



**Your handbook and membership agreement**  
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# Contents

**01**  
Introduction .....4

**02**  
Reasonable and  
customary charges .....5

**03**  
Making a claim.....6

In patient or daycare  
treatment in Cyprus .....6

In patient or daycare  
treatment within AXA's UK  
and International network ...6

Direct payment  
arrangements for  
diagnostic tests,  
procedures and treatment ..7

Emergency treatment .....7

Paying claims for  
out-patient treatment.....7

The information we  
may need when you  
make a claim.....7

**04**  
International Emergency  
Medical Assistance .....8

**05**  
Our position on pre-existing  
medical conditions .....10

**06**  
Our position on  
routine treatment ..... 11

**07**  
Our position on  
preventative treatment..... 11

**08**  
Our position on  
continuing illness .....12

**09**  
Our position on  
unnecessary treatment .....12

**10**  
Our position on cancer .....13

**11**  
Our position on Learning and  
Developmental disorders.....18

**12**  
Our position on  
physiotherapy .....18

**13**  
Your additional services.....18

Second medical opinion ...18

24/7 Health  
information helpline.....18

**14**  
Managing your policy.....19

Adding a  
family member .....19

Adding a newborn baby ...19

Babies born after fertility  
treatment, or following  
assisted reproduction, or  
who you have adopted .....20

Transferring to  
another plan.....20

Transferring from  
a group .....20

Paying your premium.....20

Changing your  
frequency of payment.....21

Changing the terms of  
your policy .....21

Changing your principal  
country of residence .....21

Cancelling your policy  
during the cooling  
off period.....21

Changes of your  
personal details .....21

Why premiums change.....22

Complaints procedure .....22

**15**  
Our service to you .....23

**16**  
How we manage your  
personal data.....24

**17**  
Benefits table.....26

Optional covers.....40

**18**  
What we pay for.....42

**19**  
What we do not pay for.....42

**20**

How we manage  
your claim .....49

**21**  
Joining, renewing and  
adding children .....51

**22**  
What we expect from you ....52

**23**  
General.....53

**24**  
Definitions .....54

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## 01 Introduction

This handbook has been produced to set out all the features and benefits of the Universal Life plans which have been designed for residents of Cyprus. Universal Life is the insurer and is supported by AXA to provide these plans. Your membership statement will show the name of the plan which applies to you. The membership statement, the benefits table in this handbook relating to your plan and the handbook itself should be read together. This handbook also contains the membership agreement including definitions relevant to your plan. If there is anything you do not understand do not hesitate to call the Customer Support Centre of Universal Life.

Take a few moments to refresh your memory about your MultiCare International Health Plan, then relax and look forward to the highest standards of service from Universal Life. You can rest assured that we'll be there to support you.

Thank you for choosing Universal Life.

Signed for and on behalf of Universal Life Insurance Public Company Limited.



Accident & Health Manager

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## 02 Reasonable & customary charges

In your membership agreement we explain that we will not pay charges which are not fair and reasonable or that are higher than those customarily made. It is obviously important that we should only pay fees that are at the level normally charged.

We will only reimburse medical providers where their charges are reasonable and customary in accordance with standard and generally accepted medical procedures in a geographic area based on what providers in the area usually charge for the same or similar medical service. If a claim is deemed by us to be inappropriate, we reserve the right to reduce the amount payable by us.

You can find out more about reasonable and customary charges on our website <https://www.universallife.com.cy/schedule-of-procedures-and-fees1>

**Cyprus** – ‘Reasonable and customary’ in Cyprus are considered to be the charges for medical treatment which do not exceed the general limit of fees that would be charged by other doctors and/or hospitals of similar specialisations for similar treatments to those concerning the claim. We therefore encourage you before any scheduled hospital treatment is undertaken, to ask for the estimated cost and then inform us accordingly so that we can let you know whether this amount is within the reasonable and customary charges.

**UK and International** – ‘Reasonable and customary’ is based on the average of the negotiated, discounted costs within our network in the area in which treatment is received. Where no network exists or in respect of independent medical practitioners and other healthcare professionals ‘reasonable and customary’ is defined as the average cost of the treatment for that country or region according to our records.

**If the member has U.S.A. (United States of America) cover** – Before any treatment in the U.S.A., you must contact us for pre-authorisation of such treatment and services. Our adviser will confirm the member’s entitlement to the benefit for the proposed treatment, help find a suitable medical network provider and arrange direct billing with them.

If you choose to have your treatment in the U.S.A. without our pre-authorisation, the eligible benefit may not be paid beyond 50% of reasonable customary costs after deductible excess.

In the case of serious accident requiring immediate emergency in-patient treatment, you or your family member must contact us within 72 (seventy-two) hours of such accident. The benefit for eligible treatment is paid at reasonable and customary costs.

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## 03 Making a claim

### In patient or daycare treatment in Cyprus

If you have treatment at a provider in Cyprus, we can pay directly on your behalf, subject to the terms of your plan and providing that treatment has been pre-authorised by Universal Life. Please tell the provider that you are a MultiCare International Health Plan member when you are admitted. They will tell you if they can invoice us for your treatment directly or if they will invoice you. You must contact us at least 10 days before admission. Failure to advise us within this timeframe of any day-care or in-patient treatment may mean we are unable to make any direct settlement arrangements on your behalf. We will then advise you of whether direct settlement is possible and how much and for how long we will be able to pay for treatment.

It is your responsibility to ensure that pre-approval has been received before undergoing planned treatment.

*Please note: We will not make or confirm direct settlement arrangements for treatment which is not eligible under your plan. We reserve the right to delay any such confirmation until we have established the eligibility of the condition that needs treatment.*

### In patient or daycare treatment within AXA Global Healthcare's network

If you have treatment at a provider listed in AXA Global Healthcare's network, we will pay directly on your behalf, subject to the terms of your plan and providing that treatment has been pre-authorised by Universal Life. You must contact us at least 10 days before admission. Failure to advise us within this timeframe of any day-care or in-patient treatment may mean we are unable to make any direct settlement arrangements on your behalf.

We will advise you of whether direct settlement is possible and how much and for how long we will be able to pay for treatment.

It is your responsibility to ensure that pre-approval has been received before undergoing planned treatment.

*Please note: We will not make or confirm direct settlement arrangements for treatment which is not eligible under your plan. We reserve the right to delay any such confirmation until we have established the eligibility of the condition that needs treatment.*

*If you have treatment that you are covered for at a provider that is not in the AXA Global Healthcare network, we may still be able to pay directly.*

*Please tell the provider that you are a MultiCare International Health Plan member when you are admitted. They will tell you if they can invoice us for your treatment directly or if they will invoice you.*

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## Direct payment arrangements for diagnostic tests, procedures and treatment

The following diagnostic tests, procedures and treatment must be pre-approved by us whether taken on an in-patient, daycare or out-patient basis:

- MRI scans
- CT scans
- PET scans
- Gastroscopy
- Colonoscopy
- Physiotherapy

## Emergency treatment

If the treatment is given as an emergency then you may not be able to contact us beforehand. Do however, ask somebody to contact us as soon as possible and make sure that, when you are admitted to hospital, the hospital is given your membership details and proof of identity so that they can contact us straight away.

## Paying claims for out-patient treatment

If you have out-patient treatment, most providers will ask you to pay for your treatment and then make your claim to us. In this case, you will need to complete a claim form and return to us along with an itemized invoice and receipt of payment.

We will make payment to you for the cost of any eligible treatment. If your treatment or part of it is deemed ineligible, we would not reimburse those costs.

## The information we may need when you make a claim

When you want to make a claim let us know and we will send you a claim form, or you can download this from [https://www.universallife.com.cy/useful\\_forms](https://www.universallife.com.cy/useful_forms) You must make sure it is filled in, signed by yourself and the medical practitioner treating you and sent back to us as quickly as possible, giving us all the information we request. This will ensure that your claim will be processed promptly. You can also upload your claim documents through <https://uconnect.unilife.com.cy/en/login>. Uconnect is a web tool where our clients can create an account and upload their claims electronically anywhere at any time.

***Please note: We only consider claims made within 90 days of treatment being received.***

If we need more detailed information, we may request it in the following ways:

- We may need your medical practitioner to send us more details about your medical condition. Your medical practitioner may charge you for providing this information. This charge is not covered under your policy.
- We may have to ask a medical practitioner to advise us on the medical facts or examine you. In these cases, we will pay for the medical practitioner.

If you do not give us information we ask for, we may not be able to assess your claim and so may not be able to pay it.

***Please note: We do not accept invoices from medical services agencies.***

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## 04 International Emergency Medical Assistance

In addition to the private healthcare aspect of your plan, you may depending on the benefits included, have access to Emergency Medical Assistance. This is a worldwide, 24 hours a day, 365 days a year emergency service providing medically necessary evacuation or repatriation services. If you need immediate in-patient treatment, where local facilities are unavailable or inadequate, a phone call to the International Assistance Company on **001-312-356-5987** will alert the International Emergency Assistance service.

*Please note that, for your own protection, calls may be recorded in case of subsequent query.*

*Entitlement to the evacuation service does not mean that your treatment following evacuation or repatriation will be eligible for benefit. Any such treatment will be subject to the terms of your plan.*

We will cover the costs of emergency evacuation if:

- you are, or need to be, admitted as an emergency in-patient, and
- our appointed doctor and the treating doctor believe your current or nearest hospital is not able to provide the treatment you need.

We will cover the costs of repatriating you if we have agreed to cover your emergency evacuation. We will not cover the cost of evacuating or repatriating you if you decide to travel elsewhere for treatment and we believe the nearest

hospitals are adequate for your treatment. This includes if you decide you want to travel back to the principal country of residence for your treatment.

### How emergency evacuation and repatriation cover works

If you are admitted as an emergency in-patient and you or the treating doctor believe that the local medical facilities are not adequate to treat you, ask somebody to call our emergency number.

We will appoint a doctor who will be able to assess the hospitals and the evacuation or repatriation service detailed at the beginning of this section will apply.

### What costs we will cover

If the doctor we appoint decides that the hospitals are not adequate to treat you, we will cover the reasonable costs of either:

- evacuating you to a suitable medical hospital for treatment in the country you are in; or
- evacuating you to a suitable medical hospital in a different country for treatment.

When you are discharged from the hospital you were evacuated to, we will cover the costs of repatriating you to one of the following:

- your principal country of residence
- a country that you hold a passport for.

We will cover these costs so long as we have agreed the method of transport to be used, and date and time of your evacuation or repatriation before it takes place.

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We will also cover the cost of any necessary treatment given to you by our chosen evacuation agency while they are moving you.

### **Repatriation following death**

If you die outside a country that you hold a passport for, we will cover the cost of transporting your body back to a port or airport in:

- your principal country of residence, or
- a country you hold a passport for.

The relevant exclusions for emergency evacuation and repatriation also apply to repatriation following death.

### **Will other members of my family or friends be able to travel with me?**

If the member who needs to be evacuated or repatriated is under 18, we will cover the additional reasonable and necessary transport and accommodation costs for someone, aged 18 or over, to accompany them on their journey. If the member who needs to be evacuated or repatriated is over 18, we may agree to cover these costs if we believe it is medically appropriate.

Once our member reaches their evacuation destination, we will not cover the accompanying person's further costs.

### **What cover do I have if a family member covered by a Universal Life policy is evacuated or repatriated?**

Your cover depends on whether they are evacuated or repatriated either from the location where you both normally live or whether you are travelling together at the time.

If you are travelling away from home with a family member who is covered by a Universal Life policy and they are evacuated or repatriated, we will pay for your additional reasonable and necessary transport and accommodation costs that result from the evacuation or repatriation. We will do this if it is medically appropriate for you to travel with the family member.

If you are both in your country of residence and they have to be evacuated or repatriated from that location, we will pay for your additional reasonable and necessary transport costs that result from the evacuation or repatriation. We will do this if it is medically appropriate for you to travel with the family member. We will not cover your accommodation costs.

