

This document provides a summary of the key features and exclusions of the product, the full terms and conditions of which can be found in your policy documents.

What is this type of insurance?

This insurance is designed to meet the general demands and needs of individuals and families who require international medical insurance. The cover is for treatment of conditions related to illness or injury.



What is Covered?

Inpatient and Day Patient Treatment

- ✓ Hospital accommodations and food
- ✓ Medical Practitioners and Specialist's fees
- ✓ Diagnostic tests
- ✓ Surgical procedures

Outpatient Treatment

- ✓ Consultations
- ✓ Diagnostic tests
- ✓ Surgical procedures
- ✓ Prescribed Out-Patient medicines and dressings

International Emergency Care & Assistance

- ✓ Emergency Medical Evacuation
- ✓ Cremation/Burial or Repatriation of Remains
- ✓ Worldwide Accident and Emergency Out of Area of Cover

Additional Benefits

- ✓ Hospital Cash Benefit
- ✓ Home Nursing Care and Extended Care Facilities
- ✓ Dental - due to accident



What is not Covered?

- ✗ Pre-existing Medical Conditions
- ✗ Maternity, Treatment for infertility/sexual dysfunction
- ✗ Adventure and Extreme Sports
- ✗ Self-Inflicted Injury or suicide
- ✗ Any venereal disease or any other sexually transmitted disease
- ✗ Congenital Disorders
- ✗ Any Medical Condition, loss or damage resulting from or occurring during the commission of a violation of law by the Insured Person
- ✗ Charges incurred for surgeries or Treatment or supplies which are Investigational, Experimental or for research purposes
- ✗ Routine Physical Examinations and immunisations
- ✗ Any charges, fees, costs, or expenses in excess of Reasonable and Customary Charges
- ✗ Treatment, loss or damage as a result of war, Terrorism, civil commotion or riot, contamination by radioactivity, biological or chemical agents
- ✗ Being exposed to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America
- ✗ Any Illness or Injury as a result of epidemics, pandemics, public health emergencies, natural disasters, or other disease outbreak conditions about which travel warnings have been issued before arrival in that country
- ✗ Serving in the military, navy or air force in time of declared war, or while under orders for war-like operations or any Medical Conditions sustained whilst on military training exercise



Are there any Restrictions on Cover?

- ! Some benefits have specific limits. Please refer to your Terms and conditions for full details.
- ! If you select an Excess, Eligible Charges will only be paid once the Excess amount has been deducted.
- ! Coverage areas based on the option you choose at time of Application
- ! Age limits: 14 days to 74 years



Where am I Covered?

You are Covered in Your Chosen Area. The Options Available to You are:

- ✓ Area 1: Europe
- ✓ Area 2: Worldwide excluding USA, Canada, China, Hong Kong, Macau, Japan, Singapore and Taiwan
- ✓ Area 3: Worldwide



What are My Obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to renew your Policy. You must also take reasonable care to provide complete and accurate answers to the questions we ask when making a claim.
- You must also tell us about changes to your circumstances, for example, a change of name, address or residence.
- You should contact the claims administrator before any treatment takes place under this policy, so that we can advise on what will and will not be covered.
- The provision of insurance under this Policy is conditional on you observing and fulfilling the Terms, provisions, conditions and Endorsements of this Policy.



When and How do I Pay?

You can pay your premium annually, semi-annually, quarterly or monthly by credit card. If paid annually you can also pay by bank transfer.



When does Coverage Start and End?

From the start date (shown on your insurance certificate) for a period of 12 months – and then for the period specified when you renew and pay your premium (usually 12 months).



How do I Cancel the Contract?

You may cancel your policy by writing to or calling us within the first 30 days of receiving your policy. If you do this then you will receive a refund of the premium you have paid provided that no claims have been made in that time. If you do not exercise this right within the 30 day cooling off period then your policy will remain in force for the period you have chosen and set out in your Insurance Certificate.