

NMC INSURANCE PRODUCTS:

OVERSEAS MEDICAL BENEFIT



First Name	Last Name	Membership Number	Passport Number
Trip Details (Maximum 90 days)	Date of Departure		Date of Return
Mode of Transport			
Countries to be Visited			

BENEFIT	LIMIT OF LIABILITY (per member per trip)
Section 1: Overseas Medical Expenses – Automatic Cover	Refer to Below
1.1. Unexpected illness 1.2. Serious injury not related to a sporting activity 1.3. Serious injury whilst participating in a listed snow sport 1.4. Serious injury whilst participating in a listed sporting activity	<ul style="list-style-type: none"> Eligible expenses authorised by us: N\$10,000,000 Eligible expenses not authorised by us: N\$10,000 Passive war and terrorism: N\$5,000,000
Section 2: Overseas Medical Expenses – Declared to Us	Refer to Below
Infectious and contagious diseases – declared and approved by us	<ul style="list-style-type: none"> Eligible expenses authorised by us: N\$10,000,000 Eligible expenses not authorised by us: N\$10,000
Section 3: Medical Evacuation or Repatriation Arranged by Us	Included in Section 1 or Section 2
Section 4: Dental	N\$2,000
Section 5: Pre-existing Medical Conditions: inpatient more than 48 hours	N\$600,000
Section 6: Cremation Overseas, OR Repatriation of Mortal Remains	Included in Section 1 or Section 2 when arranged by us
Section 7: Return of Children	Economy Airfare When Arranged by Us
Accumulation Benefit	N\$50,000,000

Please ensure you follow the below procedures to obtain authorisation.

- Accident & emergency department (A&E), emergency room (ER) or casualty.**
- You, Your travel companion or someone designated by you must phone **+27 11 991 8610** immediately when your condition has been stabilised in the emergency department (before you are admitted as an inpatient).
- Inpatient and outpatient treatment.**
- You must **phone +27 11 991 8610** before being admitted as an inpatient or receiving any treatment where the cost is more than N\$10,000.
- If you are unconscious, your travel companion must phone **+27 11 991 8610** within 24 hours of your admission. If you are travelling alone, you must ensure you obtain authorisation within 24 hours of regaining consciousness.

6. Cover will be limited to N\$10,000 if you don't call for authorisation.

We confirm that the cover meets all the requirements of the Regulation (ED) No 810.2009 of the European Parliament and the Council of 13th July 2009

Terms and Conditions of cover:

1. This letter is subject to terms, conditions and exclusions as listed in the policy wording. The policy wording is available from NMC.
2. The cover ends on your return home or after 90 days from your date of departure from Namibia, whichever happens first. **We cannot extend the duration of your cover beyond 90 days if you cannot return to Namibia due to any travel restrictions.**

Specifically, note the following **Important Information** in the policy wording (refer to the policy wording for the complete list of terms and conditions):

- **Who qualifies for the cover (page 7)**
 - Age limits
 - Return to your home country
 - Where we will cover you
 - When cover starts
 - When cover ends
- **The rules of cover (page 17)**
 - Authorise expenses
- **Policy exclusions (page 20)**
 - Authorisation not obtained
 - Employment
 - Infectious or contagious disease
 - We do not pay for Covid19 related claims when you are:
 - 66 years or older, or
 - If your BMI (body mass index) is 35 or above, or
 - If you have a combination of both:
 - Diabetes and high blood pressure (or using medication to control your blood pressure), or
 - Diabetes and high cholesterol (or using medication to control your cholesterol)
 - The cost of any test when the test result is negative
 - The cost of any tests that are a requirement for travelling clearance purposes
 - Medical
 - when you are travelling:
 - against the advice of a medical practitioner
 - to another country for treatment or medical consultations
 - One-way ticket or Emigration
 - Pregnancy
 - Pre-existing medical conditions:
 - We do not pay any claims related directly or indirectly to a pre-existing medical condition listed below:
 - Outpatient treatment
 - Inpatient treatment when you have been admitted for less than 48 hours
 - Medication regulating a pre-existing medical condition
 - Neoplasia (cancer of any kind), or where a terminal prognosis has been given
 - You require home oxygen therapy, or you will require oxygen for your trip
 - You have chronic renal failure
 - When you have any undiagnosed symptoms