## DOC-AWCSA-FR-GRP-0614

# Important information

Effective from 1st July 2014

## Change of legal entity

We are pleased to confirm the merger between Allianz Worldwide Care Limited and Allianz France International (specifically the international divisions of Allianz Vie SA and Allianz IARD SA). The decision to merge was due to the similarities of these businesses. We can now offer more to our clients in terms of combined market experience and expertise. The new legal entity is called Allianz Worldwide Care SA.

Further to this merger, please note the following important points:

### Regulation

Prior to the merger, Allianz Worldwide Care Limited was registered in Ireland and regulated by the Central Bank of Ireland. Following the merger, Allianz Worldwide Care SA is registered in France and regulated by the French Prudential Supervisory Authority.

### **Applicable Law**

If, prior to the merger, your membership was governed by Irish law, this will now change to French law, unless agreed otherwise or required under mandatory legal regulations. Prior to the merger, if your Benefit Guide specified that any disputes that could not be resolved would be dealt with by the courts in Ireland, any unresolved disputes will now be dealt with by the courts in France, unless agreed otherwise.

### Cancellation and fraud

For groups that require medical underwriting, any intentional false statement/non-disclosure of any material facts, by you or your dependants, which may affect our assessment of the risk, including, but not limited to material facts declared on the relevant application form, may render your cover void from the start date. Conditions arising between completing the relevant application form and the start date of the policy will equally be deemed to be pre-existing. Such pre-existing conditions will also be subject to medical underwriting and if not disclosed, they will not be covered. If the applicant is not sure whether something is relevant, the applicant is obliged to inform us.

### Making a complaint

The Allianz Worldwide Care Helpline is always the first number to call if you have any comments or complaints. If we have not been able to resolve the problem on the telephone, please email or write to us at:

client.services@allianzworldwidecare.com

Allianz Worldwide Care 18B Beckett Way Park West Business Campus Nangor Road Dublin 12 Ireland

### Claims

Please note that all medical claims should be submitted no later than **two years** after the treatment date. Beyond this time we are not obliged to settle the claim.

### **Policy expiry**

Please note that upon the expiry of your policy, your right to reimbursement ends. Any eligible expenses incurred during the period of cover shall be reimbursed up to **two years** after the treatment date. However, any on-going or further treatment that is required after the expiry date of your policy will no longer be covered.

