**Membership agreement**

**International Emergency Medical Assistance**

1.1 This is one of the benefits of your plan. The service is provided by an international assistance company who acts for us.

1.2 The terms and definitions in your plan also apply to the service, and any limitation or cover for the service shown in the benefits table will apply. For this section only, we have given some more words and details in the general notes area.

(a) appointed doctor: a medical practitioner chosen by us to advise us on the member’s medical condition and/or need for the service and the suitability and adequacy of the medical facilities in the country where the member has been admitted to hospital.

(b) service: moving the member to another hospital which has the necessary medical facilities either in the country where the member is taken ill or in another nearby country (evacuation) or bringing them back to their principal country of residence.

(c) we/us/our the insurance provider (AXA PPP Healthcare Limited).

(d) medical/surgical hospital: any establishment which is licensed as a medical/surgical hospital in the country where it operates.

(e) principal country of residence: the country where you live or intend to live for most of the year which will be shown as our address in your records.

(f) home country: the country as shown in our records which the member regards as home and which is on the member’s passport.

1.3 The service is available worldwide to anyone who is injured or becomes ill suddenly and needs immediate hospital treatment as an in-patient. The service is only available in these circumstances and as follows:

(a) if the member is admitted to hospital while abroad from their principal country of residence then, if in the opinion of the appointed doctor the medical facilities there are not suitable or adequate, they will be evacuated to the nearest appropriate hospital.

(b) if the member is admitted to hospital while in their principal country of residence then, if in the opinion of the appointed doctor the medical facilities there are not suitable or adequate, the member will be evacuated to the nearest place where appropriate services are available.

(c) following evacuation, in accordance with paragraphs 1.3(a) or 1.3(b) above the member shall be entitled to be evacuated to a medical/surgical hospital in their home country which will be shown in the medical/surgical hospital column in the general notes area.

(d) AXA PPP Healthcare Limited.

(e) if the member’s principal country of residence is a country which does not need immediate in-patient medical/surgical hospital treatment then, if in the opinion of the appointed doctor the medical facilities there are not suitable or adequate, the member will be evacuated to the nearest place where appropriate services are available.

(f) the member’s participation in base jumping, diff, flying, in an unaccompanied aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 metres, trekking to a height of over 5,200 metres, bungee jumping, canyoning, hangliding, paragliding or microlighting, parachuting, sky diving or any other winter sports activity carried out off-site.

1.4 The exclusions in the Membership Agreement do not apply to the service but will apply to any treatment received following repatriation to the principal country of residence in any country to which the member has been evacuated. If the service is needed you must contact the emergency assistance company who acts for us to arrange treatment, and the service can be given over the phone. Arrangements may then be made for an appointed doctor to make all necessary enquiries and arrange to move them if necessary. If an appointed doctor thinks it is necessary then the service will be carried out under medical supervision.

1.5 All the arrangements must be made by us. The member may be transported by air ambulance, by a regular airline or by any other method of transport we consider appropriate. We will decide the method of travel and the date and time.

1.6(a) In all cases where the member is under 18, another person, who must be 18 or over, must accompany the member while they are being moved. We will pay the reasonable and necessary costs of this, including any additional accommodation costs approved by us.

(b) If the member is an existing insured member then, if in the opinion of the appointed doctor it is medically necessary, another person, who must be 18 or over, may accompany the member while they are being evacuated. We will pay the cost of return travel by regular scheduled airline to the principal country of residence (but not home country) for one accompanying person. The accompanying person must be a fully insured member included within the member’s policy or, alternatively, the member’s uninsured partner, brother, sister, parent or adult child (in which case return will be to the member’s principal country of residence).

1.7 If a member dies abroad we will pay the cost of taking the body back to the principal country of residence in their country.

1.8 The service is not available to cover the following:

(a) any medical condition which does not need immediate in-patient hospital treatment or which does not prevent the member from continuing to travel or to work.

(b) the insured member’s participation in base jumping, diff, flying, in an unaccompanied aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 metres, trekking to a height of over 5,200 metres, bungee jumping, canyoning, hangliding, paragliding or microlighting, parachuting, sky diving or any other winter sports activity carried out off-site.

We/our do not cover for the service arising, the member is insured or, if this insurance did not exist, would be insured against those costs by an existing insurance policy or policies.

(e) all costs that we do not approve beforehand.

