



...peace of mind for whatever is beyond your horizon

Summary of Amendments

June 2010

Some changes to the Prima Premier, Prima Classic and Prima Ibérica Policy Wording have been made and these are listed below. Most of the amendments relate to benefit enhancements and other changes have been made for clarity.

Plan	New Policy Wording	Previous Policy Wording
Maximum sum insured Page 1		
Prima Premier	£1,500,000: €1,800,000: US\$2,250,000	£1,000,000: €1,200,000: US\$1,500,000
In-patient & day-patient Treatment Page 1		
Chronic Conditions Routine management, maintenance and palliative treatment of a chronic condition		
Prima Premier	Limited to £15,000: €18,000: US\$22,500 each year.	Limited to £10,000: €12,000: US\$15,000 each year.
In-patient & day-patient Treatment Page 1		
Organ Transplants		
Prima Premier	£150,000: €180,000: US\$225,000 Lifetime Limit.	£100,000: €120,000: US\$150,000 Lifetime Limit.
Prima Classic	£150,000: €180,000: US\$225,000 Lifetime Limit.	£100,000: €120,000: US\$150,000 Lifetime Limit.
Prima Ibérica	£150,000: €180,000: US\$225,000 Lifetime Limit.	£100,000: €120,000: US\$150,000 Lifetime Limit.
In-patient & day-patient Treatment Page 2		
Home Nursing		
Prima Premier	Limited to 12 weeks for each condition and a maximum of 26 weeks each year.	Limited to 8 weeks for each condition and a maximum of 26 weeks each year.
Prima Classic	Limited to 12 weeks for each condition and a maximum of 26 weeks each year.	Limited to 8 weeks for each condition and a maximum of 26 weeks each year.
Prima Ibérica	Limited to 12 weeks for each condition and a maximum of 26 weeks each year.	Limited to 8 weeks for each condition and a maximum of 26 weeks each year.
In-patient & day-patient Treatment Page 2		
Ancillary Charges The purchase or rental of crutches or wheelchairs following treatment as an In-patient or day-patient		
Prima Premier	Limited to £500: €600: US\$750.	Not previously covered.
Prima Classic	Limited to £500: €600: US\$750.	Not previously covered.
Prima Ibérica	Limited to £500: €600: US\$750.	Not previously covered.
Out-patient Treatment (Optional benefit for Prima Premier) Page 3		
Overall Limit		
Prima Classic	Out-patient limit of £10,000: €12,000: US\$15,000 and overall policy limit of £750,000: €900,000: US\$1,125,000.	Out-patient limit of £7,500: €9,000: US\$11,250 and overall policy limit of £750,000: €900,000: US\$1,125,000.
Prima Ibérica	Out-patient limit of £10,000: €12,000: US\$15,000 and overall policy limit of £750,000: €900,000: US\$1,125,000.	Out-patient limit of £7,500: €9,000: US\$11,250 and overall policy limit of £750,000: €900,000: US\$1,125,000.
Out-patient Treatment Page 3		
Chronic Conditions Routine management, maintenance and palliative treatment of a chronic condition		
Prima Premier	Limited to £2,000: €2,400: US\$3,000 each year.	Limited to £1,000: €1,200: US\$1,500 each year.

Plan

New Policy Wording

Previous Policy Wording

Out-patient Treatment (Optional Benefit for Prima Premier) Page 3

Physiotherapy

Prima Premier

Limited to £3,000: €3,600: US\$4,500 each year.

Limited to £2,000: €2,400: US\$3,000 each year.

Prima Classic

Limited to £1,500: €1,800: US\$2,250 each year within overall out-patient limit.

Limited to £1,000: €1,200: US\$1,500 each year within overall out-patient limit.

Prima Ibérica

Out-patient Treatment (Optional Benefit for Prima Premier) Page 3

Complementary Treatment

Prima Premier

Limited to £3,000: €3,600: US\$4,500 each year.

Limited to £2,000: €2,400: US\$3,000 each year.

Prima Classic

Limited to £1,500: €1,800: US\$2,250 each year within overall out-patient limit.

Limited to £1,000: €1,200: US\$1,500 each year within overall out-patient limit.

Prima Ibérica

Out-patient Treatment (Optional Benefit for Prima Premier) Page 3

Traditional Chinese Medicine

Administered by a recognised traditional Chinese practitioner

Prima Premier

Limited to £500: €600: US\$750 each year.

Not previously covered.

Prima Classic

Limited to £500: €600: US\$750 each year within overall out-patient limit.

Not previously covered.

