



International healthcare plans for you and your family

What are **exclusions** all about?



Allianz  Care

EXCLUSIONS - FIRST THINGS FIRST

If you've taken out a policy with us, it's important to read that section in your benefit guide to get the full details, but **in this document we summarise our approach to exclusions and explain why we have them.**

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The first thing to understand is that **our mission is to provide a comprehensive level of cover for medically necessary things.** For you, first and foremost. But for ourselves as well. We provide health insurance for a lot of Allianz employees around the world too, and we, like you, want to have really good health cover that we can rely on.

2

The second thing to understand is that the fund from which we pay all medical claims, is created by the premiums our customers pay us. **One of our primary jobs as an insurer is to manage that fund so that there's enough in there to pay for our customers' medical care.** From day to day doctor's appointments, to going into hospital to have an operation. Exclusions are just one of the ways we do this.

They're the things that aren't covered by your insurance policy.



BROADLY, OUR EXCLUSIONS FALL INTO THESE CATEGORIES:



These are things like experimental treatments or drugs which haven't been robustly proven to be effective. It's not just that they may not work, they may be harmful to your health.



These include things which aren't medical essentials, but someone might choose to get them done. A good example would be cosmetic surgery to look younger.



An example of this would be treatment needed because someone took part in a war, when they're not a soldier (soldiers normally have their own state-provided cover).



These are things like treatment needed due to contamination by radioactive material or nuclear waste.

Connected to criminal behaviour



We don't cover injuries caused by taking part in criminal activity.

Out of scope



While we cover a lot of things, we don't cover absolutely everything. Defining the scope of what's covered and what's not, helps to make sure we'll be able to pay for the most common treatments as well as health emergencies. For example, we don't cover the cost of over-the-counter drugs that you don't need a doctor's prescription to buy, such as headache tablets.



The purpose of Allianz Care's 'Plain Talking' Series is to provide clear and helpful information, in plain language. It doesn't constitute professional advice and we are not liable for actions taken on the basis of this content. This information relates to our International Healthcare Plans for private individuals and families. Terms and conditions apply and you're welcome to inspect them, and our full list of exclusions [here](#).

We try to be as clear as we can be in terms of what's covered and what's not covered in the documents people get when they take out our policies.

We understand that people don't always want to read all the terms and conditions and we want it to be a great experience for our customers so just remember that **we're here day and night at the end of a phone if you ever want to check if something is covered.**

