SettleHappy

PRE-MOVE RESEARCH - QUICK REFERENCE

Family health-insurance research checklist

Use the guide to request comparable written evidence from insurers before choosing a policy.

HOW TO USE Read the linked SettleHappy guide first. Tick an item when the answer or evidence is saved in your own move folder. Recheck volatile facts before paying or applying.

1 Define the family's care map

- [ ] List destination countries, travel countries and whether planned treatment in the UK, Singapore or the US needs cover.
- [ ] Name likely routine providers, appropriate emergency hospitals and specialist or evacuation destinations.
- [ ] Write each person's conditions, medicines, therapies, maternity plans and unresolved investigations before requesting terms.

2 Compare written policy evidence

- [ ] Record annual limit, room limits, deductible, co-pay, outpatient cover and the maximum credible family out-of-pocket total.
- [ ] Read exclusions, moratorium or underwriting decisions for pre-existing conditions; keep the individual written decision.
- [ ] Check mental health, therapies, congenital conditions, chronic care, dental, maternity and newborn rules as relevant.
- [ ] Confirm the named hospital network, direct-billing rules, guarantee-letter process and self-pay fallback.

3 Test the difficult year

- [ ] Confirm medical evacuation triggers, insurer control, receiving-hospital rules, companion travel and repatriation distinctions.
- [ ] Check renewal guarantees, age changes, premium basis, cancellation, claims deadlines and how a move changes territory.
- [ ] Compare total annual premium plus retained risk, not premium alone.
- [ ] Keep the quote, benefit schedule, full wording, underwriting decision and adviser answers together.