(f) if we have not been told about the accident or illness for which the service is needed within 30 days of it happening.

(g) the time all of the insured member is travelling to a country or area that the Foreign and Commonwealth Office lists as a place which, for any reason, is not suitable or safe for travel.

1.9 (a) We will not be liable for any failure to provide the service or for any delays in providing it unless the failure or delay is caused due to negligence including but not limited to strikes, flight conditions and/or visa restrictions.

(b) We are not liable for injury or death caused to the member while he or she is being moved unless it is caused by our negligence or the negligence of our agent, contractor or supplier acting on our behalf.

(c) if the law of the service will not be provided in the country in which it is needed.

(d) If the failure or delay is caused by any reason beyond our control including but not limited to strikes, flight conditions and/or visa restrictions.

(e) We are not liable for injury or death caused to the member while he or she is being moved unless it is caused by our negligence or the negligence of our agent, contractor or supplier acting on our behalf.

1.10 Benefits for any treatment received following repatriation or evacuation will be paid as set out in the rules.

1.11 Any unused portion of a member’s travel ticket, and that of any accompanying person, will immediately become our property and must be given to us.
The International Emergency Medical Assistance is the result of an agreement between AXA PPP healthcare and a worldwide organisation offering an emergency medical advice and rescue service. AXA PPP healthcare contract this service which is then provided to all members under the AXA Malta range of plans.

The emergency control centre

The emergency control centre is manned 24 hours a day and can help to arrange treatment in any part of the world through the worldwide network of service centres. The emergency control centre will normally give immediate advice and arrange to put the member in touch with an English-speaking doctor. When the service works the emergency control centre will arrange an immediate evaluation which may lead to repatriation or evacuation of the member. Alternatively the emergency control centre may help to arrange treatment locally or ensure that any existing arrangements are satisfactory.

How the service works

When the member is away from their principal country of residence

• In the event of a member suffering sudden illness or injury whilst away from their principal country of residence and requiring immediate in-patient treatment the member should contact the emergency control centre.

• The emergency control centre will assess the situation and advise if evacuation of the member is appropriate.

• If the emergency control centre advises that evacuation of the member is appropriate they will make all the arrangements to get the member to the nearest place where appropriate services are available and where they will be treated in accordance with the benefits of their Plan.

• The member is under 18 years of age, or in circumstances where the emergency control centre considers that the member’s medical condition makes it appropriate, another person over the age of 18 years may accompany the member while they are being moved.

When the member is in their principal country of residence

• If the member is under 18 years of age, or in other cases where the emergency control centre considers that the member’s medical condition makes it necessary to evacuate the member it will make all the arrangements to get the member to a suitable place for the treatment to take place. This may be in another country.

• Once appropriate the member will be treated in accordance with their plan benefits.

The benefits table

Benefits are payable for the following as provided for in the rules.

The service is available worldwide to any member who is injured or becomes ill suddenly and needs immediate hospital treatment as an in-patient. The service is only available in these circumstances and as follows:

(a) if the member is admitted to hospital while abroad from their principal country of residence then, if in the opinion of the appointed doctor the medical facilities there are not suitable or adequate, the member will be evacuated to the nearest place where appropriate services are available.

(b) if the member is admitted to hospital while in their principal country of residence then, if in the opinion of the appointed doctor the medical facilities in the principal country of residence are not suitable or adequate, the member will be evacuated to the nearest place where appropriate services are available.

(c) following evacuation, in accordance with paragraphs (a) or (b) above, the member will be entitled to be returned, by regular scheduled airline unless we agree that another means of transport is necessary, to his/her home country.

• Members are not entitled to be repatriated to their home country when admitted to hospital in their principal country of residence.

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• Members are entitled to be returned, by regular scheduled airline unless we agree that another means of transport is necessary, to his/her home country.

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The Emergency Control Centre

A member can contact the emergency control centre at any time of the night or day, 7 days a week, 52 weeks of the year.

When in contact with the emergency control centre the member will need to state that they are a member of AXA PPP healthcare from AXA Malta Insurance Agency Limited and give their AXA PPP healthcare membership number.

Space is provided to the right in which to keep these records and other personal details in the case of an emergency. We suggest this important information be kept with the member at all times.

Pleasant:

Name: 406
Address: 406
Membership number: 406
Country:
Name and address of someone to contact in an emergency:
Blood group: 406
Passport number: 406
Allergies:
Current medication: