

# Your area of cover

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The cover provided by **your plan** is restricted to the **area of cover** stated on **your Certificate of Insurance**. The **areas of cover**, and their corresponding territorial limits, are stated below.

## Zone 1

Worldwide, excluding the United States of America.

## Zone 2

Worldwide, excluding the United States of America and with restricted cover in the following countries and regions:

*United Kingdom, all countries in the European Economic Area, Andorra, the Channel Islands, Gibraltar, Greenland, Monaco, San Marino, Switzerland, the UAE, Singapore, Thailand (treatment is only restricted within the Bumrungrad Hospital and Bangkok Hospital Group facilities) China, Hong Kong, Macau, Taiwan, Japan, Australia, New Zealand, Canada, and the Caribbean countries and islands.*

When **you** travel to one of these countries and regions, **you** will only be covered for **accident & emergency treatment**. The maximum **we** will pay in respect of **treatment you** receive in any of these countries and regions is US\$100,000 or £66,000 or €75,000 per **period of cover**.

## Zone 3

Worldwide, excluding the United States of America and with restricted cover in the following countries and regions:

*China, Hong Kong, Macau, Taiwan, Japan, Singapore, Switzerland, and the London area.*

When **you** travel to one of these countries and regions, **your** cover is subject to the following restrictions:

- 80% cover for eligible elective **treatment** costs; and
- 100% cover up to US\$100,000 or £66,000 or €75,000 per **insured person** for eligible **accident & emergency treatment**.

Zone 3 is only available if **your country of residence** is Indonesia.

## USA cover options

The following two options provide limited cover in the United States of America.

If **you** have one of the options for limited cover in the United States of America, it will be stated on **your Certificate of Insurance**.

United States of America cover options are only available if **you** have selected the Private room option shown in the **table of benefits**.

### Cover in the USA limited to temporary trips of up to 45 days (USA-45)

**We** will cover **you** in the United States of America for **temporary trips** of up to 45 days' duration from the date on which **you** enter the country. Any trip of longer than 45 days will not be covered, but there is no limit to the number of **temporary trips you** can make to the United States of America during any one **period of cover**.

The overall maximum amount **we** will pay in respect of **treatment** and care **you** receive in the United States of America is US\$250,000 per **insured person**, per **period of cover**. Within this amount, **we** will pay:

- up to US\$100,000 for eligible elective **treatment** and care; and
- up to US\$250,000 for eligible **accident & emergency treatment** of a condition that **you** have not previously suffered from prior to commencing **your temporary trip**.

**We** do not cover emergency evacuation to, from or within the United States of America, even if **you** have selected the USA-45 option.

### Cover in the USA limited to temporary trips of up to 90 days (USA-90)

**We** will cover **you** in the United States of America for **temporary trips** of up to 90 days' duration from the date on which **you** enter the country. Any trip of longer than 90 days will not be covered, but there is no limit to the number of **temporary trips you** can make to the United States of America during any one **period of cover**.

The overall maximum amount **we** will pay in respect of **treatment** and care **you** receive in the United States of America is US\$250,000 per **insured person**, per **period of cover**.

This overall maximum amount includes both eligible elective **treatment**, care and **accident & emergency treatment** that **you** receive.

**We** do not cover emergency evacuation to, from or within the United States of America, even if **you** have selected the USA-90 option.