### **What will happen to my travel ticket?**

Any unused portion of the travel tickets belonging to you or anyone that we evacuate with you will immediately become our property. You must give the tickets to us within 90 days.

### **Can I choose to travel to a particular country for treatment?**

You can choose to go to a particular country for treatment, but we will not cover the cost of travelling to that country. Once you are in that country, the terms of your policy apply as normal.

### **Exclusions that apply to your cover for emergency evacuation and repatriation**

You are not covered for emergency evacuation or repatriation if any of the following apply:

- the medical condition does not need immediate emergency in-patient treatment
- the medical condition does not prevent you from travelling or working
- the medical condition is directly or indirectly caused by a deliberately self-inflicted injury, suicide or an attempt at suicide
- the medical condition is in any way connected with alcohol abuse, drug abuse or substance abuse
- the medical condition is a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you only receive travel costs)
- the medical condition is a result of base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 40 metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hang-gliding, paragliding or microlighting, parachuting, potholing, skiing off piste or any other winter sports activity carried out off piste
- the evacuation would involve moving you from a ship, oil-rig platform or similar off-shore location
- we have not approved the evacuation or repatriation first
- we have not been told about the medical condition within 30 days of the condition becoming an emergency (unless this was not reasonably possible)
- the medical condition is a result

of nuclear, biological or chemical contamination, war (whether declared or not), act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons or any event similar to one of those listed

- the emergency occurs when you are on a leisure trip to a destination to which the local relevant authority for foreign travel either advises against all travel, or advises against all travel on holiday or non-essential business.

### **Limits on our liability under your cover for emergency evacuation and repatriation**

We will not be liable for:

- any failure or delay in providing emergency evacuation or repatriation
- injury or death while you are being moved.

These limits do not apply if the failure or delay is caused by our negligence or the negligence of someone we have appointed to act for us.

## **05 Our position on pre-existing medical conditions**

As you would expect private healthcare insurance is designed primarily to provide cover for new medical problems arising after joining. However certain conditions, which are unlikely to recur, may be covered.

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If you have completed a medical history declaration your membership statement will indicate the specific medical conditions for which you are not covered.

Please contact our Customer Support Team in the first instance regarding any questions you may have on an existing medical condition.

## 06 Our position on routine treatment

As you would expect private healthcare insurance is designed to pay for treatment of unforeseen medical conditions arising after the inception of your plan. Routine care, while it is to be encouraged, cannot be paid for by the main benefits of your insurance policy as this is designed to cover the diagnosis and/or cure of an unforeseen condition. Therefore, eye tests, genetic testing, ECGs, blood tests, bone-density scanning, smear tests, mammograms and other such tests which may be carried out on a routine basis, as part of a screening programme or because a certain age has been reached, are not covered under your policy and no payment can be made. This includes any blood tests or other routine tests carried out to monitor a medical condition, including chronic conditions.

However, as your healthcare provider we wish to encourage you to be aware of your own health and wellbeing. Therefore plans Premiere, Value Plus and SmartStart include cover for an adult screening and children's care pack, which will be available to you every year.

## 07 Our position on preventative treatment

Health insurance is designed to cover problems that you are experiencing at the moment, so it generally doesn't cover preventative treatment, genetic tests or screening tests.

We do not pay for:

- preventative treatment, such as preventative mastectomy; or
- routine preventative examinations and check-ups; or
- tests to check whether:
  - you have a medical condition when you have no symptoms; or
  - you have a risk of developing a medical condition in the future; or
  - there is a risk of you passing on a medical condition; or
- tests where the result of the test wouldn't change the course of the treatment. This might be because the course of treatment for your symptoms will be the same regardless of what medical condition caused them; or
- preventative treatment or screening tests that are unproven or where they are used to direct treatment that is not established as being effective or is unproven; or
- any other preventative treatment to see whether you have a medical condition if you do not have any symptoms.

### What is covered for genetic tests

We will pay for genetic testing when it is proven to help choose the best course of drug treatment for your medical condition.

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This means that it must be recommended in the drug licence for a specific targeted therapy, such as HER2 testing for the use of Herceptin for breast cancer.

Please call us before you have any genetic tests to confirm that we will cover them. Your medical practitioner may want to do a variety of tests and they might not all be covered. The cost to you could be significant if the tests aren't covered under your plan.

## 08 Our position on continuing illness

In the membership agreement we explain that we do not pay benefit for medical conditions which are likely to continue or keep recurring; we pay only for the initial programme of diagnosis and treatment intended to improve or stabilise such conditions. We pay for illnesses that respond quickly to treatment in the short-term. Long-term control of illness is outside the scope of our agreement with you.

Where ongoing conditions are concerned we do, of course, try to be as helpful as we can. However, we have to bear in mind that what we charge our members has to cover the cost of claims and we cannot, if we are to treat our members equably, go on paying benefit for conditions which are likely to continue indefinitely or keep coming back. We therefore stop paying benefit as soon as it becomes apparent that the medical condition or episode of ill health is long-term or recurrent in nature.

Because of this we do not pay for routine follow-up consultations for the monitoring

of medical conditions such as but not limited to diabetes mellitus, multiple sclerosis, thyroid disease or hypertension. However if such a condition should flare up and you require admission to hospital for treatment to bring it under control then benefit will be paid for the short period necessary to re-stabilise the condition.

*Please note: Due to the nature of cancer, we cover it differently to other ongoing conditions. Please refer to the section 'Our position on cancer', also see oncology treatment benefit 9.*

In general terms, therefore, we pay only for diagnosis and treatment of conditions that respond quickly. We therefore stop paying benefit as soon as it becomes apparent that a medical condition is chronic in nature. In such a case, terms related to the condition and those associated with it may be added to your policy immediately.

We reserve the right to determine when a condition has become chronic in nature. We will base that decision on a review of medical reports related to that condition.

## 09 Our position on unnecessary treatment

Like most health insurance, we only cover treatment that is medically necessary. We do not cover treatment that is not medically necessary, or that can be considered a personal choice.

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## 10 Our position on cancer

Due to the nature of cancer, we cover it a little differently to other conditions. This section explains the differences. We will cover investigations and treatment of cancer.

We will cover active treatment of cancer for any new cancer that starts after you join. We will also cover that cancer if it comes back and you are still a member.

If you have exclusions to do with cancer because of your past medical history, we will not cover your treatment if this cancer comes back.

## Your cancer cover

### Place of Treatment

Active treatment of cancer at a hospital	✓ Yes
Chemotherapy by intravenous drip at home	✓ Yes, when agreed by our clinical team
Treatment at a hospice	✗ No

### Diagnostic

Fees for the medical practitioner treating your cancer	<p>✓ Yes</p> <p>If the consultations are before your diagnosis they are covered as part of your overall out-patient limit.</p> <p>Consultations after your diagnosis are covered as part of your overall day-patient and in-patient limit.</p>
Diagnostic tests relating to cancer	<p>✓ Yes</p> <p>If the tests are before your diagnosis they are covered as part of your overall out-patient limit. Tests after your diagnosis are covered as part of your overall day-patient and in-patient limit.</p>
Surgery as shown below under “Surgery”	✓ Yes
CT, MRI and PET scans	✓ Yes
Genetic testing proven to help choose the appropriate chemotherapy	✓ Yes
Genetic testing to work out whether you have a genetic risk of developing cancer	✗ No

### Surgery

Surgery for the treatment or diagnosis of cancer, so long as that treatment has been shown to be effective	✓ Yes
Experimental surgical procedures	✗ No
Complications that arise from experimental surgical procedures	✗ No

Preventative	
Preventative treatment, such as: Screening when you do not have symptoms of cancer. For example, if you had a screen that showed you have a genetic risk of breast cancer, we would not cover the screening or any treatment to reduce the chances of developing breast cancer in future (such as mastectomy).	✗ No
Vaccines to prevent cancer developing or coming back – such as vaccinations to prevent cervical cancer	✓ Yes Vaccines are covered as part and up to the limit of your health screening benefit if provided by your plan.
Drug therapy	
Drug treatment to treat cancer including: <ul style="list-style-type: none"> <li>• Biological therapies, such as Herceptin or Avastin</li> <li>• Chemotherapy</li> </ul>	✓ Yes We will cover them if: <ul style="list-style-type: none"> <li>• They have been licensed by the Medicines &amp; Healthcare Products Regulatory Agency (MHRA) if the treatment is to be provided in the United Kingdom, the European Medicines Agency if you are receiving treatment in Europe but outside of the United Kingdom or the Food and Drug Administration if you are receiving treatment anywhere else in the world.</li> <li>• They are used according to their license, and they have been shown to be effective</li> <li>• The drugs we cover will change from time to time to reflect any changes in drug licenses.</li> </ul> Please call us to find out the latest treatments that we cover.
Chemotherapy and/or biological drug treatment to prevent a recurrence of cancer or to maintain remission	✓ Yes
Experimental drugs	✗ No
Out-patient drugs or other drugs that a medical practitioner could prescribe	✓ Yes Covered as part of your overall out-patient drugs and dressings cover.
Radiotherapy	
Radiotherapy including when it is used to relieve pain	✓ Yes

<b>Proton beam therapy (PBT)</b>	
A type of radiation therapy which uses protons rather than x-rays to treat cancer.	<p>✓ Yes</p> <p>We will pay PBT for:</p> <ul style="list-style-type: none"> <li>• central nervous system (brain and spinal cord) cancer or malignant solid cancers in members aged 21 and under</li> <li>• chordomas or chondrosarcomas (types of spine cancer) in the base of the skull or cervical spine (neck bones) which have not spread (metastasised)</li> <li>• cancer of the iris, ciliary body or choroid parts of the eye (uveal melanoma) which has not spread (metastasised).</li> </ul>
<b>Accelerated charged particle therapies</b>	
A therapy where charged particles are targeted into the tumor tissue at an increased speed	<p>✗ No</p> <p>However, there is limited cover for Proton Beam Therapy in the circumstances shown above.</p>
<b>Palliative</b>	
Care to relieve pain or symptoms rather than cure the cancer	<p>✓ Yes</p> <p>We will provide cover and support throughout your cancer treatment even if it becomes incurable. We cover radiotherapy, chemotherapy and surgery (such as draining fluid or inserting a stent) to relieve pain.</p>
<b>End of life care</b>	
End of life care	<p>✗ No</p>
<b>Monitoring</b>	
<p>Follow ups</p> <p>Cover for follow up consultations and reviews for cancer</p>	<p>✓ Yes</p> <p>As long as you are still a member and have a policy that covers this. This is paid from your cover for out-patient treatment.</p>
<b>Limits</b>	
Time limits on cancer treatment. Your policy covers you while you are having treatment to kill cancer cells and for monitoring	There is a limit of 180 days per in-patient admission on this policy.

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### Other cover

#### Stem cell or bone marrow treatment

If you plan to donate tissue as a live donor or receive tissue from a live donor, please call us so we can tell you what support we offer. We do not cover any related administration costs. For example, we will not cover transport costs or the cost of finding a donor.

✓ Yes



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## 11 Our position on Learning and Developmental disorders

We cover any treatment, investigations, assessment or grading, excluding occupational therapy, to do with:

- Learning disorders
- Educational problems
- Behavioural problems
- Physical development
- Psychological development
- Speech delay

Cover is limited for any one of the above disorders/problems once in a child's lifetime and up to three months following diagnosis.

## 12 Our position on physiotherapy

All physiotherapy must follow referral by a medical practitioner. Additionally physiotherapy is limited to a maximum of 6 sessions. We will consider a further 6 sessions with the submission of an updated doctor's prescription. If further physiotherapy is needed we will need an updated medical report from the attending medical practitioner.

