

International Private Healthcare



Worldwide
Medical
Expenses
Protection



A market leader
in providing
medical cover for
Expatriates and
Local Nationals

Our background

Welcome to International Private Healthcare (IPH), an industry-leading organisation with over 30 years experience in providing medical insurance throughout the globe, giving our customers security and peace of mind, wherever they are living or working.

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.

We are a market leader in providing medical cover for expatriates as well as local nationals, for individuals and groups. With us, you are guaranteed quick and easy access to a private hospital of your choice, wherever you are in the world. We will also settle your in-patient claims directly with the hospital allowing you a hassle-free service.

Our team commits itself to provide tailor-made solutions for our clients to the highest professional standards and consistently provide excellent customer care. You are unique to us, not just a number. We are committed to the future because we insure for life.



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

Why choose IPH?

Our Healthcare Plans offer a fully comprehensive range of benefits. We often review our plan benefits to make sure we provide some of the best benefits, at competitive premiums, for our plans that cover you worldwide.

What is covered:

- Freedom to choose your desired hospitals and doctors
- Direct billing to hospital
- Full refund for emergency medical evacuation (including accommodation expenses for a companion)
- Cover for pandemics and epidemics (including COVID-19)
- Evacuation by air ambulance if necessary
- Full refund for cancer treatment
- Organ transplant
- Dialysis treatment
- Hospice and palliative care
- HIV & AIDs treatment
- Guaranteed renewal

These highlighted features are just a few of the benefits available under our plan. For more information, please visit our website: [iphinsurance.com](https://www.iphinsurance.com)



Your health,
your way,
with our three
levels of cover

What you can expect from us?

There are a few more things to know about us and the service you can expect as an IPH client.

- Tailor-made plans and solutions to suit your needs
- Quick decision on your application, within 24 hours
- Efficient personal multi-lingual customer service
- Multi-lingual 24 hours/365 days Claim Medical Assistance Centre
- Three levels of cover to offer you flexibility



Tailor made
plans for
flexibility and
peace of mind

Why choose a IPH Group Scheme?

With IPH Group Schemes, you benefit from an affordable and a flexible solution designed to ensure the optimal health of your employees, empowering them to thrive in the workplace.

IPH offer Group Schemes for companies, businesses, non-profits, tours or affinity groups.

Our cost-effective Group Schemes are available for groups comprising a minimum of 5 individuals. For larger groups exceeding 100 members, we offer tailored plans to suit your specific requirements. We prioritise the well-being of your employees abroad, enabling you to concentrate on maximising their performance.

Worldwide healthcare cover, for businesses operating in a globalised world

Tailor made plan to suit your unique requirements and budget.

Different levels of cover available for employees of different seniority.

Highly competitive premiums that provide optimum value for money.

Seasoned professionals – our team has been providing insurance to customers worldwide for over 30 years, so you can trust our experienced staff to take care of all your healthcare needs.

Financial strength – our policies are underwritten by certain underwriters at the A+ rated Lloyd's of London, the world's specialist insurance and reinsurance market.



Our Medical Assistance Centre is open 24 hours a day 365 days a year

International assistance claims

Our multi-lingual Medical 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:

- A digital Policy Card with emergency telephone numbers
- Direct billing to hospitals for pre-authorised in-patient claims
- Claims centre for reimbursement of covered out-patient claims
- Free IPH Claims App to make your life easier



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

How can I join?

1. No medical examinations are required. Simply complete the Application Form and submit it to us.
2. Once acceptance terms have been received, you will be sent your full documentation.
3. On the Certificate of Cover, you will find the date from which your protection commences. It is that simple.

As 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.



“Thank you
for helping
my husband
in getting his
health back”

Testimonials

Over 30 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’m truly impressed by the exceptional level of service provided by the IPH Team! Throughout the claim process, they have been incredibly responsive and supportive. Without IPH cover, affording expensive medical treatment would have been impossible for us.”

“Upon moving here 3 years ago as an expat, a colleague recommended IPH to me. I’m delighted to have found the perfect medical insurance with comprehensive coverage at affordable premiums. With IPH, I’ve discovered unmatched value and peace of mind, and I wouldn’t consider any other provider.”

“Since 2006, IPH has been my trusted insurance provider. As a local company with an outstanding reputation, they’ve consistently tailored plans to meet my specific needs. I wholeheartedly recommend IPH to anyone seeking reliable insurance solutions!”

“Choosing IPH for my insurance needs was one of the best decisions I’ve made. Their personalised approach and attention to detail ensured I received a tailored plan that perfectly suited my requirements. With IPH, I feel confident knowing that my health and well-being are in trustworthy hands.”

A group of diverse people, including a woman with braided hair and a woman with long red hair, are wearing green t-shirts and are focused on packing canned goods into cardboard boxes. They are standing around a table with several open boxes. The scene is brightly lit, suggesting an indoor setting like a warehouse or a community center.

Over 30 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 30 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 have no upper age limits and offer guaranteed renewals

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.

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.

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 I 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?

For in-patient treatment please contact our multi-lingual medical centre, available 24/7. For all out-patient claims, once you have settled the payment, please submit your claim via our IPH Claims App for reimbursement.

How can I pay for my policy?

We accept credit/debit cards, or bank transfer payments. You can choose to pay in full, two semi-annual payments or four quarterly payments.

Our plans are available in US Dollars, Pound Sterling.

How can I join IPH?

Please email your completed application form to info@iphinsurance.com.

Can I choose my own Doctor?

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

How can I become an agent?

Please get in touch and email us at broker@iphinsurance.com.

Important notice: All information correct at time of print and to be read in conjunction with IPH Plan Rules. If you have any queries or need further information please contact us for assistance.