



# **MEDICAL TOURISM COVER**

## **CERTIFICATE OF INSURANCE**

**Single Trip Travel Insurance for those travelling abroad for non-essential  
medical, dental or cosmetic surgery**

## Introduction

Welcome to **Angelis Medical Tourism Cover**.

**Angelis Medical Tourism Cover** provides travel cover to those travelling abroad in order to undergo medical procedures, dental treatment or cosmetic surgery ("**treatment**"). This person is known as a "**patient**". It can also provide standard travel cover to those accompanying someone who is travelling abroad for **treatment**. This person is known as a "**companion**".

**Please note that Angelis Medical Tourism Cover does not cover costs of the actual treatment being undertaken.**

This document explains in full the insurance terms, conditions and exclusions and the claims procedure. Please take the time to read through this document carefully and make sure that the cover provided is suitable for **your** needs.

This document is also **your** Certificate of Insurance which, together with **your** Personal Insurance Schedule, certifies that **your** insurance is in place. Please keep all documents relating to this insurance in a safe place.

## Summary of Benefits

*Please Note:*

**You** will have to pay the stated Excess for each cover section when claiming. The Excess will be applied to each insured person claiming and to each incident which results in a claim

Standard cover available to patients and companions		
Cover Section	£ maximum(s)	Excess
1(a) Medical and Additional Expenses***	£2,000,000	£100
1(b) Cancellation and Curtailment	£5,000	£100
1(c) Journey Continuation	£250	£100
1(d) Travel Delay	£25 per 12 hours to max 48 hours	Nil
1(e) Personal Liability	£1,000,000	£250
1(f) Personal Accident	£20,000	Nil
1(g) Hospital Benefit	£50 per 24 hours to max £1,500	Nil
1(h) Accompanied Personal Baggage, clothing or effects and money	£1,000 (limited to £250 for money)	£100
1(i) Loss of Passport	£250	£100
1(j) Travel and accommodation expenses over and above the <b>normal recovery period</b>	£50 allowance per day 75% of accommodation expenses 75% of 1 x economy single air fare Overall maximum of £1,500	Nil
Cover available only to patients		
Cover Section	£ maximum(s)	Excess
2(a) Additional return trip within 12 months of the original treatment.	£50 allowance per day 1 x economy return air fare Overall maximum of £2,000	£250
2(b) Medical expenses for further medical consultation after discharge from the hospital; (but prior to return to the <b>UK</b> ).	£500	£100

\*\*\* Please note that this policy does not cover any medical and/or legal costs relating to:

- the actual **treatment**, or
- any underlying condition which makes the **treatment** necessary.

## Eligibility

To be eligible for this insurance cover, the following conditions must be met:-

- If **you** are travelling as a **patient** your planned **treatment** must be carried out at an **accredited** hospital/clinic or dental surgery.
- **You** must not book a **trip** or travel against medical advice or after a terminal prognosis has been made.
- **You** must not travel to receive treatment of any kind unless **you** are receiving **treatment** as a **patient**, as defined.
- The **trip** must have an original intended duration of less than 120 days.
- At the date of booking, or the commencement, of the **trip** **you** must be a permanent **UK** resident.
- If **you** are travelling as a **patient** **you** must be aged 18 or over at the date of booking, or the commencement, of the **trip** but under 66 at the end of the **trip**.
- If **you** are travelling as a **companion** **you** must be under 66 at the end of the **trip**. (Minors and **dependent children** must be accompanied by an adult.)
- If **you** are travelling as a **companion**, **you** must not travel to obtain medical treatment.

## Geographical area

Either Europe or Worldwide (excluding the USA and Canada) as stated on **your** Personal Insurance Schedule, but not including the United Kingdom.

## Reciprocal health agreement

If **you** are visiting a country in the European Union **you** should ensure that **you** have a European Health Insurance Card (EHIC). This will entitle **you** to the benefit of the reciprocal health agreement which exists between European Union countries. If any medical costs **you** incur have been reduced by the use of an EHIC the **insurers** will waive any excess applicable under Section 1 (a) Medical and Additional Expenses in respect of such costs.

## Cover Period

Provided the **trip** commences whilst this insurance is in place and **you** are eligible, cover will last from the time **you** leave home for the whole **trip** until returning home. Cover for cancellation of a **trip** operates from the date of booking or from the date of issue of this insurance, whichever is the later. Cover under Section 1(h) in respect of money and travellers cheques applies from the time of collection from **your** bank or travel agent or from the date three days before a **trip**, whichever is the later and up to 2 days after completion of a **trip**, or time of conversion or encashment, whichever is the earlier.

