

Summary of Changes

Private Client
01 January 2022

... we're different because we care

Underwritten by SiriusPoint International Insurance Corporation (publ)

We have made some updates under our Prima Platinum, Prima Premier, Prima Classic and Prima Concept plans. Changes that affect your cover are listed below:

Plan	New Policy Wording	Previous Policy Wording
In-patient & day-patient Treatment Page 2		
Prima Platinum	IVF Treatment (excluding costs incurred within the first ten (10) months of your date of entry) Up to three (3) cycles of in-vitro fertilisation where there is a medical reason why you are unable to conceive naturally, including specialist fees and medication. All cover under this benefit is subject to pre-authorisation by us. If it is not pre-authorised by us, then we reserve the right to decline the claim in full.	Up to three (3) cycles of in-vitro fertilisation, including specialist fees and medication. All cover under this benefit is subject to pre-authorisation by us. If it is not pre-authorised by us, then we reserve the right to decline the claim in full.
Prima Platinum	Ancillary Charges Provision of external prostheses following treatment of an eligible medical condition.	Provision of external prostheses during active treatment of cancer.
Out-patient Treatment (OPTIONAL BENEFIT for Prima Premier) Page 6		
Prima Platinum	Physiotherapy Physiotherapy on recommendation by a medical practitioner or specialist and where treatment is carried out by a physiotherapist. A referral from your medical practitioner or specialist is valid for six (6) months only, after which time a new referral letter would be required. If during this six (6) month period you require physiotherapy for a different medical condition, then a new referral will be required. A treatment plan from your physiotherapist will be required for review and after each ten (10) sessions. Treatments are recorded and, if required, additional information may be requested.	Physiotherapy on recommendation by a medical practitioner or specialist and where treatment is carried out by a physiotherapist. A referral from your medical practitioner or specialist is valid for six (6) months only, after which time a new referral letter would be required. If during this six (6) month period you require physiotherapy for a different medical condition, then a new referral will be required. A treatment plan from your physiotherapist will be required for review. Treatments are recorded and, if required, additional information may be requested.
Prima Premier		
Prima Classic		
Prima Concept		
Prima Platinum	Complementary Treatment Treatment administered by and medication prescribed by chiropractors, osteopaths, homeopaths, acupuncturists. Dietician (limited to one (1) visit per year). Recommendation by a medical practitioner or specialist is required for all complementary treatments. A referral from your medical practitioner or specialist is valid for six (6) months only, after which time a new referral letter would be required. If during this six (6) month period you require complementary treatment for a different medical condition, then a new referral will be required. A treatment plan from your therapist will be required for review and after each ten (10) sessions.	Treatment administered by and medication prescribed by chiropractors, osteopaths, homeopaths, acupuncturists. Dietician (limited to one (1) visit per year). Recommendation by a medical practitioner or specialist is required for all complementary treatments. A referral from your medical practitioner or specialist is valid for six (6) months only, after which time a new referral letter would be required. If during this six (6) month period you require complementary treatment for a different medical condition, then a new referral will be required.
Prima Premier		
Prima Classic		
Prima Concept		
Prima Platinum	Psychiatric Illness Treatment administered by a clinical psychiatrist or psychologist, including specialist consultations, assessments, diagnostics and medications. All treatment under this benefit is subject to pre-authorisation by us. If treatment is not pre-authorised by us, then we reserve the right to decline the claim in full. A treatment plan from your psychiatrist or psychologist will be required for review and after every three (3) months.	Treatment administered by a clinical psychiatrist or psychologist, including specialist consultations, assessments, diagnostics and medications. All treatment under this benefit is subject to pre-authorisation by us. If treatment is not pre-authorised by us, then we reserve the right to decline the claim in full. A treatment plan from your psychiatrist or psychologist will be required for review.
Prima Premier		
Other Benefits Page 8		
Prima Platinum	Blood Care Foundation Benefit Removed	Providing screened blood and sterile equipment in emergency situations anywhere in the world.
Prima Premier		
Prima Classic		
Prima Concept		

Routine Pregnancy & Childbirth (OPTIONAL BENEFIT) Page 10

Prima Platinum

**Routine Pregnancy**

Routine pregnancy and childbirth costs, including pre and postnatal check-ups, scans (maximum of three (3), one per trimester) and delivery costs for a routine vaginal delivery, assisted vaginal delivery or an elective caesarean.

