

HEALTHCARE INTERNATIONAL

HealthCare International

travel



REVOLUTIONISING HEALTH AND TRAVEL INSURANCE

www.healthcareinternational.com

HealthCare International

Looking after you 24 hour-a-day, 365 days-a-year

ANNUAL WORLDWIDE MULTI-TRIP TRAVEL INSURANCE

Emergencies and Accidents do happen, particularly when you or your family are travelling abroad on business or pleasure.

So in the unlikely event that you need assistance anywhere in the world, either in a medical emergency, a missed flight or even a lost passport - we are there to help.

One single call to our emergency help line, is all it takes, and we do the rest.

WHAT COVER DO YOU GET and HOW MUCH DOES IT COST?

The Annual World-Wide Multi-Trip Insurance covers most problems that you may encounter and will cover your whole family, whenever and wherever they are abroad. The plan even covers 17 days winter sports holidays at no extra cost.

A single premium for as little as \$/£/€ 197 per adult aged 18 up to 64 years of age, \$/£/€ 394 per adult aged 65 up to 74 years of age and \$/£/€ 127 per child (including IPT). This will cover you regardless of your nationality. You can take as many trips abroad each year as you wish, up to a maximum of 90 days each trip, safe in the knowledge that you have comprehensive cover.

Note: Adults can travel independently, but children under the age of 18, must be accompanied by an insured adult.



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| Travel Plan Benefits | | \$/£/€ | |
|----------------------|--|------------------|--|
| 1. | Cancellation & Curtailment | 4,500 | If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, damage to home, or police request following burglary, you are covered against loss of travel and accommodation costs. |
| 2. | Personal Accident | 20,000 | A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent disablement. |
| 3. | Medical and Other Expenses | 2,000,000 | The cost of hospital and other medical expenses incurred abroad, including additional hotel and repatriation expenses. A 24 Hour Emergency Service is available at any time, day or night, to provide immediate assistance. |
| 4. | Hospital Benefit (Not Home Country) | 600 | An additional benefit of \$/£/€ 15 per day for each day you spend in a hospital abroad as an in-patient. |
| 5. | Baggage and Personal Effects | 1,500 | Covers accidental loss or damage to your personal effects subject to a limit of \$/£/€ 300 for any one article, pair or set and an overall limit of \$/£/€ 300 for valuables such as cameras, jewellery, furs, etc. Delayed Baggage, up to \$/£/€ 100. |
| 6. | Money and Documents | 500 | Money, travel tickets and travellers' cheques are covered against accidental loss or theft. (Cash Limit \$/£/€ 200) |
| 7. | Loss of passport (Not Home Country) | 250 | If you lose your passport whilst abroad you are covered for additional travel and accommodation costs incurred in obtaining a replacement. |
| 8. | Travel Delay | 3,000 | If your first outward or first return trip is delayed for more than 12 hrs due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) \$/£/€ 20 for the first 12 hrs delay and \$/£/€ 25 for each subsequent 12 hrs up to a maximum of \$/£/€ 100 or (b) the cost of the trip if you elect to cancel after 12 hrs. |
| 9. | Missed Departure (Not Home Country) | 800 | Additional travel and accommodation expenses incurred to enable you to reach your destination if you arrive too late at your outward departure point due to failure of public transport or mechanical failure or accident involving the car in which you are travelling. |
| 10. | Personal Liability | 1,000,000 | Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to English Law). |
| 11. | Legal Expenses | 10,000 | To enable you to pursue your rights against a third party following injury. |
| 12. | Hijack (Not Home Country) | 1,000 | To pay up to \$/£/€ 75 for each day you are prevented from reaching your destination. |

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TRAVEL PLAN CONDITIONS

1. Health conditions - Underwriting Agents shall not be liable for claims where at the time of taking out this insurance:
 - (a) The Insured Person is aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim;
 - (b) Any person whose condition gives rise to a claim
 - (i) has during the twelve months prior to the date of issue of this insurance suffered from any chronic and/or recurring illness of a serious nature which has necessitated consultation or treatment unless declared to and accepted by Underwriting Agents;
 - (ii) is suffering from any previously diagnosed psychiatric disorder; or
 - (iii) is receiving, or on a waiting list for, in-patient treatment in a hospital or nursing home; or
 - (iv) is expected to give birth before, or within two months of the date of arrival home; or
 - (v) is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - (vi) has been given a terminal prognosis.
2. Material facts - all must be disclosed to the Underwriting Agents. Failure to do so may affect your rights under the Insurance. A material fact is a fact likely to influence the Underwriting Agents in the acceptance or assessment of the Insurance (for example, your own state of health or that of a close relative).
3. Manual work, hazardous pursuits or winter sports.
4. Self-inflicted injury or illness, AIDS, alcoholism or drug abuse.
5. Loss or theft of unattended property.
6. Loss or theft not reported to the police within 24 hours of discovery.
7. Excesses - The first \$/£/€ 75 of any claim in respect of cancellation or curtailment, medical expenses, baggage, money or winter sports equipment is excluded.

This is not a private medical insurance. It is designed to help you cope with the unexpected. If you suddenly become ill or are injured overseas, this insurance will pay for emergency treatment only and if necessary any additional travel costs.

Notice: Insurers and their agents exchange information for underwriting purposes and to prevent fraudulent claims. In dealing with your application, or in the event of a claim, information may be available to or sought from other insurers or their agents.





Revolutionising International Healthcare and Personal Insurances

Capitalising on more than 35 years of Global Healthcare and Risk Management experience, HealthCare International has brought to the market what we believe to be one of the most comprehensive, transparent and easy to understand range of travel, private medical and personal insurance products.

Like all true innovations, HealthCare International is based on a very simple idea. Putting the needs of our members and their families first. Thinking in this way has enabled us to break the cycle of ever increasing premiums and reducing levels of cover, whilst ensuring the highest standards of service and commitment to our clients.

CONTACT DETAILS

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