical Insurance plan and/or International Outpatient option (if applicable), *you* will be responsible for paying the deductible amount directly to the *hospital, clinic, medical practitioner* or pharmacy. We will let *you* know what this amount is.

We will reduce the amount which we will pay towards the cost of *treatment* in respect of each claim which is made under the International Medical Insurance or International Outpatient option (if applicable) by the amount of any deductible until the deductible for the *period of cover* is reached.

9.2

If *you* have selected a cost share on the International Medical Insurance plan and/or International Outpatient option (if applicable), we will reduce the amount we pay towards the

cost of *treatment* by that cost share percentage. You will be responsible for paying the cost share directly to the *hospital, clinic, medical practitioner* or pharmacy. The amounts you pay are subject to the capping effect of the applicable out of pocket maximum.

9.3

Only amounts you pay related to the cost share on the International Medical Insurance and/or International Outpatient option are subject to the capping effect of the out of pocket maximum. The following are not subject to the out of pocket maximum:

- > Any amounts you pay due to a deductible;
- > Due to exceeding limits of cover;
- > For *treatment* not covered by the International Medical Insurance plan or International Outpatient option; or
- > Due to penalties for not obtaining prior approval or using out of network providers in the USA.

Any amounts you pay to the deductible, cost share and out of pocket maximum where applicable, apply separately to each *beneficiary*, each coverage option and each *period of cover*.

9.4

No deductible applies to 'Inpatient cash benefit' or 'Newborn Care' benefit.

10. Adding or removing beneficiaries

10.1

If you would like to add a new *beneficiary* during the *policy* year, you must send us a completed *application* for that person. Acceptance of any new *beneficiary* is at our sole discretion. We will advise you of any special conditions or exclusions and any additional premium that will apply to the offer of cover. Cover for any new *beneficiary* will begin from the date on which you confirm your acceptance. We will send you an updated *Certificate of Insurance* confirming that the new *beneficiary* has been added.

10.2

If a *beneficiary* gives birth, you may apply to add the newborn as a *beneficiary* to your existing plan.

10.2.1

If at least one (1) parent has been covered by the *policy* for a continuous period of twenty-four (24) months or more prior to the newborn's birth, we will not require information about the newborn's health or a medical examination if an *application* is received by us to add the newborn to the *policy* within thirty (30) days of the newborn's date of birth. However, if an *application* is received by us more than thirty (30) days after the newborn's date of birth, the newborn will be subject to medical underwriting.

10.2.2

If neither parent has been covered by the *policy* for a period of twenty-four (24) consecutive months or more prior to the newborn's birth, the newborn will be subject to medical underwriting, and you can submit an *application* to add the newborn.

10.2.3

If a *beneficiary* has a child via a surrogate or an adoption, the newborn can be added as a *beneficiary* to your existing plan by submitting an *application*. The newborn will be subject to medical underwriting whereby we may apply special restrictions or exclusions.

10.3

If medical underwriting is required for the newborn, we will then tell you whether we will offer cover to the newborn and, if so, any special conditions and exclusions which would apply. Cover will begin no sooner than the date you accept our offered terms.

We will send you an updated *Certificate of Insurance* confirming that the new *beneficiary* has been added. Please refer to the 'Newborn Care' benefit in your Customer Guide for further details.

11. Changes to country of habitual residence, address and/or nationality

11.1

If any *beneficiary* changes their *country of habitual residence* you must inform us as soon as practicable and in any event within thirty (30)

days. We reserve the right to ask you for further information about a change in *your* or any other *beneficiary's country of habitual residence* from time to time. Note that any change to *your* or any other *beneficiary's country of habitual residence* may result in an increase to *your* premium or additional tax becoming payable, meaning you may have to make an additional payment of premium or *your* monthly or quarterly payments may increase. If the premium increases, we will give you the right to cancel the *policy*, in accordance with clause 6.5, in which case clauses 6.5.I, 6.6 and 6.7 will apply. Please note that the insurance may be provided by another Cigna group company.

11.2

For *expatriates*, we reserve the right to review all claims submitted by *beneficiaries* in their *country of nationality* and in circumstances where we know or reasonably believe the *beneficiary* is or intends to be resident in their *country of nationality* in excess of one hundred and eighty (180) days in aggregate per *period of cover*. In such circumstances we may no longer consider that *beneficiary* to be an *expatriate* as they have returned to their *country of nationality* for a sustained period and we may refuse payment of any claim or issuance of a *guarantee of payment*.

