

*Avenue*  
for your business

**International cover for  
serious illness for the UK**

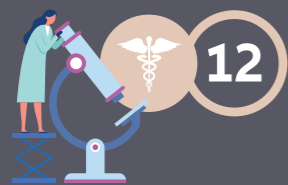
**TABLE OF  
BENEFITS FOR  
GROUP SCHEMES**

Valid from 1st May 2021

**Allianz** 

# What is Avenue?

Avenue is an international insurance solution for serious illness, developed to support your employees as your most valuable assets. No-one likes to think about serious illness but knowing that they are covered will give your employees and their families peace of mind. Avenue can be added to your employee benefit package, helping you attract and protect talent for your business.



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 included in this document.



We're taking an innovative approach to serious illness cover. Unlike traditional critical illness insurance which gives your employees access to a lump sum cash benefit only, **Avenue is designed for real flexibility** – it offers a choice between a treatment solution or a lump sum payment.

## How does it work?

### Choosing cover



You can choose to offer your employees either:

- Cover for both overseas and in-country treatment, or
- Cover for overseas treatment only.

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

You can also choose the level of cover that you prefer for your employees depending on your specific needs and budget requirements.



If the group you want to insure includes:

- **Between 3 and 24 employees (small group schemes)**  
The scheme will be subject to underwriting. This means that your employees will need to complete an Application Form and respond to medical questions on their health status. We will consider their responses to confirm the cover we can offer.
- **Between 25 and 49 employees (medium group schemes)**  
Eligible employees will need to complete a Health Declaration Form. Pre-existing medical conditions are not covered. Cover will only be valid for medical cases confirmed after the relevant waiting period.
- **50 or more employees (large group schemes)**  
Underwriting will not apply at group inception. Pre-existing medical conditions are not covered. Cover will only be valid for medical cases confirmed after the relevant waiting period.

### Accessing cover

Your employees can count on us in the unfortunate event that they (or any of their dependants) are either diagnosed with a condition, or are prescribed a medical procedure listed in the Table of Benefits included in this document.

All they need to do is call and inform us of their diagnosis/treatment plan. We will evaluate their case and ask if they prefer to access our medical case management service OR receive the payment of a lump sum.

If they choose the **case management service** option, we will assign a personal medical case manager to them. The dedicated case manager is a medical expert from our own team who will follow every step of the treatment path, organising:

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

### Choosing a lump sum

Your employee can choose to receive a lump sum payment instead of accessing our medical case management. The amount of the lump sum payment is indicated in the Table of Benefits.

If they choose the lump sum payment they will need to let us know when they call us. Once chosen, they will no longer be able to access the services listed above or any benefits listed in the Table of Benefits.

Our terms and conditions apply.

## Why choose Avenue?

Avenue is a great choice for your business if you and your employees value:



### Enhanced employee benefits

Go beyond and offer extra medical benefits to your employees.



### Financial security

Reducing worries around the financial implications of a serious illness diagnosis for both you and your employees.



### Total flexibility

Your employees will have the opportunity to choose between treatment in-country or overseas (depending on the type of plan selected), or a simple lump sum payment.



### Professional assistance, every step of the way

Your staff will be in trusted expert hands. The dedicated medical case manager will assist the member throughout the treatment journey.



### Counselling service and expert advice

Access to professional support to help your employees and their families cope following a serious illness diagnosis.

## Why Allianz Assistance?



### Financially stable

Financially strong company with A+ Superior, A.M. Best rating.



### Global network

We continuously develop our large network with the inclusion of hospitals based on their international service standards.



### Simplicity

We're continuously investing to make life simpler and easier for you. We believe in being easy to deal with.



### Driving savings

Effective, proven cost containment and fraud prevention methods.



