



Nomad Health Insurance

International health insurance for groups, families and individuals

Insured Nomads 

The logo for Insured Nomads features a stylized, abstract figure in blue and red, resembling a person in motion or a winged figure, positioned to the right of the text.

Important: This Brochure is to be read in conjunction with Your Policy

Wording, Your Policy Schedule, Your Application Form, the Benefit Schedule, the Geographical Coverage Schedule and any written Endorsements, Amendments or Riders attaching to Your Policy.

Uniquely Designed to Provide Increased Protection & Reduce Your Expenses

- ⦿ **Flexibility.** Choose a plan by area of the world not by a country, thus giving you freedom within that area.
- ⦿ **No annual deductible.** Often plans have a annual amount to be met by two people before claims are paid while we do not, we have an amount called 'excess' to be applied when an issue is being treated.
- ⦿ **No co-insurance.** Often plans will pay 80% up to a certain amount in the USA, and you pay the other 20%, this is called co-insurance - we don't have that when you include North America on your plan, providing significant savings.
- ⦿ **Freedom. No PPO/preferred network.** Often plans will penalize you if you go outside their network, we allow you to go where you prefer to be treated.

Policy Length Options

One year (renewable)

2+ months (non-renewable)

Excess Options

\$/€0, \$/€50, \$/€100, \$/€250, \$/€500, or \$/€5000

Excess is the amount you pay in respect of each new medical condition, before any claims are payable.

Discount

Simply demonstrate the period you have been claim free, purchase a similar level of insurance and you'll enjoy discounted premiums: 10% (Primary+ & Select) & 5% (Primary) discount.

Cooling Off Period:

If for any reason you are not satisfied with the policy provided you may cancel your cover within 14 days of the Effective Date, as long as you have not made a claim, your premium will be refunded in full.

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Benefit Schedule

Annual Aggregate Maximum	Select \$/€5,000,000	Primary+ \$/€1,500,000	Primary \$/€1,000,000
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Hospital Benefits

Private Hospital Bed	✓	✓	✓
Surgeries, Anaesthetists' fees, Operating Theatre, Specialist, Physician and Nursing Fees, Intensive Care.	✓	✓	✓
Prescribed Medicine and Drugs	✓	✓	✓
Diagnostic Tests & Procedures (including MRI, CAT, PET)	✓	✓	✓
Oncology/Cancer Treatment	✓	✓	✓
Psychiatric	30 days	30 days	30 days
Home Nursing (following hospitalisation)	30 days	30 days	30 days
Hospital Cash Benefit	\$/€150/night	\$/€150/night	\$/€150/night
Parent Accommodation	✓	✓	✓
Second Opinion for Surgery	✓	✓	✓
Organ Transplant	\$/€300,000	\$/€100,000	\$/€100,000

Outpatient & GP Benefits

	Select	Primary+	Primary
Family doctor, GP, Specialist and Physician consultations fees; including outpatient surgeries	✓	✓	✓ prehospitalization, then for 60 days following a valid hospitalization
Prescribed Medicine and Drugs	✓	✓	
Diagnostic Tests and Procedures (including MRI, CAT, PET)	✓	✓	
Physiotherapy & Alternative Medicine	✓	✓	
Oncology/Cancer Treatment	✓	✓	✓
Management of Chronic Conditions	\$/€2,000	\$/€2,000	—
Psychiatric	10 sessions/\$/€3,000	10 sessions/\$/€3,000	—

Assistance Services & Special Benefits

Emergency Medical Transportation	✓	✓	✓
Local Ambulance	✓	✓	✓
Expenses for accompanying Dependent <ul style="list-style-type: none"> - Travel - Accommodation & Subsistence 	✓ \$/€150 per day	✓ \$/€100 per day	✓ \$/€75 per day
Repatriation of Mortal Remains	\$/€10,000	\$/€5,000	\$/€5,000
Compassionate Travel	✓	✓	✓
Terminal & Palliative Care	\$/€30,000	\$/€20,000	\$/€15,000
HIV, AIDS & ARCS	\$/€50,000 (lifetime)	\$/€50,000 (lifetime)	—

Maternity Benefits

	Select	Primary+	Primary
Complications of Pregnancy	100%*	\$/€5,000*	\$/€5,000*
Normal Delivery	\$/€7,500*	—	—
Elective Caesarean Operation	\$/€7,500*	—	—
Non-elective Caesarean Operation	\$/€7,500*	—	—
Home Delivery	\$/€7,500*	—	—
Home Nursing following Home Delivery	5 days*	—	—
Newborn Care	\$/€25,000*	—	—

* = Excludes costs incurred in first 12 months

Dental Care Benefits

	Select	Primary+	Primary
Accidental Emergency Dental Treatment	✓	✓	✓
Routine Dental Treatment	\$/€750*	—	—
Basic Restorative Dental Treatment	\$/€750*	—	—
Major Restorative Dental Treatment	\$/€1,000*	—	—

* Dental benefits (except Accidental) are subject to a 20% co-pay

Optical Care Benefits

Select

Primary+

Primary

Examinations & Lenses (inc. contact lenses)	\$/€150	—	—
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Preventative Care Benefits

Medical Check-up	✓	✓	—
Travel Vaccinations	✓	—	—
Cervical Smears	✓	—	—
Mammograms	✓	—	—
Prostate Cancer Screening	✓	—	—

✓ = 100% refund to policy annual maximum aggregate

Premium Rewards

Premium Rewards are our way of rewarding customers who remain claim free by discounting future premiums by up to 20%. Simply put: if you don't make a claim in a policy year you can earn a discount of up to 10% on your subsequent annual premium, up to 15% for two years without a claim and up to 20% for 3 years claims free or greater, as the table below demonstrates.

If you are a Select customer claims under the Maternity, Dental, Optical or Preventative Services will not affect your entitlement to Premium Rewards.

Premium Rewards are also available to **new** customers who are insured elsewhere. Simply demonstrate the period you have been claim free, purchase a similar level of insurance and you'll enjoy discounted premiums.

Claim Free Period	Premium Reward		
	Primary	Primary+	Select
1 year	-5%	-10%	
2 years	-7.5%	-15%	
3+ years	-10%	-20%	

Notes: New customers claiming Premium Rewards must provide proof of the period they have been claims free from their current insurer. Cover must be current, continuous and without any break. A comparable level of cover must be purchased from us.

Administration of the policy Policy: Expatriate Group (a trading style of Strategic Insurance Services Limited), authorised and regulated by the Financial Conduct Authority (FCA). FCA Firm reference Number is 307133. Strategic Insurance Services Limited is authorised to carry on Regulated Activities in accordance with the permissions granted by the FCA under PART IV of the Financial Services and Markets ACT 2000.



Get your group, family, or individual quote directly or from your global benefits broker.

Contact us via chat platforms:

<https://www.insurednomads.com/contact>