

## MEMBERSHIP GUIDE SUPPLEMENT - TMNF

This Membership Guide Supplement does not contain the full terms and conditions of the Expacare International Healthcare Plan. These can be found in the Membership Guide to the plan.

### Provider/Insurance Undertaking

Tokio Marine & Nichido Fire Insurance Company Ltd. 302-305, Single Business Tower, Business Bay, Dubai, UAE.

### Type of Insurance

Annually renewable International Health Insurance.

### Plan Features and Benefits

Eligible hospitalisation, surgical and certain outpatient fees by recognised practitioners.

### Significant or unusual exclusions or limitations

For details on ALL exclusions please refer to the Membership Guide.

Medical exclusions may apply to your policy which would exclude cover for anything that is directly or indirectly, related to or caused by the excluded condition. Written confirmation of any exclusions will be provided and outlined in your membership certificate.

Claims received later than six months following the start date of treatment will not be paid (See Guide to Making a Claim document).

Chronic – no cover is available for medication or consultations if out-patient cover has not been selected (see Definitions section of the Membership Guide).

Any expenses relating to maternity, chronic, or psychiatric benefits are never payable under the Hospital Services benefit (See definitions section of the Membership Guide).

All cancer treatment will be paid under the cancer benefit and not the hospital services benefit.

Treatment received outside the area of cover shown on the certificate will not be paid unless covered by the Out of (Geographic) Area benefit (see Definitions section of the Membership Guide).

Some benefits must be pre-authorised by us in writing (see Pre-Authorisation in the Membership Guide). Benefits which require pre-authorisation and have not been pre-authorised by us in writing may not be paid in full (see Guide to Making a Claim document).

### Duration of contract

12 months (provided premiums are paid in full).

### Rights of cancellation

We hope that you are happy with your policy. Please read it carefully to see it meets your needs. If not, you may have a right to cancel your insurance.

If you are an individual policyholder you may have a statutory right to cancel your policy if it does not meet your requirements or for any other reason within 14 days of the date you receive your policy documents or the inception date whichever is the latest. If no claims have been made you will receive a full refund. Insurers reserve the right to make a charge for any cover provided during this time.

You may cancel after the 14 days have expired, however you will not automatically be entitled to any refund of premium. No return of premium will be given in the event that any claim has been reported to Insurers.

### How to make a claim

Details of how to make a claim can be found on the Guide to Making a Claim which will be included in your Membership Pack and on the Membership Card which will be issued to you.

In the event of any query regarding claims, please contact our Claims Department on:

Tel: 800EXPA or 8003972 or +971 (4) 275 7802 (from abroad)

Fax: +971 (4) 390 8598

Email: expacareclaims@mednet-uae.com

### How to Complain

You may direct your complaints to:

Email: expacareclaims@mednet-uae.com

Tel: 800EXPA or 8003972 or +971 (4) 275 7802 (from abroad)

### Governing Law & Jurisdiction

Unless agreed otherwise, the plan shall be interpreted under, governed by and construed in accordance with the laws of the UAE and for this purpose you and your dependants and Insurers agree to submit to the exclusive jurisdiction of the courts of the UAE in any dispute arising hereunder.