11.3

We reserve the right to terminate this *policy* in accordance with 6.3.

11.4

If any *beneficiary* ceases to be an *expatriate* whether as a result of a change to a *beneficiary's country of nationality* or *country of habitual residence*, then you can either:

11.4.1

leave the *policy* in force for the remainder of the *period of cover*. You must inform us upon renewal if you cease to be an *expatriate* and we will determine if we can offer you an alternative health plan provided by another Cigna group company; or

11.4.2

terminate the *policy* by giving written notice with the effect that cover will end for all *beneficiaries*. Any premium which has been paid in relation to the period after

termination will be refunded to the extent that it does not relate to a period of time in which we have provided cover, so long as we have not paid claims or issued any *guarantees of payment* during the *period of cover*.

12. How we will communicate with you

We will send any communication and notices in relation to this *policy* electronically to the email address you have provided, and we will place *your policy documents* in your secure online Customer Area.

13. Policy renewal

13.1

If we determine to renew, we will write to you at least one (1) calendar month before the *end date* to invite you to renew on the terms we offer you. We will inform you of any changes to the *policy* and premium for the forthcoming *period of cover*. If local law and/or regulation dictates, we may be required to offer you an alternative health plan.

Subject to clause 7, any decision by Cigna not to renew shall not be based on *your* claims history or any illness, *injury* or condition suffered by any *beneficiaries*.

13.2

If you accept the invitation to renew, please ensure you have read and understood the *policy documents* for the forthcoming *period of cover*. Your cover will be renewed for another twelve (12) months.

13.3

If you do not want to renew *your* cover, you must let us know in writing at least fourteen (14) days before *your policy end date*.

13.3.1

If you do not renew *your* cover, any *beneficiaries* who have been covered under the *policy* can apply for their own cover. We will consider their *applications* individually, and inform them whether, and on what terms, we are willing to offer them such cover.

13.4

If you would like to add or remove coverage options, you must let us know in writing at least seven (7) days before your *annual renewal date*. We may apply new special restrictions, exclusions and/or adjust premium. If we do so we will send you an updated *Certificate of Insurance*.

13.5

If any special exclusion(s) have been applied to any *beneficiary* there may be occasions when we can review them at a future *annual renewal date*, to consider whether we are willing to remove the exclusion. If this is the case, we will show the exclusions review date in the *Certificate of Insurance*. At such date, we will also review the additional premium (if any) which we may have applied to cover a condition.

You should contact us upon receipt of the renewal notification, and at least fourteen (14) days before the *annual renewal date* if there is an exclusion which is due for review at that date.

We will then advise you of changes (if any) we have made and, where appropriate, issue an amended *Certificate of Insurance*. Amendments will be effective from the relevant *annual renewal date*. We do not guarantee that any special exclusion(s) or additional premium will be removed on renewal.

14. Data protection

14.1

Cigna needs to collect, use, disclose and/or process personal and sensitive data relating to you, which includes all identifiable information that relates to you, for example: name, address, date of birth, telephone numbers and details of health information relating to you, for the purposes of administering this *policy* and providing the insurance. You consent to Cigna collecting and processing all personal and sensitive data relating to you to the extent reasonably necessary for these purposes.

14.2

Telephone calls to and from Cigna may be recorded, for quality control.

Under the Personal Data (Privacy) Ordinance, Cap. 486, Laws of Hong Kong ("PDPO") and

applicable national laws, we act as the data user for the personal and sensitive information we hold.

This data will be processed by us to carry out our obligations, and we may need to share it with authorised third parties for the purpose of providing insurance or related services relating to this *policy*, which may mean in certain instances we need to transfer data outside Hong Kong; such authorised third parties include (but not limited to) *hospitals, doctors, medical evacuation services and invoice clearing houses, agents, contractors or service providers who provide administrative, data processing, customer service, call center, telecommunications, technology, fund management, debt collection, payment, anti-money laundering and other regulatory screenings, marketing, research, mailing, printing or other services to us.*

Such processing is subject to contractual restrictions with regard to confidentiality and security in addition to the obligations imposed by the PDPO.

If you would like a copy of the information we hold about you, please write to us quoting your *policy* number. Please note that we may charge a reasonable fee to provide this information.