Prima Premier



Prima Classic



Routine pregnancy and childbirth costs, including pre and postnatal check-ups, scans (maximum of three (3)) and delivery costs for a natural birth or an elective caesarean.

Definitions Page 14 - 16

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**EXPERIMENTAL**

Any treatment that includes completely new and/or untested drugs, procedures or services, or the use of which is for a purpose other than the use for which they have previously been approved by the regulatory body in the country where you are receiving treatment; new drug procedures or service combinations; and/or alternative therapies which are not internationally accepted standards of current medical practice. In the absence of demonstrable regulatory approval of a drug, procedure or service in the country where treatment is being obtained, the drug, procedure or service must have been approved by the U.S. Food and Drug Administration (FDA).

No previous definition.

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**IVF**

In-vitro fertilisation. A cycle is the removal of the egg, fertilisation and then the implantation of the embryo into the womb of an insured person.

In-vitro fertilisation. A cycle is the removal of the egg, fertilisation and then the implantation of the embryo into the womb.

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**MEDICALLY NECESSARY/MEDICAL NECESSITY**

Treatment prescribed by a medical practitioner or specialist necessary to evaluate, diagnose or treat a medical condition or its symptoms which is deemed to be appropriate for your medical condition and is not considered to be experimental, unlicensed or unproven, which as determined by us are:

- in accordance with generally accepted and published standards of medical practice, as determined by us where necessary
- clinically appropriate, in terms of type, frequency, extent, site and duration and thought to be effective for the patient's medical condition
- not primarily for the patient's or specialist's convenience
- received through an appropriate medical facility and admission type, for example, in-patient, day-patient or out-patient
- no more costly than an alternative service(s), at least as likely to produce the same therapeutic or diagnostic results

We do not pay for treatment, which in our view, does not fall within this definition or is being undertaken solely at your request.

Treatment prescribed by a medical practitioner or specialist necessary to evaluate, diagnose or treat a medical condition or its symptoms which is deemed to be appropriate for your medical condition and is not considered to be experimental, unlicensed or unproven, which are:

- in accordance with generally accepted and published standards of medical practice
- clinically appropriate, in terms of type, frequency, extent, site and duration and thought to be effective for the patient's medical condition
- not primarily for the patient's or specialist's convenience; and
- no more costly than an alternative service(s), at least as likely to produce the same therapeutic or diagnostic results

We do not pay for treatment, which in our view, does not fall within this definition or is being undertaken solely at your request.

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**PRE-EXISTING**

Any medical condition for which, within the five (5) years prior to your date of entry as shown on your Certificate of Insurance, you:

- a. had experienced and or suffered from any signs or symptoms, whether investigated or not;
- b. had sought or received advice;
- c. had been recommended to have or had received medical treatment, including lifestyle changes and special diets, drugs, medication and injections; or
- d. to the best of your knowledge, you were aware you had.

Any medical condition for which, within the five (5) years prior to your date of entry as shown on your Certificate of Insurance, you:

- a. had suffered from any signs or symptoms, whether investigated or not;
- b. had sought or received advice;
- c. had been recommended to have or had received medical treatment, including lifestyle changes and special diets, drugs, medication and injections; or
- d. to the best of your knowledge, you were aware you had.

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**TREATMENT**

Any medically necessary surgical procedure or medical intervention required to evaluate, monitor, diagnose, relieve, cure or provide relief of a medical condition.