## 13 Your additional services

### Second medical opinion

Getting the right diagnosis is essential if you're to receive the right treatment and care. Sometimes, when you've received an unexpected diagnosis, you'll want to know that every option has been explored before making any big decisions. We can organise access to a network of medical experts who can provide a full review of your diagnosis and treatment plan, giving you extra reassurance when you need it most, wherever you are in the world.

When you use the second opinion service you'll be put in touch with independent health consultants, who offer a reassessment of your initial diagnosis.

Please call **2222 0000** for more information.

### 24/7 Health information helpline

As a member you will have access to a 24/7 Health information helpline – available 24 hours a day, 365 days a year. Call **+44 (0) 1892 556 753**.

When you have a health concern, it's good to be able to speak to someone as soon as you can. With the 24/7 Health information helpline, you have access to nurses, counsellors, midwives\* and pharmacists\* - and it's included on all of our plans.

The service's medical experts are available at the end of the phone ready to offer confidential information on any health queries - whether you're worrying about vaccinations and other health precautions before travelling, general

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health, family health or simply need support and reassurance. They can also send free fact sheets and leaflets on a wide range of medical issues, conditions and treatments.

This distinctive service is staffed by:

- UK registered nurses, midwives and pharmacists who have extensive experience.
- Counsellors who have at least five years' post qualification experience and are specially chosen with the skills to handle issues confidentially over the telephone.

To make things easier when you call, the 24/7 Health information helpline is split into the following 'clinics':

- Family Clinic – babies, toddlers, teenage trouble, pregnancy or retirement.
- Care and Counseling Clinic – stress, addiction, depression or bereavement.
- Pills and Prescriptions Clinic – medicines, side effects and pain relief.
- Travel Clinic – inoculations, taking children abroad and medical advice by country.
- Healthy Living Clinic – exercise, diet, drinking, smoking and cholesterol control.
- Men's Health Clinic – prostate issues, testicular cancer, impotence and fertility.
- Women's Health Clinic – fertility, screenings, menopause and osteoporosis.

The 24/7 Health information helpline does not take the place of your medical practitioner, nor does it diagnose or prescribe.

*\*Please note: pharmacists and midwives are from 8am to 8pm Monday to Friday, until 4pm on Saturday, and until 12pm on Sunday (UK time). All calls are made in complete confidence.*

## 14 Managing your policy

### Adding a family member

You can apply to add the following family members to your policy:

- Your partner in marriage, a civil partnership, or when living together permanently in a similar relationship
- Any of your children or your partner's children
- A new baby

### Adding a new born baby

You can add new born babies who are born to you after you have joined, from their date of birth. We will require you to complete a new application form for each new born baby to be added to your policy. Provided this is done within 90 days of the birth, we will not normally require their medical history and cover will commence from the date of birth. In all other cases a full medical history will be required. We will tell you in writing the date the cover starts and any special terms which apply to it.

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We do not however allow this concession if any of the following apply:

- either parent has had any kind of fertility treatment and the babies are a multiple birth; or
- the babies are a multiple birth and were born after assisted reproduction; or
- you have adopted the baby.

We have explained these limits in the following paragraphs.

### **Babies born after fertility treatment, or following assisted reproduction, or who you have adopted**

You can add a baby born after fertility treatment, or following assisted reproduction (such as IVF), or who you've adopted, to your policy. As with most health insurance, our cover for treatment has a few limits in these situations.

If you have adopted a baby, or if you have a multiple birth after fertility treatment or following assisted reproduction:

- we may ask for more details of the baby's medical history
- we will not cover treatment in a Special Care Baby Unit or paediatric intensive care immediately after the birth
- we may add other conditions to the baby's cover. For example, we may limit their cover for pre-existing conditions.

We count fertility treatment as either parent taking any prescription or non-prescription drug or other treatment to increase fertility.

### **Transferring to another plan**

You may apply to change your plan at your policy anniversary. We reserve the right to apply medical underwriting

exclusions to the new plan you have chosen based upon your medical history at the time of change. We reserve the right to refuse to change your plan.

### **Transferring from a group**

If you are leaving a group policy and wish to transfer to an individual policy we may offer two options;

- i) you may request us to exclude all medical conditions existing or known about at the time of transfer. In this event you will pay the published premium for your age and plan.
- ii) you may request us to continue your cover which may include conditions developed whilst on your group policy. In this event, we may offer a higher premium than that published. The loading thus applied, which is a percentage of the published premium for your age and plan, will apply throughout the life of your policy. We reserve the right to refuse such a request.

### **Paying your premium**

You can pay your premium in any of the following ways:

- Yearly or monthly by Direct Debit
- Yearly by cheque

It is important that you pay your premium when it is due. If you miss a payment, we will cancel your policy and we will not pay any claim for treatment that you had after the payment was due.

If you have stopped paying for your policy, or you have missed or think you will miss a payment, please call us on **2222 0000**. We will talk to you about your payment options or alternative cover options.

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### **Changing your frequency of payment**

If you wish to change the way you pay for your policy please contact us.

Such changes can only be effected at your policy anniversary.

### **Changing the terms of your policy**

We have the right to change all or any part of your policy from any renewal date. However we will make changes only to reflect any past or foreseeable changes in medical practice and procedures and the nature and extent of claims made or likely to be made generally under the plan. The purpose of such changes will be to seek, so far as possible, to maintain substantially the same level and type of cover in place while ensuring that the plan remains affordable. We may also increase the premium if costs, taxation or regulations require us to do so. In the case of changes in taxation or legislation, we may increase premiums or make other changes with immediate effect if required by law, to do so.

We will tell you about any changes with a minimum of 10 days notice.

If you do not agree with such changes, you have the right to terminate your policy. Please contact us in this instance.

### **Changing your principal country of residence**

If you move away from your country of residence and would still like to be covered, please give the Universal Life Customer Support Team a call. They will advise you of the options available to you.

### **Cancelling your policy during the cooling off period**

You have the right to cancel up to 30 days from the day that your policy has been

effected and conditions or the day that you receive the full policy terms and conditions, whichever comes later.

This is known as the cooling off period. If you cancel during this period, you will not have to pay anything, as long as you have not made a claim within that period.

If we pay for treatment during the cooling off period, and the member cancels the policy, we will deduct the claim amount paid for the treatment from the premium to be returned, and you shall have an obligation to return to us any claim amount in excess of the premiums paid.

If you do not cancel your policy within the cooling-off period your policy will continue for a year as long as you continue paying your premiums.

### **Changes of your personal details**

If any of your personal details change, it's important that you let us know as soon as possible. If you are unsure whether the change is important, it's best to tell us and we can explain if it affects your policy.

You must tell us if there's a change to your country of residence.

We are not able to provide insurance in any country other than Cyprus (except students studying abroad).

If you are a student studying abroad, we are not able to provide insurance in some countries, so it's your responsibility to check that your cover is still valid if you move.

There are some countries where we will not be able to renew your policy at the end of the policy year. If you move to one of these countries, you will only have cover under your policy until your renewal

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date. We will write to you to let you know when your cover will end.

### Why premiums change

There are a number of reasons why the cost of your healthcare insurance could increase from time to time. We review premiums each year and make calculations based on a number of factors. Two of the most common reasons are because:

- Your premium will tend to rise as you get older. This is because, unfortunately, as we get older we all tend to suffer more health issues.
- The cost of medical treatment tends to rise too as new and better ways of diagnosing and treating diseases are developed. We regularly review our plans to keep them up to date and to include new tests and treatments where we can.

Your premium will only change at renewal or if something changes, such as adding a new baby, during the year. We will tell you about any changes to your premium with a minimum of 10 days notice.

### Complaints procedure

*(Our full Complaints Management Policy and Procedure is available and regularly updated on our website [https://www.universallife.com.cy/complaints\\_management](https://www.universallife.com.cy/complaints_management))*

The policyholder or member must follow this process, step by step, to ensure that any concerns are dealt with as swiftly as possible and to protect the member's rights.

We strongly recommend that you make

any formal complaint in writing to protect your interests. This will support our objective of ensuring any complaints received are dealt with fairly, promptly, efficiently and in confidence.

With the best will in the world, concerns about some aspects of our service can occasionally arise. Our staff has wide authority to deal with and settle issues immediately where possible. We will do everything we can to help.

*Your first point of contact should be your Insurance Intermediary or our Customer Support team.*

If you find it necessary to pursue the matter further, please proceed with a formal written complaint to:

*Complaints Management Officer  
Universal Life  
P.O Box 21270  
1505 Nicosia  
Cyprus  
email: [complaints@unilife.com.cy](mailto:complaints@unilife.com.cy)*

who will investigate the matter independently.

Having received a reply from the Complaints Management Officer, if you are still not happy with the way in which a complaint has been handled, you may then write to:

*General Manager  
/ Chief Operating Officer  
Universal Life  
P.O Box 21270  
1505 Nicosia  
Cyprus*

If you are still dissatisfied, you may request arbitration or you may refer your complaint to the Financial Ombudsman for arbitration, we will refer your complaint to an independent arbitrator or to an arbitrator upon which we jointly agree but who will not be a member of Universal Life or their associated companies, and whose decision will be binding on both parties. Arbitration will take place in Cyprus. The same right of referring a complaint to arbitration can be exercised by us.

For any referral to the Financial Ombudsman, you can find more details on who is eligible to apply, how to apply etc. in our website [https://www.universallife.com.cy/complaints\\_management](https://www.universallife.com.cy/complaints_management)

Notes:

*None of the above affects your right to take legal action except in the case of your complaint being referred to arbitration or, under specific circumstances (explained in our website [https://www.universallife.com.cy/complaints\\_management](https://www.universallife.com.cy/complaints_management)), to the Financial Ombudsman.*

*Please remember to quote your membership number on all correspondence.*

*We will tell you about any changes with a minimum of 10 days notice.*

*If you do not agree with such changes, you have the right to terminate your policy. Please contact us in this instance.*

## 15 Our service to you

### Courtesy

Your requirements will always be dealt with promptly, considerately and courteously. No customer query is too trivial or too much trouble to sort out.

### Helpful advice and guidance

Our insurance intermediaries and staff will help you, if you have any doubts, to understand the terms of your contract and any other factors which affect your cover. They will help you to make proper use of your cover should you need to make a claim.

### Confidential handling of your personal details and affairs

Any medical details we require will usually be requested via yourself and will be kept confidential. We will adhere, at all times, to our obligations under the relevant law.

### Advance notification of change in cover

Essential changes to the terms of the cover (including benefits, premiums and your membership agreement) will be notified to you, in writing, in advance of the date from which the changes take effect, usually your annual renewal.

We will tell you about any changes with a minimum of 10 days notice. If you do not agree with such changes, you have the right to

terminate your policy. Please contact us in this instance.

### **Professional and efficient service**

All requests for assistance and any claims you submit will be considered impartially (without any bias or preference) in accordance with the benefits and membership agreement of your plan.

## **16 How we manage your personal data**

### **Protecting your information**

Universal Life Insurance Public Company Limited and any party that has a contractual agreement with Universal Life Insurance Public Company Limited will deal with all personal information you supply in the strictest confidence. We will comply with all the provisions of the European Union Regulation 2016/679 on the protection of natural persons with regards to the processing of personal data, General Data Protection Regulation.

### **How we will use your information**

We will process information about you that may be supplied by you, the family members who are covered and healthcare providers.

We may contact healthcare providers for further information, for example to clarify an invoice, discuss an extension to a stay in hospital, or to get copy of medical records. If we need your consent to do this, we will

get it from you first.

Your data will be used to:

- provide the services set out under the terms of this policy
- administer your policy
- develop customer relationships and services.

### **Information about family members**

When you give us information about family members, we will take this as confirmation that you have their consent to do so. We will send most correspondence about the policy, including claims correspondence to the policyholder. We do this because the policyholder is the legal holder of the insurance policy. If any family member over 18 does not want us to do this, they should apply for their own policy.

