

# How members make claims in Africa

Our award-winning claims team have handled all manner of situations, including complex inpatient cases and international medical evacuations at the height of the COVID-19 pandemic.

**Platinum Trusted Service Award**  
2025 **feefo**

Make your expat experience healthier and safer!



## 30 YEARS

We have assisted our members in Africa for over 30 years.



## 31 COUNTRIES

We have members in 31 countries across the continent.



## CLAIMS CONCIERGE

We arrange the best outcome with our concierge service.



## 24/7 EMERGENCY MEDICAL HELPLINE

Our award-winning claims team is available 0600 to 1800 (UK time) from Monday to Friday, with Charles Taylor handling calls outside these hours.



## RELIABLE PARTNERS

We've worked with Charles Taylor, our assistance partner for 20+ years. They share our commitment to excellent service and prioritising our members' interests.



## REIMBURSEMENT FLEXIBILITY

As standard, we reimburse claims in the currency in which the member pays their premium. We can also settle in different currencies on request.

### → Medical network across Africa

## Access to 5,000 hospitals and medical facilities

Our members can enjoy stress-free access to the key hospitals and facilities in our target countries and beyond.

### → Making a claim

## Outpatient treatment

### Step 1 | Member attends medical provider for treatment

If a member needs outpatient treatment, they can seek medical assistance immediately. There is no need for the member to contact us to arrange pre-authorisation.

### Step 2 | Member pays the bill

The cost of outpatient treatment is often negligible and some medical providers may not send invoices internationally. We ask members to settle treatment bills themselves.

### Step 3 | Member submits a reimbursement claim

Once the treatment is complete the member submits a reimbursement claim to us, and we'll settle the money into the member's bank account.

### → Making a claim

## Inpatient treatment

### Step 1 | Call us

It's essential for members to call us prior to undergoing inpatient medical treatment.

### Step 2 | We liaise with the hospital

We confirm the member's coverage for the proposed treatment. Then we work closely with the hospital, issuing the billing department with a guarantee of payment.

### Step 3 | We settle bills directly with the hospital

With the GOP already issued, the member does not have to pay anything. We'll settle all invoices and bills directly with the hospital or clinic.