Any medically necessary surgical procedure or medical intervention required to diagnose, relieve, cure or provide relief of a medical condition.

Definitions Page 16

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**WE/OUR/US**

à la carte healthcare limited trading as ALC Health, London Global S.r.l trading as à la carte healthcare on behalf of SiriusPoint International Insurance Corporation (publ), as the Underwriters of this policy as detailed in the Certificate of Insurance and/or any appointed claims handlers, agents or managers.

à la carte healthcare limited trading as ALC Health, London Global S.r.l trading as à la carte healthcare, or ALC Health (Hong Kong) Ltd, as applicable, on behalf of XL Insurance Company SE as the Underwriters of this policy as detailed in the Certificate of Insurance and/or any appointed claims handlers, agents or managers.

Exclusions – Routine Pregnancy & Childbirth Page 17

Prima Platinum



Prima Premier



Prima Classic



2 Antenatal and postnatal classes, and non-medical practitioners for example, Doulas, Coaches, Nanny etc.

2 Antenatal and postnatal classes.

General Exclusions Page 18 - 19

Prima Platinum



Prima Premier



Prima Classic



Prima Concept



- 1 Any medical condition for which, within the five (5) years prior to your date of entry as shown on your Certificate of Insurance, you:
- had experienced and or suffered from any signs or symptoms, whether investigated or not;
 - had sought or received advice;
 - had been recommended to have or had received medical treatment, including lifestyle changes and special diets, drugs, medication and injections; or
 - to the best of your knowledge, you were aware you had.

If your pre-existing condition is one of those shown below, we will also exclude treatment for the specified related conditions as detailed in the table below:

If you have the following pre-existing condition:	We will not pay for treatment of the following specified conditions:
have been diagnosed with diabetes	• Diabetes • Ischaemic heart disease • Cataract • Diabetic retinopathy • Diabetic renal disease • Arterial disease • Stroke
are currently undergoing treatment for raised blood pressure (hypertension)	• Raised blood pressure (hypertension) • Ischaemic heart disease • Stroke • Hypertensive renal failure
are under investigation, having treatment or undergoing monitoring as a result of a Prostate Specific Antigen (PSA) test	• Any disorder of the prostate

Pre-existing medical conditions or specified conditions (as detailed in the table above) may become eligible for benefit after a continuous period of two (2) years cover under the policy provided that, having followed all medical advice, you have not:

- experienced and or suffered from any signs or symptoms, whether investigated or not;
- sought or received advice;
- been recommended to have or have received medical treatment, including lifestyle changes and special diets, drugs, medication and injections.

If you do not complete the first two (2) year period, you will have to wait until you have completed a continuous period of two (2) years when none of these apply before we consider covering your pre-existing medical condition or specified condition (as detailed in the table above). You must ensure you follow medical advice provided to you in relation to your condition, even if this means you will be unable to obtain cover.

In some circumstances you may have joined on different terms to those described above and you will find those terms on your Certificate of Insurance. For example, if you have joined from another insurer we may have transferred the medical underwriting terms from your previous policy for medical conditions that existed prior to you joining that policy.

- 1 Any medical condition for which, within the five (5) years prior to your date of entry as shown on your Certificate of Insurance, you:
- had suffered from any signs or symptoms, whether investigated or not;
 - had sought or received advice;
 - had been recommended to have or had received medical treatment, including lifestyle changes and special diets, drugs, medication and injections; or
 - to the best of your knowledge, you were aware you had.

If your pre-existing condition is one of those shown below, we will also exclude treatment for the specified related conditions shown:

If you have the following pre-existing condition:	We will not pay for treatment of the following specified related conditions:
have been diagnosed with diabetes	• Diabetes • Ischaemic heart disease • Cataract • Diabetic retinopathy • Diabetic renal disease • Arterial disease • Stroke
are currently undergoing treatment for raised blood pressure (hypertension)	• Raised blood pressure (hypertension) • Ischaemic heart disease • Stroke • Hypertensive renal failure
are under investigation, having treatment or undergoing monitoring as a result of a Prostate Specific Antigen (PSA) test	• Any disorder of the prostate

Pre-existing medical conditions or specified related conditions may become eligible for benefit after a continuous period of two (2) years cover under the policy provided that, having followed all medical advice, you have not:

- suffered from any signs or symptoms, whether investigated or not;
- sought or received advice;
- been recommended to have or have received medical treatment, including lifestyle changes and special diets, drugs, medication and injections.

