

International Private Healthcare



Worldwide  
Medical  
Expenses  
Protection



'A market leader  
in providing  
medical cover for  
expatriates and  
local nationals'

# Hello

'Welcome to International Private Healthcare (IPH), an industry leading organisation with over 20 years experience of providing medical insurance throughout the globe, giving our customers security and peace of mind, wherever they are living or working.'

We commit ourselves to providing tailor-made solutions for our clients to the highest professional standards and to consistently provide excellent customer service. We are committed to the future because we insure for life.

You are unique to us, not just a number. After listening to our customers over the years, we have evolved a range of medical insurance plans to offer you and your family access to the best medical attention available around the world.

We are a market leader in providing medical cover for expatriates as well as local nationals, for individuals and groups. Among our clients are some of the largest insurance companies in Asia and Europe, global banks, special associations and major television companies.'

**Dr Peter W. Morrow**

Chairman & CEO International Private Healthcare



‘IPH plans are underwritten in the UK at Lloyd’s of London’

## Our background

For over 20 years, IPH has been offering exceptional cover at competitive rates. Our Healthcare Plans are designed by IPH and underwritten in the United Kingdom at Lloyd’s of London, one of the world’s leading insurance markets.

IPH was the first provider of International Healthcare plans without complicated application or management requirements. It has now set a standard of value and service for all its customers, covering all its plans, which it believes no other competitor can beat.

IPH has the strength and security to provide cover for even the largest of organisations. Operating from modern headquarters in England and with a network of representatives in over 60 countries, IPH gives truly global cover. The range of flexible schemes for healthcare and personal accident insurance means that choosing the right plan for your needs could not be simpler.



‘Life is busy,  
but our three  
levels of  
cover make it  
simpler’

# Worldwide Medical Expenses Protection

The International Private Healthcare medical insurance plans are specifically designed for expatriates and local nationals, offering comprehensive access to the best medical attention available. We aim to provide our customers the best possible protection at a very competitive premium, giving them the peace of mind and security even should the unexpected happen.

Three levels of cover are available, each offering substantial protection against the high costs of medical services and additionally against the risks of receiving lower quality treatment in certain less developed countries.

Please see the Benefits Chart found at the back of the Brochure for our cover options.



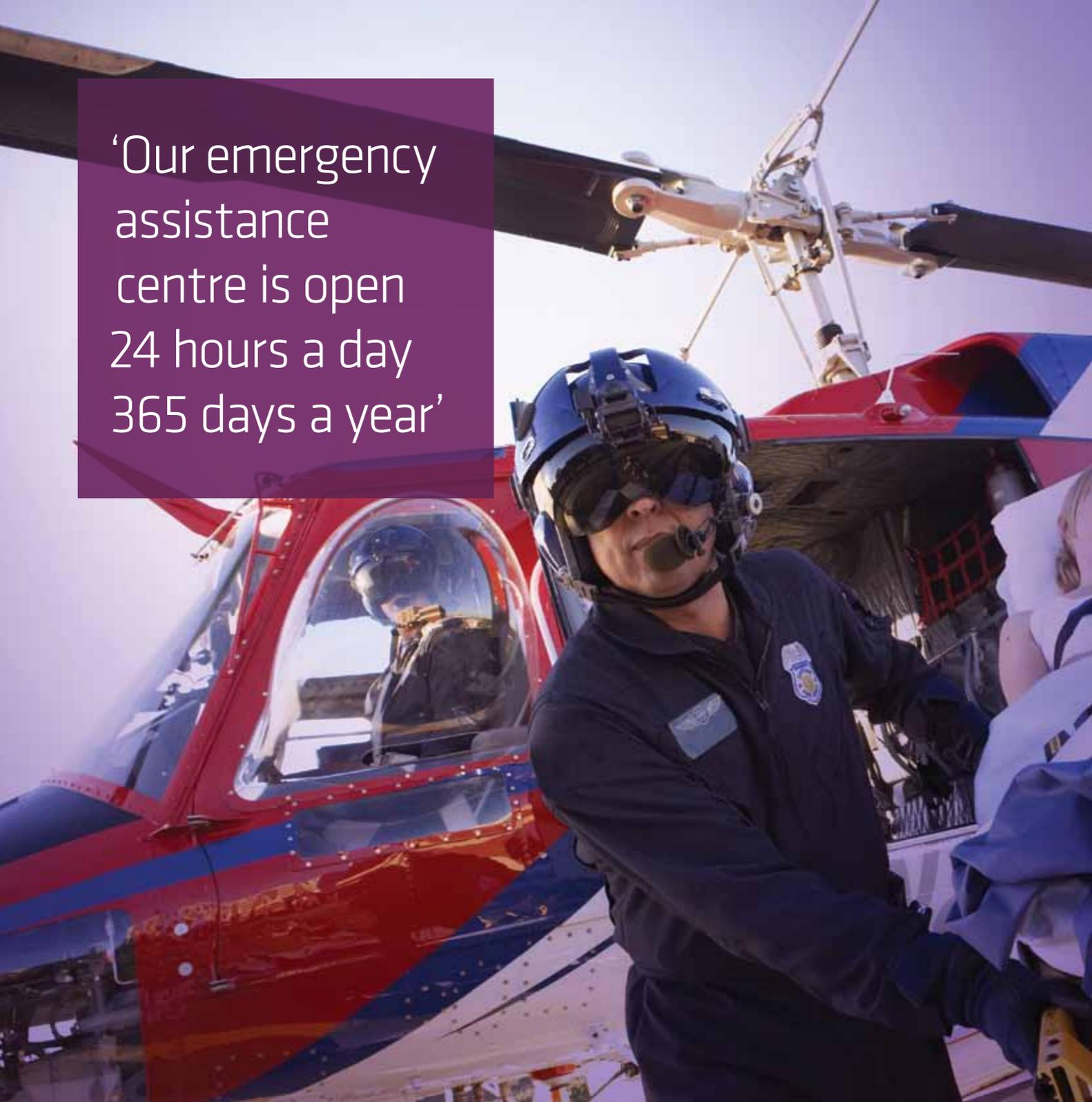
‘We settle your in-patient costs directly so you’re not left out of pocket’

