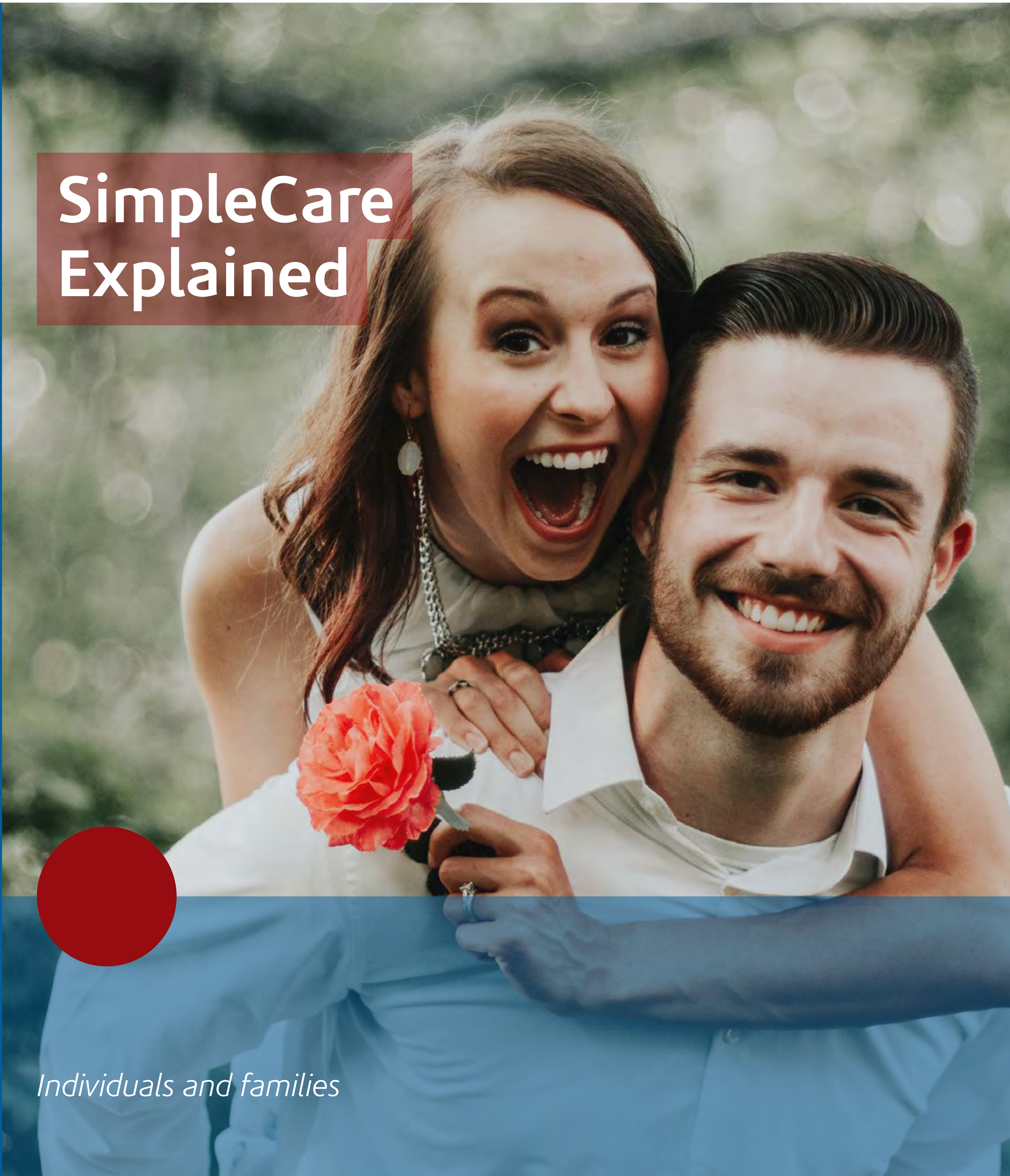
NOW HEALTH INTERNATIONAL

SimpleCare Explained



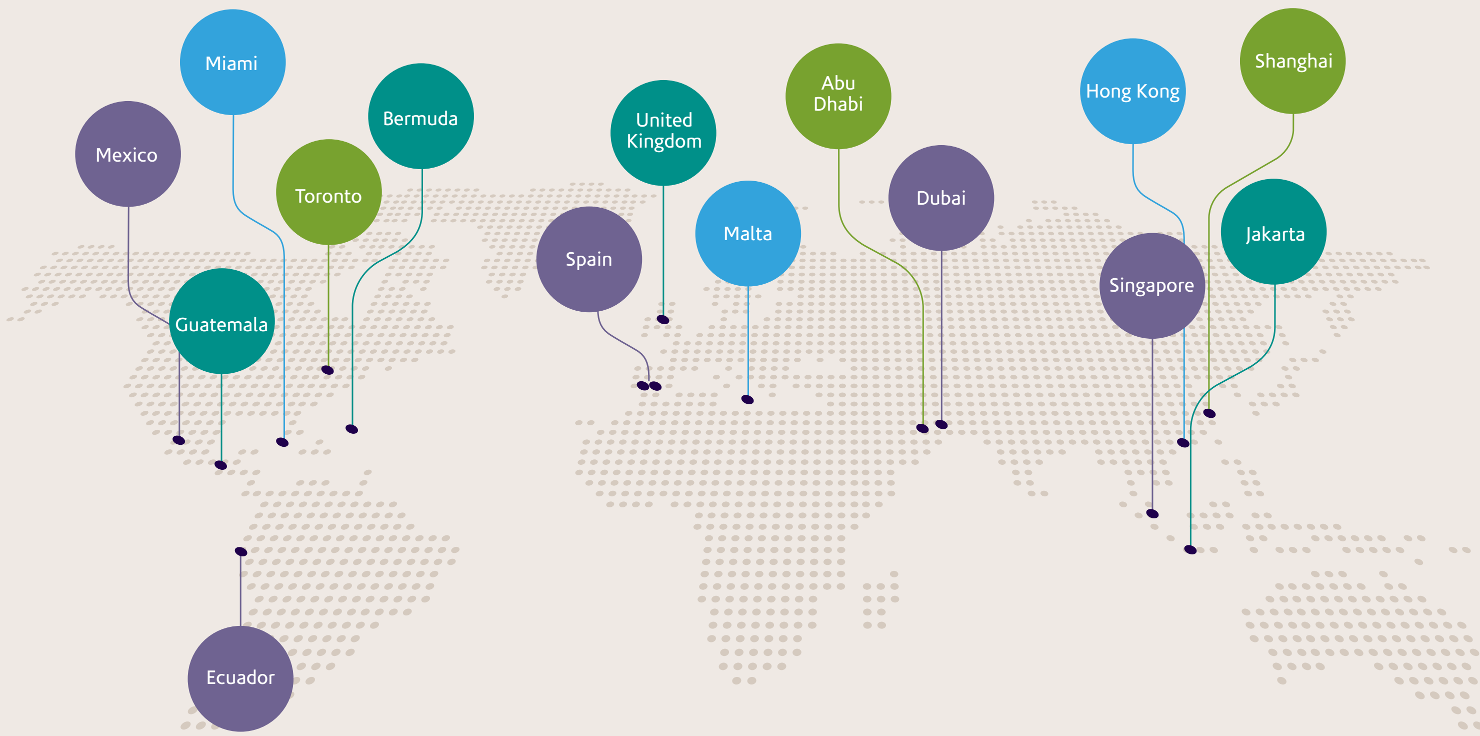
Individuals and families

About US

Our promise to our customers is in our name: 'Now' is clear, innovative and accessible. This means clear, relevant information, easy-to-use online tools and fast service from people who respect your time. Our products are designed to be comprehensive and benefit rich.

Now Health International is a global business with its headquarters in Hong Kong and regional service centres in Hong Kong, Shanghai, Dubai, the United Kingdom, Singapore, Jakarta, Malta and Spain. In July 2015, Now Health's investor acquired Best Doctors Insurance, a major medical insurance provider with distribution throughout Latin America, the Caribbean and Canada. The combination of the two businesses creates one of the largest providers of high-end international private medical insurance globally, with 16 sales/service offices, 125,000+ members, 407 staff and 5,000+ distribution partners.

