



- This plan covers eligible treatment for In-Patient Treatment, Day-Patient Treatment and Out-Patient Treatment received worldwide excluding USA and Canada.
- This Table Of Benefits is a summary of cover and must be read in conjunction with the Health Insurance Policy Document.

| TABLE OF BENEFITS | IN-PATIENT & DAY-PATIENT TREATMENT |
|---|--|
| Hospital / Clinic accommodation Fees inclusive of nursing services | Full refund of customary and reasonable charges |
| Parent accommodation staying with child under the age of fourteen | Full refund of customary and reasonable charges |
| Hospital charges, operating theatre fees, recovery room fees, surgical drugs and dressings | Full refund of customary and reasonable charges |
| Eligible prosthesis and appliances | Full refund of customary and reasonable charges |
| Surgeons', anaesthetists' and physicians' fees for surgical operations Minor under local anaesthetic Minor under general anaesthetic Intermediate Major | Full refund of customary and reasonable charges |
| Physicians' fees for in-patient consultations | Full refund of customary and reasonable charges |
| Diagnostic procedures including pathology, radiology, diagnostic tests, MRI and CT scans, physiotherapy administered during the period of stay in hospital | Full refund of customary and reasonable charges |
| Pregnancy and birth complications are limited to emergency caesarian section, miscarriage or stillbirth. This benefit is available to policyholders who have been insured on this policy for a minimum of 12 months | Up to € 3,500 per year |
| Cancer Treatment Oncology related charges, radiotherapy and chemotherapy (including MRI, CT and PET scan), consultant's fees and drugs for treatment received as an in-patient or day-patient | Full refund of customary and reasonable charges |
| Emergency Road Ambulance Transport when medically necessary | Full refund of customary and reasonable charges |
| Cash benefit for treatment received without charge in a local hospital Day-patient treatment In-patient treatment | Up to € 60 per episode Up to € 60 each night for up to forty nights |



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| TABLE OF BENEFITS | OUT-PATIENT TREATMENT |
|--|---|
| Cancer treatment Oncology related charges, radiotherapy and chemotherapy (Including MRI, CT and PET scan), consultant's fees and drugs | Up to € 100,000 per year |
| Out-patient services Consultant's fees, including pathology, radiology, diagnostic tests, CT and MRI Scans Complimentary treatment Physiotherapy, homoeopathy, osteopathy, chiropractic and acupuncture | Up to € 2,500 per year |
| Drugs and dressings prescribed by a specialist | Up to € 105 per year |
| General Practitioner fees | Up to € 150 per year |
| Minor procedures performed by the General Practitioner | Up to € 100 per procedure |
| Home nursing following a major surgical procedure | Up to € 280 a week for up to fifteen weeks |
| Accidental damage to the teeth Initial treatment given by the dentist or dental surgeon required immediately following accidental damage to natural teeth | Up to € 700 per year |
| OVERALL MAXIMUM BENEFIT | UP TO € 900,000 PER YEAR FOR EACH PERSON |