Prima Ibérica

Dental Treatment (Optional Benefit) Page 5 & 6

Routine examination, including check-ups and x-rays

Prima Premier

£70: €84: US\$105 each visit maximum 2 visits each year.

£60: €72: US\$90 each visit maximum 2 visits each year.

Prima Classic

Cleaning and polishing (whether performed by a dental practitioner or hygienist)

£70: €84: US\$105 each visit maximum 2 visits each year.

£60: €72: US\$90 each visit maximum 2 visits each year.

Prima Ibérica

Fillings (amalgam or composite material)

£70: €84: US\$105 each tooth.

£60: €72: US\$90 each tooth.

Extractions

£70: €84: US\$105 each tooth.

£60: €72: US\$90 each tooth.

New porcelain crown/inlay

£300: €360: US\$450 each tooth.

£250: €300: US\$375 each tooth.

Repair of crown/inlay

£125: €150: US\$190 each tooth.

£100: €120: US\$150 each tooth.

Root canal treatment

£250: €300: US\$375 each tooth.

£200: €240: US\$300 each tooth.

New bridge

£300: €360: US\$450 each bridge.

£250: €300: US\$375 each bridge.

Repair of bridge

£175: €210: US\$265 each bridge.

£150: €180: US\$225 each bridge.

New dentures

£125: €150: US\$190 each set.

£100: €120: US\$150 each set.

Emergency dental treatment for the relief of pain, being treatment of an abscess, cracked or broken tooth rebuild or temporary filling.

£600: €720: US\$900 each year.

£500: €600: US\$750 each year.

Evacuation & Repatriation (Optional Benefit) Page 6

Following evacuation, hotel accommodation for escort and insured person when required pre and post hospital admission.

Prima Premier Prima Classic Prima Ibérica 

£100: €120: US\$150 each day, for each person.

£75: €84: US\$125 each day, for each person.

ExclusionPrima Premier Prima Classic Prima Ibérica **Out-patient Treatment**

Any costs associated with any form of dental treatment, unless Dental Treatment has been selected or treatment is covered under Emergency Dental Treatment. If Dental Treatment option has been selected Emergency Dental Treatment is not applicable. Any benefits payable will be paid under the Dental Treatment Benefit.

3. Any costs associated with any form of dental treatment, unless Dental Treatment has been selected or treatment is covered under Emergency Dental Treatment.

ExclusionPrima Premier Prima Classic Prima Ibérica **General Exclusions**

27. Expenses incurred because of complications directly caused by an illness, injury or treatment for which cover is excluded or limited under your plan.

No previous exclusion.

ExclusionPrima Premier Prima Classic Prima Ibérica 

31. Any costs incurred outside your area of cover other than eligible emergency treatment costs covered under the in-patient & day-patient benefit. We will not cover any costs associated with curative treatment or follow-up of emergency treatment outside your area of cover or travel costs to return to your area of cover.

30. Any costs incurred outside the area of cover, other than eligible emergency treatment costs covered under the In-patient & day-patient benefit.

ExclusionPrima Premier Prima Classic Prima Ibérica **General Exclusions**

35. Treatment or diagnostic procedures of injuries arising from an engagement in professional sports.

No previous exclusion.

Assistance & Claims Procedure**PLANNED IN-PATIENT & DAY-PATIENT TREATMENT**

In the event of a planned admission to a hospital, you are required to obtain pre-authorisation, prior to admission. Please contact us at least FIVE WORKING DAYS prior to admission. This will allow us to arrange the pre-authorisation of your treatment and will also ensure a smooth admission process.

If treatment is not pre-authorised, we reserve the right to decline your claim. If the respective treatment is subsequently proven to be covered under the terms and conditions of your policy, we will pay only 50% of the eligible benefits.

While pre-authorisation is not required in advance of emergency treatment, we should be informed within 48 hours of the event to ensure that no pre-authorisation penalty is applied. This will give us the opportunity to arrange the direct settlement of your hospital bills, where possible, and will ensure that your claim can be processed without any delays.

HEAD OFFICE

Chanctonfold Barn Chanctonfold Horsham Road
Steyning West Sussex BN44 3AA United Kingdom
T +44 (0) 1903 817970 F +44 (0) 1903 879719
www.alchealth.com www.alctravel.eu
www.prima-iberica.eu

EUROPEAN OFFICE

Centro Plaza Oficina 10
Planta 1 Nueva Andalucia
29660 Marbella Málaga Spain
T +34 952 93 16 09
F +34 952 90 67 30 CIF N0069627H

