



ace insurance limited

Activation Notice

To be only completed by Australian Expatriates who have returned to Australia on home leave and have incurred medical expenses.

No benefits are payable where the activation notice has not been received by ACE Insurance Limited ABN 23 001 642 020.

Please complete and fax to ACE on (02) 9231 3697

Policy Number

Insured

Insured Person

Insured Person's Country of Domicile

Insured Person's Address in Country of Domicile

Contact Telephone Number in Australia

Period of Travel to Australia From: / / To: / /

Insured Person's Travelling

Name

Date of Birth

1.

--

2.

--

3.

--

4.

--

5.

--

Signed

Dated

Conditions

If the Insured Person suffers a serious Injury and/or Sickness whilst expatriated which requires their return to their Country of Residence We will pay medical expenses up to the maximum sum insured shown on the Schedule for a maximum period of twelve (12) months. Treatment or services which are covered by Medicare or by compensation under any Workers' Compensation Act or Transport Accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other insurance policy required to be effected by or under a law will not be covered.



ace insurance limited

Medical Expenses in Australia

Health insurance is regulated in Australia and there are guidelines enforced by the National Health Act. Health Insurance in Australia can only be provided by a Registered Health Fund in Australia.

ACE Insurance Limited ABN 23 001 642 020 have an arrangement on behalf of the Insured with Australian Health Management Group ABN 96 003 683 298, (hereinafter called AHMG) a Registered Health Benefits organisation in Australia.

This arrangement provides the following benefits:

1. Insured Person(s) will be activated on an AHMG membership when they return to Australia for treatment;
2. AHMG will provide continuity of cover for Insured Person(s) who permanently return to Australia if application is made to AHMG within thirty (30) days after their permanent return to Australia. Such continuity of cover means:

Periods of cover with ACE Insurance Limited will count towards AHMG waiting periods, including waiting periods for pre-existing ailments.

Under point 1, above, AHMG will pay medical expenses incurred within Australia as detailed in the Schedule of Benefits provided that they are incurred within twelve (12) months from the date such Injury or Sickness occurs and provided that the ACE policy is in force.

Home Leave

The policy also provides for coverage as detailed in the Schedule of Benefits for coverage whilst on home leave, **PROVIDED THAT** the Insured Person has completed the Activation Notice attached to claim form, and provided that the period of leave does not exceed sixty (60) days.