

December 2016

## To the Members

Dear Sirs,

### Allianz Worldwide Care conclude a Preferred Partner Agreement with Steamship Mutual

In recent years, the Club has highlighted crew health as a significant and persistent area of P&I risk for ship-owners. Through the use of the Club's Pre-Employment Medical Examination ([PEME](#)) scheme, and promoting a healthy lifestyle amongst seafarers, Members can improve the prospect of their crew being and remaining fit for seagoing employment. This can reduce crew illness claims, and also the associated operational delays and costs. The Club previously released the "[Fit for Life](#)" DVD, which aims to raise awareness amongst crew of the issues which can compromise fitness. It also encourages a healthy lifestyle and a more positive view of the [PEME](#) as the means by which seafarers can monitor their health and obtain early warning of any issues that could threaten fitness, and address such issues with early medical assistance.

Encouraging seafarers to seek medical treatment before they join a Member's vessel can be key to reducing the disruption caused by crew illness. For many crews, however, the cost of such medical advice and treatment can be prohibitive, with the result that preventive treatment is not provided, thereby increasing the risk of illness developing whilst at sea. Quite apart from the serious risk this can pose for the individual, particularly if serious illness should arise whilst the vessel is far at sea, significant expense, and disruption dealing with crew illness can result, especially if medical repatriation and crew substitution is required, or if it is necessary to deviate from the voyage to land a sick crewmember.

To better enable Members to support their crew in obtaining preventive medical attention whilst on shore leave, the Club has entered into a Preferred Partner agreement with [Allianz Worldwide Care](#) (AWC), one of the world's leading insurers and providers of health care insurance, to create a blend of P&I cover and personal insurance for a Member's crew.

### The Product

[Allianz Worldwide Care](#) provides no-fault based health insurance to thousands of seafarers and their families around the world for medical costs which are incurred both on and off the vessel. Like Steamship Mutual, they have a commitment to provide the best possible service in their market sector and to developing long-term partnerships with their clients.

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#### STEAMSHIP MUTUAL UNDERWRITING ASSOCIATION LIMITED

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

(Registered in England and Wales – Registration number 105461. PRA and FCA registration number 202548)

#### MANAGERS: STEAMSHIP P&I MANAGEMENT LLP

SPIM is an appointed representative of Steamship Insurance Management Services Limited which is authorised and regulated by the Financial Conduct Authority

(Registered in England and Wales – Registration Number OC376859. FCA registration number 597046)

AQUATICAL HOUSE 39 BELL LANE LONDON E1 7LU  
Tel: +44 20 7247 5490 Website: [www.steamshipmutual.com](http://www.steamshipmutual.com)

[Allianz Worldwide Care's](#) insurance, although purchased by the Member, is personal to each crewmember and provides medical costs cover to them irrespective of an owner's liability and without deductible. This means that if a crewmember is unwell or has an accident whilst on shore leave they can seek medical help without any cost to themselves and be fit for their contract when they join their vessel. This removes the financial deterrent that may otherwise inhibit a seafarer from seeking medical treatment prior to boarding the Member's vessel.

Providing seafarers with additional health benefits also helps to maintain crew loyalty. Members have for many years recognised that a high crew retention rate increases the efficiency of vessel operations and can reduce the likelihood of incidents and accidents on board. Further, the provision of health care with no deductible to a seafarers' family can provide them with peace of mind concerning the well-being of their family during the long period they are away from home. Under the [Allianz Worldwide Care's](#) cover, seafarers and their families have the ability to choose their preferred doctors and hospitals, thereby avoiding the need to travel long distances to a small number of approved medical facilities.

The benefit of healthier crew and better vessel operations should lead to fewer claims, whether those are crew claims or incidents caused by the crew. This should in time reduce the claims incurred by a Member, improve their risk profile, and lead to better loss records.

Owners' crew deductibles often range between \$7,500 and \$10,000, which means many small non-contentious crew medical costs are now retained by Members. These types of incidents tend to be relatively straightforward and require little or no claims handling expertise. Allianz Worldwide Care's analysis shows that 99% of the number of the claims they handle are valued below US\$5,000. Whilst many Members may be happy to retain these risks and deal with the claims, the Club is aware that Members are often looking for alternative ways to cover this risk and in particular to provide cover for crew medical risks arising ashore, where depending upon contractual arrangements, their P&I cover may not provide protection.