14.3

To help us detect and prevent fraud, we may need to share information with other insurers or organisations. If we need to share information for this reason, we will only share information which is required to enable the prevention or detection of fraud or attempted fraud, and will not share information about any *beneficiary* which is not necessary for these purposes.

15. Who can enforce this policy

Only we and you have legal rights in connection with this insurance. This means that only we or you may enforce the agreement (although we will allow anyone who is covered under this *policy* to use our complaints process) and no person other than we and you may enforce the agreement by virtue of the Contracts (Rights of Third Parties) Ordinance (Cap.623, Laws of Hong Kong).

16. Our right to recovery from third parties

If a *beneficiary* requires *treatment* as a result of an accident or deliberate act for which a third party is at fault, we (or any person or company we nominate) will take on that *beneficiary's* right to recover the cost of that *treatment* from the third party at fault (or their insurance company). If we ask a *beneficiary* to do so, he or she must take all steps to include the amount of benefit claimed from us under this *policy* in any claim against the person at fault (or their insurance company).

The *beneficiary* will need to sign and deliver all documents or papers and take any other steps we require to secure *our* rights. The *beneficiary* must not take any action which could damage or affect these rights. We can take over and defend or settle any claim, or prosecute any claim, in a *beneficiary's* name for *our* own benefit. We will decide how to carry out any proceedings and settlement.

17. Other Insurance

If another insurer also provides cover, we will negotiate with them as regards to who pays what proportion of any claim. If a *beneficiary* is covered by other insurance, we may only pay part of the cost of *treatment*. If another person, organisation or public programme is responsible for paying the costs of *treatment*, we may claim back any of the costs we have paid.

18. Changes to this policy

18.1

No person other than an executive officer of *Cigna* has authority to change this *policy* or to waive any of its provisions on *our* behalf, for example, sales representatives, brokers and other intermediaries cannot vary or extend the terms of the *policy*.

18.2

We reserve the right to make any changes to this *policy* that are necessary to comply with any changes to relevant laws and regulations. If this happens, we will write to *you* and tell *you* of the change.

19. Sanctions

It is *Cigna's* global corporate policy to comply with the economic sanctions rules related to individuals, entities, and countries applicable to its global business operations, including but not limited to those imposed by the United Nations, the European Commission, the United States, and Canada. Therefore, *Cigna* will not offer coverage or pay benefits to or on behalf of, any *beneficiaries* if doing so would violate these sanctions rules. In the event that *Cigna* learns that a sanctioned individual or entity is enrolled under the *policy*, or that a *beneficiary* becomes sanctioned, *Cigna* will take all appropriate action, which could include blocking, reporting, and terminating coverage. *Cigna* is under no obligation to notify the *beneficiary* in advance of taking these actions, or to obtain licenses from any government to enable the extension of coverage in compliance with sanctions laws.

In addition, restrictions will apply to claims incurred in sanctioned countries where there is no relevant, approved license from the U.S. Office of Foreign Assets Control. Among the restrictions, *Cigna* will not cover: (1) elective or pre-scheduled *treatment* in sanctioned countries; or (2) *beneficiaries* considered "ordinarily resident" in a sanctioned country. *Beneficiaries* are considered ordinarily resident if they visit a sanctioned country for a period of longer than six (6) weeks over the course of any twelve (12) month period.

20. Pandemics, Epidemics and Infectious Illnesses

20.1

We will cover *medically necessary treatment* for disease or illness resulting from a pandemic, epidemic or outbreak of infectious illness, as defined by the World Health Organisation (WHO). The *medically necessary treatment* and related medical conditions will be covered on an *inpatient*, *daypatient* and *outpatient* (if the International *Outpatient* option has been selected) basis as per the benefits of the plan selected and according to the terms of the *policy*. Where prescribed drugs cannot be accessed in the *beneficiary's* current location as a result of a pandemic, epidemic or outbreak of infectious illness, we will cover the shipment cost in addition

to the cost of the prescribed drugs under the terms of the prescribed drugs and dressings *outpatient* benefit.

20.2

We will cover *medically necessary* testing for pandemic, epidemic or outbreak of infectious illness, on an *outpatient* basis, in line with *policy* coverage for diagnostics for other illnesses, and according to the World Health Organisation (WHO) guidelines.

