

## Guide to Global Medical Assistance & Treatment Insurance 2014/15 in Shekou and Jutal, China



**Policyholder: NES Global Talent Holdings Limited**

**Policy Number: ACO146P32758**

The Global Medical Assistance & Treatment (GMAT) insurance has been arranged to provide you with assistance and financial protection in the event that you suffer accident, injury, sickness or illness so that you are unable to perform your contract assignment with NES Global Talent whilst outside your country of domicile.

Details of the assistance available and how to obtain it are shown below. Preauthorised treatment costs for all reasonable and necessary medical expenses (i.e. that cannot reasonably be delayed until your return to your country of domicile) are covered. In addition, if the medical facilities in the country you are working in are inadequate due to the severity of the condition, then GMAT would evacuate you to the nearest suitable medical facility in another country or repatriate you to your home country for treatment. Naturally GMAT is subject to certain terms and conditions and a copy of the policy is available to view from NES Global Talent on request. Please note that GMAT does not cover medical costs within your country of domicile and does not cover routine care.

### What should you do?

To obtain assistance from GMAT you, or one of your colleagues, must call the:

**NES Global Talent Medical Assistance** helpline on: **+44 (0)20 8763 3153**

This will connect you to the Capita Global Assistance Operation Centre, which is manned 24 hours a day, 365 days a year.

**CAPITA**  
Global Assistance  
(formerly known as FirstAssist)

founding member of



In order that Capita Global Assistance can provide the most appropriate assistance as quickly as possible you will be asked to provide as much of the following information as you can:

- Policyholder (NES Global Talent)
- Your Name
- Your Location (Country/City)
- Nature of illness or injury
- Date of Birth (or age)
- Contact details for person requiring assistance
- Contact details for treating doctor/medical centre

If you experience any difficulty getting through you can call the operator and ask for an operator assisted/collect call. Alternatively, you may send Capita Global Assistance a fax or an e-mail. Please note that if you send a fax or an e-mail you should follow this up with a phone call to ensure it has been received.

**Fax: +44 (0)20 8763 3035**

**E-mail: [corporate.ops@capita.co.uk](mailto:corporate.ops@capita.co.uk)**

Capita Global Assistance will discuss the circumstances with you and decide on the best course of action. If treatment is required they will make all the necessary arrangements and they can arrange direct payment of fees.

The following medical facilities meet the standards expected by Capita Global Assistance for general medical care and will accept their guarantee of payment but you must still call Capita Global Assistance first for them to make arrangements for you:

**Shekou - CANAM IMC 深圳加美国际医疗中心 Tel: 0086 755 2688 7106**  
**Address: Suite 0119, BLK E, Fraser Place, 1033 Nanhai Da Dao, Shekou, Shenzhen**  
**Opening Hours Mon-Fri: 08:45-18:00, Sat: 08:45-13:00**

**Jutal - Zhuhai Kowloon Hospital, Tel: 0756 329 6667 – 24 Hour Hotline**  
**Address: No 1004, Ji Da Jiu Zhou Avenue, Xiangzhou District, Zhuhai**  
**(珠海市香洲区吉大九州大道中 1004 号)**  
**Opening Hours 08.00-18.00**

In the event of serious conditions the most appropriate course of action may be to medically evacuate you to a more specialist facility in Hong Kong, for instance.

If immediate emergency medical care is required you should contact the local emergency services prior to contacting Capita Global Assistance.

## **NES Global Talent Security Support**

If your request for medical assistance is as a result of, or may be affected by a security situation, you can contact NES Global Talent Security Support 24 hours, 365 days a year, by:

Telephone: **+44 (0) 207 939 8674**

E-mail: [\*\*cr24@control-risks.com\*\*](mailto:cr24@control-risks.com)

Please note that contacting the NES Global Talent Security Support will not automatically result in Capita Global Assistance being notified of your need for medical assistance.

### **What assistance can Capita Global Assistance provide?**

Whilst travelling and working overseas, assistance will be provided in the event that you need medical treatment before you can return to your country of domicile.