## Automatic extension

If **you** are unable to return home before the expected return date of a **trip** for reasons beyond **your** control, which are not related to the **treatment**, cover will be extended for up to 21 days without charge. If the reason **you** are unable to return before the expected return date is that **you** have been **hijacked**, cover shall continue whilst **you** are subject to the control of the person(s) or their associates making the **hijack** during travel direct to **your** home and/or original destination, up to twelve months from the date of the **hijack**.

## Cooling-Off Period

If this cover does not meet the **insured person's** requirements, the **insured person** may return the insurance documentation to ONE Underwriting Ltd within fourteen (14) days of the cover starting or the day on which the **insured person** receives the documents, whichever is the later.

The **insurers** will refund all premiums paid within thirty (30) days from the date notice of the cancellation is received. There will be no refund premiums if the **insured person** has made a claim or travelled within the fourteen (14) days that results in this Certificate being terminated. Please contact ONE Underwriting Ltd to obtain this refund.

## Cancellation

The **insurers** may cancel this Certificate or any cover hereunder by giving thirty (30) days written notice to the **insured person** at their last known address and in such event the premium for the period up to the date when the cancellation takes effect shall be calculated and the **insurers** shall return any unearned portion of the premium paid.

The **insured person** can cancel this Certificate by giving thirty (30) days written notice to ONE Underwriting Ltd. If this happens, provided the **insured person** has not travelled, no claim has been paid or is payable and no incident has occurred which could give rise to a claim under this Certificate, the premium for the period up to the date when the cancellation takes effect will be calculated and any unearned portion of the premium paid will be returned.

## Definitions

**Accident** means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place during the cover period, but also includes exposure resulting from a mishap to a vehicle in which an **insured person** is travelling.

**Accredited** means hospitals/clinics or dental surgery's **accredited** to one the following:

- Joint Commission International
- ISQUA: The International Society for Quality in Health Care
- ESQH: European Society for Quality in Healthcare
- Trent Accreditation Scheme (UK)
- Quality Health New Zealand
- Netherlands Institute for Accreditation of Hospitals
- Council for Health Service Accreditation of Southern Africa

In respect of dental treatment, an **accredited** hospital/clinic or surgery shall include any located within the EU which are approved by the relevant dental authority for the destination country.

**Bodily injury** means identifiable physical injury which:-

- a) is sustained by an **insured person**, and
- b) is caused by an **accident** during the cover period, and
- c) solely and independently of any other cause, except illness directly resulting from or medical or surgical treatment rendered necessary by such injury, causes the death or disablement of an **insured person** within twelve months from the date of the **accident**.

**Companion** means someone accompanying a **patient**.

**Dependant children** means all children aged 18 years or under who are dependant upon **you** or **your** partner or spouse.

**Hazardous pursuits** means any of the following activities:

Abseiling  
Mountaineering  
Hunting of any kind  
Mountain Biking  
BMX racing  
Quad Biking  
Bobsleigh  
Paint-Balling  
Boxing  
Parachuting  
Bungee Jumping  
Paragliding (over land)  
Canoeing  
Parascending (over land)  
Fencing  
Polo  
Cave Diving  
Pony Trekking  
Flying (other than as a fare paying passenger in fully licensed passenger carrying aircraft)  
Pot-holing  
Professional sports of any kind  
Gliding  
Rock Climbing  
Hang-gliding  
Rugby  
Heli-skiing  
High Diving  
Horse riding  
War gaming  
Ice Hockey  
**Water sports** or water activities of any kind outside territorial waters  
Judo  
Karate  
Kite surfing  
Weight Lifting  
Lacrosse  
White or black-water rafting  
Luge/Tobogganing  
Winter Sports  
Motor cycling of any sort

**Hijack** means the unlawful seizure or wrongful exercise of control of an aircraft or conveyance or its crew, in which the **insured person** is travelling as a passenger.

**Insurers** means Cassidy Davis Lloyd's General Syndicate 5820.

**Normal recovery period** means the expected period of time it will take to recover from the **treatment**. This must be specified by a physician or dentist prior to travel.

**Patient** means someone who is travelling abroad for the purpose of receiving **treatment**.

**Relative** means a mother, father, child, spouse or partner.

**Treatment** means medical procedures, dental treatment or cosmetic surgery/procedures carried out at a hospital/clinic or dental surgery. It does not include medical procedures which are medically essential procedures to correct a life-threatening condition or surgery that is required for survival.

**Trip** means any excursions away from **your** normal place of residence in the **United Kingdom** which involves:

- a) an overnight stay
- b) travel outside the **UK**
- c) a duration of not less than 24 hours and
- d) which both starts and finishes within the Cover Period.