20.3

When an approved vaccine becomes available in a location through the local social security programmes or governmental agency, we recommend that local government advice is followed and the local health system or government programme is accessed where available.

If the vaccine needs to be delivered in an authorised private setting, and *your* selected plan includes coverage for clinically appropriate vaccines, then the vaccine will be covered on an *outpatient* basis according to the terms of the *policy*, and subject to the appropriate local regulatory authorities deeming the vaccine to be safe and efficient in the country where it will be administered.

We cannot guarantee the availability of a vaccine in any location and *Cigna* cannot control how or when any vaccine is distributed.

SECTION 2: GENERAL EXCLUSIONS

We will not offer cover or pay claims when it is illegal for us to do so under applicable laws. Examples include but are not limited to, exchange controls, local licensing regulations or trade embargo.

In accordance with clause I9, we will not cover any *beneficiaries* or pay claims in jurisdictions when doing so would violate applicable trade restrictions, including but not limited to: restrictions imposed by the United States Department of Treasury's Office of Foreign Assets Control; the European Union Commission, or; the United Nations Security Council Sanctions Committees.

We cannot be held responsible for any loss, damage, illness and/or *injury* that may occur as a result of receiving medical *treatment* at a *hospital* or from a *medical practitioner*, even when we have approved the *treatment* as being covered.

The following exclusions apply to the International Medical Insurance plan and to all of the extra coverage options. Please also refer to the list of benefits detailed in the Customer Guide, including the notes section for any further restrictions and exclusions that apply, in addition to the General Exclusions. Please also refer to your *Certificate of Insurance* for any special exclusions that may apply.

I. *Treatment* which is provided by:

- a) a *medical practitioner* who is not recognised by the relevant authorities in the country where the *treatment* is received as having specialist knowledge of, or expertise in, the *treatment* of the disease, illness or *injury* being treated;
- b) a *medical practitioner, therapist, hospital, clinic*, or facility to whom we have given written notice that we no longer recognise them as a *treatment* provider. Details of individuals, institutions and organisations to whom we have given such notice may be

obtained by calling our Customer Care Team; or

- c) a *medical practitioner, therapist, hospital, clinic*, or facility which, in our reasonable opinion, is either not properly qualified or authorised to provide *treatment*, or is not competent to provide *treatment*.

2. *Treatment* for:

- a) a *pre-existing condition*; or
- b) any condition or symptoms which result from, or are related to, a *pre-existing condition*.

We will not pay for *treatment* for a *pre-existing condition* of which the *policyholder* was (or should reasonably have been) aware at the date cover commenced, and in respect of which we have not expressly agreed to provide cover.

3. Preventative *treatment*, including but not limited to health screening, routine health checks and vaccinations (unless that *treatment* is available under the International Medical Insurance plan or one of the options for which a *beneficiary* has cover).

Under the International Medical Insurance plan, the limits of cover for preventative *surgery* in respect of *congenital conditions* will apply, other than for cancer.

4. *Treatment* which is provided by anyone who lives at the same address as the *beneficiary*, or who is a member of the *beneficiary's* family.

5. *Treatment* which is necessary as a result of conflict or disaster including but not limited to:

- a) nuclear or chemical contamination;
- b) war, invasion, acts of terrorism, rebellion (whether or not war is declared), civil war, commotion, military coup or other usurpation of power, martial law, riot, or the act of any unlawfully constituted authority;
- c) any other conflict or disaster events;

where the *beneficiary* has:

- i) put him or herself in danger by entering a known area of conflict (as identified by a Government in *your country of nationality*, for example the British Foreign and Commonwealth Office);
- ii) actively participated in the conflict; or
- iii) displayed a blatant disregard for their own safety.

6. Any *treatment* outside your selected area of coverage, unless the *treatment* can be covered under the 'Out of Area Emergency Hospitalisation Cover' conditions.

7. Travel costs for *treatment* including any fares such as taxis or buses, unless otherwise specified, and expenses such as petrol or parking fees.

8. Any expenses for ship to shore evacuations.

9. *Treatment* in nature cure *clinics*, health spas, nursing homes, or other facilities which are not *hospitals* or recognised medical *treatment* providers. Specifically, we would not cover the costs of nursing care (such as accommodations, meals and living expenses) or of any other form of *treatment* in a residential or elderly care facility even if the *treatment* is medically necessary and/or provided by a recognized medical practitioner.