### **Scope of Cover**

The beneficiary of each [Allianz Worldwide Care's](#) health insurance is the individual seafarer. Allianz Worldwide Care's cover is not a liability cover on behalf of the owner and therefore cannot be considered a replacement for P&I cover, nor can it be considered as insuring a Member's crew deductible.

Under the Preferred Partner Agreement, [Allianz Worldwide Care](#) will cover medical expenses in respect of crew accident and illness for all events off the vessel, subject to no deductible. They will also cover medical expenses in respect of crew illness (but not accident) for events on board the vessel, also subject to no deductible. As most of the claims which fall within this category are retained by Members, they are now able to access AWC's medical network and their ability to implement cost containment processes.

[Allianz Worldwide Care's](#) standard Steamship Mutual Plan does not include medical expenses arising out of accidents on board the vessel (*this cover can be added by separate agreement*). In such cases where liability issues are often at the forefront, the Club provides the best route for support and protection irrespective of the size of the claim.

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Attached is further information on Allianz Worldwide Care's cover and a Table of Benefits.

### **Claims cooperation**

Incidents on board a vessel may often involve more than one insurer. The communication process with Allianz Worldwide Care ensures that claims which may fall under both the Allianz Worldwide Care's and Club's insurance policies are dealt with in an efficient and cooperative fashion, ensuring the best care for the crew and the best service for the Member.

### **Pricing**

Under the Preferred Partner Agreement, [Allianz Worldwide Care](#) is offering Steamship Mutual Members preferential rates, which they would not be able to obtain individually. In addition to these reduced rates for Members, Allianz Worldwide Care will pay the Club a fee. If the portfolio for all Steamship Members collectively produces a surplus for [Allianz Worldwide Care](#), they will return part of that surplus to the Club each year. This means not only can Members benefit individually from lower rates, but also their Club could receive additional funds, thereby strengthening further its financial position.

### **Quotations**

Cover is available to all Members of Steamship Mutual for all vessels operated by them, whether entered with the Club or not. Cover can be for crew, superintendents, their dependents or shoreside staff. Life insurance is also available if required.

If a Member wishes to request a quote, they can contact Allianz Worldwide Care either directly or via a broker. A request to quote should be made to:

Allianz Worldwide Care  
Telephone: +353 1 514 8442  
Email: [sales@allianzworldwidecare.com](mailto:sales@allianzworldwidecare.com)  
Fax: +353 1 630 1399

Members should advise Allianz Worldwide Care they are Members of Steamship Mutual in order to obtain preferential rates.

If Members have any questions about the Club's cooperation with Allianz Worldwide Care, please contact your usual Syndicate Underwriting contact.

Yours faithfully,

**STEAMSHIP MUTUAL UNDERWRITING  
ASSOCIATION LIMITED**

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#### *About Allianz Worldwide Care*

As a specialised brand of Allianz Worldwide Partners, Allianz Worldwide Care's focus is on addressing the health and wellbeing protection needs of clients worldwide, through the delivery of straightforward, innovative solutions that make each client feel understood, confident and valued. The dedicated multicultural teams who deliver this service and support have a clear culture of making a positive difference to clients in every interaction, by taking a personal and solution oriented approach. Allianz Worldwide Care offers health, life and disability insurance as well as a wide range of corporate assistance services to organisations and insurance partners worldwide. When offered as key elements of an employee benefits package, these products and services help SMEs, large multinationals, IGOs, NGOs and other government organisations to attract, retain and look after the wellbeing of their staff. Whereas globally mobile individuals, families and students can choose from a range of international healthcare plans.

This Healthcare Insurance is underwritten by [Allianz Worldwide Care SA \(AWC\)](#) and arranged through [Steamship Mutual Underwriting Association Limited \(Steamship\)](#).

Steamship's **regulatory status** is set out at the foot of this document.

Steamship only promotes Allianz Worldwide Care's Crew Healthcare policies. Crew employers proposing to purchase this cover (referred to hereinafter as **You**) will not receive any advice from Steamship in relation to the purchase of Crew Healthcare policies. You are not required to purchase this Crew Healthcare cover as a condition of Steamship providing You with its own Protection and Indemnity (P&I) cover.

**Statement of demands and needs:** Allianz Worldwide Care Crew Healthcare Insurance meets the demands and needs of shipping organisations wishing to ensure that crew in their employment have the benefit of group healthcare insurance cover for themselves and their families.

In the event You purchase the Crew Healthcare Insurance, You agree that You will make employee beneficiaries aware of the availability of the cover. On the request of employee beneficiaries of this cover, You will make copies of the Crew Healthcare Insurance policy, or a related key features document provided by Allianz Worldwide Care, available to the requesting employee.

**Complaints:** If You have a complaint about the way that this Crew Healthcare Insurance was sold to You, please contact: The Directors, Steamship Mutual Underwriting Association Limited, Aquatical House, 39 Bell Lane, London, E1 7LU United Kingdom, email [Healthcare@simsl.com](mailto:Healthcare@simsl.com) or telephone +44 (0)20 7247 5490.

We will promptly acknowledge your complaint and try to resolve it. If the matter is not resolved to your satisfaction within 8 weeks, You **may** be able to refer your complaint to the Financial Ombudsman Service. Their contact details are: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR United Kingdom. A full copy of our complaints procedure is available on request.

If You have a complaint about the Crew Healthcare Insurance policy, or a claim that you have made under that policy, please follow Allianz Worldwide Care's complaints procedure.

Steamship is covered by the United Kingdom Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Steamship cannot meet its obligations. The FSCS covers insurance arranging for 90% of any related claim, without any upper limit. Further information about compensation is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

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## **Data Protection**

Information, including personal information, regarding the Healthcare Insurance should be provided directly to Allianz Worldwide Care rather than to Steamship.

If, nonetheless, Steamship obtains personal information from individuals and others including employers, brokers, lawyers, medical providers, agents of the individual and public sources, then such personal information may be used and shared for the purposes of:

1. Considering an application for insurance.
2. Performing checks in relation to fraud and financial crime.
3. Providing and administering any relevant insurance policy.
4. Administering and paying claims.
5. Obtaining and administering reinsurance.
6. Other lawful purposes which we believe are reasonable uses of the information.

The information will be kept for a reasonable period. Personal information may be provided to third parties or transferred to other countries in connection with the above purposes however, in such cases, it will be adequately protected. Personal information may be passed to other organisations to assist in fraud prevention and detection including, but not limited to, the police or any regulatory or government authority. Please contact us if you wish to understand more about this.

Where sensitive personal data (which is defined by the Data Protection Act 1998 and includes medical or criminal record information) are held it will only be used for the specific purposes for which it was provided and to carry out the services which are provided to the relevant individual.

Individuals whose information has been supplied to Steamship have a right to ask for a copy of that information and to have any inaccuracies corrected. If you wish to exercise this right please contact: The Directors, Steamship Mutual Underwriting Association Limited, Legal Department, Aquatical House, 39 Bell Lane, London, E1 7LU United Kingdom.

If you provide any personal information about others please provide this notice to those individuals. By providing personal information to us you agree that you consent and have obtained the consent of any relevant third parties to the supply and use of that personal information in accordance with this notice.

### **STEAMSHIP MUTUAL UNDERWRITING ASSOCIATION LIMITED**

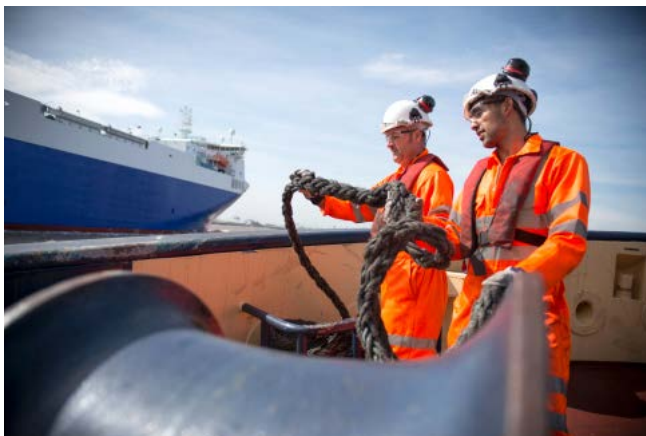
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# Healthcare solutions for Steamship Mutual Members



## Marine Industry Healthcare solutions

Allianz Worldwide Care can provide a comprehensive range of international health insurance and repatriation services to the seafarers employed by Steamship Mutual Members and their dependants. Our marine solutions are fully compliant with the Maritime Labour Convention (MLC2006) requirements for onshore health cover and we offer an extensive choice of mandatory and voluntary benefits that cover day-to-day medical expenses as well as in-patient hospital costs.

## Over century of insurance expertise

As part of the Allianz Group, which also includes Allianz Global Corporate & Specialty (AGCS), one of the world's leading providers of marine insurance, we are able to draw on the resources and expertise of one of the largest insurers and financial services providers of the globe. Founded in 1890, the Allianz Group provides financial services to more than 85 million insured customers worldwide and has more than 100 years of marine insurance experience. This combined experience and specialist industry knowledge ensures that we are best positioned to fully understand and meet the needs of our clients.

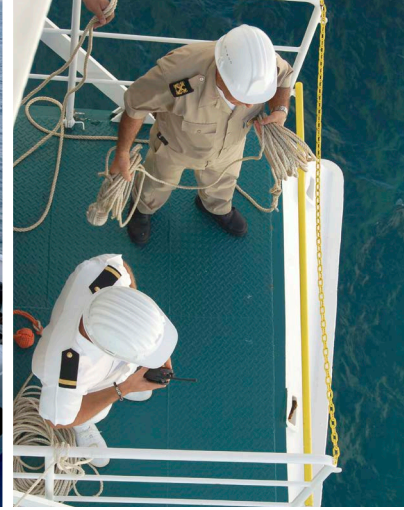
DRAWING ON  
**100+ YEARS**  
OF MARINE INSURANCE  
EXPERTISE



## Key reasons to choose an Allianz Worldwide Care Marine solution

- 1 Comprehensive healthcare plans that offer attractive benefits to help attract and retain staff.
- 2 Flexible, modular plan design allows you to create a plan that best suits your needs and budget.
- 3 Plans offer a comprehensive range of mandatory and voluntary benefits for both day-to-day medical expenses and in-patient hospital costs.
- 4 Our health cover meets all Maritime Labour Convention (MLC2006) requirements for onshore health cover.
- 5 Cover may be extended to include dependants and there are a number of geographical region-of-cover options to choose from.
- 6 Members have the freedom to choose their preferred doctors and hospitals.
- 7 We have effective and proven cost containment processes in place to help keep premiums down.
- 8 Where required, we have established partnerships with Allianz companies and other locally based insurers to provide locally admitted plans.
- 9 Log-in access to a sophisticated range of secure Online Services for Group Scheme Managers. From here you can view details of, manage and administer the scheme.
- 10 Medical provider networks can be designed on the basis of the client's needs, even in remote areas.
- 11 Range of funding options for large schemes, to suit budgetary requirements.
- 12 Comprehensive guidance and support for groups switching to Allianz Worldwide Care.

**Allianz**   
Worldwide Care



## Member Support Services

- Global direct settlement medical provider network offers members “cashless” access to in-patient treatment.
- 24/7 multilingual Helpline for general policy-related queries and Emergency Assistance Services.
- MyHealth app for fast and easy medical claims submission – no forms required. Other useful features include access to policy documents, even when offline, turn-by-turn directions to the nearest hospital, search for local equivalents of brand named drugs and translation of common ailments into one of 17 languages.
- Multiple ways to submit medical claims including via our MyHealth mobile app, email and fax.
- Fully completed medical claims are processed and payment instructions issued within 48 hours – one of the fastest turnaround times on the market.
- Local Medical Services teams available via our Helpline provide ‘on the ground’ medical support and case supervision.
- Locally assisted medical evacuation and repatriation services, using the most suitable local partner to provide fast, convenient and safe transport to a medical facility (when the member is onshore).
- Multilingual website provides access to our member web-based services at [www.allianzworldwidecare.com/members](http://www.allianzworldwidecare.com/members) where members can search for medical providers and access a suite of health and wellbeing resources.
- Key policy documents available in English, German, French, Spanish, Italian, Portuguese, Arabic, Chinese and Russian.

## Cover designed to fit your needs

We will work with you to establish your specific needs and develop a plan that best suits both your company’s needs and the needs of your employees. For large groups, a Client Relationship Manager will be assigned to provide ongoing support and to ensure the smooth running of the scheme.

## Consistently delivering excellent service

Our focus is on earning and maintaining client loyalty through superior levels of customer service. From the design of our market-leading international insurance products, to overseeing the treatment of a member, we’re there every step of the way. With 95% of our clients, many of whom are Fortune Global 500 companies, choosing to renew with us last year, the figures speak for themselves.

For further details, please contact our Sales Support Team, available Monday to Friday, 8:00am to 5:30pm (GMT) on:


**Telephone:** +353 1 514 8442

**Email:** [sales@allianzworldwidecare.com](mailto:sales@allianzworldwidecare.com)

**Fax:** + 353 1 630 1399


Allianz Worldwide Care  
15 Joyce Way, Park West Business Campus,  
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[www.allianzworldwidecare.com](http://www.allianzworldwidecare.com)

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 [www.youtube.com/user/allianzworldwide](https://www.youtube.com/user/allianzworldwide)

 [www.linkedin.com/company/allianz-worldwide-care](https://www.linkedin.com/company/allianz-worldwide-care)



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# Table of Benefits

## Group Schemes for Steamship Mutual Members

### Compliance with MLC 2006

By compliance with the Maritime Labour Convention (MLC) 2006, we mean that our product meets the Maritime Labour Convention requirements in terms of onshore health cover. In this Table of Benefits we specify which benefits are mandatory and which are voluntary in the Core Plan and Out-patient Plan. For the voluntary benefits, you can decide whether or not you wish to select this cover for your employees.

### Core Plan

Core Plan Benefits		
Maximum plan benefit GBP (£)		£415,000
Maximum plan benefit EUR (€)		€500,000
Maximum plan benefit USD (\$)		\$675,000
Maximum plan benefit CHF		CHF650,000
In-patient benefits - please refer to note 2 for more information on Treatment Guarantee		
	Benefit Limits	Mandatory or Voluntary under MLC 2006
Hospital accommodation <sup>1</sup>	General Ward	Mandatory
Intensive care <sup>1</sup>	Full refund	Mandatory
Prescription drugs and materials <sup>1</sup> (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	Full refund	Mandatory
Surgical fees, including anaesthesia and theatre charges <sup>1</sup>	Full refund	Mandatory
Physician and therapist fees <sup>1</sup> (in-patient and day-care treatment only)	Full refund	Mandatory
Surgical appliances and materials <sup>1</sup>	Full refund	Mandatory
Diagnostic tests <sup>1</sup> (in-patient and day-care treatment only)	Full refund	Mandatory
Organ transplant <sup>1</sup>	£8,300/€10,000/ \$13,500/CHF13,000	Mandatory
Psychiatry and psychotherapy <sup>1</sup> (in-patient and day-care treatment only) (10 month waiting period applies)	£4,150/€5,000/ \$6,750/CHF6,500	Mandatory
Accommodation costs for one parent staying in hospital with an insured child under 18 <sup>1</sup>	Full refund	Voluntary
Emergency in-patient dental treatment	Full refund	Mandatory
		Continued overleaf