### **Your data and fraudulent claims and other crimes**

If we, or others, suspect that fraudulent claims have been made or other crimes have been committed, we are legally required to disclose information to the relevant law enforcement agencies.

We may disclose information to third parties, including other insurers, to prevent or investigate crime. This includes if there is a reasonable suspicion about fraud or improper claims. This may involve adding non-medical information to databases that other insurers and law enforcement

agencies and other anti-fraud organisations will be able to access.

**Recording of telephone calls**

We may record telephone calls for training, security and quality control purposes.

**Contacting you about other products and services**

Provided that you have given us your explicit consent, we may contact you to tell you about other products

and services such as special offers and healthcare information. These contacts may be by letter, phone, email or mobile message

You can tell us that you don't wish to receive this information at any time.



## 17 Benefits table

Some words and phrases have special meanings. When we use these terms they are in bold print and they are defined under the definitions section of this handbook.

What You're Covered For – MultiCare International Health Plan					
Please refer to the column showing the benefits table applicable to your plan. Your latest membership statement will show which plan is applicable to you and give other details which are relevant to you.					
Benefits		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
Areas of cover		Area 1 or Area 2	Area 1 or Area 2	Area 1 or Area 2	Area 1 or Area 2
Level of cover	Benefits applicable to <b>your plan</b> . Standard benefits are highlighted.	Standard: Benefits 1-17 Comprehensive: Benefits 1-26	Standard: Benefits 1-17 Comprehensive: Benefits 1-26	Comprehensive: Benefits 1-20 (excluding 5, 7, 10, 11, 13, 14, 16 & 17)	Standard: Benefits 1-17 (excluding 5, 10, 11, 13, 14, 16 & 17) Comprehensive: Benefits 1-26 (excluding 5, 10, 11, 13, 14, 16, 17, 22-26)
Yearly maximum	<b>We</b> will pay up to the maximum shown each <b>year</b> for each <b>member</b> .	€3,000,000	€200,000	€100,000	€100,000
Annual <b>excess</b> payable	The <b>excess</b> payable for each <b>member</b> each <b>year</b> .	No <b>excess</b> or optional: €1,000 / €2,500 / €5,000	€85 each <b>year</b> or optional*: €1,000 / €2,500 / €5,000	No <b>excess</b>	Option 1 – No <b>excess</b> Option 2 – €85 each <b>year</b> Option 3 – €170 each <b>year</b>
In-patient and daycare treatment					
1 Hospital charges	a) Accommodation charges inclusive of routine nursing and special nursing when approved; drugs and dressings used for in-patient or daycare <b>treatment</b> for surgical or non-surgical related admissions. b) Operating theatre fees (including eligible appliances), recovery room fees, surgical drugs and dressings used for in-patient or daycare <b>treatment</b> .	Paid in full up to the limit shown in <b>your plan</b> . (see also benefit 14)	Paid in full up to the limit shown in <b>your plan</b> . (see also benefit 14)	Paid in full up to the limit shown on <b>your plan</b> .  This benefit includes <b>treatment</b> for Oncology, heart conditions, stroke, <b>treatment</b> as a result of external trauma (provided that appropriate <b>treatment</b> begins within 48 hours of the initial trauma).  The above <b>treatment</b> may be delivered on an in-patient or day care basis.	Paid in full up to the limit shown in <b>your plan</b> when <b>you</b> have <b>treatment in your principal country of residence</b> or within <b>your area of cover</b>
2 Surgeons' and Anaesthetists' charges	For each operation this includes pre and post-operative consultations while an in-patient or daycare patient. Related out-patient consultations are payable under benefit 18.				

All benefits are subject to assessment on the basis of what is reasonable and customary (R&C) – see page 5 paragraph 02. Reasonable and customary will apply in any event. If in doubt please contact **us** before receiving **treatment**.

(\*with our Value Plus plan, there's already an €85 **excess**. Any additional annual **excess** chosen will apply alongside this)

Benefits		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
3 Physicians' charges	Physicians' charges for in-patient and daycare <b>treatment</b> . This includes intensive care.	Paid in full up to the limit shown in <b>your plan</b> . (see also benefit 14)	Paid in full up to the limit shown in <b>your plan</b> . (see also benefit 14)	Paid in full up to the limit shown on <b>your plan</b> .  This benefit includes <b>treatment</b> for Oncology, heart conditions, stroke, <b>treatment</b> as a result of external trauma (provided that appropriate <b>treatment</b> begins within 48 hours of the initial trauma).  The above <b>treatment</b> may be delivered on an in-patient or day care basis.	Paid in full up to the limit shown in <b>your plan</b> when <b>you</b> have <b>treatment</b> in <b>your principal country of residence</b> or within <b>your area of cover</b>
4 Consultations, diagnostic procedures and physiotherapy	Out-patient consultations, diagnostic procedures and physiotherapy are payable under benefits 18 and/or 19 even if they are related to in-patient or daycare <b>treatment</b> either before admission or after discharge.				
5 Additional accommodation	<p>a) Charges for one adult relative staying in the same <b>hospital</b> as a child <b>member</b> who is under <b>18 years</b> of age. This is paid from the child's benefit.</p> <p>b) Benefit is also payable for charges for a child being breast fed to stay in the same <b>hospital</b> with his or her nursing mother who is herself a <b>member</b>.</p> <p>This is payable from the mothers benefit.</p>			No benefit	No benefit

All benefits are subject to assessment on the basis of what is reasonable and customary (R&C) – see page 5 paragraph 02. Reasonable and customary will apply in any event. If in doubt please contact **us** before receiving **treatment**.

Benefits		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
6 Cash benefit	Cash benefit for each night the <b>member</b> receives free <b>treatment</b> . <b>We</b> will pay this benefit only if the <b>treatment</b> the <b>member</b> receives would have been eligible for benefit privately under this <b>policy</b> . <i>This benefit counts against the overall maximum limit of <b>your plan</b>.</i>	€200 per night. Up to 30 nights per policy year.	€180 per night. Up to 30 nights per policy year.	€80 per night. Up to 30 nights per policy year.	€150 per night. Up to 30 nights per policy year.
<b>Other treatment</b>					
7 Out-patient <b>surgical procedures</b>	<b>Surgical procedures</b> received as an out-patient. <i>Pre and post-operative out-patient consultations and diagnostics are payable out of benefits 18 and/or 19 on Comprehensive cover. Please note, there is no out-patient benefit on Standard cover.</i>	Paid in full up to the limit shown in <b>your plan</b> .	Paid in full up to the limit shown in <b>your plan</b> .	No benefit	Paid in full up to the limit shown in <b>your plan</b> .
8 In-patient CT, MRI and PET scanning	Computerised tomography including magnetic resonance imaging (brain and body scanning) received as an in-patient or daycare patient only when referred by a <b>medical practitioner</b> .			Paid in full up to the limit shown in <b>your plan</b> .	
9 Oncology <b>Treatment</b> Radiotherapy/chemotherapy	Radiotherapy, chemotherapy and oncology related tests, drugs and <b>medical practitioner</b> fees for <b>treatment</b> received as an in-patient, out-patient or daycare patient during a course of oncology <b>treatment</b> . <i>By course <b>we</b> mean a course of six cycles of chemotherapy or six weeks of radiotherapy. Up to a maximum of two courses in a <b>year</b>. A 'cycle' of chemotherapy is determined by the number of sessions for which the drug used is licensed.</i>			Paid in full up to the limit shown in <b>your plan</b> .	

All benefits are subject to assessment on the basis of what is reasonable and customary (R&C) – see page 5 paragraph 02. Reasonable and customary will apply in any event. If in doubt please contact **us** before receiving **treatment**.

Benefits		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
10 Pregnancy	<p>Benefits only become available and eligible claims payable for expenses incurred after the <b>member</b> (the mother) has been continuously covered under the <b>plan</b> for 12 consecutive months for Premiere and 24 consecutive months for Value Plus and SmartStart and has effected the annual renewal of that <b>plan</b> for the coming <b>policy year</b>.</p> <p>a) Your normal pregnancy and childbirth including in-patient or out-patient antenatal and postnatal consultations and delivery.</p> <p>b) Charges for your <b>treatment</b> related to complications incurred during pregnancy including caesarean section.</p>	Up to €3,000 for each female <b>member</b> per pregnancy	Up to €2,500 for each female <b>member</b> per pregnancy	No benefit	No benefit
11 Childbirth cash benefit	<p><b>We</b> will make a single cash payment per pregnancy when the mother has received free <b>treatment</b> under the General Health System which would have been eligible on their plan.</p> <p>The allowance will be paid only if the pregnant mother has been insured under this policy for 12 consecutive months for Premiere and 24 consecutive months for Value Plus.</p> <p>This benefit is only payable if you have not claimed for the same pregnancy under your current <b>Cash Benefit</b> (Benefit 6 on your handbook and membership agreement) or <b>Pregnancy Benefit</b> including any pregnancy complications (Benefit 10 on your handbook and membership agreement).</p> <p>This benefit counts against the overall maximum limit of this policy and is payable upon presentation of a legal birth certificate.</p>	<p>Premiere Comprehensive €1,300 for each female <b>member</b> per pregnancy.</p> <p>Premiere Standard €1,000 for each female <b>member</b> per pregnancy.</p>	<p>Value Plus Comprehensive €1,000 for each female <b>member</b> per pregnancy.</p> <p>Value Plus Standard €600 for each female <b>member</b> per pregnancy.</p>	No benefit	No benefit

All benefits are subject to assessment on the basis of what is reasonable and customary (R&C) – see page 5 paragraph 02. Reasonable and customary will apply in any event. If in doubt please contact **us** before receiving **treatment**.

Benefits		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
12 Ambulance transport (when medically essential)	This is to pay for a road ambulance for <b>emergency</b> transportation to or between <b>hospitals</b> or when the <b>medical practitioner</b> says you need to have medical supervision whilst you are being transported.	Up to €600 for each <b>member</b> each <b>year</b>	Up to €500 for each <b>member</b> each <b>year</b>	Up to €200 for each <b>member</b> each <b>year</b>	Up to €500 for each <b>member</b> each <b>year</b>
13 <b>Emergency Treatment-</b> Outpatient first aid following an accident	<b>We</b> will cover the costs of <b>emergency treatment</b> - outpatient first aid following an accident, offered in a recognised <b>emergency</b> unit at a <b>hospital</b> .	Paid in full up to the limit shown in <b>your plan</b>	Paid in full up to the limit shown in <b>your plan</b>	No benefit	No benefit
14 Outside <b>area of cover</b> (This benefit is payable when <b>members</b> are travelling for business or pleasure only)	This is to cover <b>emergency treatment</b> , or <b>treatment</b> of a <b>medical condition</b> which arises suddenly whilst outside the <b>member's area of cover</b> .	Not required for <b>Area 1</b> cover. For <b>Area 2</b> benefit for the USA, Canada and Switzerland is payable in respect of six weeks travel each <b>year</b> and is limited to a maximum of €75,000 each <b>year</b>	Not required for <b>Area 1</b> cover. For <b>Area 2</b> benefit for the USA, Canada and Switzerland is payable in respect of six weeks travel each <b>year</b> and is limited to a maximum of €60,000 each <b>year</b>	No benefit	No benefit
15 International <b>Emergency</b> Medical Assistance	<b>We</b> will cover the costs of <b>emergency</b> evacuation if you are, or need to be, admitted as an <b>emergency</b> in-patient, and our appointed doctor and the treating doctor believe your current or nearest medical facilities are not able to provide the <b>treatment</b> you need. For full details please refer to pages 8-10.  <i>Please note that the optional excess is not applicable to this benefit.</i>	Paid in full up to the limit shown in <b>your plan</b> .	Paid in full up to the limit shown in <b>your plan</b> .	Paid in full up to the limit shown in <b>your plan</b> .	Paid in full up to the limit shown in <b>your plan</b> .
16 Women's health & wellbeing cover	Pap smear & mammography  This benefit is available to <b>members</b> each <b>year</b> after the <b>member</b> has been continuously covered for 12 consecutive months and every renewal thereafter.	€150 for each female member each <b>year</b>	€150 for each female member each <b>year</b>	No benefit	No benefit
17 Men's health & wellbeing cover	Prostate Specific Antigen (PSA) test	€20 for each male member each <b>year</b>	€20 for each male member each <b>year</b>	No benefit	No benefit

All benefits are subject to assessment on the basis of what is reasonable and customary (R&C) – see page 5 paragraph 02. Reasonable and customary will apply in any event. If in doubt please contact **us** before receiving **treatment**.

