

PANTAENIUS INTERNATIONAL CREW MEDICAL CONDITIONS (PCMC)

SUMMARY OF COVER

The following summary does not contain the full terms and conditions of the insurance, which can be found in the Pantaenius International Crew Medical Conditions (PCMC) together with the respective Table of Benefits. This summary does not form part of your contract of insurance and is simply an introductory guide.

1. About your Insurance

The Pantaenius International Crew Medical Conditions are an international health insurance product designed for employed Crew Members requiring international health insurance.

You may select from two cover levels and two geographical areas as detailed in the benefit and premium schedule. The benefits of the cover selected will appear on the Certificate of Insurance.

The period of your insurance contract, during which all benefits are operative, will be shown on the Certificate of Insurance provided to you when you have applied for cover and Pantaenius have confirmed that cover is in force. It is imperative that the International Crew Medical Conditions (PCMC) and the respective Table of Benefits are thoroughly read and understood before applying for this insurance cover.

All inpatient costs and any other claim likely to exceed £2,500/\$4,250/€3,250 must be pre-authorized by the 24 hour medical assistance company, before treatment takes place. Failure to do so will mean that you are liable for the first £1,000/\$1,700/€1,300 of any such claim.

For claims that do not require pre-authorization, the insured person should contact us in advance, in case of any ambiguity about the reasonableness of the costs, or about the necessity of advised treatments.

In the case of an emergency admission, the Assistance Company must be notified within 72 hours. Failure to comply will affect settlement of your claim.

Claims will only be reimbursed if they have been notified to Pantaenius within 90 days of commencement of treatment. Invoices/receipts received more than 180 days after the invoice/receipt date will not be covered.

We recommend that you review your personal circumstances periodically to make sure that the insurance is still suitable for your needs.

2. The Insurers

The Insurer of the Plan is Lloyd's of London (Syndicate 510, Tokio Marine Kiln Syndicates Limited), German Branch, Taunusanlage 11, 60329 Frankfurt am Main, Germany, registered at the registration office in Frankfurt am Main, Germany (No. HRA 26467).

3. Time to reconsider after you apply ("cooling off period")

If, having applied for the Pantaenius International Crew Medical Conditions, you decide that cover is not suitable, please write and advise Pantaenius within 30 days from commencement of cover. The Plan will be cancelled from the commencement date and a full refund of premium will be given, provided that notice is given to us. The FCA requires Pantaenius to give a minimum of 14 days for the «cooling off» period.

4. How to cancel

You can cancel cover at any time by writing to the office where the policy has been incepted: Pantaenius GmbH, Grosser Grasbrook 10, 20457 Hamburg, Germany or Pantaenius Spain S.L., c/. Torre de Pelaires, 5, 07015 Palma de Mallorca or Pantaenius GmbH, Succursale de Monaco, 34, quai Jean Charles Rey, 98000 Monaco or S.A.M. Pantaenius Monaco, 34, quai Jean Charles Rey, 98000 Monaco or Pantaenius UK Ltd., 1 Queen Anne Place, Marine Building, Plymouth, PL4 0FB. Cover will be cancelled from the date that we receive your written advices that you wish to cancel.

5. Claims

All claims must be notified in writing, within 90 days of commencement of treatment, to inTrust Germany, Cunningham Lindsey Zorn GmbH. A completed claim form and original invoices/receipts must be provided.

6. How to make a complaint

If you wish to make a complaint about any aspect of your policy, you should, in the first instance, write to the Senior Executive Director at Pantaenius quoting your Certificate Number. A copy of the full Complaints Procedures will be provided. If you are unable to resolve the situation you may refer the matter to the insurer of the Plan, the contact details are: Group Compliance Officer; Tokio Marine Kiln Syndicates Limited, 20 Fenchurch Street, London EC3M 3BY, Great Britain, www.tokiomarinekiln.com, Switchboard: +44 (0)20 7886 9000. Complaints that cannot be resolved by Tokio Marine Kiln Syndicates Limited may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaint process. This complaint process is without prejudice to your right to take legal proceedings.

Please note that within your home country there may be further out-of-court complaint schemes to address your complaint to.

For complaints within the member states of the European Union as well as Island, Liechtenstein and Norway, the Financial Dispute Resolution Network "FIN-NET", provides contact data of national out-of-court complaint schemes, together with a standard complaint form.

http://ec.europa.eu/internal_market/fin-net/index_en.htm

7. Exclusions

As with all insurance contracts there are certain exclusions, which are detailed in the Pantaenius International Crew Medical Conditions (PCMC) enclosed with this document. Before applying for insurance cover with Pantaenius you should familiarise yourself with the exclusions and definitions referring to Pre-Authorisation. Cover for routine tests and vaccinations are only covered under certain plans.

8. Compensation

Lloyd's of London, German Branch is a member of the Financial Services Compensation Scheme. This provides compensation in case any of its members go out of business or into liquidation and are unable to meet any valid claims under its policies. Further information can be obtained from the Ombudsman website.