## What is covered

Our Healthcare Plans offer a fully comprehensive range of benefits, often not included in other medical plans, which include:

- Emergency Medical Evacuation, by air if necessary
- Guaranteed Renewal
- Organ Transplantation
- New Born Cover
- Hospice & Palliative Care
- Nursing at Home
- Optional Extra Cover for Personal Accident

For other unique benefits please refer to the Benefits Chart at the back of this brochure.



'Our emergency assistance centre is open 24 hours a day 365 days a year'

## International assistance claims

Our multi-lingual Emergency Assistance Centre operates 24 hours a day, 365 days a year and has the expertise in handling any situation that may arise anywhere in the world.

As our customer you will also enjoy:

- An IPH Membership Card with emergency telephone numbers
- Direct payment to hospitals for pre-authorised in-patient claims
- Claims centre for reimbursement of covered out-patient claims.



‘Unlike some of our competitors, IPH schemes have no upper age limits’

## How can I join

No medical examinations are required, so all you need to do is complete the Application Form at the back and return it together with the relevant premium.

Once acceptance terms have been received, you will be sent your full documentation. You will find on the Certificate of Cover the date from which your protection commences. It is that simple.

Because we want you to be completely happy with our service, we even give you 30 days to be certain you are fully satisfied with the medical expenses protection you have purchased. If you are dissatisfied for any reason, and provided no claim has arisen, simply return the complete documentation to us and we will return your premium in full.

Unlike some of our competitors, IPH schemes have no upper age limits and rates for people aged 65+ are available upon request.

### Group Schemes

We are pleased to cater for large and small groups, as well as individuals. A standard group scheme can be written with a minimum of five adults. In the case of companies, where the group is larger than 100 people, we can tailor-make a special plan to suit your requirements. In this instance, we can also offer blanket cover to eliminate any worries regarding pre-existing conditions, on changeover from an existing scheme.

‘Thank you  
for helping  
my husband  
in getting his  
health back’