Other benefits - please refer to note 2 for more information on Treatment Guarantee		
Day-care treatment <sup>2</sup>	Full refund	Mandatory
Kidney dialysis <sup>2</sup>	Full refund	Mandatory
Out-patient surgery <sup>2</sup>	Full refund	Mandatory
Nursing at home or in a convalescent home <sup>2</sup> (Immediately after or instead of hospitalisation)	£2,075/€2,500/ \$3,375/CHF3,250	Mandatory
Rehabilitation treatment <sup>2</sup> (in-patient, day-care and out-patient treatment, must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	£1,660/€2,000/ \$2,700/CHF2,600	Mandatory
Local ambulance	£415/€500/ \$675/CHF650	Mandatory
Emergency treatment outside area of cover (for trips of a maximum period of six weeks)	Up to £8,300/€10,000/ \$13,500/CHF13,000, max. 42 days	Voluntary
Medical evacuation <sup>2</sup>	Full refund	Mandatory
<ul style="list-style-type: none"> <li>Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre<sup>2</sup></li> <li>Where ongoing treatment is required, we will cover hotel accommodation costs<sup>2</sup></li> <li>Evacuation in the event of unavailability of adequately screened blood<sup>2</sup></li> <li>If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs<sup>2</sup></li> </ul>	Full refund	
Expenses for one person accompanying an evacuated person <sup>2</sup>	£2,490/€3,000/ \$4,050/CHF3,900	Voluntary
Travel costs of insured family members in the event of an evacuation <sup>2</sup>	£1,660/€2,000/ \$2,700/CHF2,600, per event	Voluntary
Repatriation of mortal remains <sup>2</sup>	£8,300/€10,000/ \$13,500/CHF13,000	Mandatory
Travel costs of insured family members in the event of the repatriation of mortal remains <sup>2</sup>	£1,660/€2,000/ \$2,700/CHF2,600, per event	Voluntary
CT and MRI scans (in-patient and out-patient treatment)	Full refund	Mandatory
PET <sup>2</sup> and CT-PET <sup>2</sup> scans (in-patient and out-patient treatment)	Full refund	Mandatory
Oncology <sup>2</sup> (in-patient, day-care and out-patient treatment)	Full refund	Mandatory
- Purchase of a wig	£165/€200/ \$270/CHF260, per lifetime	Voluntary
Routine maternity <sup>2</sup> (in-patient and out-patient treatment) (10 month waiting period applies)	£4,980/€6,000/ \$8,100/CHF7,800, per pregnancy	Mandatory
Complications of pregnancy and childbirth <sup>2</sup> (10 month waiting period applies)	Full Refund	Mandatory
Home delivery	£830/€1,000/ \$1,350/CHF1,300	Voluntary
In-patient cash benefit (per night) (where treatment has been received free of charge)	£125/€150/ \$205/CHF195, max. 25 nights	Voluntary
Emergency out-patient treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Out-patient Plan)	£625/€750/ \$1,015/CHF975	Mandatory
Emergency out-patient dental treatment (where these benefit amounts are reached, any additional costs may be reimbursed within the terms of any separate Dental Plan)	£625/€750/ \$1,015/CHF975	Mandatory
Palliative care <sup>2</sup>	Full refund	Mandatory
Long term care <sup>2</sup>	Full refund, max. 90 days per lifetime	Mandatory
Accidental death (insured members aged 18 to 70)	£8,300/€10,000/ \$13,500/CHF13,000	Mandatory

<sup>1</sup> If Treatment Guarantee is not obtained for the benefits listed with a 1, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 80% of the eligible benefits.

<sup>2</sup> If Treatment Guarantee is not obtained for the benefits listed with a 2, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only 50% of the eligible benefits.

## Out-patient Plan and Deductibles

To reduce your Out-patient Plan premium, simply select an optional deductible from the list below and read across to find the relevant premium discount. Where a deductible is selected it is payable per person, per Insurance Year. Also, our premiums are expressed in whole numbers (i.e. without any cents or pence etc.), so please note that percentages may be slightly higher or lower than those stated below.

Optional Out-patient Plan Deductibles	Discount
No deductible	0% premium discount
£83/€100/\$135/CHF130	10% premium discount
£165/€200/\$270/CHF260	20% premium discount
£415/€500/\$675/CHF650	45% premium discount
£830/€1,000/\$1,350/CHF1,300	70% premium discount

The following Out-patient Plan can be purchased with the Core Plan, it cannot be bought separately.

Out-patient Plan Benefits		
Maximum plan benefit	£2,075/€2,500/\$3,375/CHF3,250	
	Minimum for MLC 2006 compliance	Mandatory or Voluntary under MLC 2006
Medical practitioner fees and prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	£830/€1,000/ \$1,350/CHF1,300	Mandatory
Specialist fees	Full refund	Mandatory
Diagnostic tests	Full refund	Mandatory
Vaccinations	Full refund	Mandatory
Chiropractic treatment, osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry (max. 12 sessions per condition for chiropractic treatment and max. 12 sessions per condition for osteopathic treatment, subject to the benefit limit)	£415/€500/ \$675/CHF650	Mandatory
Prescribed physiotherapy (initially limited to 12 sessions per condition; limit also applies to prescribed and non-prescribed physiotherapy sessions, where combined)	£415/€500/ \$675/CHF650	Mandatory
- Non-prescribed physiotherapy	5 visits	Voluntary
Prescribed speech therapy, oculomotor therapy and occupational therapy <sup>2</sup>	£415/€500/ \$675/CHF650	Mandatory
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: <ul style="list-style-type: none"> <li>Physical Examination</li> <li>Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney function test)</li> <li>Cardiovascular examination (physical examination, electrocardiogram, blood pressure)</li> <li>Neurological examination (physical examination)</li> <li>Cancer screening <ul style="list-style-type: none"> <li>Annual pap smear</li> <li>Mammogram (every two years for women aged 45+, or earlier where a family history exists)</li> <li>Prostate screening (yearly for men aged 50+, or earlier where a family history exists)</li> <li>Colonoscopy (every five years for members aged 50+, or 40+ where a family history exists)</li> </ul> </li> <li>Annual faecal occult blood test</li> <li>Bone densitometry (every five years for women aged 50+)</li> <li>Well child test (for children up to the age of six years, up to a maximum of 15 visits per lifetime)</li> </ul>	£498/€600/ \$810/CHF780	Mandatory
Infertility treatment (18 month waiting period applies)	£9,960/€12,000/ \$16,200/CHF15,600, per lifetime	Voluntary
Psychiatry and psychotherapy (18 month waiting period applies)	20 visits	Mandatory
Prescribed medical aids	£2,075/€2,500/ \$3,375/CHF3,250	Mandatory
Prescribed glasses and contact lenses including eye examination	£149/€180/ \$245/CHF234	Voluntary
Dietician Fees	4 visits	Voluntary
Prescribed drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	£42/€50/ \$70/CHF65	Mandatory