Benefits		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
<b>Out-patient treatment</b>					
18 <b>Medical practitioner</b> charges and <b>prescription</b> drugs	a) <b>Medical Practitioner</b> charges b) <b>Prescription</b> drugs	<p>The overall limit for benefits 18-24 is €5,000 each <b>year</b>. Additionally, benefit 21 is limited to €500 and this counts against the overall limit.</p>	<p>The overall limit for benefits 18-24 is €1,000 each <b>year</b>. Additionally, benefit 21 is limited to €500 and this counts against the overall limit.</p>	<p>The following only applies to 18-20. The overall limit for <b>your</b> out-patient pack is €500 each <b>year</b>. Within this <b>you</b> may <b>claim</b>, up to a maximum value of €100 each <b>year</b>, without a <b>medical practitioner's</b> referral for Health Screening including but not limited to cervical smears, testicular screening, blood tests, screening for <b>sexually transmitted diseases</b> including <b>HIV/AIDS</b>. Also <b>you</b> may <b>claim</b> for non-professional sports injuries, up to 6 physiotherapy <b>visits</b> each <b>year</b>, <b>medical practitioner</b> consultations up to 3 <b>visits</b> each <b>year</b> and <b>prescription</b> medicine if prescribed by a <b>medical practitioner</b>.</p>	<p>The overall limit for benefits 18-21 is €2,000 each <b>year</b>. Additionally, benefit 21 is limited to €500 and this counts against the overall limit.</p>
19 <b>Medical practitioner</b> consultations, diagnostic procedures and physiotherapy	<p><b>Medical practitioner</b> charges for consultations and <b>treatment</b>, diagnostic procedures (even if they are related to in-patient daycare or physiotherapy <b>treatment</b>).</p> <p><i>Please note that all physiotherapy must follow referral by a <b>medical practitioner</b>. Additionally physiotherapy is limited to a maximum of 6 sessions. <b>We</b> will consider a further 6 sessions with the submission of an updated doctor's prescription. If further physiotherapy is needed <b>we</b> will need an updated medical report from the attending <b>medical practitioner</b>.</i></p>				
20 Out-patient CT, MRI and PET scanning	Computerised tomography including magnetic resonance imaging and positron emission tomography (brain and body scanning) received as an out-patient only when referred by a <b>medical practitioner</b> .				
21 Alternative <b>treatment</b>	Out-patient chiropractic <b>treatment</b> , homeopathy and osteopathy given by a <b>medical practitioner</b> who is registered to practice as a <b>chiropractor</b> , <b>acupuncturist</b> , <b>homeopath</b> or <b>osteopath</b> where the <b>treatment</b> is given. <b>Podiatric</b> consultations only.			<p>No benefit</p>	

All benefits are subject to assessment on the basis of what is reasonable and customary (R&C) – see page 5 paragraph 02. Reasonable and customary will apply in any event. If in doubt please contact **us** before receiving **treatment**.

Benefits		Premiere	Value Plus	SmartStart (not available for groups)	Student Care (not available for groups)
22 Accidental damage to teeth	Initial <b>treatment</b> required immediately following accidental damage to natural teeth and given by a <b>medical practitioner</b> within 48 hours of the incident.			No benefit	No benefit
23 Psychiatry	Out-patient <b>treatment</b> of psychiatric illness. Benefit is payable for <b>treatment</b> given by a psychiatrist or by a psychotherapist or psychologist when under the control of a psychiatrist. Page 47, (aa) psychiatric illness of the membership agreement applies to this benefit.	We will pay up to 90 days a <b>year</b>	We will pay up to 90 days a <b>year</b>		
24 Nursing-at-home	Nursing at home when arranged by a <b>medical practitioner</b> (with <b>our</b> prior approval) out of medical necessity for a <b>member</b> who needs a <b>registered nurse</b> immediately following in-patient or daycare <b>treatment</b> .	We will pay up to 30 days a <b>year</b>	We will pay up to 30 days a <b>year</b>		
25 Health Screen*	This benefit is available to <b>members</b> each <b>year</b> after the <b>member</b> has been continuously covered for 12 consecutive months and every renewal thereafter. The benefit may be claimed at a properly registered health-screening <b>provider</b> . <b>Members</b> may have whatever medical tests they wish up to the annual limit detailed in the benefit table. This benefit is to cover annual health screen and not limited to: <i>stress ecg, prostate and lipid test, general health checks and vaccinations</i> .	€100 each <b>year</b> for Men and Women €75 each <b>year</b> , for each child <b>member</b>	€100 each <b>year</b> for Men and Women €75 each <b>year</b> , for each child <b>member</b>	No benefit	No benefit
26 Teeth Cleaning	<i>Routine dental teeth cleaning</i>	€30 each <b>year</b>	No benefit	No benefit	No benefit

All benefits are subject to assessment on the basis of what is reasonable and customary (R&C) – see page 5 paragraph 02. Reasonable and customary will apply in any event. If in doubt please contact **us** before receiving **treatment**.

## Optional covers

Your membership statement will show if you have added any of the following optional covers.

Out-patient add-on pack		
Benefits		Limit
Yearly Maximum	<b>We</b> will pay up to the maximum shown each year for each member.	€500
GP Visits & Medical practitioner Consultations	<b>We</b> will pay for consultations and <b>treatment</b> with a medical practitioner.	Up to €200 per insured person per membership <b>year</b> (max €25 per visit)
Prescription Drugs	<b>We</b> will pay for drugs prescribed by a medical practitioner	Up to €150 per insured person per membership <b>year</b> .
Diagnostic Tests	Diagnostic tests received as an out-patient only when referred by a medical practitioner	Up to €200 per insured person per membership <b>year</b> .
Physiotherapy and Alternative treatments	When referred by a medical practitioner <b>we</b> will pay up to the annual limit for all eligible medical conditions for Out-patient alternative <b>treatments</b> , chiropractic <b>treatment</b> , homeopathy and osteopathy given by a medical practitioner who is registered to practice as a <b>chiropractor</b> , <b>acupuncturist</b> , <b>homeopath</b> or <b>osteopath</b> where the <b>treatment</b> is given	Up to €200 per insured person per membership <b>year</b> (max €25 per session)
Psychiatric Treatment	Out-patient <b>treatment</b> of a psychiatric illness. Benefit is payable for <b>treatment</b> given by a psychiatrist or by psychotherapist or a psychologist only when under the control of a psychiatrist.	Up to €200 per insured person per membership <b>year</b> .

The above benefits cannot be purchased separately, and if added to the **policy**, will apply to all insured members.

Optional Upgrade Pack for Premiere Plan – Comprehensive		
Benefits		Limit
Dental	Cover for extraction, cleaning, composite filling, root canal <b>treatment</b> , bridges and crowns, panoramic X-rays, gingivitis <b>treatment</b> and surgical extraction.	Overall limit €500 each <b>year</b> . Extraction €30 per tooth; Cleaning €40 each <b>year</b> ; Composite filling €30 per tooth; Root canal <b>treatment</b> €50 per tooth; Bridges and crowns €80 per tooth; Panoramic X-rays €15 per x-ray; Gingivitis <b>treatment</b> €60 each <b>year</b> ; Surgical extraction €80 per tooth.
Optical	Costs for eye tests, <b>prescription</b> glasses and contact lenses. <b>We</b> will pay this so long as the glasses or lenses are used to correct <b>your</b> vision. <b>We</b> accept prescriptions from Opticians as well as Ophthalmologists.	Overall limit €100 each <b>year</b> .
Chronic conditions	Cover for drugs and diagnostic tests related to <b>chronic</b> conditions. <i>Please note that pre-existing <b>chronic</b> conditions are not covered under this benefit.</i>	Overall limit €300 each <b>year</b> .
Health screen	Health screening cover as per benefit 25 (page 38). Please note – this upgrade will be in addition to benefit 25. <i>Please note that a waiting period of 12 months is applicable from the effective date of the Optional Upgrade Pack.</i>	Men and women €300 each <b>year</b> . Children €200 each <b>year</b> .

The above benefits cannot be purchased separately, and if added to the **policy**, will apply to all insured members.

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## 18 What we pay for

This **policy** insures the **members** against the reasonable and customary cost of necessary **treatment** and diagnostics carried out by a **medical practitioner**.

We will pay:

- i) for charges actually incurred for items listed in **your benefits table**. These are subject to the limits shown there. Note: if **you** incur costs in **excess** of the limits **you** will have to pay the difference;
- ii) for **treatment** of an **acute medical condition** and for the short term **treatment** of an **acute** episode of a **chronic** condition intended to stabilise and bring under control the **chronic medical condition**. See **(e) chronic illness**. When the **medical condition** has been stabilised **we** will stop making payments. **We** will never pay for more than 180 days **treatment** for any **medical condition** in a **year** in accordance with **(mm) “Time Limit”** shown on page 48. For cancer **treatment** see ‘10 Our position on cancer’;
- iii) if the charges made by the **medical practitioner** are fair and reasonable and/or at the level customarily charged by **medical practitioners** in accordance with **our** definitions of reasonable and customary charges on page 5 in this handbook and on each page of the **benefits table**. If necessary **we** can delay paying the **claim** until **we** are satisfied that the charges are appropriate. If the charges made by the **medical practitioner** are not reasonable and customary and/or are higher **we** will only pay the amount

which is customarily charged and the **member** will have to pay the rest;

- iv) for **treatment** by a **medical practitioner** or **acupuncturist**, **chiropractor**, **homeopath**, **osteopath**, **physiotherapist** and **podiatrist** or for the services of a **nurse** or any other **treatment** or additional benefit if the **plan** covers it and then only as allowed by the **benefits table**;
- v) provided the costs are not for something excluded by the terms of the **member’s policy**;
- vi) for costs incurred during a period for which the premium has been paid.

## 19 What we do not pay for

### Exclusions and Limit ations:

(Please note titles are for ease of use only)

**Please note:** *exclusions are shown in black text and where possible, positive amendments are shown in green text.*

**We** do not pay benefit for the following (subject to some limited cover being available as shown):

#### (a) AIDS/HIV

**treatment** of any **medical condition** which arises in any way from HIV infection;

#### (b) appliances

the costs of providing or fitting any external prosthesis or appliance such as, but not limited to, spectacles, contact lenses, hearing aids, dentures and scoliosis brace;

#### (c) artificial life maintenance

**We** do not cover artificial life maintenance for more than 60 continuous days if **you** are in a persistent vegetative state and only

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being kept alive by medical intervention such as mechanical ventilation.

