

Payment Terms & Conditions

Private Client



Your Policy is an annual contract and runs for twelve months from the commencement date or renewal date. You are responsible for the whole year's premium even if we have agreed that you pay by instalments. Please refer to General Conditions 1 and 2 of your Policy Wording. Premiums must be received by the same payment method and in the currency of your policy for each premium instalment unless you notify us of a change at the annual renewal of your policy.

Payment must be received by the due date (commencement date or renewal date or the quarterly or monthly instalment date as shown on your Certificate of Insurance). ALC Health do not accept liability for any payments made by other methods or for any payment which does not clearly identify the policyholder.

Suspension of Claims

The settlement of claims will be suspended from the **seventh day** after the due date on which the premium due is outstanding.

If we are placed in a position where we have to suspend claims then any emergency or planned admission to Hospital will not be covered until such time as the premium has been paid. Again, any treatment incurred and claims submitted for out-patient treatment after the due date will not be reimbursed until payment has been received.

If payment remains outstanding after 21 days from the due date we reserve the right to cancel your policy.

Annual Payment by Cheque

Please make your cheque payable to AXA PPP-ALC Health either GB (£), Euro (€) or Dollar (US\$) and send to our UK Head Office address overleaf.

Annual Payment by Bank Transfer

It is essential that bank transfers are clearly marked with the policyholder's name. We cannot be held responsible for monies unallocated due to insufficient information. Please note that you are responsible for all bank and transfer charges.

Account Name: AXA PPP-ALC Health
Address: Barclays, 1 Churchill Place, London E14 5HP

	GB (£) Payments	Euro (€) Payments	Dollar (US\$) Payments
Account Number	33887510	76267433	85540699
Sort Code	20-00-00	20-00-00	20-00-00
SWIFTBIC Code	BARCGB22	BARCGB22 (SEPA PAYMENTS BARCGB22XXX)	BARCGB22
IBAN Code	GB70 BARC 2000 0033 8875 10	GB30 BARC 2000 0076 2674 33	GB91 BARC 2000 0085 5406 99

ALC Health is a trading style of à la carte healthcare ltd.



Unit 8E Golden Sun Centre 223 Wing Lok St Sheung Wan HK
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Premium Payment



Payment by Credit/Debit Card (annual, quarterly or monthly instalments)

If you choose to pay your premiums by Credit or Debit Card, whether annually or by quarterly or monthly instalments, at the policy renewal date we will automatically collect the premium due from the card details already notified to us, unless you advise to the contrary prior to renewal date. ALC Health reserves the right to debit your account up to 4 days in advance of the instalment/renewal date with the appropriate premium. **Please ensure we are in possession of your current card and expiry date details as non-collection of premium may result in the cancellation of your cover.**

Please note, if your card details previously provided are no longer applicable, please complete and return the form below:

Card Type AMEX MasterCard Delta VISA
Please tick ✓

Policyholder Name Customer or Policy Number

Cardholder Name (as it appears on card)

Billing Address (for card)

Country Postcode

Card Number

Valid From (mm/yy) Expiry Date (mm/yy)

Cardholder's Signature Date

Payment by Direct Debit (annual, quarterly or monthly instalments)

(Sterling bank accounts only with a valid UK sort code)

If you wish to pay by Direct Debit please contact us for a Direct Debit mandate.

If you pay your premiums by Direct Debit, whether annually or by quarterly or monthly instalments, at the policy renewal date we will automatically collect the premium due from the account notified to us, unless you advise to the contrary prior to renewal date.

ALC Health reserves the right to debit your account up to 4 days in advance of the instalment/renewal date with the appropriate premium. Your Direct Debit collection date will either be the 1st, 8th, 16th or 24th of the month depending on the start date of your policy.



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CONFIDENTIAL WHEN COMPLETED

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AXA PPP International is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA).

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