**United Kingdom/U.K** means the United Kingdom of Great Britain and Northern Ireland.

**Valuables** means watches, furs, jewellery, gold and silver articles, binoculars, telescopes and photographic, video, audio and computer equipment.

**Water sports** means jet-skiing, parascending (over water only), paragliding (over water only), sail-boating, surfing, wind-surfing, wake boarding and water skiing.

**You/your/insured person** means the person who is eligible for this insurance. An **insured person** may be either a **patient** or **companion**.

## COVER SECTIONS

**Covers under Section 1 are available to you if you are travelling as a patient or as a companion**

### SECTION 1(a)– MEDICAL AND ADDITIONAL EXPENSES

The **insurers** will pay up to £2,000,000 for each **insured person** for the following expenses should an **insured person** suffer **bodily injury** that occurs or illness that commences during the Cover Period and is not related directly or indirectly to the condition requiring the medical **treatment** or anything arising from the **treatment**:

- Normal and necessary expenses incurred outside the **UK** for medical or surgical treatment including specialists' fees, emergency dental treatment, emergency ophthalmic fees, hospital, nursing home and nursing attendance charges, physiotherapy, massage and manipulative treatment, surgical and medical requisites and ambulance charges.
- Reasonable additional accommodation and repatriation expenses incurred by the **insured person** and any **relative**, friend or business associate who on medical advice has to remain or travel with the injured or ill person.
- Reasonable travel and accommodation expenses of one person to travel from the **UK** if his presence with the injured or ill **insured person** is necessary on medical grounds.

- Reasonable expenses incurred in transporting the remains or ashes of the **insured person** to his former place of residence in the **UK** or country of domicile or reasonable funeral expenses incurred abroad.
- Expenses incurred with the prior consent and authorisation of the medical advisors at ONE Assist for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the seriously ill or injured person to the **UK**.

### Exclusions applicable to Section 1(a).

The **insurers** shall not be liable to pay for:-

- the amount of the Excess,
- any claims related directly or indirectly to the condition requiring the medical **treatment** or anything arising from the **treatment**,
- the costs of continuing regular medication for any condition for which medical advice or treatment is being followed at the time of booking or commencing a **trip**, nor for any travel, accommodation or other expenses incurred in connection therewith.
- any expenses incurred more than 12 months after the date the first expense was incurred, or any continuing expenses incurred after the **insured person** is fit to travel and has refused the option of repatriation to the **UK** or country of domicile,
- any claims consequent upon sexually transmitted disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) however these have been acquired or may be named. Note: Claims for repatriation on the grounds of the fear of contracting AIDS, ARC or HIV from medical treatment will only be admitted if agreed by medical advisors at Claims Administrators,
- any costs related to **treatment** being undertaken by a **patient**,
- anything included within the General Exclusions.

### SECTION 1(b) – CANCELLATION AND CURTAILMENT

The **insurers** will pay up to £5,000 for each **insured person** for any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including reasonable additional travel and accommodation expenses incurred for return to the **UK** ) should the planned **trip** be cancelled before commencement or curtailed before completion, directly as a result of:

- Death, **bodily injury**, illness or compulsory quarantine of:-
  1. an **insured person**, or
  2. any member of the travel party, or
  3. any person with whom an **insured person** intends to reside during the **trip**, or
  4. any **relative** necessitating an **insured person's** presence in the **UK**.
- Summoning to jury service or witness attendance in a court of the **UK** or unavoidable requirement to be present in the **UK** for service in any military or civil emergency of an **insured person**, or any member of the travel party.
- Major damage due to storm, flood or fire, or burglary at the home of:-
  1. an **insured person**, or
  2. any member of the travel party, or
  3. any person with whom an **insured person** intends to reside during the **trip**.
- Adverse weather conditions making it impossible for an **insured person** to travel to the point of departure at commencement of the outward **trip**.

If **you** are travelling as a **patient**, cover under this section is extended to include non-refundable deposits paid in respect of **treatment** booked to be carried out outside of the **UK**. Any amount payable will be included in the overall maximum of £5,000 payable under this Section 1(b).

### Exclusions applicable to Section 1(b)

The **insurers** shall not be liable to pay for:

- the amount of the Excess,
- any claims attributed to any condition or set of circumstances known to the **insured person** at the time of booking a **trip**, where such condition or set of circumstances could reasonably have been expected to give rise to cancellation or curtailment of a **trip**,
- any claims where medical or other suitable evidence is not provided as proof of the necessity to cancel or curtail a **trip**,
- any claims consequent upon sexually transmitted disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of either Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) however these have been acquired or may be named. Note: Claims for repatriation on the grounds of the fear of contracting AIDS, ARC or HIV from medical treatment will only be admitted if agreed by medical advisors at ONE Assist,
- deposits for treatment which could be rearranged to take place on an alternative date without forfeit of the said deposit,
- anything included within the General Exclusions.

