

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?

International private medical insurance provides cover to individuals, families and groups who are temporarily travelling outside of their country of residence and provides cover against the cost of medical treatment as a result of claims arising from accidents or illnesses.



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 and wellness benefits
- ✓ Diagnostic tests
- ✓ Surgical procedures
- ✓ Prescribed Outpatient medicines and dressings

International Emergency Care & Assistance

- ✓ Emergency Medical Evacuation
- ✓ Emergency Reunion
- ✓ Cremation/Burial or Repatriation of Remains
- ✓ Security and Political Evacuation
- ✓ Natural Disaster Evacuation & Accommodation

Additional Benefits

- ✓ Hospital Cash Benefit
- ✓ Sudden and Unexpected reoccurrence of a pre-existing Condition
- ✓ Adventure Sports
- ✓ Personal Liability
- ✓ Hospice care, Home Nursing care, Extended Care Facility
- ✓ Personal Accident
- ✓ Incidental Return Trip cover
- ✓ Criminal Assault Benefit
- ✓ Identity Theft Assistance
- ✓ Dental due to Accident or sudden dental pain
- ✓ Telehealth



What is not Covered?

- ✗ Elective Treatment
- ✗ Pre-existing Medical Conditions
- ✗ Maternity, Treatment for infertility/sexual dysfunction
- ✗ Amateur Athletics and professional athletics Injuries and Illnesses, Extreme Sports
- ✗ 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
- ✗ Self-Inflicted Injury or suicide
- ✗ Treatment of Mental or Nervous Disorders
- ✗ 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
- ✗ AIDS/HIV testing
- ✗ Routine Physical Examinations and immunisations
- ✗ Travelling specifically to seek medical treatment
- ✗ Any Treatment, service or supply within your Country of Habitual Residence or outside the Area of Cover unless covered under Incidental Return Trip
- ✗ 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



- ✗ 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 unless specifically covered under this insurance
- ✗ Treatment, loss or damage as a result of war, Terrorism, civil commotion or riot, contamination by radioactivity, biological or chemical agents
- ✗ Any charges, fees, costs, or expenses in excess of Reasonable and Customary Charges



Are there any Restrictions on Cover?

- ! Age limits: 15 days to 74 years
- ! 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
- ! **If you are purchasing for less than 30 days, your cover will automatically default to 30 days and you will be charged for the full 30 day period.**



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
- ✓ 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, extend or 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 and conditions of this Policy.



When and How do I pay?

Premium is paid at time of purchase by either direct debit, credit card, or bank transfer.



When does Coverage Start and End?

Your coverage starts and ends on the dates set out in your insurance certificate. Coverage may be extended or renewed as specified in your terms and conditions.



How do I Cancel the Contract?

You may cancel your policy by writing to or calling us within the first 14 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 14 day cooling off period then your policy will remain in force for the period you have chosen and set out in your Insurance Certificate.