Our innovative service proposition provides you with peace of mind that we will deliver a fast, accurate service when you need it most. Our award winning digital tools such as our smartphone app also make it easy for members to manage their plan while on the move, creating an exceptional customer experience.



Our Insurance Partner

STARR
INSURANCE COMPANIES

Starr Insurance Companies is a leading insurance and investment organization, providing commercial property and casualty insurance, including travel and accident coverage, to almost every imaginable business and industry in virtually every part of the world. Cornelius Vander Starr established his first insurance company in Shanghai, China in 1919.

Today, Starr is one of the world's fastest growing insurance organizations, capable of writing in 128 countries on 6 continents. No other global insurance company exceeds Starr's long history and comprehensive experience in complex business markets like China, among others. Starr has the global knowledge, vision and relationships to help companies succeed, anywhere they do business.

Why Choose Us

With us, it's easy to get immediate access to top-quality healthcare anywhere in the world. We make it simple to choose the right cover and access the best medical care for you and your family.

Flexible:

Flexible annual deductible and additional options to help tailor your plan to your needs and budget

Transparent:

Clear, relevant information, so you know exactly what is and isn't covered

Fast:

Straightforward processes and fast turnaround times, from joining to claiming

Service Excellence:

Great service from people who respect your time and understand what matters to you

Innovative:

Innovative digital tools so it's easy to find a doctor and submit claims, anywhere in the world

We are an award winning health insurance provider. From our products to our innovative service offer, we are continually working to deliver excellence for our customers.

SimpleCare: **At a glance**

SimpleCare is an affordable plan that is designed to provide vital health protection for all major health events, ensuring you can access quality healthcare when you need it most.

SimpleCare CORE	SimpleCare 100	SimpleCare 250
In-Patient	In-Patient + Out-Patient USD 1,000/EUR 800/ GBP 625	In-Patient + Out-Patient USD 2,500/EUR 2,000/ GBP 1,550 + Dental
Ideal for someone who wants protection for serious medical conditions and emergencies	Suitable for those that want cover for major health events, as well basic cover for day to day medical expenses	Designed for those looking for more extensive but affordable cover, with a higher aggregate benefit limit for day to day medical expenses

	SimpleCare CORE	SimpleCare 100	SimpleCare 250
	Annual maximum up to USD 1,000,000/ EUR 800,000/ GBP 625,000	Annual maximum up to USD 1,500,000/ EUR 1,200,000/ GBP 937,500	Annual maximum up to USD 1,500,000/ EUR 1,200,000/ GBP 937,500
Hospital & Surgery	Full refund	Full refund	Full refund
Day-Patient/ Out-Patient Surgery	Full refund	Full refund	Full refund
Cancer	Full refund	Full refund	Full refund
Organ Transplant	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 150,000/ EUR 120,000/GBP 93,750	Up to USD 150,000/ EUR 120,000/GBP 93,750
Evacuation and Repatriation	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 100,000/ EUR 80,000/GBP 62,500	Up to USD 100,000/ EUR 80,000/GBP 62,500
Out-Patient	Not Covered	Up to USD1,000/ EUR 800/GBP 625	Up to USD 2,500/ EUR 2,000/GBP 1,550
Dental	Not Covered	Not Covered	80% up to USD 300/ EUR 240/GBP 185
In/Day-Patient Deductible	USD 500/EUR 400/ GBP 310 default	USD 500/EUR 400/ GBP 310 default	USD 500/EUR 400/ GBP 310 default

How to build **your plan**

Here's how you can build your own SimpleCare plan in four easy steps.

