



WorldCare Explained

individuals and families



It's time for a *fresh approach* to international health insurance

Now Health International is a specialist international health insurance provider. At the heart of our offer are benefit rich products and fast, accurate service.

With service centres in Hong Kong, Shanghai, Dubai and the UK, we are strategically placed to serve the main expat hubs and emerging markets.

Our people are experts in international health insurance, delivering local market knowledge whenever you need it.

Why choose *Now Health*?

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

- 1 Our global underwriting partner is AXA. AXA has 101m clients worldwide, EUR 86.1m in revenues and EUR 3.9b in underlying earnings*
- 2 Our innovative and peerless customer experience is delivered via a unique set of service promises which sets out how fast we will complete important tasks like processing claims
- 3 WorldCare, our plan, was awarded Product Innovation of the Year at the 2012 MENA Insurance Awards
- 4 The state-of-the-art Now Health website provides instant access to plan documents, virtual membership cards and claims tracking information
- 5 We operate a full medical underwriting approach which means that all our members know exactly what they're covered for
- 6 Our quick and simple claims process means you can email or fax us all your claims for fast reimbursement
- 7 We are international health insurance experts. Our senior management team has over 100-years combined experience
- 8 You can access 24-hour emergency assistance and medical information via our partners AXA Assistance and Health at Hand
- 9 Our worldwide network of medical providers offers access to healthcare without having to pay up-front
- 10 Now Health's local offices in Hong Kong, Shanghai, Dubai and the UK offer a truly worldwide service

* Source: www.axa.com/en/group/profile-and-key-figures/



Our promise to you

Your time is precious. We understand that you need to know how quickly we will handle your requests. We have made six promises on how fast we will complete the following important tasks.

- 1 If you have had to pay for treatment and need to claim back your expenses, we will process eligible claims within **five working days**
- 2 If you need day-patient or in-patient treatment, we will aim to pre-authorise your claim so you don't need to pay anything. We will place guarantees of payment with medical providers within **two working days**
- 3 When you buy your plan, if we need to underwrite your application, we will respond to you within **two working days**
- 4 If you choose to receive your plan documents by post, we will dispatch them within **five working days**
- 5 If you choose to go paper-free, we will dispatch your membership card within **two working days**
- 6 We will respond to all your enquiries within **one working day**

It's easy to *manage* *your cover online*

The Now Health International website is designed to make it simpler to manage your international health insurance plan, from accessing your plan documents to tracking your claims.

My Claims
View and track your claims in this and previous plan years.

My claims
Here you can find out the best way to make a claim and track your current claims in real time. You can view information about all your claims, past and present, including claims status, the provider and the amounts claimed and settled in the currency you have selected. All updates are displayed as they happen so you always have the latest information on your claims.

How to make a claim
Claims under USD/EUR/GBP/CHF/JPY
 For smaller claims, you just need to complete sections 1 and 2, sign the claim form, and email it to us with your support receipt. If you prefer, you can send it by post or fax instead.
Claims over USD/EUR/GBP/CHF/JPY
 Complete the claim form, and ask your medical practitioner to complete their relevant sections. Then post it to us with the original receipts.

Select a plan year: 2012

Claims this plan year

Member name	Class	Claim Status	Treatment Date	Care provider	Currency claimed in	Amount claimed	Currency settled in	Settled amount
Steve, Carry	No Payment Due	None	14/01/2012	The City Hospital	USD	75.00	USD	0.00
Steve, Carry	Summer	PAID	14/01/2012	Western Hospital	USD	90.00	USD	0.00

Select a plan year
Claims this plan year
Member name
Claim Status
 Steve, Carry
 No Payment Due
 Steve, Carry
 Subm

From quote to cover in minutes

You can choose, apply and buy your plan online. There's no need to fill in any paper forms and your cover can start as soon as we approve your application and we receive your premium. You will get your plan number and username and password immediately – we will provide you with the details by email and send you a notification by SMS if you have chosen this option.

Access your information from anywhere

With Now Health, all your details are stored in your secure online portfolio, which you can access 24-hours a day from anywhere in the world.

You can view and download all your plan documents from here, including your certificate of insurance, virtual membership card, members' handbook and any form you might need to manage your plan.

Track your claims online

You can track the status of all claims you make online. As soon as we receive your claim, we will notify you by email and SMS if you have chosen this option. You can then track the status of your claim using your secure online portfolio.

Remember you can fax or scan and email us all your claims when you have paid and are claiming back your expenses. We will process eligible claims within five working days so the process is fast and efficient.



