



## MEMBERSHIP GUIDE SUPPLEMENT - Lloyd's

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

Certain Underwriters at Lloyd's. Regulated by the UK Financial Conduct Authority and the Prudential Regulation Authority.

### 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.

On Individual Standardcare, Executivecare and Specialcare plans, a two year moratorium applies. This excludes treatment that relates to pre-existing conditions as defined in the 2023 Individual Membership Guide pages 13 and 14.

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). There is no cover for out-patient chronic conditions on our Islands Choices Plan.

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: +44 (0) 1344 233900

Email: [claims@expacare.com](mailto:claims@expacare.com)

### How to Complain

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact Expacare Ltd at the address shown below:

The Managing Director  
Expacare Limited  
Bracknell Enterprise Centre, Easthampstead Road  
Bracknell, Berkshire RG12 1NF, United Kingdom  
Tel: +44 (0)1344 233950

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Team at Lloyd's. Their address is:



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### Complaints

Lloyd's  
Fidentia House  
Walter Burke Way  
Chatham Maritime  
Chatham  
Kent ME4 4RN  
Tel: +44 (0)20 7327 5693  
Fax: +44 (0)20 7327 5225  
Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)  
Website: [www.lloyds.com/complaints](http://www.lloyds.com/complaints)

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint – How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address. If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the United Kingdom Financial Ombudsman Service.

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and business providing financial services. You can find more information on the financial Ombudsman Service at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### Compensation

If we are unable to meet our obligations you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information about FSCS is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to Financial Services Compensation Scheme, 7th floor, Lloyds Chambers Portsoken Street, London E1 8BN.

### Several Liability Notice / Clause:

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

### Governing Law & Jurisdiction

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