1 Select your level of cover

SimpleCare CORE	SimpleCare 100	SimpleCare 250
In-Patient	In-Patient Out-Patient USD 1,000/ EUR 800/ GBP 625	In-Patient Out-Patient USD 2,500/ EUR 2,000/ GBP 1,550 Dental

2 Select your geographical area of cover

Default	Optional
Area of Cover: Europe *Network: SimpleCare Europe**	*Area of Cover: Worldwide excluding U.S.A.* *Network: SimpleCare Comprehensive**
* Our list of medical providers in Europe that is available to you	* Our list of medical providers that is available to you if you have extended your geographical area of cover to Worldwide Excluding USA

3 Select your annual in/day-patient deductible

USD Nil	USD 150/ EUR 120/ GBP 95	USD 250/ EUR 200/ GBP 155	USD 500/ EUR 400/ GBP 310 (default)	USD 1,000/ EUR 800/ GBP 625	USD 2,500/ EUR 2,000/ GBP 1,550	USD 5,000/ EUR 4,000/ GBP 3,125	USD 10,000/ EUR 8,000/ GBP 6,250	USD 15,000/ EUR 12,000/ GBP 9,375

4 Select any ONE out-patient option

- For SimpleCare 100 & SimpleCare 250
- For deductibles USD 500/EUR 400/ GBP 310 and under

USD 25/EUR 20/GBP15 out-patient per visit excess	20% out-patient co-insurance

Who should buy **this plan?**

Meet **Sarah**

Sarah has recently moved abroad to study. It's her first time living away from home so her parents are paying for the cover. They need a cost-conscious solution while providing reassurance that she has access to top quality healthcare. She is looking for:

- Protection for accidents, hospitalisations and serious medical conditions
- Medical evacuation and repatriation to her home country
- Affordable cover as she is on a tight budget

She should consider:

- *SimpleCare CORE, which covers Sarah for all her major health needs*
- *A high annual in/day/out-patient deductible such as USD 5,000/EUR 4,000/ GBP 3,125 which will reduce her premium*

Why is this a good option:

- *Full cover for hospital and surgery charges*
- *Full cover for cancer treatment*
- *Evacuation and repatriation cover up to USD 100,000/EUR 80,000/GBP 62,500*
- *Access to our award-winning service and digital tools*

Who should buy **this plan?**

Meet **Bob**

Bob is an expat on a local employment contract, so he isn't entitled to the benefits associated with an expat package. However, his company are willing to give him a subsidy so he can purchase health insurance. Bob is looking for:

- Protection for accidents, hospitalisations and serious medical conditions
- Basic cover for minor day to day medical expenses, such as GP visits
- Health cover for his country of residence, as well as when he travels back to his home country to visit family

He should consider:

- *SimpleCare 100, which covers Bob for all major health events, as well as up to USD 1,000/EUR 800/GBP 625 worth of out-patient treatment*
- *Our Worldwide cover (excluding USA) option, so Bob is covered when he travels home to visit family*
- *A low annual in/day/out-patient deductible such as USD 250/EUR 200/GBP 155, so he only has a small amount to pay once a year to access his plan*

Why is this a good option:

- *Full cover for hospital and surgery charges*
- *Full cover for cancer treatment*
- *Up to USD 1,000/EUR 800/GBP 625 per year to access out-patient care, drugs and dressings, physiotherapy and complementary medicine*
- *Access to our award-winning service and digital tools*

Meet the **Perez Family**

They are local nationals who are concerned about the quality of healthcare provision available to them in their home country. They are looking for:

- A plan that ensures they can access the quality providers both locally and abroad
- A reasonable level of cover for both serious medical conditions and the costs of day to day medical treatment, including dental
- Affordable cover for their whole family

They should consider:

- *SimpleCare 250, which covers the family for all their major health needs, as well as up to USD 2,500/EUR 2,000/GBP 1,550 worth of out-patient treatment including dental*
- *A nil annual in/day/out-patient deductible, so they can access their plan with no up front cost to pay*
- *They could also choose one of our risk-management tools for out-patient treatment, such as a 20% co-insurance, to help them keep their cover affordable*

Why is this a good option:

- *Full cover for hospital, surgery and cancer treatment*
- *Up to USD 2,500/EUR 2,000/GBP 1,550 per year per member to access out-patient care, drugs and dressings, physiotherapy and complementary medicine*
- *80% cover up to USD 300/EUR 240/ GBP 185 per year per member for routine and complex dental treatment*
- *Access to our award-winning service and digital tools*

