

Avenue
for your life journey

International cover
for serious illness

TABLE OF BENEFITS

Valid from 1st May 2021

Allianz  Care

What is Avenue?

Avenue is international insurance for serious illness that we've built to support you on your life journey. We know, no one wants to think about serious illness – but knowing that you are covered will give you peace of mind. Our solution ensures that you are covered and free to enjoy your life adventure.



Avenue covers treatment for 12 types of medical cases (e.g.: serious illnesses such as cancer, or medical procedures such as neurosurgery), of which three are specific for children. The covered medical cases are listed in the Table of Benefits contained in this document.



Unlike traditional critical illness insurance which just gives you access to a lump sum cash benefit. Avenue is designed for real flexibility – it offers a choice between a treatment solution – or a lump sum payment.

How does it work?

Choosing your cover



You can choose to cover:

- Only yourself
 - Yourself and your spouse/partner
 - Only your children
 - Your entire family
- ...as you prefer.

Accessing your cover

You can count on us in the unfortunate event that you (or anyone covered under your policy) are either diagnosed with a condition, or are prescribed a medical procedure listed in the Table of Benefits on page 8.

All you need to do is call and inform us of your diagnosis/ treatment plan. We will then assign a personal medical case manager to you: this is a medical expert from our own Medical Team. Your medical case manager will follow every step of your treatment path, organising:

-  Second medical opinion to confirm your diagnosis and treatment plan, if required.
-  Information on treatment alternatives available to you.
-  A selection of suitable hospitals within our Avenue network, among which you can choose to be treated.
-  Administration and appointments' booking with your chosen hospital, to start your treatment.
-  Periodical calls with you, to check on the progress of your treatment.
-  Medical concierge service, including escort service and translation support for overseas treatment within the Avenue network.



Your treatment will be covered from the time you are either diagnosed with a serious illness or are prescribed with a medical procedure. We cover things like the care that you need before, during and after an operation, plus the medications that you need to take.



You can also choose if you want cover:

- For both overseas and in-country treatment, or
- For overseas treatment only.

By in-country we mean treatment in your principal country of residence (and/or your home country, if that is different from your principal country of residence).



Choosing a lump sum

If you prefer not to access our medical case management service and treatment benefits and are simply looking for cash support, just let us know when you call us.

You can choose to be paid a lump sum after we have verified your case: when you select the lump sum payment, you will no longer be entitled to access the services listed beside and the benefits listed in your Table of Benefits.

The amount of the lump sum payment is indicated in the Table of Benefits. Our terms and conditions apply.



Why choose Avenue?

Avenue is for you if you are looking for:



Total flexibility

You can choose between having the treatment in-country or overseas (depending on the type of plan you select), or a simple lump sum payment.



Access to appropriate care

We will give you a list of hospitals and medical facilities from our Avenue network that specialise in the treatment you need, so you can choose from it – saving you time on research!



Professional assistance, every step of the way

Your personal medical case manager will assist you through your treatment journey. You will be in trusted, expert hands.



Relief from administration

Your personal medical case manager will look after administering your cover for you (e.g. booking your medical appointments and more). So you can focus only on getting better.



Counselling service and expert advice

You'll have access to professional support to help you and your family cope with any challenges following a serious illness diagnosis.



Peace of mind

With the most common serious medical cases covered, you know that if something happens, we will be there to take care of you.

Why Allianz Care?

We are the first in the market to:



Cover 12 types of serious medical cases (more than any other insurer offering similar products), including three specifically for children.



Offer you the opportunity to choose between accessing a medical case management service or simply a lump sum payment.



Provide cover both in your country and overseas (depending on the type of plan you select).

Allianz Care

We have been in the health insurance business for 50 years. We are the expert healthcare partner chosen by those who want to feel valued and cared for.