**(d) breast reduction**

**We** do not cover either male or female breast reduction.

**(e) chronic illness**

- i) non-surgical **treatment** of a **medical condition** or episode of ill health which persists for a long period or is recurrent (please also see page 12);
- ii) the monitoring of a **medical condition** once it has been stabilised;
- iii) any **treatment** which offers only temporary relief of symptoms rather than dealing with the underlying **medical condition**. **Please note that we will cover drugs and diagnostic tests related to chronic conditions if you are covered under the Optional Upgrade Pack;**

**(f) congenital deformities and/or conditions** any charges related to the **treatment** and/or correction of congenital deformities and/or conditions. **However, in the case of new born children added to a policy under the terms of clause page 52, Addition of children and where the parent's policy (either parent's) to which the child is being added has been in force for at least 12 months prior to birth, we will pay up to €200,000 in the child member's lifetime.** Congenital deformities and/or conditions in the case of children resulting from any method of assisted conception (except artificial insemination) or if adopted will not be covered under any circumstances;

**(g) cosmetic treatment**

cosmetic **treatment** or cosmetic surgery; or

- i) **treatment** that is connected to previous cosmetic **treatment** or cosmetic surgery; or
- ii) **treatment** that is connected with the use of cosmetic (beauty) products or is needed as a result of using a cosmetic (beauty) product, whether it is needed for medical or psychological reasons.
- iii) the removal of fat or surplus tissue from any part of the body whether or not it is needed for medical or psychological reasons; including but not limited to breast reduction.
- iv) any fees for any kind of bariatric (weight loss) surgery or weight loss **treatment** regardless of why the surgery or **treatment** is needed. This includes fitting a gastric band, creating a gastric sleeve, or other **treatment**.

**(h) dangerous sports**

**Treatment** of injuries sustained from playing **professional sport** or from base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 meters, trekking to a height of over 2,500 meters, bungee jumping, canyoning, hanggliding, paragliding or microlighting, parachuting, potholing, skiing off piste or any other winter sports activity carried out off piste;

**(i) dentistry**

- i) orthodontics, periodontics, endodontics, preventative dentistry and general dental care including fillings no matter who gives the **treatment unless you are covered under the Optional Upgrade Pack;**
- ii) any dental procedure except as

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indicated by **your benefits table**.

Please note that no **surgical procedures** for dental purposes are covered under **your plan unless under the terms applicable to Benefit 18 accidental damage to teeth**;

**We** do not cover **treatment** needed following damage caused by any of the following:

- normal wear
- eating or drinking something, even if it contains a foreign body
- boxing or playing rugby (except tag rugby) without wearing suitable mouth protection
- brushing your teeth or any other oral hygiene procedure.

(j) **developmental delay**

**treatment** directed towards developmental delay in children whether physical or psychological or learning difficulties for more than the first 3 months following diagnosis and only once in the **member's lifetime**;

(k) **donor organs**

the costs of collecting donor organs for transplant or any administration costs involved;

(l) **drugs & dressings**

**we will pay for the use of drugs that have been established as being effective. This means the drug must be licensed for use by either:**

- **the Medicines and Healthcare products Regulatory Agency (MHRA) if the treatment is to be provided in the United Kingdom; or**
- **the European Medicines Agency (EMA) if the treatment is to be provided in**

**Europe, but outside of the United Kingdom; or**

- **the US Food and Drug Administration (FDA) or another appropriate medical authority if the treatment is to be provided outside of Europe and the United Kingdom. The drug must be used within the terms of its licence.**
- **the Cyprus Ministry of Health's Pharmaceutical Services.**

Please note that **we** do not pay for standard toiletries such as, but not limited to, shampoos, soaps, toothpastes, contraceptives, proprietary headache and cold cures, dietary medicines, herbal products, cosmetic creams, weight control medicines etc. which may be bought over the counter, with or without prescription, at a local pharmacy nor do **we** pay for telephone calls. **We** do not cover any supplements or substances that are available naturally, such as oral vitamins, minerals and organic substances. **We will cover the cost of vitamins to be administered by injection or infusion in case of a confirmed vitamin deficiency that requires medical management.**

(m) **end of life/terminal stages of illness**

costs associated with end of life care or the costs associated with the terminal stages of illness

(n) **excess/deductible**

any **claim** or part of a **claim** in respect of which **you** have to pay an **excess/deductible**. In this case **we** will only pay the balance of the **claim** after **we** have deducted the **excess/deductible** amount. Any **excess/deductible** that applies will be shown in **your benefits table**;

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(o) experimental or unproven **treatment**  
**your plan covers you for established medical treatments. For a surgical procedure to be covered it must be listed in our Schedule of Procedures and Fees.**

There is no cover for any **treatment** or procedure that is experimental or that has not been established as being effective.

**We** do not cover unproven or experimental **treatments**. In some cases, **we** may cover **treatment** that is not licensed but has been shown to be effective through an appropriate clinical trial and assessment, with the results published in authoritative medical journals. If **you** intend to **claim** for unproven or experimental **treatment**, **you** must contact **us** before the **treatment** begins. **We** will only cover unproven or experimental **treatment** if **we** are able to agree reasonable fees with your **medical practitioner** and **hospital** before **you** start the **treatment**. However, if the **treatment** is not recognised in the country where **you** have the **treatment**, **we** shall not be able to cover it. **You** are not covered for complications that arise as a result of authorised or unauthorised unproven or experimental **treatment**.

(p) fibroids

any **treatment** or **surgical procedure** for fibroids of any kind, **unless the member has been insured by us under this policy for a continuous period of six months prior to symptoms becoming apparent that lead to the treatment or surgical procedure.** All such **treatment** or **surgical procedures** must be pre-authorized by **us**;

(q) health spas/hydros

any charges from health hydros, spas, nature cure clinics or any similar place, even if it is registered as a **hospital**;

(r) hernia

any **treatment** or **surgical procedure** for hernia of any kind, as a result of accident or illness, including but not limited to intervertebral disc herniation, **unless the member has been insured by us under this policy for a continuous period of six months prior to symptoms becoming apparent that lead to the treatment or surgical procedure.** All such **treatment** or **surgical procedures** must be preauthorized by **us**;

(s) H.R.T.

hormone replacement therapy **except when it is medically indicated following related surgery by a qualified medical practitioner (rather than for the relief of physiological symptoms) when we will pay for the consultations and for the cost of the implants or patches (but not tablets).**

**We will only pay benefits for a maximum of two years from the date of first consultation;**

(t) Illegal and criminal activity

**we** do not cover **treatment you** need as a result of **your** active involvement in illegal or criminal activity;

(u) impotence

**treatment** of impotence or sexual dysfunction or any consequences of them;

(v) kidney failure

regular or long term kidney dialysis in the case of **chronic** kidney failure. **We do pay for dialysis for up to six weeks during preparation for a kidney transplant;**

(w) medical reports

**we** will not pay for medical reports or for

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the completion of **claim** or application forms or any part of them;

(x) meniscus

any **treatment** or **surgical procedure** for **meniscus** of any kind, as a result of accident or illness, **unless the member has been insured by us under this policy for a continuous period of six months prior to symptoms becoming apparent that lead to the treatment or surgical procedure.** All such **treatment** or **surgical procedures** must be preauthorised by **us**;

(y) pre-existing conditions

**treatment** of any **medical condition** which the **member** already had when he or she joined and which the **subscriber** should have told **us** about but did not tell **us** at all or did not tell **us** everything **unless we** had agreed otherwise in writing that there was no need for **you** to tell **us**. This includes any physical defect or **medical condition** or symptoms whether or not being treated and any previous **medical condition** which recurs or which the **member** should reasonably have known about even if he or she has not consulted a **medical practitioner**;

(z) pregnancy, childbirth and infertility

i) Any **treatment** for **your** pregnancy or childbirth **unless**;

- It is allowed for **you** by **your plan** and;
- It is complicated by a **medical condition** you need **treatment** for, during and/or after pregnancy or childbirth. Examples of medical conditions related to pregnancy and childbirth that **we** cover are:
  - ectopic pregnancy (pregnancy where the embryo or foetus grows

outside the womb)

- hydatidiform mole (abnormal cell growth in the womb)
- retained placenta (afterbirth retained in the womb)
- eclampsia (a coma or seizure during pregnancy and following pre eclampsia)
- post partum haemorrhage (heavy bleeding in the hours and days immediately after childbirth)
- miscarriage requiring immediate surgical **treatment**, and;
- The pregnant **member** has been insured by **us** under this **policy** for a continuous period as shown on **your benefits table** and **membership statement**.

- ii) termination of **your** pregnancy or any consequences of it;
- iii) fetal surgery which is surgery performed on an unborn child or medical **treatment** in connection with such surgery whether undergone by the mother or the unborn child;
- iv) investigations into and complications arising from the **treatment** of **your** infertility, contraception, assisted reproduction, sterilisation (or its reversal) or of any **treatment** for them (**except treatment** for complications of **your** pregnancy resulting from artificial insemination) or of any **treatment** for them including post-natal care of the mother, child or children. **However we** will pay for initial investigations into the cause of infertility provided that **you** and **your** partner have been insured by **us** under this **policy** for a continuous period of two **years** at the start of these investigations and were unaware of **your** infertility or inability to

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conceive before **your** insurance under this **policy** began. Please note all such **treatment** will be taken from the pregnancy benefit number 10;

(aa) psychiatric illness

the **treatment** of psychiatric illness **except for out-patient treatment as allowed for by your benefits table** nor will **we** pay for psychiatric home nursing;

(bb) Reconstructive Surgery

**We** do not cover **treatment** that is connected to previous reconstructive surgery or any cosmetic operation.

**We will cover your first reconstructive surgery following an accident or surgery for a medical condition that was covered by the plan. We will do this so long as:**

- you have been continuously covered by a private medical insurance plan since before the accident or surgery happened; and
- **we** agree the cost of the **treatment** in writing beforehand

Reconstructive surgery following breast cancer

**We** do not cover **treatment** that is connected to previous reconstructive surgery or any cosmetic operation to a reconstructed breast.

In the case of breast cancer we will cover the first reconstructive surgery, this means:

- one planned surgery to reconstruct the diseased breast
- one further planned surgery to the other breast, when it has not been operated on, to improve symmetry
- nipple tattooing, up to 2 sessions
- one planned surgery to reconstruct the nipple.

After the completion of your first reconstructive surgery, **we** will also cover:

- Two planned fat transfer surgeries. The fat must be taken from another part of **your** body and cannot be donated by anyone else. Fat transfer operations must take place within three years of your first reconstructive surgery.
- One planned surgery to remove and exchange implants damaged by radiotherapy **treatment** for breast cancer. The removal and exchange must take place within five years of you completing **your** radiotherapy **treatment**.

**We** will only pay for each of these operations once (or two fat transfer surgeries), regardless of how long you remain a **member** of the plan.

(cc) rehabilitation

in-patient rehabilitation **except when:**

- it follows an **acute** brain injury, such as stroke; and
- it is a part of **treatment** that is covered by the plan; and
- it takes place in a **hospital** or unit that specialises in rehabilitation; and
- a **medical practitioner** who specialises in rehabilitation is overseeing **your treatment**; and
- the **treatment** could not be carried out on an out-patient basis

If **you** have severe nervous system damage following external trauma or accident, **we** will extend this cover to up to 180 days of in-patient rehabilitation.