### SECTION 1(c) – JOURNEY CONTINUATION

The **insurers** will pay up to £250 for each **insured person** for reasonable additional travel and accommodation expenses incurred in meeting a reserved overseas travel connection or reaching reserved accommodation, if at commencement of, or during a **trip** an **insured person** misses a reserved air, sea, coach or rail journey through any of the following contingencies directly affecting the means of transport in which the **insured person** is travelling or intending to travel:-

- if travel is by non-scheduled transport, interruption caused by strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal or terrorist action, **hijack**, fire, avalanche, landslide, earthquake, flood, or accident to or mechanical breakdown of such non-scheduled transport, an official warning issued by the **UK** government advising against travel to or through a country that forms a major part of the pre-booked itinerary, or travel restrictions by the government of the country in question against free passage of **UK** passport holders.
- if travel is by scheduled public transport, the events specified above, and adverse weather conditions.

### Exclusions applicable to Section 1(c)

The **insurers** shall not be liable to pay for:

- the amount of the Excess,
- any claims arising out of any contingencies specified above, if they had already started or been forecast before the **trip** was booked.
- anything included within the General Exclusions.

### SECTION 1(d) – TRAVEL DELAY

Should the aircraft, sea vessel, coach, or train on which an **insured person** is booked to travel be delayed as a result of strike, locked out workers, industrial action, riot or civil commotion, bomb scare, criminal or terrorist action, **hijack**, fire, avalanche, landslide, earthquake, flood, adverse weather conditions, or accident to or mechanical breakdown of such passenger transport, then the **insurers** will pay for each **insured person**:-

- £25 for each completed 12 hour period for which an **insured person** is delayed, for a maximum for 48 hours, or
- Up to £5,000 under Section 2, Cancellation and Curtailment in the event of delay of at least 24 hours for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event of the cancellation of a **trip**.

### Exclusions applicable to Section 1(d)

The **insurers** shall not be liable to pay for:

- any claims attributed to any condition or set of circumstances known to the **insured person** at the time of booking a **trip**, where such condition or set of circumstances could reasonably have been expected to give rise to a claim under this Section,
- any claims arising directly or indirectly out of the failure of the **insured person** to check in according to the itinerary supplied to him, and obtain written confirmation from the carriers, or their handling agents, of the number of hours delay and the reason for such delay,
- anything included within the General Exclusions.

### SECTION 1(e) – PERSONAL LIABILITY

The **insurers** will indemnify up to £1,000,000 for each **insured person** for any one event or series of events, including legal expenses up to a maximum of £25,000, should any **insured person** become legally liable to pay claims for accidental **bodily injury** to the public or accidental loss of or damage to property, occurring during the Cover Period.

### Exclusions applicable to Section 1(e)

The **insurers** shall not be liable to pay for:-

- the amount of the Excess,
- any claims arising out of **bodily injury** to any member of an **insured person's** family or employees,
- any claims arising out of accidental loss or damage to, property belonging to or in the care, custody or control of an **insured person** or any member of his family,
- any claims arising out of the ownership, possession or use of any horse drawn or mechanically propelled vehicle (other than golf buggies), aircraft, waterborne craft (other than sailboards, canoes, rowing dinghies, foot or hand propelled paddle boats, and inflatable dinghies), firearms or animals, caravan, vehicular trailer,
- any claims arising out of the ownership, possession, occupation or use of lands or buildings,
- any claims arising out of the profession, occupation or business of the **insured person** or arising out of liability assumed under a contract, if such liability would not otherwise have attached
- legal expenses incurred without the prior written approval of the **insurers**,
- claims against the Insurer or anyone acting on behalf of the **insurers**, or a travel agent, tour operator or carrier,
- claims against any medical practitioner or medical assistant,
- the continued pursuit of any claim where the **insurers** consider the **insured person** does not have a likely prospect of establishing a legal liability against the party being pursued and of recovering charges from such party,
- legal actions between **insured persons**,
- legal actions to obtain satisfaction of a judgement or legally binding decision, or legal proceedings brought in more than one country,
- legal expenses which constitute a valid claim under any other insurance certificate beyond **insurers'** rateable share of any claim costs,
- claims arising directly or indirectly in connection with:
  - any participant to participant injury whilst participating in or practising for any sporting event or similar,
  - any fine or penalty,

