

Healthcare Travel Insurance Insurance Product Information Document

This insurance is provided by Lloyd's Insurance Company S.A., which is registered in Belgium. It is authorised and regulated by the National Bank of Belgium and regulated by the Financial Services and Markets Authority

This document provides a summary of the cover, exclusions and restrictions. The full terms and conditions of this insurance, including the general policy limits and explanations of defined terms used herein, can be found in the policy documents. Other pre-contractual information is also available from your insurance intermediary.

What is this type of insurance?

This Group Travel policy provides cover for medical expenses, repatriation, trip cancellation, personal accident and loss or damage to personal baggage.



What is insured?

- ✓ Up to €10,000,000 for Medical and Repatriation Expenses incurred as a result of an Insured Person sustaining accidental bodily injury or becoming ill during the period of travel.
- ✓ Up to €7,500 in respect of irrecoverable travel and accommodation expenses in the event that an insured trip has to be cancelled as a result of one of the specified perils listed on your policy document.
- ✓ Up to €5,000 in respect of loss of or damage to personal baggage and business equipment.
- ✓ Up to €3,000 in respect of loss of money, traveller's cheques, driving licenses, green card, petrol coupons and travel tickets.
- ✓ €50,000 in the event of the death of an insured person as a result of an accident.



What is not insured?

- ✗ Damage due to wear and tear or gradual degradation.
- ✗ Any claim following disinclination to travel or to continue with the Period of Travel.
- ✗ Any claim if the Insured Person is travelling against medical advice given by a Medical Practitioner or for the purpose of obtaining medical treatment or convalescent care.
- ✗ Loss of or damage to 'valuables' contained in baggage whilst such baggage is in the custody of Carriers and outside the control of the Insured Person.
- ✗ Losses exceeding €1,500 in respect of coins, bank and currency notes.
- ✗ Cancellation cover excludes any claim arising from or attributable to Covid-19; other than when a trip is cancelled as a result of an insured person; a business partner or colleague with whom they were due to travel or a close family member receiving a positive diagnosis of Coronavirus necessitating the cancellation.



Are there any restrictions on cover?

- ! There is a single article limit of €2,000 under Section 3 – Baggage, Delayed Baggage and Business Equipment.
- ! Any Period of Travel booked or undertaken for a period in excess of 6 months for business or 60 days for leisure is not covered.
- ! Any lost item or document not reported to the Police within 48 hours of discovery.
- ! The Insured Person's suicide or attempted suicide or intentional self-injury or deliberate exposure to exceptional danger (except in an attempt to save human life).

- ! Hazardous or non-conventional holiday or business activities are excluded unless specifically agreed by Underwriters.



What are my obligations?

- To inform us of any change in personal circumstances that could affect your cover.
- To do all that is reasonably possible to protect the property insured, prevent damage and prevent accident or bodily injury.
- Report all claims to us within 31 days of occurrence.
- Give immediate notification to the policy if a claim involves property that is lost, maliciously damaged or stolen.
- Provide all information and assistance that we may require in the event of a claim.



Where am I covered?

- ✓ This policy covers trips within Europe and the Rest of the World



When and how do I pay?

Payment information will be provided by your insurance broker.



When does cover start and end?

The policy cover will take effect from the date shown in your policy schedule and will run for the period noted.



How do I cancel the contract?

- If after receiving the Certificate of Insurance you have a justifiable reason for being dissatisfied with the cover it provides, you may return it within 14 days. A full refund of premium will be made to you provided you have not travelled, made or are intending to make a claim.
- If you cancel before the cover starts we'll refund the premium you've paid.
- If you cancel after your cover has started, we'll reduce your refund to pay for the time you were covered.
- After the first 14 days of your policy you must give 31 days' notice, if you have made a claim there will be no refund due.