

# International Travel Insurance (Comprehensive, Standard and Basic plans)

## Insurance Product Information Document

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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.



### What is insured?

Check Plan type for correct benefits.

#### Comprehensive Plan

##### 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

##### Also:

- ✓ leisure sports coverage
- ✓ limited motorcycle
- ✓ repatriation of mortal remains
- ✓ baggage delay / baggage loss / theft
- ✓ personal liability
- ✓ accidental death & disability / permanent total disability
- ✓ additional hospital benefit
- ✓ money and documents
- ✓ loss of passport
- ✓ travel delay
- ✓ missed departure
- ✓ legal expenses
- ✓ hijacking
- ✓ emergency evacuations
- ✓ cancellation and curtailment



### What is not insured?

#### Comprehensive Plan

- ✗ Pre-existing ailments and associated conditions, except where Stable Conditions Extension selected and appropriate premium paid.
- ✗ Extreme sports
- ✗ Treatment likely to exceed €1,000 that has not been pre-approved
- ✗ Drugs and alcohol
- ✗ Maternity after 20 weeks, not due to an accident
- ✗ Treatment that can wait until after the trip
- ✗ Events on land occurring over 3500 metres
- ✗ Travel to countries the FCO advises against
- ✗ Treatment after expiry of the policy
- ✗ Baggage loss/theft not reported to police
- ✗ Unattended baggage
- ✗ Loss/damage to mobile phones
- ✗ Employers or contractual liability
- ✗ Travel delay due to strike or industrial action
- ✗ Legal expenses incurred without our agreement
- ✗ Legal expenses with no prospect of success
- ✗ Cancellation or curtailment due to an event known prior to purchase
- ✗ Cancellation and Curtailment benefit purchased within 48 hours of departure

#### Standard Plan

- ✗ Pre-existing ailments and associated conditions, except where Stable Conditions Extension selected and appropriate premium paid.
- ✗ Extreme sports

## Standard Plan

### 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

### Also:

- ✓ leisure sports coverage
- ✓ limited motorcycle
- ✓ repatriation of mortal remains
- ✓ baggage Delay / baggage Loss / Theft
- ✓ personal Liability
- ✓ accidental Death & Disability / Permanent Total Disability
- ✓ additional Hospital Benefit
- ✓ money and Documents
- ✓ loss of Passport
- ✓ travel Delay
- ✓ missed Departure
- ✓ legal Expenses
- ✓ hijacking
- ✓ emergency evacuations

## Basic Plan

### 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

### Also:

- ✓ leisure sports coverage
- ✓ limited motorcycle
- ✓ repatriation of mortal remains

- ✗ Treatment likely to exceed €1,000 that has not been pre-approved
- ✗ Drugs and alcohol
- ✗ Maternity after 20 weeks, not the result of an accident
- ✗ Treatment that can wait until after the trip
- ✗ Events on land occurring over 3500 metres
- ✗ Travel to countries the FCO advises against
- ✗ Treatment after expiry of the policy
- ✗ Baggage loss/theft not reported to police
- ✗ Unattended baggage
- ✗ Loss/damage to mobile phones
- ✗ Employers or contractual liability
- ✗ Travel delay due to strike or industrial action
- ✗ Legal expenses incurred without our agreement
- ✗ Legal expenses where there is no prospect of success

## Basic Plan

- ✗ Pre-existing ailments and associated conditions, except where Stable Conditions Extension selected and appropriate premium paid.
- ✗ Extreme sports
- ✗ Treatment likely to exceed €1,000 that has not been pre-approved
- ✗ Drugs and alcohol
- ✗ Maternity after 20 weeks, not the result of an accident
- ✗ Treatment that can wait until after the trip
- ✗ 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.
- ! Annual multitravel policies cover a maximum of 42 or 90 days (per each trip)
- ! Single trip and One Way trip maximum is 180 days



## Where am I covered?

- You are covered in your requested Area. The options available to you are:
  1. Europe
  2. Worldwide
- You are not covered outside of your chosen area
- Your area of cover will be stated in your certificate of insurance



## What are my obligations?

- You must purchase cover before you travel.
- 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 you 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.
- Annual Multi-trip customers: 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?

- Annual Multi-trip customers: The term of the contract is 12 calendar months.
- 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.



## 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.



## How do I submit a complaint?

If you are dissatisfied with any aspect of your policy, the sale of your policy, or the handling of a claim, you should contact Expatriate Group.

Complaints about the Expatriate Group may be referred to the Financial Ombudsman Service. However, as the insurer is based in Mauritius and is not authorised in the UK, complaints relating to the insurer (including claims decisions) are not within the jurisdiction of the Financial Ombudsman Service and should be directed to the Financial Services Commission (Mauritius).