

## Insurance Product Information Document

**Company:** SI Insurance (Europe), SA  
**Product:** Evolution Health (EU) Comprehensive Policy

**Administered by:** Morgan Price (Europe) ApS. Authorised and regulated by the Danish Financial Supervisory Authority, Registered in Denmark with Registration Number CVR No. 41127635.

**Underwritten by:** SI Insurance (Europe), SA, part of Sompo International Group, ("the Insurer") which is authorised by the Luxembourg Ministry of Finance from which it received its authorisation and license number 549300OBOGTBRMWN512. SI Insurance (Europe), SA is a Luxembourg based insurance company with registered address at 40 avenue Monterey, L 2163, Luxembourg and company registration number B221096, and is supervised by the Luxembourg insurance regulator Commissariat aux Assurances.

The following summary does not contain the full terms and conditions of the contract which can be found in the policy document (which is available on request from the broker) and is not personalised to you. **You** should periodically review the insurance cover offered under the **policy** to ensure that the cover remains adequate for your needs. Bolded words below have the same meaning as defined terms within the **policy** document.

Complete pre-contractual information on the product is provided in other documents.

### What is this type of insurance?

This is an international health insurance **policy** designed to provide comprehensive medical benefits for expatriates (i.e. persons living/working outside of their home country), local nationals (i.e. persons living/working inside their home country) and their eligible **dependants**.



#### What is insured?

The overall **maximum limit** is per **insured person**, per **policy year** up to the sum stated in the **benefits schedule**, unless otherwise stated in the **certificate of insurance**.

The benefits provided under the **policy** will depend on the level of cover selected by the **policyholder** (Standard, Standard Plus, Comprehensive, Premium and Elite) and will include:

- ✓ **In-patient hospital** stay
- ✓ **Day-patient** treatment
- ✓ **Out-patient** treatment
- ✓ Chronic conditions
- ✓ Cancer care
- ✓ Wellness benefits
- ✓ Dental treatment
- ✓ Maternity benefit
- ✓ Medical evacuation and repatriation

Cover is available for each **insured person**. The above is a non-exhaustive list, and is subject to the **policy's** terms and conditions.



#### What is not insured?

- ✗ Any **excess** payable
- ✗ **Pre-existing medical conditions** not declared on the application form
- ✗ Alcoholism and substance abuse
- ✗ Sexually transmitted diseases
- ✗ Unlicensed drugs
- ✗ Cosmetic treatment
- ✗ **Over the counter drugs** and medicines
- ✗ Usual, customary and reasonable treatment
- ✗ Preventative treatment
- ✗ Experimental treatment
- ✗ Weight loss surgery
- ✗ Sleep disorders
- ✗ Professional sports
- ✗ Hazardous sports and pursuits
- ✗ Deliberate self-inflicted injury, needless self-exposure to peril, suicide, attempted suicide or self harm
- ✗ **Accidents** or **medical treatment** as a result of using electric or motorised scooters (the two/three wheeled variety **you** stand on) whether being driven on or off the road legally or illegally

The above is a non-exhaustive list and other exclusions apply. Please see **your policy** for a full list of all **policy's** exclusions.



## Are there any restrictions on cover?

Certain benefits under the **benefits schedule** have specific limits. Please refer to the **benefit schedule** for full details.

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



## Where am I covered?

This **policy** provides cover depending on the area of the world selected. This will be shown on your **certificate of insurance**. If you travel outside of the **geographical area cover** is limited to emergency **medical treatment** for up to thirty (30) days.



## What are my obligations?

- **You** have a duty to give **us** complete and accurate answers to any questions **we** may ask.
- **You** must provide **your** medical history if required.
- **You** must update **us** if there are any changes to the information provided by **you**.
- **You** must observe and comply with the **policy's** terms and conditions.
- **You** must obtain **pre-authorisation** for **claims** where required.
- **You** must tell **us** as soon as possible if you move to another **country of residence** during the **period of insurance**.
- 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 of premium and **you** may still owe **us** outstanding frequency payments (monthly, quarterly or semi-annual).

- Premiums are payable in advance of cover being provided under this **policy**.
- Premiums can be paid monthly, quarterly or semi-annual, BUT the **policy** remains 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 twelve (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** notice in writing within 14 days of the **start date** of the **policy** at the address shown on the **policy** documentation or [info@morgan-price.eu](mailto:info@morgan-price.eu). **We** will refund **you** any premium paid provided no **claims** have been paid or **pre-authorised** by **us**.

If **you** cancel the **policy** any other time, **you** must give **us** thirty days (30) notice and **we** reserve the right to charge an administration fee of £/€//\$ 30.