

Insurance Product Information Document

Company: Morgan Price (Europe) ApS
Product: Evolution Health (EU) Standard Policy

Authorised and regulated by the Danish Financial Supervisory Authority, Registered in Denmark CVR No. 41127635

The insurance is underwritten by Elmo Insurance Limited [C3500], registered in Malta. Elmo Insurance Ltd is authorised to carry on general insurance business in terms of the insurance Business Act (Chapter 403 of the Laws of Malta) and is regulated by the Malta Financial Services Authority.

What is this type of insurance?

This is an international health insurance policy designed for expatriates (i.e. persons living/working outside their home country) and some local nationals (i.e. persons living and/or working inside their home country) and their eligible dependants.



What is insured?

Annual policy limit of £/€/\$ 500,000 per person, per policy year.

- ✓ In-patient hospital stay
- ✓ Day-patient treatment
- ✓ Out-patient treatment, following an eligible in-patient stay
- ✓ Chronic conditions
- ✓ Cancer care
- ✓ Wellness benefits
- ✓ Emergency dental treatment
- ✓ Medical evacuation and repatriation



What is not insured?

- ✗ Alcoholism and substance abuse
- ✗ Sexually transmitted diseases
- ✗ Cosmetic surgery
- ✗ Experimental treatment
- ✗ Weight loss surgery
- ✗ Sleep disorders
- ✗ Professional sports
- ✗ Ship to shore evacuation



Are there any restrictions on cover?

Some of our benefits have specific limits. Please refer to the table of benefits for full details.

- ! Cover for pre-existing conditions is dependent on the underwriting type that you select.
- ! Any chosen excess will be applied to your policy as shown in your certificate of insurance.
- ! Certain benefits have waiting periods, please refer to the table of benefits for specific details.
- ! Pre-authorisation is required for some claims, please check the table of benefits for further information.



Where am I covered?

This policy provides cover depending on the area of the world you select. If you travel outside of your stated geographical location we will provide limited cover for emergency medical treatment for up to 30 days travel.



What are my obligations?

- Answer all questions about this policy honestly and fully at all times.
- You must provide your medical history if required.
- Tell us straight away if anything that you have already told us changes.
- Observe and comply with the terms and conditions of this policy.
- Obtain pre-authorisation for claims where required.
- You must tell us as soon as possible if you move to another country of residence during this period of cover.
- Premiums must be paid as shown in your policy documentation. We may refuse a claim if your premium is not up to date.



When and how do I pay?

If you have claimed there will be no refund and you still may owe us outstanding frequency payments (monthly, quarterly, semi annual).

- Premiums are payable in advance of cover being provided under this policy.
- Premiums can be paid monthly, quarterly, semi-annually or annually **BUT** this is still an annual contract of insurance.
- Premiums are payable in the currency which you elected at the start of your policy.
- Annual premiums may be paid by bank transfer or credit card. Semi annual, quarterly or monthly premiums are payable by credit card only (in some countries, monthly direct debits/SEPA may be available).
- Any taxes applicable will be collected along with your premium payments in the same frequency and method of payment.



When does the cover start and end?

Your policy will run for 12 months from the start date shown in your quote or membership certificate. This is an annually renewable contract.



How do I cancel the contract?

You must give us 14 days' notice in writing at the address shown on the policy documentation. We will then cancel the policy from the date of receipt. If you cancel the plan we reserve the right to charge an administration fee of £/€/ \$30.