



Table of Benefits



Core Programmes

Benefits	LAMP Light	LAMP Bright
Overall Policy Limits	\$750,000 \$1,500,000 per lifetime \$50,000 per newborn child	\$1,000,000 \$2,500,000 per lifetime \$50,000 per newborn child
Hospitalisation Costs (private room, including daycare, & CT/MRI/PET scans)	Full Refund	Full Refund
Routine Management of Chronic Conditions	\$10,000	\$10,000
Psychiatric Treatment	✘	30 days inpatient
Organ Transplantation	Full Refund	Full Refund
Tissue Transplantation (bone marrow/cornea)	US \$50,000, per lifetime	US \$50,000, per lifetime
Local Ambulance Services	Full Refund	Full Refund
Maternity Care & Childbirth (including pre-natal & post-natal care)	✘	\$8,000
Complications of Maternity	Full Refund	Full Refund
Home Delivery	✘	\$1,500
Nursing at Home	\$1,500	\$3,000
Rehabilitation	✘	\$3,500
Inpatient Cash Benefit	US \$150 per night/ 30 days	US \$150 per night/ 30 days
Emergency Outpatient Treatment	✘	\$750
Emergency Dental Treatment	✘	\$750
Emergency Medical Transfer/ Evacuation	Full Refund	Full Refund
Care of Unaccompanied Children	Yes	Yes
Visit of Relative or Friend	Yes	Yes
Repatriation of Mortal Remains	Full Refund	Full Refund
Out-of-Area Emergency Treatment	30 days	45 days
Travel Assistance Services	Yes	Yes
Elective Medical Transfer	Full Refund	Full Refund
Deductible	Nil	Nil

Optional Extensions

Dental Care

Benefits	
Overall Limit	\$2,500
Dental Treatment	100% Refund
Dental Surgery	80% Refund / 20% Coinsurance
Periodontics	80% Refund / 20% Coinsurance
Orthodontics (6-month waiting period)	60% Refund / 40% Coinsurance
Dental Prosthesis (6-month waiting period)	60% Refund / 40% Coinsurance
Deductible	Nil

Outpatient Care

Benefits	
Overall Limit	\$7,500
Doctors Fees & Prescribed Drugs	\$4,000
Laboratory, X-ray, Scanning, Imagery Services & Physiotherapy	\$2,500
Vaccinations	\$1,000 total, \$150 per injection
Routine Health Check	\$500
Complementary Medicine: Chiropractic, Osteopathy, Homeopathy & Chinese Traditional Medicine (including herbal treatments, acupuncture & bone setting)	\$1,500
Hire of Equipment, Medical Aids & Prostheses	\$1,000
Optical Care	\$250
Deductible*	Nil*

*Optional \$100 or \$300 deductible available for Outpatient Care only for a premium discount of 10% & 20% respectively

Important Notes

- All amounts shown are in US dollars and apply per insured person per year of insurance, unless otherwise stated.
- “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 either one of the Core Programmes.
- 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.

LAMP



Bright thinking that makes the difference.



LAMP Insurance Company Limited

Suite G6A
Cornwall's Centre
Gibraltar

t: +350 51904

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

e: info@lampinsurance.com

w: www.lampinsurance.com