How to use *your insurance*

When you need to use your plan, we've designed the process to be as straightforward as possible.

When you need out-patient treatment

If you select a plan that includes out-patient treatment, you can go to any medical practitioner, pay for your treatment and claim back your expenses.

You won't have to pay anything if you have a nil excess or have chosen the out-patient direct billing option and choose a medical provider from our network. Access an up-to-date network list from www.now-health.com or contact our customer service team.

When you need in-patient or day-patient treatment

If you need to be admitted to hospital for day-patient or in-patient treatment, contact us and we will place a guarantee of payment with the medical provider so you don't need to pay anything. We aim to do this within two working days of your call.

Accessing emergency help

AXA Assistance is our 24-hour emergency assistance provider. With over 30 years' experience, they can give immediate help if you're sick or injured. This includes arranging hospital treatment and facilitating emergency evacuation or repatriation. Based in multiple locations around the world, they can also give local information on finding healthcare wherever you are.

If you have a medical question

All Now Health members also have 24-hour access to medical information through Health at Hand. Health at Hand's team of nurses, pharmacists, counsellors and midwives are on hand to give you the benefit of their expertise. They can answer your questions and give you all the latest information on specific illnesses, treatments and medications.

How to *claim*

If you've accessed treatment within our out-patient direct billing network or if we've placed a guarantee of payment for you, there's no need to do anything further.

If you've had to pay and claim, we will process your eligible claims within *five working days or less*.

You can track the status of all your claims in your secure online portfolio. We will email and SMS you updates as they happen.

Claims *under*

—
*USD 500/EUR 400/
GBP 300
per medical
condition*

For smaller claims, complete the front of the claim form and email or fax it to us with your scanned receipt.

Claims *over*

—
*USD 500/EUR 400/GBP 300
per medical condition*

Complete the front of the claim form and ask your medical practitioner to complete the back of the form. Email or fax it to us with your scanned receipts, diagnostic reports and/or discharge reports.

Your *membership card*

Once you join Now Health, we send you a membership card for each person covered on your plan. Our membership cards are designed to carry clear information on what you are covered for.

We work closely with the medical providers in our network on how to recognise Now Health cards. Any out-patient benefits you have selected will be clearly labelled on the card.



On the Card Front

01 Out-Patient Direct Billing – Nil Excess

If you select the out-patient direct billing option, it will say so here. This area of the card indicates to out-patient medical providers like GPs whether to charge you for treatment or not

02 Product name and option

03 Your name

04 Membership number

This number is unique to each individual

05 Expiry date

This is the last day of your current plan year. It is in the format dd/mm/yyyy

06 Out-of-network excess

If you have sought treatment outside the Now Health network of medical providers, this is the amount you pay towards the cost of any medical treatment.

The excess is applicable per insured person, per medical condition, per period of cover

07 Co-insurance

If you select the co-insurance out-patient charges option, it will say '20%' here and you will have to pay 20% of any out-patient treatment after the excess has been deducted to the medical provider. If it hasn't been chosen it will say 'Nil'



On the Card Back

08 Online

Visit our website to login to your secure online portfolio and track your claims online

09 Customer service

You can call any of these numbers if you want to talk to us about any query. The number closest to you is normally at the top of the list

10 24-hour Emergency Assistance

If you have an emergency and need immediate help, call any of these numbers. The number closest to you is normally at the top of the list

11 Mailing address

If you want to post your claims or write us a letter, please use this address

12 This is the logo of the underwriter of your plan

Introducing *WorldCare*

We believe that WorldCare is one of the most benefit-rich products in the international health insurance market today. There are four levels available: Essential, Advance, Excel and Apex. This means you can select the level of cover you prefer to suit your lifestyle, from essential medical treatment, to a more comprehensive package.

WorldCare automatically provides you with access to healthcare anywhere in the world, other than the USA where we can only cover you for emergency treatment as standard.

A summary of each plan is shown below.

WorldCare Essential

Now Health's most affordable package is designed for people who want to be sure they can access in-patient and day-patient care when they need it while minimising their health insurance costs. You can choose a higher excess to lower your premiums if you only intend to claim for high-cost, infrequent medical events.

WorldCare Advance

This plan covers you for in-patient and day-patient treatment and out-patient care including GP and specialist appointments, physiotherapy and alternative therapies. It is suitable for people who want all-round medical care.

WorldCare Excel

This plan covers you for in-patient, day-patient and out-patient treatment at higher benefit levels than WorldCare Advance. It also includes routine and complex dental care after a nine-month waiting period.