(dd) routine & preventative care

preventative (ie: prophylactic) **treatment** and tests including, but not restricted to, eye tests, hearing tests, routine screening, genetic testing, vaccinations and routine and preventative medical

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examinations including routine follow-up consultations **except as allowed by your plan and/or you are covered under the Optional Upgrade Pack;**

(ee) self inflicted

**treatment** which arises from or is directly or indirectly caused by a deliberately self-inflicted injury and/or condition, an attempt at suicide, or affray. In respect of affray **we** will only consider **claims** where there is clear evidence in an official police report that the **member** was not the aggressor;

(ff) sex change

**treatment** related to sexual or gender reassignment or which arises from or is directly or indirectly made necessary by a sex change;

(gg) sexually transmitted diseases

**treatment** of sexually transmitted diseases, such as but not limited to, chlamydia, genital herpes, HPV, syphilis, gonorrhoea or any consequences thereof;

(hh) short/long – sightedness and causes

any **treatment** to correct problems of vision such as but not limited to long/short sightedness and astigmatism;

(ii) social, domestic and other costs unrelated to **treatment**

**We** do not cover the costs that **you** pay for social or domestic reasons, such as but not limited to travel or home help costs. This includes if **your** in-patient stay is extended for a reason not related to **your treatment** and **you** could have that **treatment** as an out-patient.  
**We** do not cover the costs of home **visits**

**unless a home visit is necessary because of the sudden onset of an acute condition that means you're not able to have your treatment or consultation in a medical clinic or consulting room.**

(jj) special nursing

special nursing in **hospital** unless **we** have agreed beforehand that it is necessary and appropriate;

(kk) special terms

any **treatment** specifically excluded by the terms shown on **your** membership statement or any terms added to **your policy** in respect of pre-existing or **chronic** conditions or similar;

(ll) substance abuse

**treatment** which arises from or is in any way connected with alcohol abuse or drug or substance abuse whether or not relating to psychiatric disorders;

(mm) time limit

**treatment** for any **member** for a total of more than 180 days in any **year** whether for out-patient **treatment**, in-patient **treatment**, daycare **treatment** or home nursing or any combination of them;

(nn) time limit for **claims**

any **treatment** if **we** have not received a properly completed **claim** form, original numbered invoices and test results (where required) within 90 days of the **treatment** being given;

(oo) travelling abroad

if the **member** leaves their **principal country of residence** for more than 180 days in any

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**year.** We will not pay benefits and reserve the right to cancel the **member's policy**;

**(pp) treatment abroad**

in respect of a **member** who has travelled outside the **area of cover** to get **treatment** (whether or not that was the only reason) or travelled against medical advice. **Emergency treatment or treatment of a medical condition which arises suddenly while outside the member's area of cover is limited as shown on your benefits table**;

**(qq) TVT**

any **treatment** or **surgical procedure** in respect of Tension Free Vaginal Taping (TVT) or stress incontinence of any kind, **unless the member has been insured by us under this policy for a continuous period of six months prior to symptoms becoming apparent that lead to the treatment or surgical procedure.**

All such **treatment** or **surgical procedures** must be pre authorised by **us**;

**(rr) unreasonable charges**

charges which are unreasonable or excessive. In respect of in-patient **hospital charges** we will pay only for the basic cost of a single room with bathroom as the accommodation charge associated with the **treatment** given. Please see **our** definition of reasonable and customary charges on page 5 and under each page of the **benefits table**;

You can find more information related to this topic here:

<https://www.universallife.com.cy/schedule-of-procedures-and-fees1>

**(ss) war & like risks, nuclear, biological or**

**chemical contamination**

**we** do not cover **treatment you** need as a result of nuclear, biological or chemical contamination.

**We** do not cover **treatment you** need as a result of **your** active involvement in war (declared or not), an act of a foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons, or any similar event.

**We** do not cover **treatment you** need because **you** have put yourself in needless peril, such as going to a place of unrest as an onlooker.

**We do cover treatment due to a terrorist act so long as the act does not cause nuclear, biological or chemical contamination.**

## 20 How we manage your claim

**We** will assess all **claims** for eligibility against the benefits of **your plan**. In respect of **claims** for **medical conditions** for which symptoms might reasonably have become apparent prior to inception of **your policy** we may also refer to **AXA** for a ruling on eligibility. **We** may require **you** to provide additional medical information, at **your** cost, in such cases. Please refer to page 6 for details of how to make a **claim**.

### Pre-authorisation

The **member** should tell **us** before he or she undergoes in-patient, daycare **treatment**, physiotherapy or the scans shown on page 26-41.

**You** must pre-authorise any **treatment** shown in the **benefits table** as being

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subject to pre-authorization and benefit will only be paid if such **treatment** has been pre-authorized by **us**. In cases of medical **emergency** special arrangements will apply. See page 26-41.

### Supplying full information

Before **we** can consider a **claim** **you** must ensure that:

- the **member** sends **us** a completed **claim** form as soon as they can and no later than 90 days from the date the **treatment** starts; and
- **we** receive numbered invoices, accompanied by any appropriate numbered fiscal receipt where applicable, for **treatment** costs; and
- the **member** promptly gives **us** all the information **we** may request including:
  - diagnostic test results; and
  - any reports **we** may ask for from any third party including any information from a **medical practitioner**. This is provided at the **member's** expense.

### Other insurance and our right of recovery

The **member** must tell **us** on the **claim** form if any of the cost can be claimed from anyone else or under another insurance policy. If so then:

- if another insurance policy is involved **we** will only pay **our** proper share; or
- if benefits are claimed for **treatment** to a **member** whose injury or **medical condition** was caused by some other person (the “third party”), **we** will pay those benefits the **member** can **claim** under the **policy** (unless they are covered by another insurance policy, when **we** will only pay **our** proper share of the benefits) however in

paying those benefits **we** obtain both through the terms of the **policy** and by law a right to recover the amount of those benefits from the third party. In this case the following shall apply:

- a) **you** must tell **us** as quickly as possible that the injury or **medical condition** was caused by, or was the fault of, a third party. **We** will then send **you** a form on which the **member** can give **us** full written details;
- b) if **you** or the **member** is making a **claim**, or has not made (or refuses to make) a **claim** against the third party, **you** or the **member** must act in good faith and do all the things **we** shall require to ensure that monies are recovered from the third party and are repaid to **us** up to the amount of the benefits **we** have paid (and any interest). **You** will be asked to sign a written undertaking to this effect; and
- c) if **you** or the **member** do not repay to **us** monies recovered from the third party up to the amount of benefits (and any interest), **we** shall be entitled to recover the same from **you** or the **member**.

### Appointment of independent medical practitioners

**We** can appoint and pay for an independent **medical practitioner** to advise **us** on the medical issues relating to any **claim**. If required by **us** the independent **medical practitioner** will also medically examine the **member** making the **claim** and provide **us** with a report. The **member** must co-operate with the independent **medical practitioner** otherwise **we** will not pay the **claim**.

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### Dishonesty/false claims

If a **member** makes a **claim** which is in any way dishonest:

- **we** will not pay any benefits for that **claim**; and
- if **we** have already paid benefits for that **claim** before **we** discovered the dishonesty **we** can recover those benefits from **you**; and
- **we** can take any of the actions listed in paragraph **Our** options if you break the terms of **your** policy

### Paying claims in currencies other than Euro

If **we** agree to pay benefits in a local currency other than the Euro, the currency will be converted using the closing mid-point exchange rate the published in the Financial Times Guide to World Currencies current when **we** assess the **claim**. All payments will be subject to any exchange control regulations that may be in force at the time of payment.

### Ex-gratia payments

Any benefit payments made by **us** which are made on an “ex gratia” basis and to which, therefore, **you** are not entitled shall count against any maximum annual limits applicable in respect of any benefit. Any ex-gratia payment that **we** make does not, in any event, establish a precedent for the payment of future **claims** even if such **claims** are for **treatment** of any of the original conditions for which the ex-gratia payment was made.

### To whom we pay

**We** will pay benefits to **you** unless **you** have notified **us** otherwise in writing.

## 21 Joining, renewing & adding children

### When cover starts

**We** will tell **you** in writing the date **your** **policy** starts and any special terms which apply to it. Please note that this is subject to **our** receiving and accepting **your** premium. However, **policy** inception may occur after **we** have accepted **your** premium. **You** will only be able to **claim** benefits for that **treatment** received after the inception date on **your** membership statement whether or not **your** premium has been paid in advance. **We** can refuse to give cover and will tell **you** if **we** do.

### Policy Period

**Your** **policy** is for one **year**. At the end of that time, provided the **plan** **you** are on is still available, **you** can renew it on the terms and conditions applicable at that time which **we** will notify to **you**. However, **we** reserve the right to refuse to accept **you** as a customer or to renew **your** **policy** at any **policy** anniversary. **We** will not exercise this right as the result of a **member's** **claims** experience or altered state of health.

### Policy period for additions and deletions

Benefits for any **member** who is added to a **policy** during the **year** will cease at the next renewal and a new **policy** **year** will begin for that **member** at the next renewal. Benefits for any **member** whose membership is terminated for any reason during the **year** will cease with effect from the date of termination. (See also paragraph **Our** options if you break the terms of your policy).

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### Notice of cancellation at anniversary date

Unless **we** and/or **you** have agreed before the end of the **year** to renew the **policy**, cover will cease on the anniversary date. This will happen whether or not written notice of cancellation has been given by **us** to **you**.

### Addition of children

If a child is born during a **policy year** and **you** wish that child to qualify as a **member**, without providing evidence of health, **you** must ask **us** for this in writing within 90 days of the birth. Children born as the result of any method of assisted conception (except artificial insemination) or adopted children will have to provide evidence of health. Please also see page 20.

### Termination of cover for children on a parent's policy

Cover for a **dependant** child will stop at the end of the **year** following that child's marriage or the child's moving out of **your** home or that of the child's other parent.

Once a **dependant** child reaches the age of 21 **years** he/she will no longer be eligible for cover under a parent's **policy**. Thus cover under the parent's **policy** will cease for that child at the **policy** anniversary immediately following the child's 21st birthday. The child may apply, at that time, for a **policy** of his/her own on the basis of continuing personal medical exclusions. This means that the medical exclusions (special terms) applying to that child will be transferred to his/her new **policy** and will apply as they did under the parent's **policy**. Please refer to the section *Notifying us of a change of residence* for **our** rules on **dependant** children studying abroad.

### Full time students

**We** provide cover for full time students, up to the age of 30, either studying in **Cyprus** or abroad. Proof of full-time education must be provided on application and at each subsequent renewal. Students intending to reside outside **Cyprus** for more than 180 days in a **year** will be required to complete an application form and to transfer cover to a Student Care **plan**.

## 22 What we expect from you

### Giving full information

**You** must make sure that, whenever **you** are required to give **us** information, all the information **you** give is true, accurate and complete. If it is not then **we** can cancel the **policy** or apply different terms of cover or any of the terms of paragraph *Our options if you break the terms of your policy*, page 53.

### Notifying us of a change of residence

This **policy** is available to persons whose **principal country of residence** is **Cyprus**. **You** must tell **us** if a **member** will be outside their **principal country of residence** for more than 180 days in a **year** or if they intend to change their **principal country of residence** even if they are staying in the same **area**. If **you** don't tell **us** **we** can refuse to pay benefits. Students (up to the age of 28) normally resident in **Cyprus**, but who are in full-time education abroad, may reside outside **Cyprus** for more than 180 days in a **year**.

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## Payment of the premiums

**You** must pay **your** premium when it is due. **We** will decide the amount at start of each **year** and tell **you** how much it is. **You** can pay it in the way **you** have agreed with **us**. **We** can change the amount of **your** premium during a **year** to reflect any change in insurance premium tax or other taxes but **we** will tell **you** of the change. As **your policy** runs for a **year**, **you** must pay **your** premium for the whole **year** no matter the frequency it is paid. If **your** premium payments are not up to date **your policy** will end.

## Notifying us of a change of address

**You** must write and tell **us** if **you** change **your** address. **You** are acting on behalf of any **member** covered by **your policy** so **we** will send all correspondence about the **policy** to **your** address.

## Complaints procedure

If there is a dispute between **you** and **us** **we** have a complaints procedure set out on page 22 of this handbook which **you** must follow so that **we** can resolve it.

## Courtesy

**Our** staff are highly trained to treat all of **our** customers with consideration and courtesy. **We** request that **you** similarly treat **us** with the same consideration. Any threats, verbal or otherwise made to **our** staff will be taken extremely seriously. Any such action on the part of a **member** may result in the immediate cancellation of **your policy**. **We** reserve the right to record all telephone calls and interactions between **our** staff and **members**, be they face-to-face or written. Such recordings will primarily be used for quality and training purposes but may

also be used as evidence of unwarranted abuse. **We** reserve the right to act on such evidence; such action may include immediate termination of a **policy** and/or referral to the authorities.

