

Your area of cover explained

Here you will find a description of your area of cover. For full details, please refer to your [Elite Health Plan Agreement](#) or your [Essential Health Plan Agreement](#). And if you have any other questions, reach out to our UK based team [here](#).

Area 1

Standard area of cover

Worldwide cover, excluding the USA

Area 1 (UAE)

Standard area of cover

Worldwide cover, excluding the USA

Area 1 (HK)

Standard area of cover

Worldwide cover, excluding the USA

Area 1 (Orchid)

Standard area of cover

Worldwide cover, excluding the USA

Area 1 (Indonesia)

Standard area of cover

Worldwide cover, excluding the USA

Area 2

Worldwide cover, with USA cover for trips up to 45 days

We will cover you in the USA for temporary trips of up to 45 days' duration from the date on which you enter the United States of America. Any trip of longer than 45 days will not be covered. There is no limit to the number of temporary trips you can make to the United States of America during any period of cover. The maximum amount we will pay in respect of treatment you receive in the United States of America is US\$100,000 per period of cover, unless the payment is in respect of emergency treatment for a condition covered by your plan following an accident or a sudden and unforeseen illness you have never suffered from before, in which case the maximum we will pay is US\$250,000 per period of cover.

Area 3

Worldwide cover, with USA cover for trips up to 90 days

We will cover you in the United States of America for temporary trips of up to 90 days' duration from the date on which you enter the United States of America. Any trip of longer than 90 days will not be covered. There is no limit to the number of temporary trips you can make to the United States of America during any period of cover. The maximum amount we will pay in respect of treatment you receive in the United States of America is US\$250,000 per period of cover.

Area 2 (HK)

Worldwide cover, with USA cover for trips up to 45 days

We will cover you in the USA for temporary trips of up to 45 days' duration from the date on which you enter the United States of America. Any trip of longer than 45 days will not be covered. There is no limit to the number of temporary trips you can make to the United States of America during any period of cover. The maximum amount we will pay in respect of treatment you receive in the United States of America is US\$100,000 per period of cover, unless the payment is in respect of emergency treatment for a condition covered by your plan following an accident or a sudden and unforeseen illness you have never suffered from before, in which case the maximum we will pay is US\$250,000 per period of cover.

Area 3 (HK)

Worldwide cover, with USA cover for trips up to 90 days

We will cover you in the United States of America for temporary trips of up to 90 days' duration from the date on which you enter the United States of America. Any trip of longer than 90 days will not be covered. There is no limit to the number of temporary trips you can make to the United States of America during any period of cover. The maximum amount we will pay in respect of treatment you receive in the United States of America is US\$250,000 per period of cover.

Area 4

Africa & Indian Subcontinent cover

You will be eligible for cover in all countries within Africa & the Indian Subcontinent. No cover at all is provided in the United States of America, Canada, any Caribbean country or island, and anywhere within the London area. We will cover you for emergency treatment only in a location outside of Africa & the Indian Subcontinent which is not the USA, Canada, any Caribbean country or island, and is not anywhere within the London area, for temporary trips of up to 90 days' duration from the date on which you departed from Africa & the Indian Subcontinent. Any trip of longer than 90 days will not be covered. There is no limit to the number of temporary trips you can make during any period of cover. We will not pay for cover if you have travelled knowing that you may require medical treatment. The maximum benefit we will pay in respect of all emergency treatment you receive outside Africa & the Indian Subcontinent is US\$100,000 or £62,500 or €120,000 per period of cover.

Lotus

Regional cover (Lotus countries)

You will be eligible for cover in the following countries: Indonesia, Thailand, Vietnam, Malaysia, Laos, Cambodia, Brunei, Philippines, South Korea, Kazakhstan, Kyrgyzstan, Mongolia, Papua New Guinea, Tajikistan, Turkmenistan, Uzbekistan, and all other countries within Africa & the Indian Subcontinent. If you travel outside these countries on a temporary trip not exceeding 90 days' duration, we will cover you for emergency treatment only. Any trip longer than 90 days will not be covered. The maximum benefit we will pay in respect of all emergency treatment you receive outside your area of cover is US\$100,000 or £62,500 or €120,000 per period of cover. No cover at all is provided in the United States of America, Canada, any Caribbean country or island or anywhere within the London area.

Area 1 Indonesia 20% co-pay

Standard area of cover, with 20% co-pay in certain countries

Worldwide cover excluding the USA, with a 20% co-pay when you travel to certain locations for medical treatment. These locations are Singapore, Hong Kong, China, Japan, Macau, Taiwan, Switzerland, and the London area. In these locations, we will only cover you up to 80% of your eligible treatment costs. However, if you suffer an accident or a sudden and unforeseen illness that you have never suffered from before whilst you are on a temporary trip of up to 90 days' duration in one of these locations, we will reimburse 100% of your eligible treatment costs up to a maximum of US\$100,000 per period of cover.

Worldwide with exclusions

Standard area of cover

Cover is worldwide, subject to the following restrictions and exclusions. For all countries within the European Union, Andorra, Channel Islands, Gibraltar, Greenland, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland, Australia, China, Hong Kong, Japan, Macau, New Zealand, Singapore and Taiwan the cover we provide is restricted to emergency treatment you receive while on a temporary trip. Emergency treatment is essential treatment covered by your plan and required if you suffer an accident or a sudden and unforeseen illness you have never suffered from before. We will not pay for treatment if you have travelled to a restricted country or region knowing that you would require treatment. We only pay for treatment that in our opinion was essential and could not reasonably have been delayed until your return to a country within your area of cover. A temporary trip is a trip of not more than 90 days' duration. Any trip of longer than 90 days will not be covered. The maximum benefit we will pay in respect of all emergency treatment you receive in restricted countries or regions during an annual period of cover is US\$50,000. No cover at all is provided in the United States of America, Canada, any Caribbean country or island or anywhere within the London area.

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