WorldCare Apex

This is our highest level of cover. With very high benefit limits, it includes in-patient, day-patient, out-patient, and routine and complex dental treatment, at higher benefit levels than WorldCare Excel. WorldCare Apex also includes routine maternity care after a 12-month waiting period.

Additional Options

You can shape the cover you want by adding the following options:

- 1 Add a small level of out-patient charges cover to WorldCare Essential for added flexibility. There is a premium loading associated with this option
- 2 Choose fully-paid USA elective treatment within our network. A 50% co-insurance is applied when treatment is received out of network. There is a premium loading associated with this option
- 3 Select the co-insurance out-patient charges option – pay 20% of your out-patient charges after any excess has been deducted (not available for WorldCare Essential). There is a premium discount associated with this option
- 4 Opt for our out-patient direct billing option – have a nil excess within our provider network and a USD 100/EUR 80/GBP 60 excess out of the network – a more cost-effective solution than choosing a nil excess (not available for WorldCare Essential). There is a premium loading associated with this option
- 5 We also have a range of excesses to suit your lifestyle – from a high excess to reduce your premium, to a low or nil excess if you expect to use your plan frequently



WorldCare *at a glance*

A summary of each plan is shown below.

WorldCare Essential	WorldCare Advance	WorldCare Excel	WorldCare Apex
<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✗ Out-patient care ✗ Routine & complex dental treatment ✗ Routine maternity care ○ USA elective treatment ○ Out-patient charges 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✗ Routine & complex dental treatment ✗ Routine maternity care ○ USA elective treatment ○ Co-insurance out-patient charges ○ Out-patient direct billing 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Routine & complex dental treatment ✗ Routine maternity care ○ USA elective treatment ○ Co-insurance out-patient charges ○ Out-patient direct billing 	<ul style="list-style-type: none"> ✓ In-patient and day-patient care ✓ Out-patient care ✓ Routine & complex dental treatment ✓ Routine maternity care ○ USA elective treatment ○ Co-insurance out-patient charges ○ Out-patient direct billing

