

The LLOYD's/DUNDEX DEPLOYMENT INSURANCE

Fact Sheet

The LLOYD's/DUNDEX insurance scheme consists of a 'core plan' that serves as a benchmark for all premium rates. The core plan covers deployments of up to 120 calendar days to low-risk areas by individuals who are up to 70 years of age and have their own international private health insurance. However, the LLOYD's/DUNDEX scheme will also cover individuals/missions that do not meet one or more of these criteria, although at premium rates that are higher than for the 'core group' :

COVERAGE	Core insurance group : Basic Premium	Also covered, but at higher premiums
Worldwide Geographical Coverage	All countries/territories colour-coded 'green' by the UK Foreign & Commonwealth's travel advisory (https://www.gov.uk/foreign-travel-advice)	Countries/territories colour-coded 'amber' (only essential travel advised) and 'red' (advice against all travel)
Age criteria	Up to and including 70 years of age	Age group 71-75
Duration	Up to 120 days continuously away-from-home	Missions of more than 120 days
Health Insurance Coverage	Individuals who already have internationally valid private medical insurance for hospitalization, out-patient treatment, and medicines will be covered only in case of (a) medical evacuation to the usual country of domicile due to sickness/accident, and (b) repatriation of mortal remains in case of death.	Individuals with only 'domestic' health insurance (or without any insurance at all) will have coverage for 'customary, usual & reasonable medical, hospital and treatment expenses' as well as for medical evacuation , repatriation etc.

The health component : The narrow range of health coverage in the 'core plan' is designed to create a fine-tuned interface between the LLOYD's/DUNDEX scheme and the international private medical insurance (PMI) plans which many DUNDEX deployees already have. The main objective is to ensure that nobody ends up 'paying twice' for health coverage while on missions. The insurance premium for deployees without PMI is naturally higher, but they have a lower deductible.

Risk differentiation : The LLOYD's/DUNDEX insurance scheme uses as its frame of reference the risk assessments of the U.K. Government's Foreign & Commonwealth Office (FCO), as codified in its Travel Advice website for 225 countries and territories (<https://www.gov.uk/foreign-travel-advice>). The insurance premiums are determined on the basis of the following colour-coded classification of risks which is applied in a differentiated manner within each country :

	Green : No adverse travel advice ('see FCO travel advice before travelling')
	Amber : 'FCO advise against all but essential travel'
	Red : 'FCO advise against all travel'

War and terrorism coverage : The LLOYD's/DUNDEX insurance scheme 'covers claims caused or contributed to by: (a) war, invasion, acts of foreign enemies, hostilities or war-like operations whether declared or not, civil war, rebellion, revolution, insurrection, military or usurped power or martial law; and (b) an act of terrorism'. [Definition : 'An act of terrorism means an act, including but not limited to the use of force or violence and/or the threat thereof, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes or reasons including the intention to influence any government and/or to put the public, or any section of the public, in fear'.]