SimpleCare **Benefit Schedule**

Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Annual Maximum Plan Limit	**USD 1,000,000/ EUR 800,000/ GBP 625,000**	**USD 1,500,000/ EUR 1,200,000/ GBP 937,500**	**USD 1,500,000/ EUR 1,200,000/ GBP 937,500**
Geographical Area of Cover Default			
Area of Cover: Europe	**Default Network: SimpleCare Europe***		
Hospital & Surgery			
1. Hospital Charges, Medical Practitioner and Specialist Fees: *(i) Hospital charges* *(ii) Ancillary charges*	*(i) Full refund* *(ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition*	*(i) Full refund* *(ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition*	*(i) Full refund* *(ii) Up to USD 1,500/ EUR 1,200/GBP 930 per medical condition*
2. Diagnostic Procedures: *MRI, PET & CT Scans*	*Full refund for in-patient pre and post-operative scans*	*Full refund*	*Full refund*
3. Renal Failure and Renal Dialysis: *(i) In-Patient basis* *(ii) Day-Patient or Out-Patient basis*	*(i) In-Patient pre and post-operative care up to six weeks full refund* *(ii) Up to USD 50,000/ EUR 40,000/ GBP 31,250*	*(i) Up to six weeks full refund* *(ii) Up to USD 50,000/ EUR 40,000/ GBP 31,250*	*(i) Up to six weeks full refund* *(ii) Up to USD 50,000/ EUR 40,000/ GBP 31,250*
4. Organ Transplant:	*Up to USD 100,000/ EUR 80,000/GBP 62,500*	*Up to USD 150,000/ EUR 120,000/GBP 93,750*	*Up to USD 150,000/ EUR 120,000/GBP 93,750*
5. Cancer Treatment:	*Full refund*	*Full refund*	*Full refund*
6. New Born Cover:	*Up to USD 25,000/ EUR 20,000/GBP 15,625*	*Up to USD 35,000/ EUR 28,000/GBP 21,875*	*Up to USD 35,000/ EUR 28,000/GBP 21,875*
7. Congenital Disorder:	*Up to USD 25,000/ EUR 20,000/GBP 15,625*	*Up to USD 35,000/ EUR 28,000/GBP 21,875*	*Up to USD 35,000/ EUR 28,000/GBP 21,875*
8. Parent Accommodation:	*Full refund*	*Full refund*	*Full refund*
9. Hospital Accommodation for New Born Accompanying their Mother:	*Full refund*	*Full refund*	*Full refund*
10. Reconstructive Surgery:	*Full refund*	*Full refund*	*Full refund*
11. Day-Patient or Out-Patient Surgery:	*Full refund*	*Full refund*	*Full refund*
12. In-Patient Emergency Dental Treatment:	*Full refund*	*Full refund*	*Full refund*
13. Rehabilitation:	*Full refund up to 30 days per medical condition*	*Full refund up to 90 days per medical condition*	*Full refund up to 90 days per medical condition*
Nursing Care			
14. Nursing Care at Home:	*Not covered*	*Full refund up to 30 days per medical condition*	*Full refund up to 30 days per medical condition*