WorldCare *benefit schedule*

Benefit	Essential	Advance	Excel	Apex
Annual Maximum Plan Limit	USD 3m/EUR 2.4m/ GBP 1.9m	USD 3.5m/EUR 2.8m/ GBP 2.2m	USD 4m/EUR 3.2m/ GBP 2.5m	USD 4.5m/EUR 3.6m/ GBP 2.8m
1. Maintenance of Chronic Medical Conditions	➤ Not covered	➤ Up to USD 15,000/ EUR 12,000/GBP 9,375	➤ Up to USD 20,000/ EUR 16,000/GBP 12,500	➤ Full refund
2. Hospital Charges, Medical Practitioner and Specialist Fees i) Hospital charges for in-patient and day-patient treatment ii) Related ancillary charges	➤ (i) Full refund ➤ (ii) Up to USD 1,000/ EUR 800/GBP 625 per medical condition	➤ (i) Full refund ➤ (ii) Up to USD 1,000/ EUR 800/GBP 625 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 2,000/ EUR 1,600/GBP 1,250 per medical condition
3. Diagnostic Procedures	➤ Full refund for in-patient pre and post-operative scans	➤ Full refund	➤ Full refund	➤ Full refund
4. Emergency Ambulance Transportation	➤ Full refund	➤ Full refund	➤ Full refund	➤ Full refund
5. Parent Accommodation	➤ Full refund	➤ Full refund	➤ Full refund	➤ Full refund
6. Renal Failure and Renal Dialysis	➤ Up to six weeks full refund for in-patient pre and post-operative care	➤ Up to USD 10,000/ EUR 8,000/GBP 6,250	➤ Up to USD 25,000/ EUR 20,000/GBP 15,625	➤ Up to USD 75,000/ EUR 60,000/GBP 46,875
7. Organ Transplant i) Treatment ii) Donor medical costs	➤ (i) Full refund ➤ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	➤ (i) Full refund ➤ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	➤ (i) Full refund ➤ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250	➤ (i) Full refund ➤ (ii) Up to USD 50,000/ EUR 40,000/GBP 31,250
8. Cancer Treatment	➤ Full refund	➤ Full refund	➤ Full refund	➤ Full refund
9. Pregnancy and Childbirth Medical Conditions	➤ Full refund	➤ Full refund	➤ Full refund	➤ Full refund
10. New Born Cover	➤ 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 125,000/ EUR 100,000/GBP 78,125	➤ Up to USD 150,000/ EUR 120,000/GBP 93,750
11. Hospital Accommodation for New Born Accompanying their Mother	➤ Full refund	➤ Full refund	➤ Full refund	➤ Full refund
12. Congenital Disorder	➤ 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 125,000/ EUR 100,000/GBP 78,125	➤ Up to USD 150,000/ EUR 120,000/GBP 93,750
13. Reconstructive Surgery	➤ Full refund	➤ Full refund	➤ Full refund	➤ Full refund
14. Rehabilitation	➤ Full refund for eligible in-patient treatment only up to 30 days per medical condition	➤ Full refund for up to 180 days per medical condition	➤ Full refund	➤ Full refund
15. In-Patient Emergency Dental Treatment	➤ Full refund	➤ Full refund	➤ Full refund	➤ Full refund
16. In-Patient Psychiatric Treatment	➤ Full refund for up to 30 days	➤ Full refund for up to 30 days	➤ Full refund for up to 30 days	➤ Full refund for up to 30 days
17. Terminal Illness	➤ In-patient and day-patient treatment up to USD 50,000/EUR 40,000/GBP 31,250 lifetime limit	➤ Up to USD 50,000/ EUR 40,000/GBP 31,250 lifetime limit	➤ Up to USD 75,000/ EUR 60,000/GBP 46,875 lifetime limit	➤ Up to USD 100,000/ EUR 80,000/GBP 62,500 lifetime limit
18. Emergency Non-Elective Treatment USA Cover	➤ Full refund for accident requiring in-patient or day-patient care ➤ Illness: up to USD 25,000/ EUR 20,000/GBP 15,625	➤ Full refund for accident ➤ Illness: Up to USD 25,000/ EUR 20,000/GBP 15,625	➤ Full refund for accident ➤ Illness: Up to USD 35,000/ EUR 28,000/GBP 21,875	➤ Full refund for accident ➤ Illness: Up to USD 50,000/ EUR 40,000/GBP 31,250
19. Evacuation and Repatriation Evacuation i) Transportation costs ii) Reasonable local travel costs to and from medical appointments iii) Reasonable travel costs for a locally-accompanying person iv) Non-hospital accommodation costs Repatriation to country of residence or nationality following treatment	➤ (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	➤ (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	➤ (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	➤ (i) Full refund ➤ (ii) Full refund ➤ (iii) Full refund ➤ (iv) Up to USD 300/ EUR 240/GBP 185 per day, up to USD 10,000/EUR 8,000/ GBP 6,250 per person, per evacuation
	➤ Full refund	➤ Full refund	➤ Full refund	➤ Full refund