Your Table of Benefits

This **Table of Benefits** is for promotional purposes and offers an overview of the cover we provide under each plan. Cover and services available under this cover are subject to our policy terms and conditions, as detailed in our Benefit Guide, which is available on our website:

www.allianzcare.com/personal-avenue.html



	Avenue 1	Avenue 1 Plus	Avenue 2	Avenue 2 Plus	Avenue 3	Avenue 3 Plus
<p>Type of network</p> <p>The network is the list of hospitals in certain countries where your cover will be valid and you can receive treatment.</p> <p>For Avenue 1 Plus, 2 Plus and 3 Plus networks, please note that cover for treatment in your home/residence country is available where it doesn't violate the applicable economic sanction laws.</p>	Avenue 1 network (includes hospitals in Germany, the Netherlands, Belgium, France, Austria, Kenya, South Africa and India)	Avenue 1 Plus network (it's the same as Avenue 1 network, plus it includes hospitals in your principal country of residence, if different from the countries listed in Avenue 1 network)	Avenue 2 network (includes hospitals in Germany, the Netherlands, Belgium, France, Austria, Kenya, South Africa, UK, Switzerland, Canada, Dubai, Singapore, Hong Kong, Taiwan, Japan, Thailand, India, South Korea and Australia)	Avenue 2 Plus network (it's the same as Avenue 2 network, plus it includes hospitals in your principal country of residence and home country – provided that none of the two is the USA)	Avenue 3 network (includes hospitals in Germany, the Netherlands, Belgium, France, Austria, Kenya, South Africa, UK, Switzerland, Canada, Dubai, Singapore, Hong Kong, Taiwan, Japan, Thailand, India, South Korea, Australia and USA)	Avenue 3 Plus network (it's the same as Avenue 3 network, plus it includes hospitals in your principal country of residence and home country)
<p>Maximum limit per medical case</p> <p>This is the maximum amount that we will pay per insured person, per medical case, from when you are diagnosed with any of the medical conditions or prescribed any of the medical procedures listed below. Once you reach this amount, your cover for that specific type of medical case will end – however, if in the future you have a different type of medical case among those listed below, the Maximum Limit will be available again for you, for the new medical case.</p>	€200,000/ £166,000/ US\$ 270,000/ CHF260,000 per insured person, per medical case	€200,000/ £166,000/ US\$ 270,000/ CHF260,000 per insured person, per medical case	€400,000/ £332,000/ US\$ 540,000/ CHF520,000 per insured person, per medical case	€400,000/ £332,000/ US\$ 540,000/ CHF520,000 per insured person, per medical case	€750,000/ £622,500/ US\$ 1,012,500/ CHF975,000 per insured person, per medical case	€750,000/ £622,500/ US\$ 1,012,500/ CHF975,000 per insured person, per medical case
<p>Maximum ceiling</p> <p>This is the maximum amount that we will pay in total per insured person, under your policy. Once you reach this Maximum Ceiling, your policy will end and you will no longer be able to renew it or to buy a new policy.</p>	€1,000,000/ £830,000/ US\$1,350,000/ CHF1,300,000 per insured person, per lifetime	€1,000,000/ £830,000/ US\$1,350,000/ CHF1,300,000 per insured person, per lifetime	€2,000,000/ £1,660,000/ US\$2,700,000/ CHF2,600,000 per insured person, per lifetime	€2,000,000/ £1,660,000/ US\$2,700,000/ CHF2,600,000 per insured person, per lifetime	€2,500,000/ £2,075,000/ US\$3,375,000/ CHF3,250,000 per insured person, per lifetime	€2,500,000/ £2,075,000/ US\$3,375,000/ CHF3,250,000 per insured person, per lifetime
