

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of insurance?

Single-trip travel insurance specifically for those aged 18-65 who are travelling abroad for a cosmetic, dental, (non-essential) elective or IVF/fertility procedures and treatments.



### What is Insured?

You will receive the agreed benefits, subject to the limits of the cover for you and your travelling companion (where applicable) if you incur:

- ✓ medical and additional expenses including repatriation for injury or illness arising from an event not incurred as part of your treatment
- ✓ Cancellation and curtailment.
- ✓ Journey continuation, additional travel and accommodation expenses For missed journeys
- ✓ Travel Delay, due to any reason within the certificate,
- ✓ Legal liability arising from bodily injury or death to third parties or accidental loss or damage to their property.
- ✓ Personal Accident, benefit for bodily injury as a result of an accident.
- ✓ Hospital Benefit payable for each 24 hours spent in hospital.
- ✓ loss or damage to accompanied property and/or money.
- ✓ expenses in obtaining a replacement passport, tickets and other travel docs.
- ✓ Travel and accommodation expenses over and above the normal recovery period Additional return trip within 12 months of the original treatment if a covered person returns to have medically necessary corrective treatment.
- ✓ Further medical consultations and expenses after discharge, necessary further medical consultation at the place of treatment after discharge and prior to return to the UK/ROI.



### What is not insured?

- ✗ Medical and additional expenses relating to the planned medical procedure or treatment.
- ✗ Time spent as an in-patient in relation to the planned treatment.
- ✗ Pre-existing medical conditions
- ✗ Trips for any essential treatment/procedure
- ✗ Trips for any organ transplant or donation
- ✗ Trips for any cancer treatment/procedure
- ✗ Trips for any cardiac treatment/procedure
- ✗ Trips for any neuro/brain treatment/procedure.



### Are there any restrictions on Cover?

- ! Must be a resident of either the UK or R.O.I
- ! Treatment must take place outside UK or ROI Must be aged 18-65 (persons aged 65-75 are subject to an underwriting review)
- ! Minimum trip duration 25 hours, maximum trip duration 31 days.
- ! Companions must be one of the following: spouse, civil partner, co-habiting partner, mother, father, child (ren) and they must also be a UK/ROI resident.



### Where am I covered?

- ✓ Worldwide, except for those countries or territories deemed as hazardous or those listed on the Government FCO website as not safe to travel to.



### What are my obligations?

- You should read the terms and conditions of the Policy to ensure that it is suitable for your needs.
- You should take reasonable care to give us complete and accurate answers to any questions we reasonably ask whether you are taking out or making changes to your policy
- You should comply with your duties under the Policy and take reasonable steps to minimise any loss or damage
- You should also tell us about any changes to your answers in the proposal that may require us to change the terms of your policy
- You should tell us about any incident that may result in a claim as soon as possible so we can tell you what to do next and help resolve any claim
- If you need to make a claim, you must give us all the information we need



### When and how do I pay?

- Online at [www.medicaltravelshield.com](http://www.medicaltravelshield.com) using a credit or debit card



### When does the cover start and end?

- **Cancellation cover starts on the date of issue shown on the certificate.**
- **All other cover begins when a covered person leaves their home or usual place of employment and ends when they return home or to their usual place of employment.**
- **Cover in respect of money applies from the time of collection from a covered persons bank, travel agent or bureau de change or from three (3) days prior to the trips and up to 3 days after the completion of a trip.**
- **Cover will stop on the earlier of the following, a covered persons return to the UK/ROI, a covered person reach their 66<sup>th</sup> birthday, a covered person ceasing to be a UK/ROI resident, a covered persons death.**



### How do I cancel the contract?

If you take out cover and then change your mind, you can write to us within the first 14 days of cover and we will cancel your policy and refund your premium. unless you have already travelled or made a claim. Thereafter you may cancel your cover at any time unless you have travelled or made a claim and a pro rata refund of the premium will be made