*We've been in the health insurance business for over 50 years. We're 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 are subject to our policy terms and conditions, as detailed in our Benefit Guide, which is available on our website:  
[www.allianzcare.com/business-avenue.html](http://www.allianzcare.com/business-avenue.html)



	Avenue Business 1	Avenue Business 1 Plus	Avenue Business 2	Avenue Business 2 Plus	Avenue Business 3	Avenue Business 3 Plus
<p><b>Type of network</b></p> <p>The network is the list of hospitals in certain countries where cover will be valid and your employee can receive treatment.</p> <p>For Avenue 1 Plus, 2 Plus and 3 Plus networks, cover for treatment in your employee's 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 employee's 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 employee's 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 the USA)	Avenue 3 Plus network (it's the same as Avenue 3 network, plus it includes hospitals in your employee's principal country of residence and home country)
<p><b>Maximum limit per medical case</b></p> <p>This is the maximum amount that we will pay per insured person, per medical case, from when your employee is diagnosed with any of the medical conditions or prescribed any of the medical procedures listed below. Once they reach this amount, their cover for that specific type of medical case will end – however, if in the future they have a different type of medical case among those listed below, the Maximum Limit will be available again for them, for the new medical case.</p>	€200,000/ £166,000/ US\$270,000 per insured person, per medical case	€200,000/ £166,000/ US\$270,000 per insured person, per medical case	€400,000/ £332,000/ US\$540,000 per insured person, per medical case	€400,000/ £332,000/ US\$540,000 per insured person, per medical case	€750,000/ £622,500/ US\$1,012,500 per insured person, per medical case	€750,000/ £622,500/ US\$1,012,500 per insured person, per medical case
<p><b>Maximum ceiling</b></p> <p>This is the maximum amount that we will pay in total per insured person, under each employee's policy. Once your employee reaches this Maximum Ceiling, their policy will end and they will no longer be able to renew it or buy a new policy.</p>	€1,000,000/ £830,000/ US\$1,350,000 per insured person, per lifetime	€1,000,000/ £830,000/ US\$1,350,000 per insured person, per lifetime	€2,000,000/ £1,660,000/ US\$2,700,000 per insured person, per lifetime	€2,000,000/ £1,660,000/ US\$2,700,000 per insured person, per lifetime	€2,500,000/ £2,075,000/ US\$3,375,000 per insured person, per lifetime	€2,500,000/ £2,075,000/ US\$3,375,000 per insured person, per lifetime
<p><b>Medical cases</b></p> <p>These are the medical cases covered by our Avenue insurance. Medical case refers the combination of treatments, procedures, medications, tests and medical services required to treat a specific condition or injury. The treating doctor will propose a treatment plan for the medical case, which must be reviewed and agreed with the medical case manager.</p> <p>Waiting periods apply as specified. A waiting period is the time that members need to wait from the start of their policy until they can access the cover.</p>	<p><b>Medical cases covered for both adults and children (under 18)</b></p> <p><i>With a 3 month waiting period:</i></p> <ul style="list-style-type: none"> <li>• Bone marrow transplant</li> <li>• Cancer (including all solid organ cancers, lymphomas and leukaemia)</li> <li>• Neurosurgery</li> <li>• Severe epilepsy</li> </ul> <p><i>With a 7 month waiting period:</i></p> <ul style="list-style-type: none"> <li>• Heart valve replacement or repair (for children, only when it's needed as a result of rheumatoid fever)</li> </ul> <p><b>Medical cases covered for adults only</b></p> <p><i>With a 3 month waiting period:</i></p> <ul style="list-style-type: none"> <li>• Living organ transplant</li> </ul> <p><i>With a 7 month waiting period:</i></p> <ul style="list-style-type: none"> <li>• Coronary artery angioplasty/stenting</li> <li>• Coronary bypass surgery</li> <li>• Major vascular surgery (including aortic surgery)</li> </ul> <p><b>Medical cases covered for children (under 18) only</b></p> <p><i>With a 3 month waiting period:</i></p> <ul style="list-style-type: none"> <li>• Artificial limbs needed after a limb loss in an accident</li> <li>• Kawasaki syndrome</li> <li>• Meningitis/encephalitis</li> </ul> <p>Medical cases that have been diagnosed or treated during the waiting period are not covered under the 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><b>Lump sum payment</b></p> <p>With a 7 month waiting period.</p> <p>This is the amount that we will pay if members prefer not to access any of the benefits and services available under this policy. If they opt for the lump sum, they can still avail of our second medical opinion services.</p> <p>Once a member receives the lump sum, their cover for that specific type of medical case will end. However, if in the future they have one of the medical cases listed below, they can choose again between accessing benefits and services or receiving the lump sum.</p>	€10,000/ £8,300/ US\$13,500 per insured person, per medical case	€10,000/ £8,300/ US\$13,500 per insured person, per medical case	€15,000/ £12,450/ US\$20,250 per insured person, per medical case	€15,000/ £12,450/ US\$20,250 per insured person, per medical case	€20,000/ £16,600/ US\$27,000 per insured person, per medical case	€20,000/ £16,600/ US\$27,000 per insured person, per medical case