<p>Medical cases</p> <p>These are the medical cases covered by our Avenue insurance. Medical case refers to the combination of treatments, procedures, medications, tests and medical services required to treat a specific condition or injury. Your treating doctor will propose a treatment plan for your medical case, which must be reviewed and agreed with your medical case manager.</p> <p>Waiting periods apply as specified. A waiting period is the time that you need to wait from the start of your policy until you can access the cover.</p>	<p>Medical cases covered for both adults and children (under 18)</p> <p><i>with a 3 month waiting period:</i></p> <ul style="list-style-type: none"> Bone marrow transplant Cancer (including all solid organ cancers, lymphomas and leukaemia) Neurosurgery Severe epilepsy <p><i>with a 7 month waiting period:</i></p> <ul style="list-style-type: none"> Heart valve replacement or repair (for children, only when it's needed as a result of rheumatoid fever) <p>Medical cases covered for adults only</p> <p><i>with a 3 month waiting period:</i></p> <ul style="list-style-type: none"> Living organ transplant <p><i>with a 7 month waiting period:</i></p> <ul style="list-style-type: none"> Coronary artery angioplasty/stenting Coronary bypass surgery Major vascular surgery (including aortic surgery) <p>Medical cases covered for children (under 18) only</p> <p><i>with a 3 month waiting period:</i></p> <ul style="list-style-type: none"> Artificial limbs needed after a limb loss in an accident Kawasaki syndrome Meningitis/encephalitis <p>Medical cases that have been diagnosed or treated during the waiting period are not covered under your Avenue Plan, unless they are a direct result of an accident that happened during the waiting period. Such accident related medical cases will be evaluated and covered after the relevant waiting periods are served.</p>					
<p>Lump sum payment (with a 7 month waiting period)</p> <p>This is the amount that we will pay if you prefer not to access any of the benefits and services available under this policy. If you opt for the lump sum, you can still avail of our second medical opinion services.</p> <p>Once you receive the lump sum, your cover for that specific type of medical case will end. However, if in the future you have one of the medical cases listed above, you can choose again between accessing benefits and services or receiving the lump sum.</p>	€10,000/ £8,300/ US\$13,500/ CHF13,000 per insured person, per medical case	€10,000/ £8,300/ US\$13,500/ CHF13,000 per insured person, per medical case	€15,000/ £12,450/ US\$20,250/ CHF19,500 per insured person, per medical case	€15,000/ £12,450/ US\$20,250/ CHF19,500 per insured person, per medical case	€20,000/ £16,600/ US\$27,000/ CHF26,000 per insured person, per medical case	€20,000/ £16,600/ US\$27,000/ CHF26,000 per insured person, per medical case
Benefits						
Hospital accommodation	✓	✓	✓	✓	✓	✓
Intensive care	✓	✓	✓	✓	✓	✓
Accommodation costs for a companion staying in hospital with an insured member	✓	✓	✓	✓	✓	✓
Prescription drugs and materials (In-patient, day-care, and out-patient treatment) Prescriptions from an overseas hospital where you received treatment must not exceed a dose for consumption longer than two months.	✓	✓	✓	✓	✓	✓