# Repatriation Plan

The following Repatriation Plan can be purchased with the Core Plan, it cannot be bought separately.

Repatriation Plan Benefits		
	Benefit Limits	Mandatory or Voluntary under MLC 2006
Medical repatriation <sup>2</sup> <ul style="list-style-type: none"> <li>Where the necessary treatment is not available locally, you can choose to be medically repatriated to your home country instead of to the nearest appropriate medical centre<sup>2</sup></li> <li>Where ongoing treatment is required, we will cover hotel accommodation costs<sup>2</sup></li> <li>Repatriation in the event of unavailability of adequately screened blood<sup>2</sup></li> <li>If medical necessity prevents an immediate return trip following discharge from an in-patient episode of care, we will cover hotel accommodation costs<sup>2</sup></li> </ul>	Full refund  Full refund  Full refund  Full refund, max. 7 days	Mandatory
Expenses for one person accompanying a repatriated person <sup>2</sup>	£2,490/€3,000/ \$4,050/CHF3,900	Voluntary
Travel costs of insured family members in the event of a repatriation <sup>2</sup>	£1,660/€2,000/ \$2,700/CHF2,600, per event	Voluntary
Travel costs of insured members to be with a family member who is at peril of death or who has died	£1,245/€1,500/ \$2,025/CHF1,950, per lifetime	Voluntary
Burial Expenses	£830/€1,000/ \$1,350/CHF1,300	Voluntary

# Notes

## 1. Area of cover

Allianz Worldwide Care offers a range of options in relation to geographical cover. The chosen area of cover will be specified in the Insurance Certificate.

## 2. Treatment Guarantee

Certain treatments and costs require submission of a Treatment Guarantee Form in advance. Following approval by Allianz Worldwide Care, cover for these required treatments or costs can then be guaranteed. In the Table of Benefits, benefits which require pre-approval through submission of a Treatment Guarantee Form are indicated by either a 1 or a 2. These benefits are listed below, along with further important details:

- All in-patient benefits<sup>1</sup> listed.
- Day-care treatment<sup>2</sup>.
- Kidney dialysis<sup>2</sup>.
- Out-patient surgery<sup>2</sup>.
- MRI (Magnetic Resonance Imaging) scan. Treatment Guarantee may be required for this test if you would like us to settle the bill directly with the medical provider.
- PET<sup>2</sup> (Positron Emission Tomography) and CT-PET<sup>2</sup> scans.
- Nursing at home or in a convalescent home<sup>2</sup>.
- Routine maternity<sup>2</sup> and complications of pregnancy and childbirth<sup>2</sup> (in-patient treatment only).
- Oncology<sup>2</sup> (in-patient and day-care treatment only).
- Occupational therapy<sup>2</sup> (out-patient treatment only).
- Rehabilitation treatment<sup>2</sup>.
- Medical evacuation<sup>2</sup> (or repatriation where covered).
- Travel costs of insured family members in the event of an evacuation/repatriation<sup>2</sup>.
- Repatriation of mortal remains<sup>2</sup>.
- Travel costs of insured family members in the event of the repatriation of mortal remains<sup>2</sup>.
- Expenses for one person accompanying an evacuated/repatriated person<sup>2</sup>.
- Palliative care<sup>2</sup>.
- Long term care<sup>2</sup>.