	Avenue Business 1	Avenue Business 1 Plus	Avenue Business 2	Avenue Business 2 Plus	Avenue Business 3	Avenue Business 3 Plus
<b>Benefits</b>						
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) <i>Prescriptions from an overseas hospital where your employee received treatment must not exceed a dose for consumption longer than two months.</i>	✓	✓	✓	✓	✓	✓
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 per Insurance Year	€38,000/ £31,540/ US\$51,300 per Insurance Year	€51,000/ £42,330/ US\$68,850 per Insurance Year	€51,000/ £42,330/ US\$68,850 per Insurance Year	€64,000/ £53,120/ US\$86,400 per Insurance Year	€64,000/ £53,120/ US\$86,400 per Insurance Year
Purchase of a wig, prosthetic bra or other external prosthetic device for cosmetic purpose during cancer treatment	€200/£165/ US\$270 per lifetime	€200/£165/ US\$270 per lifetime	€200/£165/ US\$270 per lifetime	€200/£165/ US\$270 per lifetime	€200/£165/ US\$270 per lifetime	€200/£165/ US\$270 per lifetime
Living donor medical costs	€37,030/ £30,750/ US\$50,000 per lifetime	€37,030/ £30,750/ US\$50,000 per lifetime	€37,030/ £30,750/ US\$50,000 per lifetime	€37,030/ £30,750/ US\$50,000 per lifetime	€37,030/ £30,750/ US\$50,000 per lifetime	€37,030/ £30,750/ US\$50,000 per lifetime
Artificial limb prostheses after a limb loss in an accident	€74,075/ £61,475/ US\$100,000 per lifetime	€74,075/ £61,475/ US\$100,000 per lifetime	€74,075/ £61,475/ US\$100,000 per lifetime	€74,075/ £61,475/ US\$100,000 per lifetime	€74,075/ £61,475/ US\$100,000 per lifetime	€74,075/ £61,475/ US\$100,000 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** <i>These are the costs of travelling from your employee's home to the agreed location where they 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.</i>	€8,000/ £6,640/ US\$10,800 per medical case	€8,000/ £6,640/ US\$10,800 per medical case	€10,000/ £8,300/ US\$13,500 per medical case	€10,000/ £8,300/ US\$13,500 per medical case	€20,000/ £16,600/ US\$27,000 per medical case	€20,000/ £16,600/ US\$27,000 per medical case

