

## 1 International Emergency Medical Assistance

**1.1** This is one of the benefits of your plan. The service is provided by an international assistance company who acts for us.

**1.2** The terms and definitions in your plan also apply to the service, and any limitation of cover for the service shown in the benefits table will apply. For this section only, we have given some more words and phrases special meanings. These are:

(a) **appointed doctor:** a medical practitioner chosen by us to advise us on the member's medical condition and/or need for the service and/or the suitability and adequacy of the medical facilities in the country where the member has been admitted to hospital.

(b) **service:** moving the member to another hospital which has the necessary medical facilities either in the country where the member is taken ill or in another nearby country (evacuation) or bringing them back to their principal country of residence (repatriation).

(c) **we/us/our** for the purpose of this service only: AXA PPP healthcare limited.

(d) **hospital:** any establishment which is licensed as a medical or surgical hospital in the country where it operates.

(e) **principal country of residence:** the country where you live or intend to live for most of the year which will be shown as your address in our records.

(f) **home country:** the country as shown in our records which the member regards as home and which issues the member's passport.

**1.3** The service is available worldwide to any member who is injured or becomes ill suddenly and needs immediate hospital treatment as an in-patient. The service is only available in these circumstances and as follows:

(a) if the member is admitted to hospital while abroad from their principal country of residence then, if in the opinion of the appointed doctor the medical facilities there are not suitable or adequate, they will be entitled to evacuation or repatriation;

(b) if the member is admitted to hospital while in their principal country of residence then, if in the opinion of the appointed doctor the medical facilities in the principal country of residence are not suitable or adequate, the member will be evacuated to the nearest place where appropriate services are available.

(c) following evacuation, in accordance with paragraphs 1.3(a) or 1.3(b) above, the member concerned shall be entitled to be returned, by regular scheduled airline unless we agree that another means of

transport is necessary, to his/her principal country of residence.

Please note: Members are not entitled to be repatriated to their home country when admitted to hospital in their principal country of residence. Evacuation will always be to the nearest place where the necessary facilities are available. It follows that a member may be evacuated to the home country but only if we conclude that, on the basis of the medical facts, this is the nearest appropriate destination.

**1.4** The exclusions in section 3 of the membership agreement do not apply to the service but will apply to any treatment received following repatriation to the principal country of residence, or any country to which the member has been evacuated. If the service is needed you must contact the emergency control centre so that immediate help or advice can be given over the phone. Arrangements may then be made for an appointed doctor to make all necessary enquiries and arrange to move them if necessary. If an appointed doctor thinks it is necessary then the service will be carried out under medical supervision.

**1.5** All the arrangements must be made by us. The member may be transported by air ambulance, by a regular airline or by any other method of transport we consider appropriate. We will decide the method of transport and the date and time.

**1.6** (a) In all cases where the member is under 18, another person, who must be 18 or over, may accompany the member while they are being moved. We will pay the reasonable and necessary costs of this, including any additional accommodation costs approved by us.

(b) In all cases where, in the opinion of the appointed doctor, it is medically necessary, another person, who must be 18 or over, may accompany the member while they are being evacuated. We will pay the cost of return travel by regular scheduled airline to the principal country of residence (but not home country) for one accompanying person. The accompanying person must be a family member included within the member's policy or, alternatively, the member's uninsured partner, brother, sister, parent or adult child (in which case return will be to the member's principal country of residence).

**1.7** If a member dies abroad we will pay the cost of taking the body back to the principal country of residence, or home country.

**1.8** The service is not available to cover the following:

(a) any medical condition which does not need immediate in-patient hospital treatment or which does not prevent the member from continuing to travel or to work.

(b) injuries from playing professional sport or from any dangerous sport or activity including ballooning, hang-gliding, parachuting or bungee jumping; flying except as a passenger travelling in a licensed standard-type aircraft

owned and run by a recognised airline and travelling on a set route; ice hockey, power-boat racing, water-ski jumping or skin diving where the member needs to use breathing equipment; hunting on horseback, show jumping or polo; pot-holing, rock climbing or mountaineering where ropes or guides should be used; riding or driving in any kind of race, rally or competition; judo or martial arts of any kind, competitive winter sports, skiing or snow-boarding off-piste, ski-jumping, heli-skiing, bob-sleighting or lugging.

(c) if the member needs to be moved from a ship, oil-rig platform or similar off-shore location.

(d) if, at the time the need for the service arises, the member is insured or, if this insurance did not exist, would be insured against those costs by an existing insurance policy or policies.

(e) any costs that we do not approve beforehand.

(f) if we have not been told about the accident or illness for which the service is needed within 30 days of it happening.

**1.9** (a) We will not be liable for any failure to provide the service or for any delays in providing it unless the failure or delay is caused by our negligence (including that of the international assistance company we have appointed to act for us) or of agents appointed by either.

(b) We will not be liable for failure or delay in providing the service:

(i) if, by law, the service cannot be provided in the country in which it is needed; or (ii) if the failure or delay is caused by any reason beyond our control including, but not limited to, strikes and flight conditions.