Full refund Not covered Subject to limits Optional

Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Emergency & Assistance			
15. Emergency Ambulance Transportation:	*Full refund*	*Full refund*	*Full refund*
16. Evacuation and Repatriation: **Evacuation:** *Reasonable expenses for:* *(i) Transportation costs* *(ii) Reasonable local travel costs to and from medical appointments* *(iii) Reasonable travel costs for a locally-accompanying person* *(iv) Reasonable costs for non-hospital accommodation costs*	*Combined limit of USD 100,000/ EUR 80,000/GBP 62,500* *(i) Full refund* *(ii) Full refund* *(iii) Full refund* *(iv) Up to USD 200/ EUR 160/GBP 125 per day, up to USD 7,500/ EUR 6,000/GBP 4,600 per person, per evacuation*	*Combined limit of USD 100,000/ EUR 80,000/GBP 62,500* *(i) Full refund* *(ii) Full refund* *(iii) Full refund* *(iv) Up to USD 200/ EUR 160/GBP 125 per day, up to USD 7,500/ EUR 6,000/GBP 4,600 per person, per evacuation*	*Combined limit of USD 100,000/ EUR 80,000/GBP 62,500* *(i) Full refund* *(ii) Full refund* *(iii) Full refund* *(iv) Up to USD 200/ EUR 160/GBP 125 per day, up to USD 7,500/ EUR 6,000/GBP 4,600 per person, per evacuation*
Repatriation to country of residence or country of nationality following treatment	*Full refund*	*Full refund*	*Full refund*
17. Mortal Remains: *(i) Costs of transportation of body or ashes to Country of Nationality or Country of Residence,* *or* *(ii) Burial or cremation costs at the place of death*	*(i) Full refund* *(ii) Up to USD 10,000/ EUR 8,000/GBP 6,250*	*(i) Full refund* *(ii) Up to USD 10,000/ EUR 8,000/GBP 6,250*	*(i) Full refund* *(ii) Up to USD 10,000/ EUR 8,000/GBP 6,250*
18. Emergency Non-Elective Treatment outside Area of Cover:	*Full refund for accident requiring in-patient or day-patient care* *Illness: in-patient and day-patient care up to USD 25,000/EUR 20,000/ GBP 15,625*	*Full refund for accident requiring in-patient or day-patient care* *Illness: in-patient and day-patient care up to USD 35,000/EUR 28,000/ GBP 21,875*	*Full refund for accident requiring in-patient or day-patient care* *Illness: in-patient and day-patient care up to USD 35,000/EUR 28,000/ GBP 21,875*
19. Hospital Cash Benefit: *Benefit is payable for each night an insured person receives in-patient treatment if:* *(i) the treatment is received within the public hospitals of the insured person's country of residence; or* *(ii) this plan is purchased as a Secondary Health Insurance Plan* *Note: This benefit is not available for USD 10,000/EUR 8,000/GBP 6,250 or USD 15,000/EUR 12,000/GBP 9,375 deductible plans.*	*USD 125/EUR 100/GBP 75 per night, up to 30 nights*	*USD 250/EUR 200/GBP 155 per night, up to 30 nights*	*USD 250/EUR 200/GBP 155 per night, up to 30 nights*
Out-Patient			
Annual Out-Patient Limit *Applicable to Benefit 20 and 21*	**N/A**	**USD 1,000/ EUR 800/ GBP 625**	**USD 2,500/ EUR 2,000/ GBP 1,550**
20. Out-Patient Charges: *(i) Medical Practitioner* *(ii) Teleconsultation* *(iii) prescribed Drugs and Dressings* *(iv) Vitamins and Minerals*	*(i) and (ii) Pre-operative consultation within 15 days from the admission and post hospitalisation consultation within 30 days following discharge from Hospital Up to maximum USD 750/ EUR 600/GBP 460* *(iii) Not covered* *(iv) Not covered*	*(i) and (ii) Full refund subject to Annual Out-Patient Limit* *(iii) Full refund subject to Annual Out-Patient Limit* *(iv) Up to USD 150/ EUR 120/GBP 95 per Period of Cover* *(i), (ii), (iii) and (iv) subject to Annual Out-Patient Limit*	*(i) and (ii) Full refund subject to Annual Out-Patient Limit* *(iii) Up to USD 1,250/ EUR 1,000/GBP 780* *(iv) Up to USD 150/ EUR 120/GBP 95 per Period of Cover* *(i), (ii), (iii) and (iv) subject to Annual Out-Patient Limit*
21. Out Patient Physiotherapy and Alternative Therapies: *(i) Physiotherapy* *(ii) Complementary medicine and Treatment: osteopaths, chiropodists and podiatrists, chiropractors, homeopaths, dietician and acupuncture Treatment* *(iii) Treatment by a recognised Traditional Chinese Medicine Practitioner or an Ayurvedic Medical Practitioner*	*Not covered*	*(i) USD 60/EUR 48/GBP 40 per visit* *(ii) USD 60/EUR 48/GBP 40 per visit* *(iii) USD30/EUR 24/GBP 20 per visit* *Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit*	*(i) USD 80/EUR 64/GBP 50 per visit* *(ii) USD 80/EUR 64/GBP 50 per visit* *(iii) USD 40/EUR 32/GBP 25 per visit* *Combined up to 10 visits for (i), (ii) & (iii), subject to annual out-patient limit*