Benefit	Essential	Advance	Excel	Apex
20. Mortal Remains i) Transportation of body or ashes of insured person to country of residence or country of nationality 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 15,000/ EUR 12,000/GBP 9,375	▶ (i) Full refund ▶ (ii) Up to USD 20,000/ EUR 16,000/GBP 12,500
21. Hospital Cash Benefit	▶ USD 100/EUR 80/ GBP 60 per night	▶ USD 150/EUR 120/ GBP 90 per night	▶ USD 200/EUR 160/ GBP 125 per night	▶ USD 250/EUR 200/ GBP 155 per night
22. Out-Patient Charges i) Medical practitioner fees ii) Physiotherapy	▶ (i) Pre-operative consultations and diagnostic procedures 15 days from admission and post hospitalisation to max USD 2,000/ EUR 1,600/GBP 1,250 or 30 days per medical condition ▶ (ii) Not covered	▶ (i) Full refund ▶ (ii) Full refund up to 30 sessions	▶ (i) Full refund ▶ (ii) Full refund	▶ (i) Full refund ▶ (ii) Full refund
23. Day-Patient and Out-Patient Surgery	▶ Full refund	▶ Full refund	▶ Full refund	▶ Full refund
24. Out-Patient Psychiatric Illness	▶ Not covered	▶ Up to USD 2,500/ EUR 2,000/GBP 1,550	▶ Up to USD 5,000/ EUR 4,000/GBP 3,125	▶ Up to USD 7,500/ EUR 6,000/GBP 4,600
25. Alternative Therapies	▶ Not covered	▶ Full refund up to a maximum of 30 visits	▶ Full refund	▶ Full refund
26. Nursing Care at Home i) Care given by a qualified nurse ii) Emergency out-of-hours medical practitioner (GP) home visits	▶ (i) Not covered ▶ (ii) Not covered	▶ (i) Full refund up to 45 days per medical condition ▶ (ii) Not covered	▶ (i) Full refund up to 60 days per medical condition ▶ (ii) Not covered	▶ (i) Full refund up to 120 days per medical condition ▶ (ii) Up to five visits
27. AIDS Cover only available after three years of continuous membership	▶ In-patient and day-patient treatment only up to USD 25,000/EUR 20,000/ GBP 15,625	▶ Up to USD 25,000/ EUR 20,000/GBP 15,625	▶ Up to USD 40,000/ EUR 32,000/GBP 25,000	▶ Up to USD 50,000/ EUR 40,000/GBP 31,250
28. Maternity Costs incurred within 12 months of plan start date are excluded	▶ Not covered	▶ Not covered	▶ Not covered	▶ Up to USD 15,000/ EUR 12,000/GBP 9,375
29. Dental Care i) Routine dental treatment ii) Complex dental treatment Costs incurred within nine months of plan start date are excluded. A co-insurance of 20% applies. Orthodontics subject to 50% co-insurance.	▶ (i) Not covered ▶ (ii) Not covered	▶ (i) Not covered ▶ (ii) Not covered	▶ (i) Up to USD 1,000/ EUR 800/GBP 625 ▶ (ii) Up to USD 2,000/ EUR 1,600/GBP 1,250	▶ (i) Up to USD 1,500/ EUR 1,200/GBP 930 ▶ (ii) Up to USD 3,000/ EUR 2,400/GBP 1,875
Additional options				
30. USA Elective Treatment	▶ Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	▶ Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	▶ Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500	▶ Optional Up to USD 1.5m/ EUR 1.2m/GBP 937,500
31. Co-Insurance Out-Patient Charges	▶ Not covered	▶ Optional	▶ Optional	▶ Optional
32. Out-Patient Direct Billing	▶ Not covered	▶ Optional	▶ Optional	▶ Optional
42. Out-Patient Charges This additional option replaces benefit 22 i) Medical practitioner fees ii) Physiotherapy	▶ Optional ▶ (i) Up to USD 4,500/ EUR 3,600/GBP 2,800 ▶ (ii) Full refund up to 10 sessions	▶ Already covered	▶ Already covered	▶ Already covered
Excess options				
Standard Excess	Nil	USD 100/EUR 80/ GBP 60	USD 100/EUR 80/ GBP 60	USD 100/EUR 80/ GBP 60
Optional Excess	USD 1,000/EUR 800/ GBP 625	Nil	Nil	Nil
	USD 2,500/EUR 2,000/ GBP 1,550	USD 50/EUR 40/ GBP 30	USD 50/EUR 40/ GBP 30	USD 50/EUR 40/ GBP 30
	USD 5,000/EUR 4,000/ GBP 3,125	USD 250/ EUR 200/ GBP 155	USD 250/ EUR 200/ GBP 155	USD 250/EUR 200/ GBP 155
	USD 10,000/EUR 8,000/ GBP 6,250	USD 500/EUR 400/ GBP 310		
	USD 15,000/EUR 12,000 GBP 9,375	USD 1,000/EUR 800/ GBP 625		
		USD 2,500/EUR 2,000/ GBP 1,550		

What we *don't* cover

These are the 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 surgery
- 6 Contamination
- 7 Chronic conditions – in respect of the Essential plan option
- 8 Dental care – unless this additional option has been chosen
- 9 Developmental disorders
- 10 Dietary supplements
- 11 Eating disorders
- 12 Excess or co-insurance
- 13 Experimental treatment and drugs
- 14 Eyes and ears
- 15 Failure to follow medical advice
- 16 Foetal surgery
- 17 Genetic testing
- 18 HIV, AIDS or sexually transmitted disease – except as stated in the benefit schedule
- 19 Morbid obesity
- 20 Nursing homes, convalescence homes, health hydros and nature cure clinics
- 21 Pregnancy or maternity – unless this option has been chosen
- 22 Professional sports
- 23 Reproductive medicine
- 24 Routine examinations, health screening
- 25 Second opinions
- 26 Self-inflicted injuries or attempted suicide
- 27 Sexual problems and gender re-assignment
- 28 Sleep disorders
- 29 Travel/accommodation costs – except those pre-authorised by us
- 30 Travelling against medical advice
- 31 Treatment by a family member
- 32 Treatment charges outside of our reasonable and customary range
- 33 External prosthesis

Join *Now Health today*

It's quick and easy to join Now Health International.

We may be able to confirm cover instantly.

If you're looking for a simple approach to international health insurance, visit www.now-health.com or ask your intermediary for more information.

Intermediary details



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