## Testimonials

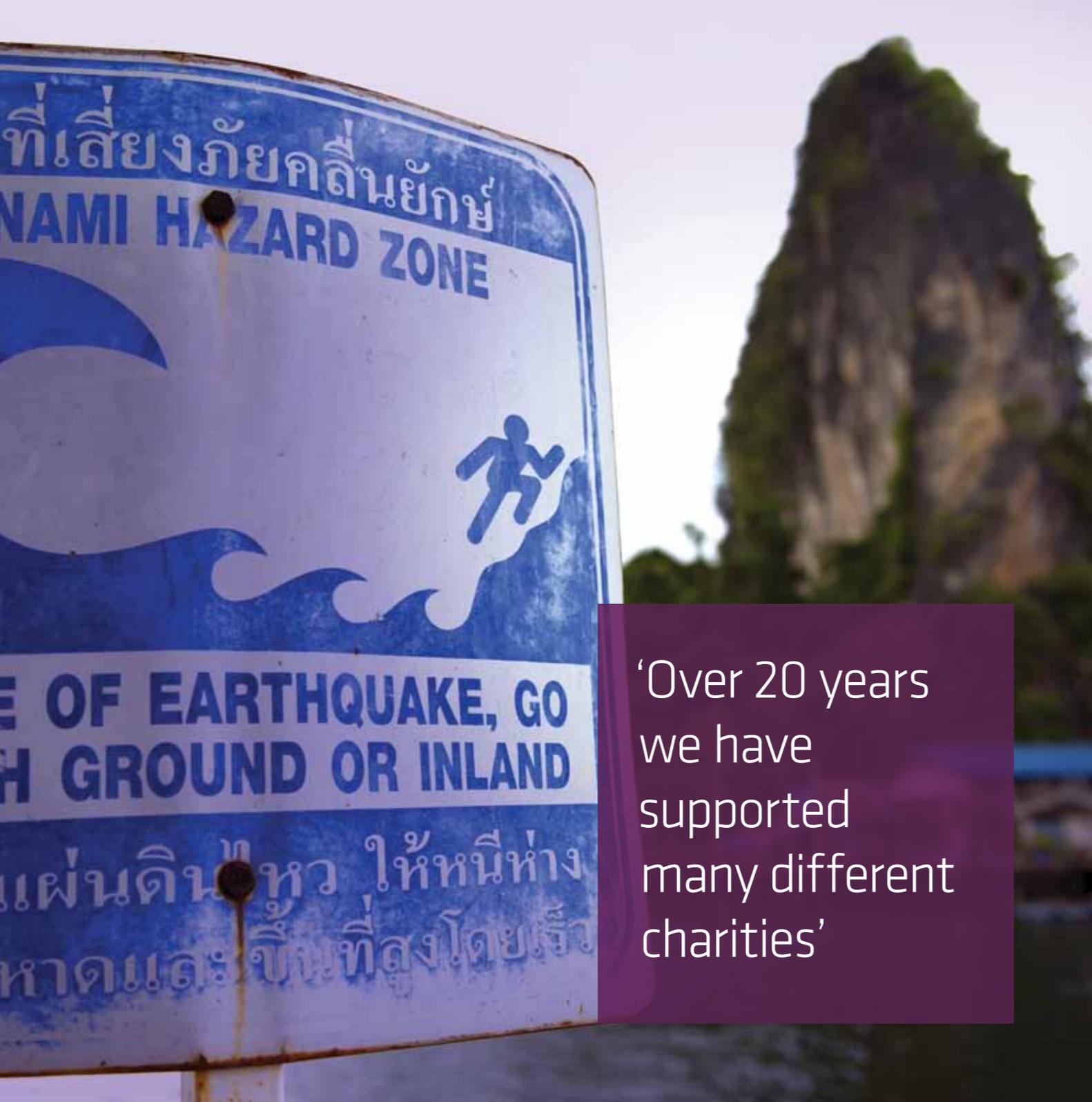
Over 20 years, we have had the pleasure of providing medical cover for individuals around the world, and have received thousands of thank you correspondences from customers, with special and heart felt stories.

“I have been with IPH for nearly 15 years, and I will never go anywhere else.”

“Thank you for helping my husband in getting his health back. Without getting IPH cover, I wouldn’t know how we would have been able to afford his medical expenses.”

“It was so simple to deal with your company, your team handled my situation professionally and quickly, I can’t thank you enough.”

“I am very happy with the treatment I received. When I contacted your team, they were extremely caring and helpful. I have recommended you to all my family and friends.”