Full refund Not covered Subject to limits Optional

	Benefit	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Out-Patient	**22. Menopause Hormone Replacement Therapy:**	*Not covered*	*Up to USD 200/EUR 160/ GBP 125*	*Up to USD 300/EUR 240/ GBP 190*
	23. Out-Patient Psychiatric Illness:	*Not covered*	*Up to USD 300/EUR 240/ GBP 190*	*Up to USD 400/EUR 320/ GBP 250*
Dental	**24. Dental Care:** *Waiting Period: Costs incurred within nine months from the Entry Date are excluded.* *Orthodontics and dental implants not covered.*	*Not covered*	*Not covered*	*USD 300/EUR 240/GBP 185, subject to 20% co-insurance*

	Geographical Area of Cover Option	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Geographical Area of Cover Options	Regional Cover: Europe (excluding United Kingdom, Germany and Switzerland)	*Network: SimpleCare Europe*	*Network: SimpleCare Europe*	*Network: SimpleCare Europe*
	Region of Cover: Worldwide Excluding USA	*Network: SimpleCare Comprehensive#*	*Network: SimpleCare Comprehensive#*	*Network: SimpleCare Comprehensive#*

* ***SimpleCare Europe Network***
Our list of medical providers in Europe that is available to you.

\# ***SimpleCare Comprehensive Network***
Our list of medical providers that is available to you if you have extended your geographical area of cover to Worldwide Excluding USA.

	Deductible Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Deductibles Options	Standard Deductible	*USD 500/EUR 400/GBP 310*	*USD 500/EUR 400/GBP 310*	*USD 500/EUR 400/GBP 310*
	Deductible Options (In-Patient & Day-Patient) *Please note:* *USD 10,000/EUR 8,000/GBP 6,250 or USD 15,000/EUR 12,000/GBP 9,375 deductible plans are only available to be purchased as a Secondary Health Insurance Plan.*	*Optional* *Nil* *USD 150/EUR 120/ GBP 95* *USD 250/EUR 200/ GBP 155* *USD 1,000/EUR 800/ GBP 625* *USD 2,500/EUR 2,000/ GBP 1,550* *USD 5,000/EUR 4,000/ GBP 3,125* *USD 10,000/EUR 8,000/ GBP 6,250* *USD 15,000/EUR 12,000/ GBP 9,375*	*Optional* *Nil* *USD 150/EUR 120/ GBP 95* *USD 250/EUR 200/ GBP 155* *USD 1,000/EUR 800/ GBP 625* *USD 2,500/EUR 2,000/ GBP 1,550* *USD 5,000/EUR 4,000/ GBP 3,125* *USD 10,000/EUR 8,000/ GBP 6,250* *USD 15,000/EUR 12,000/ GBP 9,375*	*Optional* *Nil* *USD 150/EUR 120/ GBP 95* *USD 250/EUR 200/ GBP 155* *USD 1,000/EUR 800/ GBP 625* *USD 2,500/EUR 2,000/ GBP 1,550* *USD 5,000/EUR 4,000/ GBP 3,125* *USD 10,000/EUR 8,000/ GBP 6,250* *USD 15,000/EUR 12,000/ GBP 9,375*

Full refund   Not covered   Subject to limits   Optional

Out-Patient Options

Out-patient Options	SimpleCare CORE	SimpleCare 100	SimpleCare 250
Out-Patient Per Visit Excess USD 25/EUR 20/GBP15 +	*N/A*	*Optional*	*Optional*
Co-Insurance Out-patient Treatment 20% +	*N/A*	*Optional*	*Optional*

+ *only available for plans with deductibles of USD 500/EUR 400/GBP 310 and under*

Full refund | Not covered | Subject to limits | Optional

How to use **your plan?**

When you need to use your plan, we've designed the process to be as straightforward as possible. Our innovative digital tools mean it is easy to manage your plan completely online.