If you do not complete the first two (2) year period, you will have to wait until you have completed a continuous period of two (2) years when none of these apply before we consider covering your pre-existing medical condition or specified related condition. You must ensure you follow medical advice provided to you in relation to your condition, even if this means you will be unable to obtain cover.

In some circumstances you may have joined on different terms to those described above and you will find those terms on your Certificate of Insurance. For example, if you have joined from another insurer we may have transferred the medical underwriting terms from your previous policy for medical conditions that existed prior to you joining that policy.

Plan	New Policy Wording	Previous Policy Wording
General Exclusions Page 18 - 19 (continued)		
Prima Platinum 	<p>21 Disorders of refraction and accommodation of the eye/lens including treatment to change the refraction of one or both eyes (laser eye correction) including refractive keratectomy (RK) and photorefractive keratectomy (PRK), macular degeneration and similar conditions or provision of aids such as glasses and contact lenses unless eligible under Optical benefits. However, we will pay for corrective sight surgery consequent of an accident.</p>	<p>21 Treatment to change the refraction of one or both eyes (laser eye correction) including refractive keratectomy (RK) and photorefractive keratectomy (PRK), macular degeneration and similar conditions. However, we will pay for corrective sight surgery consequent of an accident.</p>
Prima Premier 		
Prima Classic 		
Prima Concept 		
Prima Platinum 	<p>23 Drugs and medicines purchased without prescription from a specialist or medical practitioner. Nutritional supplements and any drugs, medicines or products that can be obtained without prescription (i.e. over-the-counter), for example, cough medicine, paracetamol, special infant formula, mouth wash, sunscreen and cosmetic products even if they were medically recommended and/or prescribed or acknowledged as having therapeutic effects.</p>	<p>23 Nutritional supplements and products that can be obtained without prescription, for example, special infant formula, mouth wash, sunscreen and cosmetic products even if medically recommended or prescribed or acknowledged as having therapeutic effects.</p>
Prima Premier 		
Prima Classic 		
Prima Concept 		
Prima Platinum 	<p>27 Treatment directly or indirectly associated with sexually transmitted infections, including preventative medications. Investigations and treatment for cancer caused by the long-term consequences of human papilloma virus infection will not be deemed sexually transmitted for the purposes of this exclusion.</p>	<p>27 Treatment directly or indirectly associated with sexually transmitted infections, including preventative medications.</p>
Prima Premier 		
Prima Classic 		
Prima Concept 		
Prima Platinum 	<p>40 Expenses incurred because of complications directly caused by an illness, injury or treatment or other medical procedures for which cover is excluded or limited under your policy.</p>	<p>40 Expenses incurred because of complications directly caused by an illness, injury or treatment for which cover is excluded or limited under your policy.</p>
Prima Premier 		
Prima Classic 		
Prima Concept 		
Prima Platinum 	<p>53 We will not pay any claim under this policy which will result in us being exposed to any sanction, prohibition or restrictions under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</p>	<p>New General Exclusion</p>
Prima Premier 		
Prima Classic 		
Prima Concept 		

General Conditions Page 20 - 21

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**12 Economic Sanctions**

We will not cover any person as an insured person if such cover would result in us being exposed to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union, United Kingdom or United States of America.

12 Sanctions

We shall not provide any benefit under this policy to the extent of providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**21 Right to Recovery**

(a) If we over-pay any claim for benefits under this policy for any reason, we shall have the right to a prompt refund and to recover the amount of over-payment from you, or the third party to whom the over-payment was made, as the case may be.