(c) We are not liable for injury or death caused to the member while he or she is being moved unless it is caused by our negligence or the negligence of anyone acting on our behalf.

**1.10** Benefits for any treatment received following repatriation or evacuation will be paid as set out in the rules.

**1.11** Any unused portion of a member's travel ticket, and that of any accompanying person, will immediately become our property and must be given to us.

International Emergency Medical Assistance  
24 hour telephone number +44 (0) 1892 513999

For queries about your medical insurance cover, please contact  
Bulgaria Insurance  
Health Insurance Department  
83 A Bulgaria Blvd., 1404 Sofia, Bulgaria  
Tel: +359 (0) 700 13 555

International Emergency  
Medical Assistance

*Bulgaria Insurance*

HEALTH WITHOUT BORDERS

*International Healthcare Plans*

Insured by



Re-insured by



The International Emergency Medical Assistance is the result of an agreement between AXA PPP healthcare and a worldwide organisation offering an emergency medical advice and rescue service. AXA PPP healthcare contract this service which is then provided to all members under the Bulgaria Insurance International Healthcare Plans.

### The emergency control centre

The emergency control centre is manned 24 hours a day and can help to arrange treatment in any part of the world through the worldwide network of service centres. The emergency control centre will normally give immediate advice and arrange to put the member in touch with an English-speaking doctor.

When appropriate (see *How the service works*) the emergency control centre will arrange an immediate evaluation which may lead to repatriation or evacuation of the member. Alternatively the emergency control centre may help to arrange treatment locally or ensure that any existing arrangements are satisfactory.

### How the service works

*When the member is away from their principal country of residence*

- In the event of a member suffering sudden illness or injury whilst away from their principal country of residence and requiring immediate in-patient treatment the member should contact the emergency control centre.
- The emergency control centre will assess the situation and advise if evacuation of the member is appropriate.
- If the emergency control centre advises that evacuation of the member is appropriate they will make all the arrangements to get the member to the nearest place where appropriate services are available and where they will be treated in accordance with the benefits of their Plan.
- If the member is under 18 years of age, or in other cases where the emergency control centre consider that the member's medical

condition makes it appropriate, another person over the age of 18 years may accompany the member while they are being moved.

*When the member is in their principal country of residence*

- In the event of a member requiring in-patient treatment which is not available within their principal country of residence the member should contact the emergency control centre.
- The emergency control centre will assess the situation and decide if it is necessary to evacuate the member to another hospital where the necessary services are available.
- If the emergency control centre considers it is necessary to evacuate the member it will make all the arrangements to get the member to a suitable place for the treatment to take place. This may be in another country.
- Once evacuated the member will be treated in accordance with their plan benefits.
- If the member is under 18 years of age, or in other cases where the emergency control centre considers that the member's medical condition makes it appropriate, another person over the age of 18 years may accompany the member while they are being moved.

*If a member should die while away from their principal country of residence*

- The family of the member should contact the emergency control centre who will arrange for the body of the deceased to be taken back to the principal country of residence, or home country.

### Important

- All cases must be assessed by the emergency control centre, be deemed necessary for evacuation and/or repatriation, and all arrangements must be made by the emergency control centre in order to ensure that related costs are covered by the service.

*If a member makes their own arrangements their costs will not be covered. Entitlement to the service does not mean that the member's treatment following evacuation or repatriation will be eligible for benefit. Any such treatment will be subject to the terms and conditions of your plan.*

### The emergency control centre

A member can contact the emergency control centre any time of the night or day, 7 days a week, 52 weeks of the year.

When in contact with the emergency control centre the member will need to state that they are a member of AXA PPP healthcare from Bulgaria Insurance and give their Bulgaria Insurance membership number.

Space is provided to the right in which to keep these records and other relevant personal details in the case of an emergency. We suggest this important information be kept with the member at all times.

### The benefits table

Benefits are payable for the following as provided for in the rules.

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(a) if the member is admitted to hospital while abroad from their principal country of residence then, if in the opinion of the appointed doctor the medical facilities there are not suitable or adequate, they will be entitled to evacuation or repatriation;

(b) if the member is admitted to hospital while in their principal country of residence then, if in the opinion of the appointed doctor the medical facilities in the principal country of residence are not suitable or adequate, the member will be evacuated to the nearest place where appropriate services are available.

(c) following evacuation, in accordance with paragraphs (a) or (b) above, the member concerned shall be entitled to be returned, by regular scheduled airline unless we agree that another means of transport is necessary, to his/her principal country of residence. Please note: Members are not entitled to be repatriated to their home country when admitted to hospital in their principal country of residence. Evacuation will always be to the nearest place where the necessary facilities are available. It follows that a member may be evacuated to the home country but only if we conclude that, on the basis of the medical facts, this is the nearest appropriate destination. If a member dies abroad we will pay the cost of taking the body back to the principal country of residence, or home country.

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