

# Visa PLUS Plan - Schengen Compliant Medical Insurance

## Insurance Product Information Document

EEA (European Economic Area) resident policies are provided by Strategic Insurance Brokers (Cyprus) Ltd (SIBC). Company Number: HE394431. SIBC is authorised and regulated by the Cypriot Insurance Superintendent, per Authorization Number: 7255. Address: Androkleous 19a, 1061 Nicosia, Cyprus.

Non-EEA resident policies are provided by Strategic Insurance Services Limited (SISL). SISL is authorised and regulated by the Financial Conduct Authority (FCA) in the United Kingdom. FCA Firm Reference Number is 307133. SISL is authorised to carry on Regulated Activities in accordance with the permissions granted by the FCA under PART IV of the Financial Services and Markets ACT 2000. Address: BP Business Centre, Little High St, Shoreham-by-Sea, BN43 5EG, United Kingdom.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and insurance certificate. It is important that you read all of these documents carefully.

### What is this type of insurance?

This insurance covers you against the cost of acute, sudden and unforeseen emergency and accidental injuries when you are travelling overseas, including medical evacuation and repatriation of mortal remains.



#### What is insured?

##### Emergency medical treatment, including:

- ✓ treatment by doctors, nurses and specialists
- ✓ prescribed drugs and dressings
- ✓ hospitalisation
- ✓ surgery
- ✓ anaesthesiologist
- ✓ physiotherapy and chiropractors
- ✓ emergency dental for pain relief

##### Emergency medical evacuation, including:

- ✓ air ambulance
- ✓ road ambulance
- ✓ accompaniment
- ✓ repatriation of mortal remains



#### What is not insured?

- ✗ Pre-existing ailments and associated conditions (unless Stable Pre-existing endorsement selected)
- ✗ Extreme sports
- ✗ Treatment likely to exceed €1,000 that has not been pre-approved
- ✗ Drugs and alcohol
- ✗ Treatment that can wait until you are repatriated
- ✗ Events on land occurring over 3500 metres
- ✗ Travel to countries the FCO advises against
- ✗ Treatment after expiry of the policy



#### Are there any restrictions on cover?

- ! Maximum age at inception is 71.
- ! The policy period must cover the entirety of the trip.
- ! Does not cover trips in your country of residence.
- ! Policy is only available up to 2 years (when renewed).
- ! The maximum benefit payable per annum is EUR35,000 in aggregate.



#### Where am I covered?

- You are covered in the European Union and EEA countries
- You are not covered outside of your chosen area



### What are my obligations?

- You must pay your premium.
- You must obtain pre-authorisation for treatment exceeding €1,000.
- You must provide any information we require to assess your claim.
- You must let us know if you have other insurance which also covers your covered benefits.
- You must prove your identification and address in the event of a claim.



### When and how do I pay?

- You can pay for your insurance in full using a debit or credit card before the start of your policy.
- You will not be covered for any claim if you have not paid the premium due.
- We will contact you 30 days prior to the expiry date of your policy to provide you with renewal terms.



### When does the cover start and end?

- Cover is for 6 or 12 month periods. Renewable up to 2 year in all.
- Single Trip and One Way Trip customers: The term of the contract is as selected by you in the application.
- You can find your policy start and end date in your Schedule of Insurance.
- Cover ceases immediately you are accepted on to a local government health scheme.



### How do I cancel the contract?

- You may cancel your cover up to 14 days after purchase of this policy, subject to no claim having been made under this cover, and we will refund your premium (cooling off period).
- The cooling off period does not apply to customers purchasing the Comprehensive Plan. As this has a cancellation benefit this policy is deemed to be in force from inception.
- The cooling off period ceases as soon as you leave to begin your trip, in the event that this is less than 14 days from the original purchase date.
- Mid-term cancellations are subject to:
  - No claims made against the policy.
  - Acceptance on a local government health scheme.
  - The published short rate scale for mid-term refunds.