(b) If you, or the relevant third party, do/does not promptly make any such refund to us:

- (i) We may reduce or deduct the amount due from any future claim under this policy;
- (ii) We may cancel this policy by giving 30 days notice in writing to your last known mailing address or your e-mail address.

New General Condition

Prima Platinum



Prima Premier



Prima Classic



Prima Concept

**22 Claims Liability**

Payment of a claim is not necessarily an indication of our acceptance of liability for the claim or confirmation that further costs for the same medical condition, or any related medical condition will be met.

New General Condition

COMPLAINTS Page 23

Prima Platinum



Prima Premier



Prima Classic



Prima Concept



à la carte healthcare limited trading as ALC Health, London Global S.r.l trading as à la carte healthcare is the product provider. SiriusPoint International Insurance Corporation (publ) is the underwriter. Claims are managed by a claims handling company appointed by ALC Health.

We aim to always provide a high standard of service but there may be times when you are unhappy with us. If we are unable to resolve matters to your satisfaction and you wish to make a complaint please contact us using one of the following:

Post: The Quality Assurance Team, ALC Health, PO Box 1114 Cardiff, CF11 1UL, United Kingdom
Phone: +44 (0) 330 333 6686
Email: qualityassurance@alchealth.com or alternatively email complaints.alchealth@londonglobal.eu.

To help us resolve your complaint, please supply the following information:

- Your name and membership details
- A contact telephone number
- A description of your complaint
- Any relevant information relating to your complaint that we may not have already seen.

We want to resolve your concerns as quickly as possible and will do all we can to resolve your complaint within 72 hours. If we can do this, we will send you a Summary Resolution Communication (SRC) confirming the complaint has been resolved to your satisfaction. If we can't do this, we will contact you within five (5) working days to acknowledge your complaint and explain the next steps.

Should you remain dissatisfied following the final written response, you may be eligible to refer your case to the Financial Ombudsman Service using the details given below. You have six (6) months from the date of our final response to refer your complaint to them.

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Email: complaint.info@financial-ombudsman.org.uk
From within the United Kingdom
Tel: 0800 0234 567 (free for people phoning from a "fixed line", for example, a landline at home)
Tel: 0300 1239 123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

From outside the United Kingdom
Tel: +44 (0) 20 7964 1000
Fax: +44 (0) 20 7964 1001

The Financial Ombudsman Service can look into most complaints from consumers and small businesses. For more information contact them on the above number or address, or view their website: www.financial-ombudsman.org.uk

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for London Global S.r.l trading as à la carte healthcare is the Arbitration board for mediation at the Bari Chamber of Commerce, who can be contacted directly using the contact details below. For more information about ODR please visit <http://ec.europa.eu/odr>

Arbitration board for mediation at the Bari Chamber of Commerce
Corso Cavour 2
Bari, 70121
Italy

à la carte healthcare limited trading as ALC Health, London Global S.r.l trading as à la carte healthcare, or ALC Health (Hong Kong) Ltd, as applicable, is the product provider. XL Insurance Company SE is the underwriter. Claims are managed by a claims handling company appointed by ALC Health.

We all aim to provide you at all times with a high standard of service but we acknowledge that there may be times when you may be unhappy with us. If we are unable to resolve matters to your satisfaction and you wish to make a complaint please contact us:

The Managing Director, ALC Health, Chanctonfold Barn, Horsham Road, Steyning, West Sussex, BN44 3AA, United Kingdom, or email managingdirector@alchealth.com or telephone +44 (0)1903 817970 or alternatively email complaints.alchealth@londonglobal.eu.

To help us resolve your complaint, please supply the following information:

- Your name and membership details
- A contact telephone number
- A description of your complaint
- Any relevant information relating to your complaint that we may not have already seen.

