



## Policebetingelser

Vilkår, generelle undtagelser og definitioner i forbindelse med din dækning.

























eller anden magtoverdragelse, krigsret, oprør eller handlinger fra enhver ulovligt oprettet myndighed;

- 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.

**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 hearing aids and 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.** Footcare by a Chiroprapist or Podiatrist.

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

**20.** *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.

**21.** 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.

**22.** Disorders of the temporomandibular joint (TMJ).

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

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

**25.** *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.

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

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

**28.** *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).

**29.** Gender reassignment *surgery*, including elective procedures and any medical or psychological counselling in preparation for, or subsequent to, any such *surgery*.

**30.** *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 dangerous sporting activity or hobby;
- 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.

**31.** *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.

**32.** Any form of cosmetic or reconstructive *treatment*, 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*.

**33.** *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.

**Designated country** - the *beneficiary's country of habitual residence* being one of: Cyprus, Denmark, Greece, Malta or Romania.

**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*.

**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*.

**Personal Data** - any information relating to an identified or identifiable natural person.



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

**Qualifying life event** means:

- > marriage or civil partnership;
  - > commencing cohabitation with a partner;
  - > divorce or separation;
  - > birth of a child;
  - > legal adoption of a child; or
  - > death of a *spouse*, partner or child.
- We may require evidence of the above event.

**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*.

**Special category data** - *personal data* revealing racial or ethnic origin, political opinions, religious or philosophical beliefs or trade union membership, genetic data, biometric data for the purpose of uniquely identifying a natural person, data concerning health and data concerning a person's sex life or sexual orientation.

**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*.



**Together, all the way.<sup>SM</sup>**



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