10. Charges for residential stays in *hospital* which are arranged wholly or partly for domestic reasons or where *treatment* is not required or where the *hospital* has effectively become the place of domicile or permanent abode.

11. Costs of *hospital* accommodation for a deluxe, executive or VIP suite.

12. Any *prosthetic device* or appliance, including but not limited to spectacles (unless the International Vision & Dental module is selected) which is not *medically necessary* and/or does not fall within our definition of *prosthetic device(s)*.

13. Incidental costs including newspapers, telephone calls, guests' meals and hotel accommodation.

14. Costs or fees for filling in a claim form or other administration charges.

15. Non-medical admissions or stays in *hospital* which include:

- a) *treatment* that could take place on a *daypatient* or *outpatient* basis;
- b) convalescence;
- c) admissions and stays for social or domestic reasons e.g. washing, dressing and bathing.

16. Life support *treatment* (such as mechanical ventilation) unless such *treatment* has a reasonable prospect of resulting in the *beneficiary's* recovery, or restoring the *beneficiary* to his or her previous state of health.

17. Foetal *surgery*, i.e. *treatment* or *surgery* undertaken in the womb before birth, unless this is resulting from complications arising through maternity and shall be subject to the limits detailed in the Complications from Maternity benefit under the International Medical Insurance plan.

18. *Treatment* for, or in connection with, smoking cessation.

19. *Treatment* that arises from, or is in any way connected with attempted suicide, or any *injury* or illness that the *beneficiary* inflicts upon him or herself. We will cover *medically necessary* mental health care and behavioural health services, including but not limited to counselling and therapy with specialists.

20. Developmental problems, *treatment* for personality and/or character disorders, including but not limited to:

- a) learning difficulties such as dyslexia;
- b) physical development problems such as short height;
- c) affective personality disorder;
- d) schizoid personality disorder; or
- e) histrionic personality disorder.

21. Disorders of the temporomandibular joint (TMJ).

22. *Treatment* for a related condition resulting from addictive conditions and disorders.

23. *Treatment* for a related condition resulting from any kind of substance or alcohol use or misuse.

24. *Treatment* needed because of, or relating to, male or female birth control, including but not limited to:

- a) surgical contraception, namely:
 - > vasectomy, sterilisation or implants;
- b) non-surgical contraception, namely:
 - > pills or condoms;
- c) family planning, namely:
 - > meeting a *doctor* to discuss becoming pregnant or contraception.

25. *Treatment* by way of the intentional termination of pregnancy, unless the pregnancy endangers a *beneficiary's* life or mental stability.

26. *Treatment* for sexual dysfunction disorders (such as impotence) or other sexual problems regardless of the underlying cause.

27. *Treatment* which is intended to change the refraction of one or both eyes, including but not limited to laser *treatment*, refractive keratotomy and photorefractive keratectomy. Note that we will pay for *treatment* to correct or restore eyesight if it is needed as a result of a disease, illness or *injury* (such as cataracts or a detached retina).

28. Gender reassignment *surgery*, including elective procedures and any medical or psychological counselling in preparation for, or subsequent to, any such *surgery*, unless state or federal law requires such coverage. We will cover *medically necessary* behavioural health services, including but not limited to, counselling for gender dysphoria and related psychiatric conditions (such as anxiety and depression) and *medically necessary* hormonal therapy.

29. *Treatment* which is necessary because of, or is any way connected with, any *injury* or sickness suffered by a *beneficiary* as a result of:

- a) taking part in a sporting activity at a professional level;
- b) taking part in a hazardous sporting activity or hobby, including but not limited to off-piste winter sports (including heli-skiing and

heli-boarding), base or bungee jumping, sky diving, tombstoning or cliff jumping, mountaineering or rock climbing, free climbing (without harness or rope), potholing, fell or trail running, motorsports, equestrian sports (for instance horse racing, show jumping, or polo), hunting, bull riding or bull running, parkour, powerlifting, surfing or kitesurfing, white water rafting;

- c) solo scuba-diving; or
- d) scuba-diving at a depth of more than thirty (30) metres unless the *beneficiary* is appropriately qualified (namely PADI or equivalent) to scuba-dive at that depth.

30. *Treatment* which (in *our* reasonable opinion) is experimental, or has not been proven to be effective. This includes but is not limited to:

- a) *treatment* which is provided as part of a clinical trial;
- b) *treatment* which has not been approved by the relevant public health authority in the country in which it is received; or
- c) any drug or medicine which is prescribed for a purpose for which it has not been licensed or approved in the country in which it is prescribed.