The most important thing for us is to help resolve your concerns as quickly as possible. The complaint will be acknowledged, in writing, within five (5) business days of it being made.

If you remain dissatisfied after ALC Health has considered the complaint or a final decision has not been received within forty (40) business days, you can refer the complaint to the Financial Services and Pensions Ombudsman at:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place Dublin 2
D02 VH29
Ireland
Email: info@fspo.ie
Tel: +353 1 567 7000

The European Commission also provides an on-line dispute resolution (ODR) platform that allows consumers to submit their complaint through a central site, which will forward the complaint to the right Alternative Dispute Resolution (ADR) scheme. The ADR scheme for XL Insurance Company SE is the Financial Services and Pensions Ombudsman, which can be contacted directly using the contact details above. For more information about ODR please visit <http://ec.europa.eu/odr>

Regulatory Information Page 24

Prima Platinum



Prima Premier



Prima Classic



Prima Concept



à la carte healthcare limited trading as ALC Health are authorised and regulated by the Financial Conduct Authority (FCA) in the UK under registration number 311496.

London Global S.r.l. trading as à la carte healthcare, authorised and regulated by IVASS, Italy (A000620496) and Deemed authorised and regulated by the Financial Conduct Authority. Details of the Temporary Permissions Regime, which allows EEA based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Registered office: Udine, Via Manin 6/4, Udine, Friuli-Venezia Giulia, 33100 Italy. Company identification number 02952330302, acting through its London Branch with UK establishment number BR022179 Trading address 3rd Floor, Fitzalan House, Fitzalan Court, Cardiff, CF24 0EL, United Kingdom.

SiriusPoint International Insurance Corporation (publ), Floor 4, 20 Fenchurch Street, London EC3M 3BY, UK, authorised and regulated by the Swedish Financial Supervisory Authority. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority (202912). Details of the Temporary Permissions Regime, which allows EEA based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Registered in Sweden under number FC018332 and having its registered office at Birger Jarlsgatan 57b, 113 96 Stockholm, Sweden, acting through its London branch.

This information can be checked by visiting the FCA register which is on their website www.fca.org.uk or by contacting the FCA on +44 (0)20 7066 8348. The FCA is committed to securing the appropriate degree of protection for consumers and promoting public understanding of the financial system.

The FCA have set out rules which regulate the sale and administration of general insurance which we must follow when we deal with you.

ALC Health provide advice and information only on our own products. If you require advice on other available products which may be more suitable to your needs you should consult an appropriately qualified insurance broker or intermediary

à la carte healthcare limited trading as ALC Health are authorised and regulated by the Financial Conduct Authority (FCA) in the UK. ALC Health (Hong Kong) Ltd is registered with the Insurance Agents Registration Board in Hong Kong (IARB).

London Global S.r.l. trading as à la carte healthcare. Trading address Chanctonfold Barn Chanctonfold Horsham Road Steyning West Sussex BN44 3AA United Kingdom. London Global S.r.l. trading as à la carte healthcare authorised and regulated by IVASS, Italy (A000620496) and the Financial Conduct Authority (849073).

XL Insurance Company SE is a European public limited liability company and is regulated by the Central Bank of Ireland.

Registered Office: 8 St. Stephen's Green, Dublin 2 D02 VK30, Ireland. Registered in Ireland Number 641686.

You can check this information on the Central Bank of Ireland's website at www.centralbank.ie, which includes a register of all the firms they regulate.

ALC Health's register number with the FCA is 311469

This information can be checked by visiting the FCA register which is on their website www.fca.org.uk or by contacting the FCA on +44 (0)20 7066 8348.

The FCA is committed to securing the appropriate degree of protection for consumers and promoting public understanding of the financial system. The FCA have set out rules which regulate the sale and administration of general insurance which we must follow when we deal with you.

ALC Health provide advice and information only on our own products. If you require advice on other available products which may be more suitable to your needs you should consult an appropriately qualified insurance broker or intermediary.

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