	Avenue Business 1	Avenue Business 1 Plus	Avenue Business 2	Avenue Business 2 Plus	Avenue Business 3	Avenue Business 3 Plus
<p><b>Hotel accommodation costs**</b></p> <p>These are covered when your employee and any accompanying person need to travel to another location to reach the hospital agreed for the treatment. For the costs to be covered, the hotel accommodation must be organised by us.</p>	€6,000/ £4,980/ US\$8,100 per medical case	€6,000/ £4,980/ US\$8,100 per medical case	€8,000/ £6,640/ US\$10,800 per medical case	€8,000/ £6,640/ US\$10,800 per medical case	€10,000/ £8,300/ US\$13,500 per medical case	€10,000/ £8,300/ US\$13,500 per medical case
<p><b>Repatriation of mortal remains</b></p> <p>This is the amount that we will pay for repatriating your employee's mortal remains to their country of burial. We will also organise the repatriation service.</p>	€5,000/ £4,150/ US\$6,750 per insured person	€5,000/ £4,150/ US\$6,750 per insured person	€5,000/ £4,150/ US\$6,750 per insured person	€5,000/ £4,150/ US\$6,750 per insured person	€10,000/ £8,300/ US\$13,500 per insured person	€10,000/ £8,300/ US\$13,500 per insured person

**Services**

<p><b>Second medical opinion**</b></p> <p>Your employee can access a second medical opinion on their initial diagnosis via external international experts.</p>	✓	✓	✓	✓	✓	✓
<p><b>Hospital booking*</b></p> <p>We will book the initial hospital appointments for your employee. We will also liaise with the hospital to organise planned in-patient treatment for them.</p>	✓	✓	✓	✓	✓	✓
<p><b>Medical case manager*</b></p> <p>We will assign to your employee a medical expert from our own Medical Team, who will look after their case and help them through their treatment path.</p>	✓	✓	✓	✓	✓	✓
<p><b>Concierge service**</b></p> <p>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><b>Counselling service**</b></p> <p>Your employees and their families have access to confidential professional counselling to help them cope with the psychological challenges during their 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><b>Legal and financial advice**</b></p> <p>Your employees and their families have access to confidential professional consultations to help them cope with the legal and financial challenges during their 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

\* AWP P&C UK and its third party administrators and reinsurers 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.

\*\* These services are provided by third party providers outside of the Allianz Group and are made available to your employees subject to their acceptance of the terms and conditions of the policy. You understand and agree that AWP P&C UK and its third party administrators and reinsurers are not responsible and/or liable for any claim, loss or damage, directly or indirectly resulting from the use of these services.



## About our Avenue network

When it comes to serious illness, we want to make sure that your employees only receive treatment in hospitals or medical facilities that specialise in their specific 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, your employees 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 the location of your employees, their 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/business-avenue.html](http://www.allianzcare.com/business-avenue.html)

Our Avenue network hospitals are chosen based on their medical expertise and international service standards. Both public and private hospitals are included.

### Some examples of hospitals included in our Avenue network:

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 the diagnosis and medical procedure required, the dedicated medical case manager will provide your employee with a suitable list of hospitals and medical facilities for them to consider.









## Talk to us, we love to help!

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

-  Sales: + 353 1 514 8442
-  Email: [sales@allianzworldwidecare.com](mailto:sales@allianzworldwidecare.com)
-  **24/7 Helpline**  
LoCall number: 0203 5642 546
-  Fax: + 353 1 630 1306
-  [www.allianzcare.com/personal-avenue.html](http://www.allianzcare.com/personal-avenue.html)

-  [www.facebook.com/AllianzCare/](http://www.facebook.com/AllianzCare/)
-  [www.linkedin.com/company/allianz-care](http://www.linkedin.com/company/allianz-care)
-  [www.youtube.com/c/allianzcare](http://www.youtube.com/c/allianzcare)
-  [www.instagram.com/allianzcare/](http://www.instagram.com/allianzcare/)
-  [twitter.com/AllianzCare](http://twitter.com/AllianzCare)

The insurer is AWP P&C SA UK, registered as a foreign company in England and Wales with foreign company n. FC030280. Registered office: 7 Rue Dora Maar, 93400 Saint-Ouen, France. AWP P&C SA UK acts through its UK branch AWP P&C UK, registered in the United Kingdom as a branch of AWP P&C SA (registered branch number: BR015275, registered office: 102 George Street, Croydon, Surrey CR9 6HD).

AWP P&C SA is authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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