	Avenue 1	Avenue 1 Plus	Avenue 2	Avenue 2 Plus	Avenue 3	Avenue 3 Plus
Surgical fees, including anaesthesia and theatre charges	✓	✓	✓	✓	✓	✓
Physician and nursing fees	✓	✓	✓	✓	✓	✓
Surgical appliances and materials	✓	✓	✓	✓	✓	✓
Diagnostic tests	✓	✓	✓	✓	✓	✓
CT and MRI scans	✓	✓	✓	✓	✓	✓
PET and CT-PET scans	✓	✓	✓	✓	✓	✓
Day-care treatment	✓	✓	✓	✓	✓	✓
Out-patient surgery	✓	✓	✓	✓	✓	✓
Pre- and post-hospitalisation consultations on an out-patient basis	✓	✓	✓	✓	✓	✓
Rehabilitation treatment	Not covered	30 days per medical case	Not covered	30 days per medical case	Not covered	30 days per medical case
Targeted drug therapy	€38,000/ £31,540/ US\$51,300/ CHF49,400 per Insurance Year	€38,000/ £31,540/ US\$51,300/ CHF49,400 per Insurance Year	€51,000/ £42,330/ US\$68,850/ CHF66,300 per Insurance Year	€51,000/ £42,330/ US\$68,850/ CHF66,300 per Insurance Year	€64,000/ £53,120/ US\$86,400/ CHF83,200 per Insurance Year	€64,000/ £53,120/ US\$86,400/ CHF83,200 per Insurance Year
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purpose during cancer treatment	€200/£165/ US\$270/CHF260 per lifetime	€200/£165/ US\$270/CHF260 per lifetime	€200/£165/ US\$270/CHF260 per lifetime	€200/£165/ US\$270/CHF260 per lifetime	€200/£165/ US\$270/CHF260 per lifetime	€200/£165/ US\$270/CHF260 per lifetime
Living donor medical costs	€37,030/ £30,750/ US\$50,000/ CHF48,125 per lifetime	€37,030/ £30,750/ US\$50,000/ CHF48,125 per lifetime	€37,030/ £30,750/ US\$50,000/ CHF48,125 per lifetime	€37,030/ £30,750/ US\$50,000/ CHF48,125 per lifetime	€37,030/ £30,750/ US\$50,000/ CHF48,125 per lifetime	€37,030/ £30,750/ US\$50,000/ CHF48,125 per lifetime
Artificial limb prostheses after a limb loss in an accident	€74,075/ £61,475/ US\$100,000/ CHF96,300 per lifetime	€74,075/ £61,475/ US\$100,000/ CHF96,300 per lifetime	€74,075/ £61,475/ US\$100,000/ CHF96,300 per lifetime	€74,075/ £61,475/ US\$100,000/ CHF96,300 per lifetime	€74,075/ £61,475/ US\$100,000/ CHF96,300 per lifetime	€74,075/ £61,475/ US\$100,000/ CHF96,300 per lifetime
Long term care	Not covered	30 days per lifetime	Not covered	60 days per lifetime	Not covered	90 days per lifetime
Palliative care	✓	✓	✓	✓	✓	✓
Travel costs* <small>These are the costs of travelling from your home to the agreed location where you will receive treatment. For the travel costs to be covered, the travel must be organised by us. Travel costs are covered also for an accompanying person and any required living donor.</small>	€8,000/ £6,640/ US\$10,800/ CHF10,400 per medical case	€8,000/ £6,640/ US\$10,800/ CHF10,400 per medical case	€10,000/ £8,300/ US\$13,500/ CHF13,000 per medical case	€10,000/ £8,300/ US\$13,500/ CHF13,000 per medical case	€20,000/ £16,600/ US\$27,000/ CHF26,000 per medical case	€20,000/ £16,600/ US\$27,000/ CHF26,000 per medical case
Hotel accommodation costs* <small>These are covered when you and any accompanying person need to travel to another location to reach the hospital agreed for your treatment. For the costs to be covered, the hotel accommodation must be organised by us.</small>	€6,000/ £4,980/ US\$8,100/ CHF7,800 per medical case	€6,000/ £4,980/ US\$8,100/ CHF7,800 per medical case	€8,000/ £6,640/ US\$10,800/ CHF10,400 per medical case	€8,000/ £6,640/ US\$10,800/ CHF10,400 per medical case	€10,000/ £8,300/ US\$13,500/ CHF13,000 per medical case	€10,000/ £8,300/ US\$13,500/ CHF13,000 per medical case
Repatriation of mortal remains <small>This is the amount that we will pay for repatriating your mortal remains to your country of burial. We will also organise the repatriation service.</small>	€5,000/ £4,150/ US\$6,750/ CHF6,500 per insured person	€5,000/ £4,150/ US\$6,750/ CHF6,500 per insured person	€5,000/ £4,150/ US\$6,750/ CHF6,500 per insured person	€5,000/ £4,150/ US\$6,750/ CHF6,500 per insured person	€10,000/ £8,300/ US\$13,500/ CHF13,000 per insured person	€10,000/ £8,300/ US\$13,500/ CHF13,000 per insured person