31. Any form of *cosmetic* or reconstructive *treatment* and any complication thereof, the purpose of which is to alter or improve appearance even for psychological reasons, unless that *treatment* is *medically necessary* and is a direct result of an illness or an *injury* suffered by the *beneficiary*, or as a result of *surgery*.

32. *Treatment* that is in any way caused by, or necessary because of, a *beneficiary* carrying out an illegal act.

SECTION 3: DEFINITIONS

The words and phrases set out below have the meanings specified. Where those words and phrases are used with those meanings, they will appear in italics in these *Policy Rules*, and in the Customer Guide, including the list of benefits.

Unless otherwise provided, the singular includes the plural and the masculine includes the feminine and vice versa.

Annual renewal date - the anniversary of the *start date*.

Application - the *policyholder's* application (whether they have sent in a form directly to us or through a broker or applied online or through our telemarketers), and any declarations that they made during their enrolment for them and any *beneficiaries* included in the application.

Appropriate age intervals - child and adolescence age schedule up to age seventeen years old as set out by the **American Academy of Pediatrics (AAP)**.

Beneficiaries, beneficiary - anybody named in your *Certificate of Insurance* as being covered under this *policy*, including newborn children.

Certificate of Insurance - the certificate issued to the *policyholder*. This shows the *policy* number, the annual premium, the *start date*, the deductible amount (if selected), the cost share amount (if selected), the out of pocket maximum (if applicable), details of who is covered, any special exclusions or exclusions that have been removed at an additional premium and the health plan and selected options (if applicable) which apply.

Cigna, we, us, our, the insurer - see page 3 of these *Policy Rules* for details of the Cigna insurer providing your *policy*.

Clinic(s) - a health care facility which is registered or licensed in the country in which it is located, primarily to provide care for *outpatients* and where care or supervision is by a *medical practitioner*.

Congenital condition(s) - any abnormality, deformity, disease, illness or *injury* present at birth, whether diagnosed or not.

Cosmetic - services, procedures or items that are supplied primarily for aesthetic purposes and which are not necessary in order to maintain an acceptable standard of health.

Country of habitual residence - the country where a *beneficiary* habitually resides, as stated in your *application*.

Country of nationality - any country of which a *beneficiary* is a citizen, national or subject, as stated in your *application*.

Daypatient - a patient who is admitted to a *hospital* or daypatient unit or other medical facility for *treatment* or because they need a period of medically supervised recovery, but who does not occupy a bed overnight. This also includes surgical procedures carried out in a *doctor's* surgery.

Dentist - dental surgeon or dental practitioner who is registered or licensed as such under the laws of the country, state or other regulated area in which the *treatment* is provided.

Doctor - a medical professional who is registered and licensed under the laws of the country, state or regulated area to practice medicine in the country in which the *treatment* is provided.

Emergency treatment - *treatment* which is *medically necessary* to prevent the immediate and significant effects of illnesses, *injuries* or conditions which, if left untreated, could result in a significant deterioration in health. Only medical *treatment* through a physician, *medical practitioner* and hospitalisation that commences within twenty four (24) hours of the emergency event will be covered.

End date - the date on which cover under this *policy* ends, as shown in the *Certificate of Insurance*.

Evidence-based treatment - *treatment* which has been researched, reviewed and recognised by:

- > the National Institute for Health and Clinical Excellence; or
- > International Clinical Guidelines.

Expatriate - means a *beneficiary* residing outside of their *country of nationality*.

Formulary drugs list - A prescription drugs list applicable to all pharmacy claims in the *USA*. This list is developed by *Cigna* with assistance from our Pharmacy and Therapeutics Committee and is updated twice a year. All the medications included in our formulary drugs list are approved by the U.S. Food and Drug Administration (FDA). Over-the-counter (OTC) medicines (those that do not require a prescription), except insulin, are excluded from our formulary drugs list, unless state or federal law requires coverage of such medicines. We will notify you of any change that affects the coverage of a medication that you are taking at the time of any update.

Guarantee of payment - a binding guarantee made by us to pay a provider the agreed costs associated with a particular *treatment* which we may give to a *beneficiary* or a *hospital, clinic* or *medical practitioner*.