<sup>1</sup> If Treatment Guarantee is not obtained for the benefits listed with a 1, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only **80%** of the eligible benefits.

<sup>2</sup> If Treatment Guarantee is not obtained for the benefits listed with a 2, we reserve the right to decline a claim. If the respective treatment is subsequently proven to be medically necessary, we will pay only **50%** of the eligible benefits.

We should be contacted at least five working days before receiving treatment, so that we can ensure that there will be no delays at the time of admission. This will ensure that members benefit from cashless access to hospitals for in-patient treatment, where possible, and have their treatment overseen by our team of medical professionals.

**In the case of an emergency, we should be informed within 48 hours of the event to ensure that no Treatment Guarantee penalty will apply to the claim.**

## 3. Claims process and turnaround

Allianz Worldwide Care has a simple claims process in place to ensure that members can seek reimbursement for medical expenses. Members with access to our Online Services can avail of our MyHealth app for quick and easy claims submission.

Fully completed claims are processed and payment instructions issued to the member's bank **within 48 hours**. Where further information is required to complete the claim, the member/medical practitioner will automatically be notified by email or mail within 48 hours of receipt of the claim. An email is sent automatically to the member (where email addresses are provided to us) to advise them when the claim is processed.

This swift claims processing policy ensures that our members receive their claims payment in the most effective and efficient manner.

## 4. Benefit limits

There are two kinds of benefit limits shown in the Table of Benefits. The **maximum plan benefit**, which applies to certain plans, is the maximum we will pay for all benefits in total, per member, per Insurance Year, under that particular plan. Some benefits also have a **specific benefit limit**, for example "Nursing at home or in a convalescent home". Specific benefit limits may be provided on a "per Insurance Year" basis, a "per lifetime" basis or on a "per event" basis, such as per trip, per visit or per pregnancy. In some instances we will pay a percentage of the costs for the specific benefit e.g. "65% refund, up to £4,150/€5,000/\$6,750/CHF6,500". Where a specific benefit limit applies or where the term "Full refund" appears next to certain benefits, the refund is subject to the maximum plan benefit, if one applies to your plan(s). All limits are per member, per Insurance Year, unless otherwise stated in your Table of Benefits.

## 5. Policy terms and conditions

This Company Plan is part of a facility underwritten by Allianz Worldwide Care for Members of the Steamship Mutual Underwriting Association Limited. The Company must confirm it is currently a Member of the Steamship Mutual Underwriting Association Limited ("Steamship") and acknowledge that its membership of Steamship at the time of the commencement of this policy is a relevant and pertinent underwriting information and a condition precedent for the Insurer in agreeing the terms and conditions of this policy.

By accepting this policy and making any claim hereunder, you acknowledge that Allianz Worldwide Care and the Company may disclose to Steamship Mutual any claims which have been presented under this policy where strictly necessary to ensure that the appropriate insurer is handling the claim. You also need to acknowledge that Steamship Mutual may, where necessary in order to ensure that the appropriate insurer is handling the claim, disclose to the Allianz Worldwide Care and the Company any claims presented to Steamship Mutual which may, in whole or in part, be covered under this Policy. No personal information whatsoever may be disclosed that would allow the identification of the claimant without the express prior written consent of the individual concerned and subject at all times to applicable data protection laws.

*Unless otherwise agreed, the following exclusion will apply:*

### Accident On Board Vessel Exclusion

This policy provides crew with cover in respect of illnesses and non-work-related accidents (where those accidents occur on-shore) throughout the period of cover in accordance with the policy terms and conditions. However no cover is available under this policy in respect of accidents whilst crew are on-board a vessel operated by the Company who arranged this Company Plan. Crew must advise your Company of any accidents which occur on board a Company vessel immediately. This policy does cover your crew for illness which occurs whilst they are on board a vessel in accordance with the policy terms and conditions.

This Table of Benefits provides an outline of the cover we provide under each plan. Cover is subject to our policy terms and conditions, as detailed in our Employee Benefit Guide, which is issued to members upon policy inception. This Employee Benefit Guide can also be downloaded from [my.allianzworldwidecare.com](http://my.allianzworldwidecare.com)







If you have any queries, please do not hesitate to contact us:

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