* These services are provided by third party providers outside of the Allianz Group and are made available to you subject to your acceptance of the terms and conditions of your policy. You understand and agree that AWP Health & Life SA - Irish Branch and AWP Health & Life Services Limited are not responsible and/or liable for any claim, loss or damage, directly or indirectly resulting from your use of these services.

Avenue 1	Avenue 1 Plus	Avenue 2	Avenue 2 Plus	Avenue 3	Avenue 3 Plus
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Services

<p>Second medical opinion* You can access a second medical opinion on your initial diagnosis via external international experts.</p>	✓	✓	✓	✓	✓	✓
<p>Hospital booking** We will book the initial hospital appointments for you. We will also liaise with the hospital to organise planned in-patient treatment for you.</p>	✓	✓	✓	✓	✓	✓
<p>Medical case manager** We will assign to you a medical expert from our own Medical Team, who will look after your case and help you through your treatment path.</p>	✓	✓	✓	✓	✓	✓
<p>Concierge service* It may include, for example, escort service and translation service for overseas treatment within the Avenue network.</p>	For one overseas trip per medical case	For one overseas trip per medical case	For one overseas trip per medical case	For one overseas trip per medical case	For one overseas trip per medical case	For one overseas trip per medical case
<p>Counselling service* You and your family have access to confidential professional counselling to help you coping with the psychological challenges during your treatment. This service is available in-person, phone, video, on-line chat and email.</p>	5 sessions per person, per medical case	5 sessions per person, per medical case	5 sessions per person, per medical case	5 sessions per person, per medical case	5 sessions per person, per medical case	5 sessions per person, per medical case
<p>Legal and financial advice* You and your family have access to confidential professional consultations to help you coping with the legal and financial challenges during your treatment. This is a referral service.</p>	5 sessions per person, per medical case	5 sessions per person, per medical case	5 sessions per person, per medical case	5 sessions per person, per medical case	5 sessions per person, per medical case	5 sessions per person, per medical case

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** AWP Health & Life SA - Irish Branch are responsible for organising access to treatment only, the medical case manager and hospital booking services do not provide medical or health advice and are not a substitute for professional advice, diagnosis or treatment. We are not responsible and/or liable for any claim, loss and/or damage, directly or indirectly resulting from any act or omission of any third party medical providers including treatment, advice, diagnosis, misdiagnosis or failure to diagnose.



About our Avenue network







When it comes to serious illness, we want to make sure that you only receive treatment in hospitals or medical facilities that specialise in your type of medical case. That is why our Avenue network only includes hospitals or medical facilities that specialise in the treatments covered under this insurance product.

Depending on the plan chosen, you will have access to a specific type of Avenue network (as outlined in the Table of Benefits), each including hospitals and medical facilities in specific countries or regions. This allows you to select the type of network that is more relevant to you, to your requirements and to your budget.

We periodically update and expand our network – for the most up-to-date Avenue network information, please visit our website: www.allianzcare.com/personal-avenue.html.

Our Avenue network hospitals are chosen based on their medical expertise and international service standards. Both public and private hospitals are included. Beside are just some examples of hospitals included in our Avenue network:

Some examples:

	Hospital Names	Specialisation
	Broward Health Medical Center, Fort Lauderdale, Florida, USA	Cardiology, cancer care, and paediatrics
	Clinique De La Source, Switzerland	Cardiology and cancer care
	Helios Privatkliniken GmbH, Germany	Cancer care, neurosurgery, cardiology and paediatrics
	Imperial Private Healthcare, UK	Cancer care, cardiology and paediatrics
	Mediclinic City Hospital, UAE	Oncology, cardiology, radiology, gynaecology trauma and critical care
	Raffles Hospital, Singapore	Cardiology, cancer care, neurosurgery, and paediatrics

Please note the above are only examples of hospitals included in our Avenue network. This is not a recommendation or endorsement of these hospitals over any other hospitals or medical facilities in our network. Depending on your diagnosis and medical procedure required, your dedicated medical case manager will provide you with a suitable list of hospitals and medical facilities for you to consider.



