

Why take out a private health insurance policy?

- ✓ Avoid waiting lists cutting down the time it takes you to get better
- ✓ Choose where to receive treatment
- ✓ Choose who provides the treatment
- ✓ Benefit from being treated in private facilities with a private room
- ✓ Often get direct settlement of costly bills

Why choose AXA PPP healthcare?

- ✓ AXA PPP healthcare is one of the largest and longest established medical insurers in the UK with over 35 years of experience in the international market.
- ✓ We provide quality support for Atlas Healthcare, our Malta agents, to give a truly personal services to our members.
- ✓ AXA PPP healthcare has a global network of hospitals giving the possibility of arranging for direct settlement of bills across the globe.

International Plan

This plan provides cover for in-patient and out-patient treatment worldwide with directly settlement facilities across the globe, free international repatriation and evacuation cover and even covers emergency treatment in the USA and Canada.

Private Hospital Plan

This plan is designed to cover treatment carried out in local private hospitals with a direct settlement service for supporting hospitals. It also includes limited international benefits as well as quality out-patient cover with full settlement of specialist fees and diagnostics carried out in Malta.

Private Clinic Plan

This plan provides limited cover for treatment in private clinics and hospitals worldwide. It also includes out-patient cover, including GP and specialists' fees, diagnostic tests, physiotherapy, as well as other additional benefits.

Call Atlas Healthcare Insurance Agency Limited on 21 322 600 or log on to atlas.com.mt for a health quote and get your FREE UV-Sensor Watch now.

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You watch over them, we'll watch over you



Find out more about our protecting your family with us and how you can get a free UV-sensor watch with Atlas and AXA PPP healthcare this year.





Protect your family with us this summer

As part of our Sun Awareness Campaign, AXA PPP healthcare is giving away free UV-watches when you get a quote that will help you and your family guard against the risks of over-exposure to sunlight and radiation (UV). The UV-watches come in two sizes and are available for both children and adults.

How they work

The UV-watches have a special chemical composition that activates the sensors to change colour according to the intensity of the UV radiation. This not only allows you to protect you and your children against dangerous UV rays from the sun, but is also a fun way to teach your kids about the dangers of being unprotected when the sun is at its strongest. It will also let you know when best to apply sun cream, wear a shirt, put on a hat or all three.

Why should you have one

Atlas and AXA PPP healthcare are supporters of the Malta Health Promotion and Disease Prevention Directorships Melanoma prevention campaign, raising awareness of the sun's association with an increased risk of skin cancer. This risk is even more pronounced with children and young adults as they are least able to tolerate prolonged exposure to the sun's ultraviolet radiation. We support the efforts of the directorate to change behavioural habits to protect us from our strong Maltese sun.

How to get your FREE UV-watch

Request a health insurance quote from Atlas Healthcare Insurance Agency on 21 322 600 or from atlas.com.mt.

This summer, the sun may constitute a significant risk to your health

Most skin cancers are linked to sunburn or prolonged exposure to the sun and nobody's skin is completely safe, Children's skin is especially vulnerable. Being safe in the sun doesn't just reduce your risk of skin cancer, cataracts and other eye conditions. It also avoids premature wrinkling and the painful experience of sunburn.

- ✓ Always use a broad spectrum sunscreen with UVA protection (SPF20 or higher) during the summer months, whether at the beach or not.
- ✓ Avoid sun at its height – usually between 11am and 4pm and avoid taking your family swimming between these times.
- ✓ Always look for or create shade when outside in our hot summer months.
- ✓ Children should always wear protective clothing and a hat.
- ✓ Babies under 18 months should never be put in the sun.
- ✓ Educate your family about the meaning of UV radiation. They need to know that exposing ourselves to the sun when UV radiation is over 7 is dangerous.*

**Source: Institute of Health Promotion and Disease Prevention Directorate Malta*



Remember – there's no such thing as a safe tan. A tan does not protect your skin from further sun damage or skin cancer. It's a sign that your skin has been damaged, not a sign of good health.