Hospital - any organisation or institution which is registered or licensed as a medical or surgical hospital in the country in which it is located and where the *beneficiary* is under the daily care or supervision of a *medical practitioner* or *qualified nurse*.

Initial start date - the first day the *beneficiary's* cover commenced on the International Medical Insurance plan.

Injury - a physical injury.

Inpatient - a patient who is admitted to *hospital* and who occupies a bed overnight or longer, for medical reasons.

Medical assistance service - a service which provides medical advice, evacuation, assistance and repatriation in accordance with International Clinical Guidelines. This service can be multi-

lingual and assistance is available twenty four (24) hours per day.

Medically necessary/ medical necessity - medically necessary covered services and supplies are those determined in accordance with International Clinical Guidelines by the medical team to be:

- > required to diagnose or treat an illness, *injury*, disease or its symptoms;
- > orthodox, and in accordance with generally accepted standards of medical practice;
- > clinically appropriate in terms of type, frequency, extent, site and duration;
- > not primarily for the convenience of the *beneficiary*, physician or other *hospital, clinic* or *medical practitioner*; and
- > rendered in the least intensive setting that is appropriate for the delivery of the services and supplies.

Where applicable, the medical team may compare the cost effectiveness of alternative services, settings or supplies when determining what the least intensive setting is.

Medical practitioner - a *doctor* or specialist who is registered or licensed to practice medicine under the laws of the country, state or other regulated area in which the *treatment* is provided, and who is not covered under this *policy*, or a family member of someone covered under this *policy*.

Outpatient - a patient who attends a *hospital*, consulting room, or outpatient *clinic* for *treatment* and is not admitted as a *daypatient* or an *inpatient*.

Period of cover - the twelve (12) months continuous period during which the *beneficiaries* are covered under this *policy*, being the period from the *start date* to the *end date* as noted in the *Certificate of Insurance* or earlier if terminated in accordance with the *Policy Rules*.

Policy - the policy comprising these *Policy Rules*, the Customer Guide (which contains the list of benefits and claiming information), your *application* and your *Certificate of Insurance*.

Policy documents - the documentation relating to the *policy*, comprising of these *Policy Rules*, the

Customer Guide, your *Certificate of Insurance* and your *Cigna ID Card*.

Policyholder - a person who is aged 18 years or older who has made an *application* to us which has been accepted in writing by us, and who pays the premium under the *policy*.

Policy Rules - the terms and conditions, general exclusions and defined terms that govern this *policy*.

Pre-existing condition - any disease, illness or *injury*, or symptoms present before the *initial start date* linked to such disease, illness or *injury* for which:

- > medical advice or *treatment* has been sought or received; or
- > the *beneficiary* knew about and did not seek medical advice or *treatment*.

Prosthetic device(s) - an artificial limb or tool which is required for the purpose of, or in connection with *surgery*; or is a necessary part of the *treatment* immediately following *surgery* for as long as required by *medical necessity*; or which is *medically necessary* and is part of the recuperation process on a short-term basis.

Qualified nurse - a nurse who is registered or licensed as such under the laws of the country, state or other regulated area in which the *treatment* is provided.

Rehabilitation - physical, speech and occupational therapy for the purpose of *treatment* aimed at restoring the *beneficiary* to their previous state of health after an event.

Selected area of coverage - means either:

- > *Worldwide, including USA*; or
- > *Worldwide, excluding USA*.

Spouse - a *beneficiary's* legal husband or wife, or unmarried or civil partner who we have accepted for cover under this *policy*.

Start date - the date on which coverage under this *policy* starts, as shown in the *Certificate of Insurance*.

Surgery - the branch of medicine that treats diseases, *injuries*, and deformities by operative methods which involves an incision into the body.

Therapist - a speech therapist, dietician or orthoptist who is suitably qualified and holds the appropriate license to practice in the country where *treatment* is received.

Treatment - any surgical or medical treatment controlled by a *medical practitioner* that is *medically necessary* to diagnose, cure or substantially relieve disease, illness or *injury*.

USA - the United States of America and US territories.

Worldwide including USA - every country throughout the world, excluding any country with whom, at the date of commencement of *treatment*, the Federal Government of the *USA* has prohibited trade to the extent that payments are illegal under applicable law.

Worldwide excluding USA - worldwide, with the exception of the *USA*.

You, your - the *policyholder*.



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