A few Examples...

Here is a few examples of people who may need our Avenue insurance.

Please note that these examples are purely illustrative and not intended as recommendation of cover. Terms and conditions apply and are outlined in our Table of Benefits and Avenue Benefit Guide.

Example 1

Family with already-insured parents

Family of four, where mum and dad already have health insurance from the companies they work for; however, they are not allowed to insure their children under their respective company plan.



Father



We are looking for an insurance plan that can cover our two children. We are not concerned about the day-to-day healthcare costs because our children have pretty good health: we usually do only a few odd trips to the GP or the dentist in a year. We hope that it's always going to be like this – but just in case, we would like to be assured that we have a plan, should something serious happen to them in the future.



We have something for you. This is what our Avenue offers:

- The opportunity to buy insurance only for your children.
- Cover for a range of serious illnesses and medical procedures, some of which are specific for children.
- Personal assistance through your child's entire treatment: we will assign to him/her a personal medical case manager – i.e. a medical expert from our Medical Team that will follow their treatment every step of the way.
- Psychological counselling for your child, yourself and your family to cope well with his/her illness.
- The reassurance that your child will be covered from when he/she is diagnosed or confirmed a treatment plan. For example, we cover things like the care that your child needs before, during and after an operation, and the medications that they need to take.
- Freedom from any administration: the only thing that you have to do to activate your cover is call us to tell about your child diagnosis or treatment plan. We will take it from there, so you can focus only on your child. Also, no need for researching hospitals, organising medical appointments or looking after in-patient medical bills: your dedicated medical case manager will do all this for you.
- The flexibility to choose a simple lump sum payment if you prefer not to access our medical case management service and treatment benefits.

Example 2

Couple living in a country with Government-funded healthcare

Couple resident in a country where most medical day-to-day services are accessible for free or at reduced costs.



Wife

“““

We are looking for an insurance plan that can cover us in case something serious happens. We don't need cover for the day-to-day but for critical medical conditions, at hospitals of certain specialisation. We would like a plan that offers cover for hospitals overseas, as not many of our local hospitals specialise in certain serious treatments and the waiting list can be quite long.



We have something for you. This is what our Avenue offers:

- A cover (at an affordable premium) that focusses only on the most frequent serious illnesses which are common in the present time.
- An option of purchasing overseas cover only and the access to hospitals of certain specialisation for your treatment, through our Avenue medical network.
- Personal assistance through your entire treatment: we will assign to you a personal medical case manager – i.e. a medical expert from our Medical Team that will follow your treatment every step of the way.
- For treatment overseas within the Avenue network, we will organise concierge services for you, e.g. translation support and escort service. We cover travel and accommodation costs too, for the person to be treated and an accompanying person.
- Freedom from any administration: the only thing that you have to do to activate your cover is call us and tell about your diagnosis or treatment plan. We will take it from there, so you can focus only on getting better. Also, no need for researching hospitals, organising medical appointments or looking after your in-patient medical bills: your dedicated medical case manager will do all this for you.
- The flexibility to choose a simple lump sum payment if you prefer not to access our medical case management service and treatment benefits.

Example 3

Executive with basic local health insurance

Male in his 30s, has basic private health insurance cover, but feels that it's not comprehensive enough if something serious happens.



Executive

“““

I am looking for an affordable insurance plan to top up my existing healthcare plan. If something serious happens to me, I want to ensure that I have comprehensive cover. I would like my plan to be valid internationally, as I'd like to be covered for treatment at appropriate hospitals.