1. Capita Global Assistance will provide multi-lingual assistance case managers to converse with doctors and hospitals abroad. Names and addresses of the most suitable doctors, hospitals, clinics and dentists available locally may be provided if admission, consultation or minor treatment is required.
2. Medical advice will be given.
3. Arrangements will be made for you to attend a suitable medical facility, or for a doctor to visit where possible, and for hospitalisation, if necessary, and the co-ordination of medical treatment.
4. Drugs, if unobtainable locally, will be obtained and dispatched to the patient.
5. A Capita Global Assistance appointed Medical Officer will continue to monitor the patient's condition.
6. Capita Global Assistance will consult treating physicians for their views on the desirability of arranging repatriation and the best method to be adopted. Whenever necessary patients will be escorted by a qualified medical attendant.
7. Specially equipped air ambulances will be available for critical cases on the recommendation of the Capita Global Assistance Medical Officer (who will liaise with the treating doctor). For less serious conditions, other suitable methods of transport will be used.
8. Upon arrival in the UK or country of domicile, suitable transport will be provided to take the patient to a hospital or their home address.
9. Arrangements may be made for any other members of the party to travel home.
10. If it is necessary to transport the next-of-kin to a sick or injured person all the necessary arrangements will be made for the outward and return journeys.

### **Additional Information**

Capita Global Assistance, formerly known as FirstAssist, was a founding member of the International Assistance Group which now has 30 members with multilingual operations staff and doctors just a phone call away. Capita Global Assistance is able to deliver assistance on a worldwide basis via membership of the International Assistance Group - a global network of independent assistance companies specialising in the provision of worldwide medical and travel assistance to business and leisure travellers, expatriate workers and multinational companies. The members have a shared commitment to service excellence and pool resources and buying power.

Capita Global Assistance therefore has an extensive worldwide network of assistance partners, vetted agents and suppliers enabling them to access specialist local knowledge and provide unrivalled on the ground support.

Capita Global Assistance strongly believes that assistance cases are best managed from a centralised UK-based 24 hour Operations Centre. For linguistic or logistical reasons, we may decide that the appointment of a local agent will assist in the provision of assistance and in such cases; we may call upon the services of an International Assistance Group partner or agent. However, Capita Global Assistance always retains full responsibility for the management of the case in conjunction with the patient, the policyholder and the insurer, as necessary.

Please find below a brief description of how Capita Global Assistance provide assistance in the event of a medical case:

#### **Initial assessment**

Once Capita Global Assistance have been contacted for assistance, the most important initial priority is patient safety. The medical team, in conjunction with the Operations team, will review each patient's situation within 1 hour. If the patient – due to his/her location or the nature of his/her medical condition – is in danger or is not receiving the appropriate level of care, Capita Global Assistance will make the necessary arrangements to evacuate the patient to a medical facility able to provide the required standard of care.

## **Outcomes**

Once Capita Global Assistance are satisfied that the patient is receiving the appropriate treatment, their medical and operations teams monitor the patient's progress by liaising with the treating doctors (either directly or via an International Assistance Group member / a local agent) and communicating with the patient and his/her family or travel companion. Medical expenses and other associated benefits are guaranteed directly to medical providers. Capita Global Assistance manage cases where the possible conclusions are as follows:

- The patient is discharged from the medical facility and is fit to continue his/her trip or to return to his/her work place.
- The patient requires repatriation, in which case Capita Global Assistance will make all necessary arrangements (including the provision of medical escorts, scheduled flights, air ambulances, ground transfers etc) to ensure that the patient is returned to his/her country of domicile.
- The patient is deceased, in which case Capita Global Assistance will assist with the repatriation of mortal remains or local burial / cremation.

Each case is different depending on the patient's exact location, the nature of the medical problem and the expectations of the patient, travel companions, relatives and/or policyholder. Capita Global Assistance are used to assessing each case on its merits and providing solutions.

## **W. R. Berkley Insurance (Europe), Limited**

The GMAT cover is underwritten by W. R. Berkley Insurance (Europe), Limited (WRBIEL), which is part of the W. R. Berkley group of companies a leading US-based insurance group with over \$18.5 billion in assets. As an insurer, WRBIEL are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN: 223981). WRBIEL are rated 'A' (Excellent) by A. M. Best and 'A+' (Outlook Stable) by Standard & Poor's for financial security.

## GMAT Policy Summary – Frequently Asked Questions

GMAT (Global Medical Assistance and Treatment) is a group insurance policy arranged by, and in the name of, NES Global Talent Holdings Limited to provide assistance and financial protection for our Contractors following an accident or sickness sustained whilst in your contracted country of assignment.

The following provides a summary of the cover but does not form part of the policy terms and conditions. A copy of the policy is available from [commercialadmin@nesglobaltalent.com](mailto:commercialadmin@nesglobaltalent.com).

### Who Is Covered:

All Contractors of NES Global Talent that have been declared to the Insurers. The fact that you are receiving this overview and the Guide to Global Medical Assistance & Treatment Insurance is confirmation that you are covered under the GMAT policy.

