

Important Changes to your Evolution Health Plan (EU)

Effective from 1st January 2021

1 Evolution Plans

Effective from the 1st January 2021, a number of important changes will apply to your policy. These changes, where applicable, will take effect from your renewal date, as indicated on your Certificate of Insurance.

The purpose of this document is to inform you of the changes and to offer an explanation where appropriate.

2 Benefit Changes

There are no changes to benefits from 18th December 2020 but various policy wording clarifications have been made to show the existing position more clearly. These are shown below in section 4.

3 Premium Increases

The premium for the Evolution plan this year has increased in line with medical inflation and our overall portfolio performance.

We are pleased to confirm we have been able to keep the increase to 9% this year. Which we believe compares favourably to similar products available on the market.

4 Key Changes to your Policy Wording

Summary of key changes made to your policy wording to clarify the existing position.

- Eligibility - page 3 section 2

The following wording has been added:

- We offer Child Only policies only to children between the age of 10 and 17. A compulsory excess applies to these policies of £/\$/€ 100 per claim.
- Any children under the age of 10 have to have an adult covered on the policy.
- Page 5 - Section G General claims guidance notes.

The excess/co-insurance wording has been changed to:

- If you have chosen a deductible/excess to apply to your policy, it will apply on a per period of insurance basis, which means that it will be applied once a year to each insured person. If you have also selected co-insurance on out-patient benefit options, the excess will be applied to the claim first and then the co-insurance will be applied to the remaining amount. At the start of each period of insurance, you are responsible for bearing the costs for any expenses up to the value of your deductible/excess.
- Page 10 Exclusion 7

Wording has been amended to:

- Dietary supplements, nutritional supplements, body-building supplements and substances, fibre, fatty acids, vitamins, minerals and organic substances, regardless as to whether prescribed by a physician, except as provided for under 3H Complementary Therapies and 2 Cancer Care Benefit.

5 Brexit

You will notice a new logo has been used throughout your documentation as your policy will now be administered through our new company Morgan Price (Europe) ApS. Morgan Price (Europe) ApS are authorised and regulated by the Danish Financial Services Authority (DFSA).

This company is based in Copenhagen and allows us to continue to administer your policy now that the United Kingdom has left the EU.

You will continue to receive the same high levels of care and service from us in respect of your policy, just that it will now be administered by our new Morgan Price (Europe) ApS office.

There are new email and contact details detailed in the policy wording for any queries and for claims submission.

Thank you for your custom and we look forward to providing you with a great service going forward.

If you have any queries regarding any of the changes above please do not hesitate to contact your broker/ intermediary or us directly at info@morgan-price.eu or on +44 (0) 1379 646730.