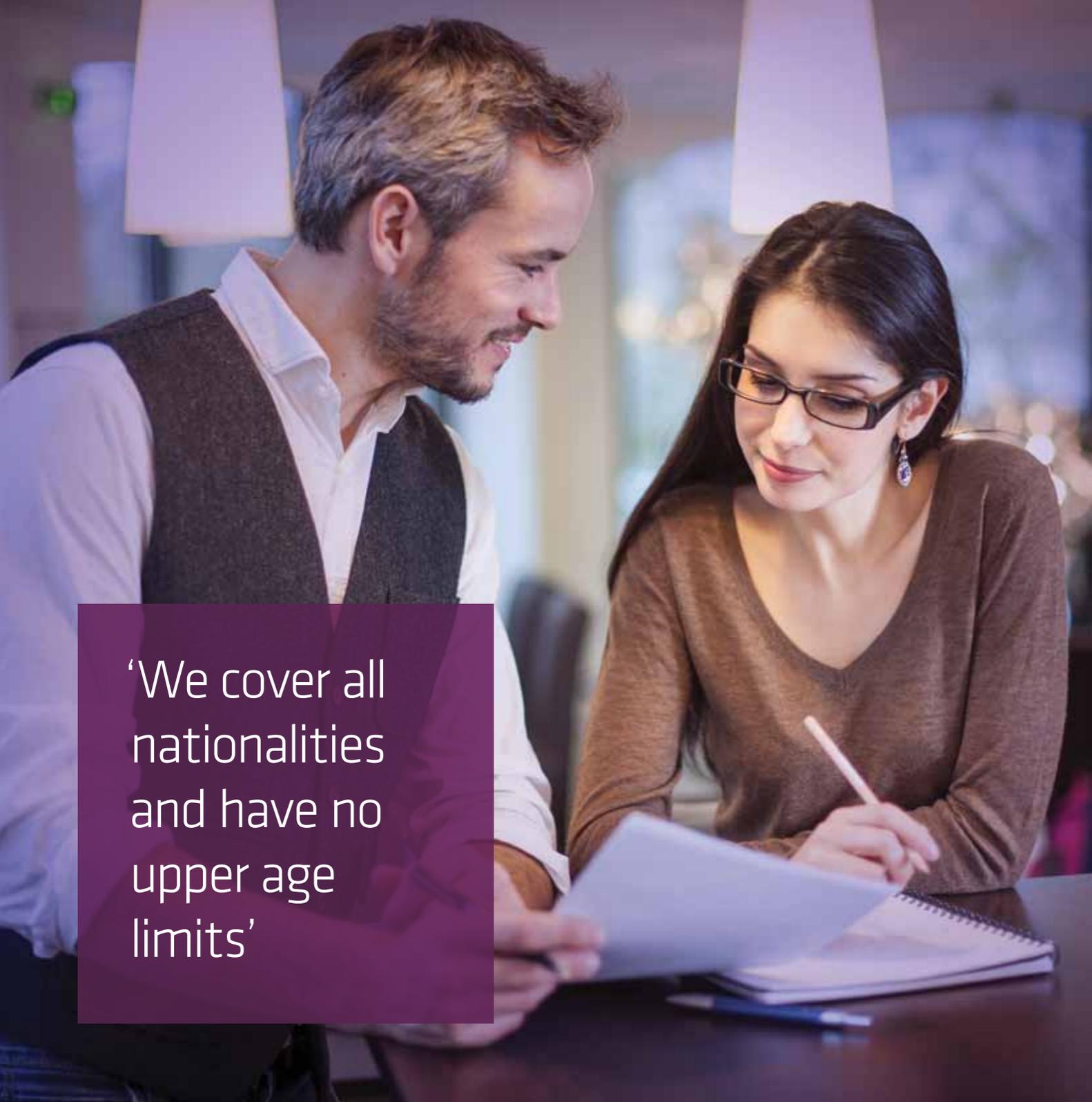
‘Over 20 years we have supported many different charities’

# Helping our community

Our company would not be where it is without the support of our customers and, as a thank you, IPH has been dedicating its efforts to help your local and global charities.

At IPH, we have a strong belief in supporting our community with both fund raising and community volunteering. Over the last 20 years, we have supported cancer research, disaster relief, children in need charities and charities for the elderly.

Where we can make a difference, we act.



‘We cover all nationalities and have no upper age limits’

## Frequently-asked questions

### **Will I need to have a medical examination to join your healthcare scheme?**

No. You do not need to undergo a medical or fill in a complicated medical questionnaire.

### **I am German and my wife is Chinese. Can we subscribe to your healthcare scheme?**

Yes. We cover any nationality.

### **My wife, son and I were born in Singapore. We have always lived in this country. Can we join your healthcare scheme?**

Yes. We cover both expatriates and local nationals.

### **Do you cover chiropractors and physiotherapy?**

Yes. Provided that it is medically necessary and is recommended by a legally qualified physician.

### **Do you exclude chronic illnesses?**

No. Provided there are no symptoms before the policy start date.

### **Do you cover skiing?**

Yes. Skiing is covered under our normal terms.

### **What is your upper age limit?**

We have no upper age limit.

### **Once I join your scheme, if I need to be treated in a local hospital, can you pay the hospital bills directly?**

Yes. Once you have booked the treatment date, supply us with the details and we will contact the hospital of your choice and arrange for guaranteed payment for all covered claims and relieve any unnecessary financial burden.

### **Will you reimburse claims in our local currency?**

Yes. We will reimburse claims in your chosen currency whenever it is practicably possible.

### **How do I claim?**

Simply complete the claim form and send it to IPH. For all out-patient treatment you settle the bill and we will reimburse you. For in-patient treatment, see above.

### **How can I pay you?**

You can pay by credit card, bank transfer, cheque or bank draft.

### **How can I join IPH?**

You may forward your completed application form with your payment details.

### **Can I choose my own Doctor?**

Yes, as long as the doctor is legally licensed and recognised by the law of the country.



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