

Important Changes to your Evolution Health Plan (EU)

Effective from 1st April 2022

1 Insurer of Your Plan

We are pleased to confirm that from 1st April 2022 the Insurer of your plan remains as HDI Global Specilaty SE, Hannover. HDI is rated A by A M Best and we are very proud to continue with them as our partners for the EU business.

2 Evolution Plans

Effective from 1st April 2022 we can confirm there are no significant changes to your policy.

The purpose of this document is to inform you of the changes and offer an explanation where appropriate.

3 Benefit Changes

There are no changes to benefits from 1st April 2022.

4 Premium Increases

The premium rate set for the Evolution plan increases each year in line with medical inflation and the overall portfolio performance.

We are pleased to confirm we have been able to keep the increase to 6.75% this year.

5 New Claims Number for Germany

We are pleased to advise we can now provide you with a direct line into our German based TPA. If you have a claim or query regarding a claim please give us a call on +49 (0)32 211 12 2010.

6 Key Changes to your Policy Wording

The following is a summary of key changes to your Policy Wording to clarify the existing position. You should still review your Policy Wording and Policy Documents in full and ensure that the Policy, including any changes, continue to meet your demands and needs.

Underwriting - page 7 section 3

The following wording has been changed from:

- We may need to request additional information to be able to provide terms. You must ensure that the FMU application form is fully and accurately completed.

and changed to:

- We may need to request additional information to be able to provide terms. You must ensure that the FMU application form is fully and accurately completed, taking into consideration that the medical declaration relates to the whole of your life unless otherwise stated. If you are not sure whether you need to declare a condition to us or not, you should declare it.

The following wording has been added:

- Non Disclosures - If during the course of your policy we deem that a pre-existing condition was not disclosed to us, we reserve the right to either apply retrospective exclusions to your plan or to cancel the plan back to inception.

6 Key Changes to your Policy Wording — continued

General Exclusions - page 15

The following exclusion has been changed from:

- 51. Any 'over the counter' drugs or medicines available without a physicians prescription.

and changed to:

- 51. Any 'over the counter' drugs or medicines available without a physicians prescription, even if medically recommended or prescribed or acknowledged as having therapeutic effects.

The following exclusion has been added to the policy :

- 53. There is no cover for any accidents or medical treatment required as a result of using electric or motorised scooters (the two/three wheeled variety that you stand on) whether being driven on the road or off the road, legally or illegally.

Thank you for your custom and we look forward to providing you with a great service going forward.

If you have any queries regarding any of the changes above please do not hesitate to contact your broker/ intermediary or us directly at info@morgan-price.eu or on +44 (0) 1379 646730.