### When Are You Covered:

You are covered under GMAT:

- from the time you leave home in your home country to travel directly to (including any necessary connections) the contracted country of assignment,
- 24 hours a day whilst in the contracted country of assignment, so cover applies whilst working and for leisure time,
- during any incidental holiday taken within the contracted country of assignment either during your contracted period in country or immediately after,
- the duration of any trip made from and returning to the contracted country of assignment where such a trip is specifically for the business of NES Global Talent and/or their contracted client,
- for the direct journey (including any necessary connections) to your home country.

### When You Are Not Covered:

Cover under GMAT does not apply:

- at any time when you are in your home country,
- at any time when you are outside the contracted country of assignment unless specifically on a business trip (as detailed above),
- for any holiday you take outside of the contracted country of assignment.

### What Are You Covered For:

If you suffer an accident (Bodily Injury as defined in the policy) or contract an illness (Sickness as defined in the policy) at any time **When You Are Covered** under GMAT, the policy provides the following:

- **A dedicated NES Global Talent Medical Assistance helpline: +44 20 8763 3153**  
This is provided by Capita Global Assistance (CGA) and is available 24/7, 365 days a year. Should you have need to contact CGA they will take the details of your medical condition and some personal details and then make any arrangements for you to attend an appropriate medical facility and will monitor the care you are provided. CGA can also arrange for costs, in most cases, to be settled directly.

It is a condition of the policy that you contact CGA prior to incurring any medical costs in order that they can ensure that they can arrange suitable care and ensure that the treatment, advice and medication is appropriate and falls within the policy terms and conditions. Please note that if immediate emergency medical care is required you should contact the local emergency services prior to contacting, or having someone on your behalf, contact CGA.

***If you do not contact CGA prior to incurring medical and associated costs you may not be entitled to reimbursement of such costs.***

You should also note that if you need to make a claim, where CGA were not contacted, you must submit the full details as soon as possible after you seek treatment and incur medical expenses and in any event within 45 days of doing so. In order to obtain a claim form you should contact Harriet Williams on commercial.admin@nesglobaltalent.com

The separate **Guide to Global Medical Assistance & Treatment Insurance** document provides full details of how to obtain assistance and what CGA can ensure you receive the best support.

- **Medical Expenses**

All reasonable and necessary costs incurred as a result of you having an accident or suffering illness for medical, surgical or remedial treatment given or prescribed by a qualified medical practitioner and/or hospital.

Cover is included for emergency Dental treatment only i.e. the immediate relief of pain due to an abscess or accidental damage to teeth.

Cover is included for emergency Optical treatment only i.e. sudden and unexpected blurred vision.

- **Emergency Travel and Repatriation Expenses**

All reasonable additional costs incurred as a direct consequence of you having an accident or suffering illness and may include:

- Medical Evacuation from a medical facility in your contracted country of assignment to an alternative facility in order to ensure that you are receiving appropriate care.
- Repatriation to your home country for treatment.
- Additional travel and accommodation costs incurred.

The extent of medical support required for a medical evacuation or repatriation will be determined by CGA in consultation with the treating doctors. The options can range from travelling unaccompanied by commercial flight to an air ambulance with full medical support.

There is no excess under the policy.

### **What You Are Not Covered For:**

Cover does not apply for:

- Prescription medication for any pre-existing condition.
- Routine check-ups for any pre-existing condition.
- Costs for treatment that result from you failing to take any medication as prescribed and/or failing to attend routine check-ups for the management of any pre-existing condition.
- Childbirth within 4 weeks of the expected due date.
- Pregnancy, other than for medical expenses incurred for emergency treatment required following an accident or contracting sickness (not morning sickness). There is no cover for routine or elective tests.
- Costs incurred if you have travelled against medical advice, or to receive medical treatment, at the time of your journey to your contracted country of assignment.
- Costs incurred in your home country unless specifically agreed in advance by CGA as a result of a medical repatriation.
- Costs that are considered can be reasonably delayed until you return to your home country.
- Routine dental check-ups and/or any resultant dental treatment.
- Routine eye tests and/or the cost of spectacles or lenses whether replacements or prescribed for the first time.
- Costs incurred after twelve calendar months from the date the first expenses were incurred.
- Cosmetic or elective procedures.
- Claims notified more than 45 days after you first incur medical expenses.

The items listed above are those that we consider most relevant to you but you should refer to the policy for the full list of Exclusions.