Accessing In-Patient Treatment:

If you need to be admitted to hospital for day-patient or in-patient treatment, you must contact us first to request treatment pre-authorisation. We will then place a guarantee of payment with the medical provider so you don't need to pay anything.

Find a Medical Provider:

Before seeking treatment you can use our Find a Medical Provider Tool to find a medical provider. This can be accessed online via:

1) Our website,
2) Our smartphone 'Now Health' App available for iPhone and Android; or
3) Your secure online portfolio.

Accessing Out-Patient Treatment:

If you select a plan that includes out-patient benefit, you can go to any medical practitioner of your choice or in our network, pay for your treatment and claim back your expenses online.

Make a Claim:

If you have paid for out-patient treatment and need to submit a claim for reimbursement, you can do this in one of two ways, either via:

1) Our smartphone App for iPhone and Android; or
2) via your secure online portfolio.

Simply complete the online form and don't forget to attach any receipts or diagnostic reports. You will receive a notification to acknowledge receipt of your claim and you can track it using your secure online portfolio.

Manage your information from anywhere:

You can use your secure online portfolio to access all your plan information in just a few clicks. You can use your secure online portfolio to:

- View and download your plan documents, including your certificate of insurance

- Download your Digital Membership Card
- Submit and track the status of your claims
- Submit requests for treatment pre-authorisation

What We **Don't Cover**

There are some limitations that apply in addition to any personal exclusion we may detail in your Certificate of Insurance. These include treatments that may be considered a matter of personal choice (such as cosmetic treatment) and other treatments that are excluded from cover to keep premiums at an affordable level. For a full description, please refer to the members' handbook.

1. Act of terrorism, war and illegal acts
2. Administrative and shipping fees
3. Alcohol and drug abuse
4. Chemical exposure
5. Cosmetic treatment
6. Contamination
7. Chronic conditions (CORE plan only)
8. Coma or Vegetative State
9. Deductible, out-patient per visit excess or co-insurance
10. Dental care – unless this benefit is included within the core benefits of the plan
11. Developmental disorders
12. Dietary supplements and cosmetic products
13. Eating disorders
14. Experimental treatment and drugs
15. Eyesight tests or vision correction, hearing tests, hearing or visual aids
16. External prosthesis
17. Failure to follow medical advice
18. Foetal surgery
19. Genetic testing
20. Hazardous sports and pursuits
21. HIV, AIDS or sexually transmitted disease
22. Hormone Replacement Therapy – unless caused due to medical intervention
23. Obesity and Weight Loss
24. Nursing homes, convalescence homes, health hydros and nature cure clinics
25. Palliative and Hospice Care
26. Pregnancy or maternity
27. Pre-existing Medical Conditions – unless agreed by us in writing
28. Professional sports
29. Psychiatric or Psychological Treatment – unless specified in your benefit schedule
30. Reproductive medicine
31. Routine examinations, health screening, and Vaccinations
32. Second opinions
33. Self-inflicted injuries or attempted suicide
34. Sexual problems and gender re-assignment
35. Traditional Chinese Medicine
36. Sleep disorders
37. Travel/accommodation costs – except those pre-authorised by us
38. Travelling against medical advice
39. Treatment in high cost medical facilities
40. Treatment by a family member
41. Treatment charges outside of our reasonable and customary range

Join us today

It's quick and easy to join us. If you're looking for a simple and accessible approach to international health insurance, visit www.now-health.com or ask your intermediary for more information.

Now Health International

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Now Health International Services (Europe) Limited is an enrolled insurance agent under the Insurance Distribution Act (Cap 487) to act as an Insurance Agent for Starr Europe Insurance Limited (C 85380) who is authorised by the Malta Financial Services Authority (MFSA) under the Insurance Business Act. Both entities are regulated by the MFSA. This Product is co-manufactured by Starr Europe Insurance Limited (Starr) and Now Health International Services (Europe) Limited (NHISEL). Starr Europe Insurance Limited provides the cover under this policy and is distributed by Now Health International Services (Europe) Limited.

Now Health International Services (Europe) Limited,
Registered Office: Dragonara Business Centre 5th Floor, Dragonara Road,
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