## 23 General

### Changing the terms of the policy

**We** can change all or any part of the **policy**, including the **benefits table** or these terms, only for the reasons set out in clause *Changing the Terms of your Policy*, page 21. **We** will give **you** 10 days' notice of the changes and will send details of them to the address **we** have for **you** on our records. The changes will take effect when stated in **our** handbook, even if, for any reason, **you** don't receive details of them. In the event of a **chronic** condition becoming apparent during the **year** or any breach in accordance with **our** clause *Our options if you break the terms of your policy*, page 53, **we** reserve the right to apply terms to **your policy** with immediate effect. **You** have a right to cancel **your policy**, in accordance with the terms of this handbook, should **you** not agree with any changes made to the **Policy**.

### Our options if you break the terms of your policy

If any **member** breaks any of the terms of the **policy** or makes, or attempts to make, any dishonest **claim we** can:

- refuse to make any payment; and
- refuse to renew **your policy**; or
- impose different terms to any cover **we** are prepared to provide; or
- end **your policy** and all cover under it immediately; or

- 
- in the case of non-disclosure of a pre-existing **medical condition**, declare **your** policy null and void and recover any benefits paid.

### Cypriot jurisdiction

This **policy** is deemed to be a Cypriot contract and will be governed by and in accordance with the laws of **Cyprus**.

### Written authorisation

The terms of **your policy** cannot be changed nor **claims** confirmation given by verbal communication between **you** and by **us**. Any changes, approvals or other statements relating to **your policy** must be confirmed in writing by **us**. **We** are not bound by any verbal commitment not confirmed by **us** in writing.

### Waiver of terms

If **we** do not at any time apply or enforce any of the terms of this **policy** this will not prevent **us** from doing so at a later date.

### International economic sanctions

**We** will not do business with any individual or organisation that appears on an economic sanctions list or is subject to similar restrictions from any other law or regulation. This includes sanction lists, laws and regulations of the Government of **Cyprus**, European Union, **United Kingdom**, United States of America, or under a United Nations resolution.

If **you** or any **family members** are directly or indirectly subject to economic sanctions, including sanctions against your country of residence, **we** reserve the right to do any of the following:

- immediately end cover (even if **you** have permission from a relevant authority to continue cover or pay premiums)

- stop paying **claims** on **your** policy (even if **you** have permission from a relevant authority to continue cover or pay premiums)
- cancel **your policy** or remove a **family member** immediately without notice.

**We** will tell **you** if **we** do any of these. If you know that **you** or a **family member** are on a sanctions list, or subject to similar restrictions, **you** must let **us** know within seven days of finding this out.

## 24 Definitions

### (a) acupuncturist

a person who is qualified, licensed and registered by a recognised, relevant authority to practice as an **acupuncturist** where **treatment** is given and is recognised by **us**. **We** will advise **you** as to whether **we** recognise the **acupuncturist** **you** intend to use if **you** ask **us**.

### (b) acute

a **medical condition** or episode of ill health which is of short duration and which has a definite end point as determined by **us**.

### (c) area/area of cover

one of the following:

**area 1:** worldwide

**area 2:** worldwide excluding USA, Canada and Switzerland.

### (d) AXA Global healthcare's network

a regularly updated list available on **our** website [www.universallife.com.cy](http://www.universallife.com.cy) which displays the **hospitals/providers** where direct settlement and discounts can be arranged.

- a) In **Cyprus** **you** may use any **hospital/provider**.

- 
- b) outside **Cyprus** you should use **AXA Global Healthcare (UK)** global medical **provider network** except in the case of an **emergency** where this may not be possible.
- c) in the **UK** you may use any **hospital/provider** however, if a **hospital/provider** outside **AXA Global healthcare's network** is used, benefit will be payable up to a level that would have been charged for the **treatment** within **AXA Global healthcare's local network**.

**(e) benefits table**

the table applicable to **your plan** showing the maximum benefits **we** will pay for each **member**.

**(f) chiropractor**

a person who is qualified, licensed and registered by a recognised, relevant authority to practice as a **chiropractor** where **treatment** is given and is recognised by **us**. **We** will advise **you** as to whether **we** recognise the **chiropractor** **you** intend to use if **you** ask **us**.

**(g) chronic**

a **medical condition** or episode of ill health which persists for a long period, persists indefinitely, recurs or is incurable. Please also see Page 12.

**(h) claim**

the benefits **you** ask **us** to pay in respect of an episode of **treatment**.

**(i) Cyprus**

the island of **Cyprus** excluding **areas** occupied by the Turkish military forces.

**(j) Dependant/family member**

the **subscriber's** partner and unmarried children (or those of the **subscriber's** partner) up to the age of 21, living with the **subscriber** or their other parent when the **policy** is taken out or when it is renewed. By partner **we** mean the husband or wife or the person with whom the **subscriber** lives permanently in a similar relationship. Please also see page 52 in respect of students.

**(k) emergency**

**we** reserve the right to determine whether **treatment** given is a result of an **emergency**. Normally this will be **treatment** received in the accident and **emergency** department of a **hospital** or requiring immediate **hospital** admission.

**(l) excess/deductible**

the amount **you** must pay, as shown in the **benefits table** for **your plan**, which will be deducted from the amount payable for eligible **treatment** under **your plan**. Any annual **excess** payable is applied each policy year even if **treatment** is continuous from one **year** to the next.

**(m) group**

when the person or entity paying the premium for the **policy** is not a **member** benefiting from cover under the **plan**, and is not a **family member**. Normally this will be the **subscriber's** employer or sponsor.

**(n) homeopath**

a person who is qualified, licensed and registered by a recognised, relevant authority to practice as a **homeopath** where **treatment** is given and is recognised by **us**. **We** will advise **you** as to whether **we** recognise the **homeopath** **you** intend to use if **you** ask **us**.

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**(o) hospital**

a state or private **hospital** or a daycare medical clinic licensed or registered to provide medical, surgical or psychiatric **treatment** under the laws of **Cyprus** or the equivalent duly licensed or registered in the country, state or other government jurisdiction in which it is situated and where there is constant support by a **medical practitioner**. In the **United Kingdom** the **hospital** must be an establishment listed in **AXA Global healthcare's network**.

**(p) lifetime**

the period in which the **member** is alive. This does not refer to the life of the **policy**.

**(q) living abroad**

remaining outside **Cyprus** for 180 days or more, in a **year**.

**(r) medical condition**

any disease, illness or injury, including psychiatric illness not excluded under the terms of **your policy**.

**(s) medical practitioner**

Definition for **treatment in Cyprus and outside the UK**:

a person who has primary degrees in the practice of medicine and **surgery** from a medical school that is listed in the World Health Organisation's World Directory of Medical Schools and who is licensed to practice medicine by the relevant licensing authority where **treatment** is given and properly licensed and qualified to provide the **treatment**.

Definition for **treatment** within the **UK**:

a person who meets all of the following conditions:

- has specialist training in an **area** of medicine, such as training as a consultant surgeon, consultant
- anaesthetist, consultant physician or consultant psychiatrist
- is fully registered under the Medical Acts
- is recognised on **AXA Global Healthcare's network** as a specialist.

In the **UK**, the definition of a recognised specialist for **out-patient treatment** only is widened to:

- include those who meet all of the following conditions:
- specialise in psychosexual medicine, musculoskeletal or sports medicine, podiatric **surgery**.
- is fully registered under the Medical Acts
- is recognised by **us** as a specialist.

The full criteria we use when recognising specialists are available on request.

**(t) member**

**you** as the **subscriber** and any **dependant/family member** included in **your policy**.

**(u) nurse/registered nurse**

a qualified **nurse** who is registered to practice as such where the **treatment** is given and is recognised by **us**.

**(v) osteopath**

a person who is qualified, licensed and registered by a recognised, relevant authority to practice as an **osteopath** where **treatment** is given and is recognised by **us**. **We** will advise **you** as to whether **we** recognise the **osteopath**

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**you** intend to use if **you** ask **us**.

**(w) physiotherapist**

a person who is qualified, licensed and registered by a recognised, relevant, authority to practice as a **physiotherapist** where **treatment** is given and is recognised by **us**. **We** will advise **you** as to whether **we** recognise the **physiotherapist** **you** intend to use if **you** ask **us**.

**(x) plan**

**your plan** the name of which is shown on **your** latest membership statement.

**(y) podiatrist**

a person who is qualified, licensed and registered by a recognised, relevant authority to practice as a **podiatrist** where **treatment** is given and is recognised by **us**. **We** will advise **you** as to whether **we** recognise the **podiatrist** **you** intend to use if **you** ask **us**.

**(z) policy**

the insurance contract between **you** and **us**. Its full terms are set out in the current versions of the following documents as sent to **you** from time to time:

- any application form **we** ask **you** to fill in which forms the basis of this contract
- these terms and the **benefits table** setting out the cover under **your plan**
- **your** membership statement
- any additional terms applied to **your plan** such as but not limited to special terms applied to **chronic** or pre-existing conditions changes to these terms must be confirmed in writing and **we** will write to **you** to confirm any changes, undertakings or promises

that **we** make.

**(aa) prescription**

out-patient drugs and diagnostics as prescribed by a **medical practitioner** for the **treatment** of a **medical condition** which are relevant to that condition and are covered by the **member's policy**.

**(bb) principal country of residence**

the country where **you** live for 180 days, or more, in a **year**.

**(cc) professional sports**

a sport where **you**:

- are paid
- receive a grant or sponsorship (**we** do not count travel costs in this), or
- are competing for prize money

**(dd) schedule of procedures and fees**

an internal list of **surgical procedures** **we** maintain and regularly update which classifies **surgical procedures** according to their complexity. It is recommended that **you** contact **us** before undergoing any **surgical procedure** to ensure that it is recognised by **us**, not experimental in nature and is covered under **your plan**. The eligibility of **your treatment** is not dependent upon the **schedule of procedures and fees**. To check the **schedule of procedures and fees** applicable to **Cyprus** please visit [www.universallife.com.cy](http://www.universallife.com.cy).

**(ee) subscriber**

the **member** with whom **we** have made this Agreement or, for **group** schemes, the employee.

**(ff) Surgical procedure**

an operation or other invasive surgical

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intervention listed in the **schedule of procedures and fees**.

**(gg) treatment**

a **surgical** or **medical procedure** which must be carried out by a **medical practitioner** except where **your benefit table** specifically allows otherwise.

This includes:

- diagnostic procedures – consultations and investigations needed to establish a diagnosis.
- in-patient **treatment – treatment** at a **hospital** where the **member** has to stay in a **hospital** bed for one or more nights.
- daycare **treatment – treatment** at a **hospital** or out-patient clinic where the **member** is admitted to a **hospital** bed and requires a period of supervised recovery but does not stay overnight.
- out-patient **treatment – treatment** at an out-patient clinic, a **medical practitioner’s** consulting rooms, in a **hospital** where the **member** is not admitted to a bed or when the **member** is visited for the purpose of receiving **treatment**.

Please note: **We** reserve the right to determine whether the **treatment** and/or diagnostics or tests are both necessary and appropriate to the condition for which the **member** is making a **claim**. **Our** decision will prevail in any event.

**(hh) United Kingdom/UK**

Great Britain and Northern Ireland including the Channel Islands and the Isle of Man.

**(ii) visit**

each separate occasion that the **member** meets with a **medical practitioner** and

receives a consultation and/or **treatment** for a **medical condition**.

**(jj) we/us/our**

Universal Life Insurance Public Company Limited and any other companies **we** are affiliated with.

**(kk) year**

twelve Gregorian calendar months from when **your policy** began or was last renewed.

**(ll) you/your**

the **subscriber** and/or the **member** named on **your** membership statement.

**Note:** this handbook forms part of your contract of insurance with us and must be read in conjunction with the **benefits table** applicable to your plan and your latest membership statement.

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## Contact us:

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Fax +357 22 88 22 13

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