

This document provides a summary of the key features and exclusions of the product, the full terms and conditions of which can be found in your policy documents.

What is this type of insurance?

International private medical insurance provides cover to individuals, families and groups who are temporarily studying outside of their country of residence and provides cover against the cost of medical treatment as a result of claims arising from accidents or illnesses.



What is covered?

In-Patient and Day-Patient Treatment

- ✓ Hospital accommodations and food
- ✓ Medical Practitioners and Specialist's fees
- ✓ Diagnostic tests
- ✓ Surgical procedures

Out-Patient Treatment

- ✓ Consultations
- ✓ Diagnostic tests
- ✓ Surgical procedures
- ✓ Prescribed Out-Patient medicines and dressings

International Emergency Care & Assistance

- ✓ Emergency Medical Evacuation
- ✓ Emergency Reunion
- ✓ Cremation/Burial or Repatriation of Remains
- ✓ Repatriation for Medical Treatment
- ✓ Natural Disaster Evacuation & Accommodation

Additional benefits

- ✓ Hospital Cash Benefit
- ✓ Home Nursing Care and Extended Care Facilities
- ✓ Incidental Return Trip cover
- ✓ Dental - due to accident or sudden dental pain
- ✓ Organised Sports
- ✓ Coverage Extension Period
- ✓ Personal Liability
- ✓ Optional Adventure Sports cover
- ✓ Treatment resulting from COVID-19 / SARS-CoV-2



What is not covered?

- ✗ Elective Treatment
- ✗ Pre-existing Medical Conditions
- ✗ Maternity, Treatment for infertility/sexual dysfunction
- ✗ Adventure and Extreme Sports
- ✗ Treatment, loss or damage as a result of war, Terrorism, civil commotion or riot, contamination by radioactivity, biological or chemical agents
- ✗ Being exposed to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America
- ✗ Self-Inflicted Injury or suicide
- ✗ Treatment of Mental or Nervous Disorders
- ✗ Any venereal disease or any other sexually transmitted disease
- ✗ Congenital Disorders
- ✗ Any Medical Condition, loss or damage resulting from or occurring during the commission of a violation of law by the Insured Person
- ✗ Charges incurred for surgeries or Treatment or supplies which are Investigational, Experimental or for research purposes
- ✗ AIDS/HIV testing
- ✗ Routine Physical Examinations and immunisations
- ✗ Any Treatment, service or supply within your Country of Habitual Residence or outside the Area of Cover unless covered under Incidental Return Trip
- ✗ Any charges, fees, costs, or expenses in excess of Reasonable and Customary Charges



- ✘ Any Illness or Injury as a result of epidemics, pandemics, public health emergencies, natural disasters, or other disease outbreak conditions about which travel warnings have been issued before arrival in that country
- ✘ Serving in the military, navy or air force in time of declared war, or while under orders for war-like operations or any Medical Conditions sustained whilst on military training exercise

Are there any restrictions on cover?

- ! Some benefits have specific limits. Please refer to your Terms and conditions for full details.
- ! If you select an Excess, Eligible Charges will only be paid once the Excess amount has been deducted.
- ! Coverage areas based on the option you choose at time of Application
- ! Age limits: 15 days to 59 years

Where am I covered?

You are covered in your chosen Area. The options available to you are:

- ✓ Area 1: Europe
- ✓ Area 2: Worldwide excluding USA
- ✓ Area 3: Worldwide

What are my obligations?

- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to extend or renew your Policy. You must also take reasonable care to provide complete and accurate answers to the questions we ask when making a claim.
- You must also tell us about changes to your circumstances, for example, a change of name, address or residence.
- You should contact the claims administrator before any treatment takes place under this policy, so that we can advise on what will and will not be covered.
- The provision of insurance under this Policy is conditional on you observing and fulfilling the Terms, provisions, conditions and Endorsements of this Policy.

When and how do I pay?

Premium is paid at time of purchase by either direct debit, credit card, or bank transfer.

When does coverage start and end?

Your coverage starts and ends on the dates set out in your insurance certificate. Coverage may be extended or renewed as specified in your terms and conditions.

How do I cancel the contract?

You may cancel your policy by writing to or calling us within the first 14 days of receiving your policy. If you do this then you will receive a refund of the premium you have paid provided that no claims have been made in that time. If you do not exercise this right within the 14 day cooling off period then your policy will remain in force for the period you have chosen and set out in your Insurance Certificate.