



*Bright thinking that makes the difference.*

## International Healthcare Plan

Table of Benefits

### **LAMP Services Limited**

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LAMP Services Limited is authorised and regulated by the Financial Services Authority

### **LAMP Insurance Company Limited**

Suite G6A  
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LAMP Insurance Company Limited is licensed by the Commissioner of Insurance of Gibraltar under the Insurance Companies Ordinance.

Registered Address: 260/262 Main Street  
Gibraltar

Company Number: 93562

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w: [www.lampinsurance.com](http://www.lampinsurance.com)



## Core Programmes

Benefits	Core	Core Extra	Comprehensive
Overall Policy Limits	£500,000 per annum £1,000,000 per lifetime £30,000 per newborn child	£750,000 per annum £1,000,000 per lifetime £30,000 per newborn child	£1,000,000 per annum £2,000,000 per lifetime £30,000 per newborn child
Hospitalisation Costs (private room, including daycare, & CT/MRI/PET scans)	Full refund	Full refund	Full refund
Routine Management of Chronic Conditions	X	£5,000	£10,000
Outpatient Care (doctor's fees, prescribed drugs, laboratory, x-ray, scanning, imagery services, physiotherapy & complementary medicine)	£300	£6,000	Full refund
Psychiatric Treatment	30 days inpatient	30 days inpatient	30 days inpatient
Organ Transplantation	X	Full refund	Full refund
Local Ambulance Services	Full refund	Full refund	Full refund
Maternity Care & Childbirth (including pre-natal & post-natal care)	X	£2,500	£5,000
Nursing at Home	£750	£1,000	£1,000
Emergency Dental Treatment	Full refund	Full refund	Full refund
Emergency Medical Transfer/Evacuation	Full refund	Full refund	Full refund
Care of Unaccompanied Children	£60 per night/ 10 nights	£60 per night/ 10 nights	£60 per night/ 10 nights
Visit of Relative or Friend	£60 per night/ 10 nights	£60 per night/ 10 nights	£60 per night/ 10 nights
Repatriation of Mortal Remains	Full refund	Full refund	Full refund
Out-of-Area Emergency Treatment	30 days inpatient	30 days inpatient	30 days inpatient
Travel Assistance Services	Yes	Yes	Yes
Elective Medical Transfer	X	Yes	Yes
Deductible (optional)	Nil/£75/£200 per claim	Nil/£75/£200 per claim	Nil/£75/£200 per claim

## Optional Extensions

Routine Healthcare	Core	Core Extra	Comprehensive
Dental (including dental treatment, dental surgery, periodontics, orthodontics, dental prosthesis)	X	£600	£600
Optical (one annual vision test in each period of insurance. Glasses or contact lenses prescribed by an ophthalmologist)	X	£200	£200
Hearing (one annual hearing test in each period of insurance. A hearing aid prescribed by a physician)	X	£200	£200
Health Screening (referral basis only: cost is at insured persons expense)	Yes	Yes	Yes

## Important Notes

- All amounts shown are in £ sterling and apply per insured person per year of insurance, other than the deductible which applies per insured person per claim.
- "X" means that there is no cover for the listed benefit under the corresponding Core Programme.
- The Optional Extensions are only available in conjunction with one of the Core Programmes, and cannot be purchased independently.
- This table is a summary of the principal benefits available. Full details of the cover, terms, conditions and exclusions can be found in the policy wording, which is available on request.
- The policy is underwritten by LAMP Insurance Company Limited, Suite G6A, Cornwall's Centre, Gibraltar. LAMP Insurance Company Limited is licensed by the commissioner of Insurance of Gibraltar under the Insurance Companies Ordinance.