We have something for you. This is what our Avenue offers:

- A cover (at an affordable premium) that focusses only on the most frequent critical illnesses which are common in the present time.
- The option to choose among different levels of cover which include overseas treatment at appropriate hospitals.
- The reassurance that your treatment will be covered from diagnosis or confirmation of treatment plan. For example, we cover things like the care that you need before, during and after an operation, and the medications that you need to take.
- Personal assistance through your entire treatment: we will assign to you a personal medical case manager – i.e. a medical expert from our Medical Team that will follow your treatment every step of the way.
- The opportunity to access our concierge services, which include escort service and translation support for overseas treatment.
- The option to choose the payment of a lump sum instead of accessing our services, if you know that your local healthcare plan already provides those.
- The flexibility to choose a simple lump sum payment if you prefer not to access our medical case management service and treatment benefits.

Example 4

Family of expats

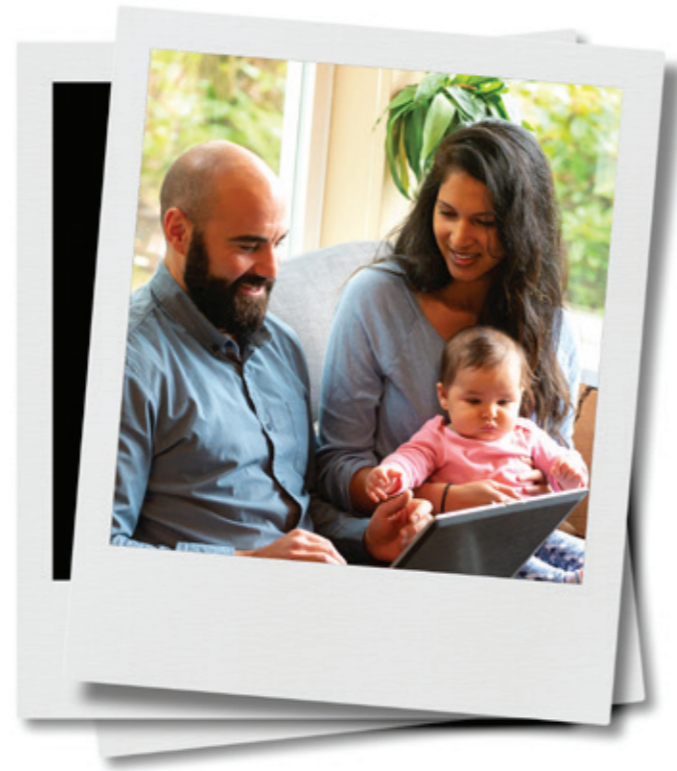
Family of three, just relocated to another country following mum's job opportunity.



Mother

“ ”

We are looking for an insurance plan to top up the healthcare plan offered by my company, under which I insure my partner and my baby as well. However, our company healthcare plan only provides domestic cover and, as we are expats in this country, we would like to have international cover, in case something serious happens and have to travel back home for treatment.



Allianz  Care

We have something for you. This is what our Avenue offers:

- Cover for a range of serious illnesses and medical procedures for the entire family.
- The advantage of being covered for treatments in medical facilities that specialise in your medical case.
- The reassurance that your treatment will be covered from diagnosis or confirmation of treatment plan. For example, we cover things like the care that you need before, during and after an operation, and the medications that you need to take.
- Personal assistance through your entire treatment: we will assign to you a personal medical case manager – i.e. a medical expert from our Medical Team that will follow your treatment every step of the way.
- Freedom from any administration: the only thing that you have to do to activate your cover is call us and tell about your diagnosis or treatment plan. We will take it from there, so you can focus only on your treatment. Also, no need for researching hospitals, organising medical appointments or looking after in-patient medical bills: your dedicated medical case manager will do all this for you.
- The freedom of being treated in your home country as well as the country of residence with Avenue 2 Plus or Avenue 3 Plus.
- The flexibility to choose a simple lump sum payment if you prefer not to access our medical case management service and treatment benefits.



Talk to us, we love to help!

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

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