



Plan Gateway and Gateway Plus

Benefits Schedule and Premium Table – January 2007 (including tax at current rate)

Medical Benefits	Gateway	Gateway Plus
1. Hospital Charges Including 1. Medical Practitioner or Specialist fees as an In-Patient or Day Patient. 2. Diagnostic and surgical procedures as an In-Patient or Day Patient including scans, pathology, X-rays, oncology. 3. Surgeons and Anaesthetist's fees. 4. Theatre fees and nursing by a qualified nurse. 5. Daily food charge and bottled water. 6. Prescribed Drugs and Dressings. 7. Standard Private Room 8. Physiotherapy where referred by a Specialist (max 30 days per medical condition)	Full Refund Full Refund Full Refund Full Refund Full Refund Full Refund Full Refund	Full Refund Full Refund Full Refund Full Refund Full Refund Full Refund Full Refund
2. Parent Accommodation Standard private Hospital accommodation in respect of a parent or legal guardian staying with an Insured Person who is under 12 years of age and is admitted as an In-Patient in a Hospital	Full Refund	Full Refund
3. Transportation. The cost of emergency transport necessarily incurred to and from Hospitals for medical conditions covered by this Policy.	Full Refund	Full Refund
4. Home Nursing Nursing Care given outside a Hospital which is immediately received subsequent to Treatment as an In-Patient or Day patient on the referral of a Specialist. This must be provided by a qualified Nurse and be approved by us.	Full refund up to 30 days per medical condition and max €120 per day.	Full refund up to 30 days per medical condition and max €120 per day.
5. Reconstructive Surgery Reconstructive surgery following an Accident or following surgery for an event covered by this Policy.	Full Refund	Full Refund
6. Out-Patient charges including:- 1. Medical Practitioner or Specialist fees as an Out-Patient including home visits. 2. Diagnostic and surgical procedures as an Out Patient including scans, pathology, X-rays, oncology. 3. Prescribed drugs and dressings. 4. Physiotherapy where referred by a Specialist (maximum 30 days per Medical Condition).	1 & 2 – Prior to admission to hospital and for maximum 90 days after discharge up to €1,600 Not Covered Not Covered	Full Refund Full refund Full Refund Full Refund

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SA au capital de €37 000 Siret No 453 595 043 00010

Garantie financière et assurance de responsabilité civile professionnelle conformes aux articles L-530-1 et L 530-2 du code des assurances



7. Alternative Medicines Limited to Acupuncture, Homeopathy, Chiropractic and Osteopathy on referral of a Specialist up to €400 per Period of cover.	Not Covered	Full Refund
8. Accidental Damage to Teeth Treatment received in an Emergency room in a Hospital within 7 days of incurring Accidental damage caused to sound, natural teeth when given by a Medical or Dental Practitioner,	Full Refund	Full Refund
9. Cash Benefit Where Hospital accommodation and all Treatment costs are provided in a State or Charitable Institution and no claim is submitted under this Policy. We will pay reimbursement of €120 per each full 24 hours for the first 3 complete days followed by €80 per day for the next 28 complete days providing that the condition suffered would be eligible for benefit	Full Refund	Full Refund

Note: This plan is only available for clients who will be registering with the French Healthcare System and cover can extend for a maximum of one year (unless at the Underwriter's discretion)

BENEFITS ARE ONLY PAYABLE FOR TREATMENT RECEIVED IN FRANCE

Gateway				Gateway Plus			
Age	Annual	Instalment Deposit	Plan Monthly	Age	Annual	Instalment Deposit	Plan Monthly
0-17	€267.00	€73.38	€24.48	0-17	€381.00	€104.73	€34.93
18-20	€290.00	€79.78	€26.58	18-20	€413.00	€113.56	€37.86
21-24	€494.00	€135.88	€45.28	21-24	€706.00	€194.12	€64.72
25-29	€534.00	€146.85	€48.95	25-29	€763.00	€209.84	€69.94
30-34	€595.00	€163.64	€54.54	30-34	€852.00	€234.30	€78.10
35-39	€652.00	€179.27	€59.77	35-39	€931.00	€256.04	€85.34
40-44	€699.00	€192.18	€64.08	40-44	€999.00	€274.68	€91.58
45-49	€733.00	€201.59	€67.19	45-49	€1042.00	€286.52	€95.52
50-54	€903.00	€248.28	€82.78	50-54	€1287.00	€353.88	€117.98
55-59	€1058.00	€290.98	€96.98	55-59	€1512.00	€415.80	€138.60
60-64	€1405.00	€386.39	€128.79	60-64	€2003.00	€550.81	€183.61
65-69	€1756.00	€482.87	€160.97	65-69	€2507.00	€689.41	€229.81
70-74	€2240.00	€616.03	€205.33	70-74	€3200.00	€880.03	€293.33
75+ *	€2804.00	€771.13	€257.03	75+ *	€3998.00	€1099.48	€366.48
Excess per claim Nil (Pre/post hospitalisation out-patient €120)				Excess per claim €120			

* For existing clients only

Residents of Department Nos. 06, 75, 78 and 92 need to add 7.5% to the above premiums. Where the monthly instalment plan is chosen, a deposit is payable, followed by 9 monthly payments by Direct Debit commencing in the fourth month. All premiums shown are per person. The above premiums include Insurance policy Tax.

Voluntary Excesses (per claim)	Gateway and Gateway Plus
10% rate discount	€240.00
15% rate discount	€400.00
25% rate discount (20% if aged over 69 years)	€800.00
30% rate discount (25% if aged over 69 years)	€1,600.00

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