- employers liability,
- contractual liability,
- liability that is covered under any other insurance, except for any excess beyond the amount which would have been covered under such other insurance has this insurance not been in force,
- punitive and exemplary damages in respect of the United States of America or Canada,
- liability attaching to the **insured person** by reason of an express term of any contract unless such liability would have attached to the **insured person** in the absence of such agreement,
- liability whilst acting in the capacity as an officer or member of a club or association.
- any kind of Pollution and all loss, damage or injury directly or indirectly caused by such Pollution or contamination. Pollution shall mean pollution or contamination by naturally occurring or man-made substances, forces, organisms or any combination of them whether permanent or transitory,
- anything included within the General Exclusions.

### Special conditions applicable to Section 1(e)

- The **insured person** must not make any admission of liability whatsoever, or make any arrangements, offer, promise or payment without the **insurers'** written consent.
- The **insurers** shall be entitled, if they so desire, to take over and conduct in the name of the **insured person**, the defence of any claim or to prosecute in their name for their own benefit any claims for indemnity or damages or otherwise against any third party, and shall have full discretion in the conduct of any negotiations or proceedings or the settlement of any claim. The **insured person** shall, wherever possible, give all such information and assistance as the **insurers** may require.
- No endorsement or amendment to this Certificate will override the exclusions applicable to this section.
- The **insurers** reserve the right to withdraw from legal proceedings at any stage and to limit its liability to the expenses incurred during the period up to but not beyond the date of withdrawal.
- The **insured person** or their legal personal representatives will give notice in writing to the **insurers** as soon as reasonably possible after any event, occurrence, or circumstance which may give rise to a claim under this Section and will provide full details of the event, occurrence or circumstance.
- Every claim notice, letter, writ or process or other document served on the **insured person** shall be forwarded to the **insurers** immediately on receipt of the same.
- Notice in writing shall be given to the **insurers** by an **insured person** of any impending prosecution, inquest or fatal accident inquiry in connection with any such event.
- The **insurers** shall be entitled at any time and at its own discretion to pay to the **insured person** the sum insured stated in the Schedule less any costs incurred by the **insurers** or any lesser sums for which any claim or claims under any section of this Certificate can be settled. In this event the **insurers** shall not be under any further liability.

### SECTION 1(f) – PERSONAL ACCIDENT

The **insurers** will pay the amounts specified below in the Table of Benefits for each **insured person**, in the event of death or permanent disablement as a result of an **accident** occurring during the Cover Period:

#### Table of Benefits for Section 1 (f)

Event Insured	Sum
1. Accidental Death	£20,000
2. Loss of one limb or one eye	£20,000
3. Loss of two limbs or both eyes or loss of one limb and one eye	£20,000
4. Permanent Total Disablement	£20,000

### General definitions applicable to this Section

- Loss of eye shall be considered as having occurred:
  - in both eyes, if an **insured person's** name is added to the Register of Blind Persons on the authority of a registered qualified ophthalmic specialist and is without hope of improvement; or
  - in one eye, if the degree of sight remaining after correction is 3/60 or less on the Snellen Scale and is without hope of improvement.
- Loss of Limb or Limbs shall mean the permanent and complete loss of or loss of use of a limb or limbs at or above the ankle or wrist.
- Permanent Total Disablement shall mean an **insured person's** complete and physical inability which has lasted for twelve (12) consecutive calendar months and entirely prevents the **insured person** from engaging in any occupation for which the **insured person** is suited by education, training or experience for the remainder of their life.

### Exclusions applicable to Section 1(f)

The **insurers** will not pay for:-

- anything included within the General Exclusions.

### Special conditions applicable to Section 1(f)

- The **insurers** will not pay for more than one of the Benefits 1 - 4 in the Table of Benefits above in respect of the same injury.

### SECTION 1(g) – HOSPITAL BENEFIT

The **insurers** will pay £50 for each complete 24 hour period an **insured person** spends as an in-patient in a hospital outside the **UK**, other than time spent as an in-patient in relation to the **treatment**, up to a maximum of £1,500.

### Exclusions applicable to Section 1(g)

The **insurers** shall not be liable to pay for:

- any claims consequent upon sexually transmitted disease or any expenses incurred either directly or indirectly in the treatment, diagnosis or counselling of Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) however these have been acquired or may be named,
- anything included within the General Exclusions.

### SECTION 1(h) – ACCOMPANIED PERSONAL BAGGAGE, CLOTHING OR EFFECTS AND MONEY

The **insurers** will pay up to £1,000 for each **insured person** in the event of loss of or damage to accompanied personal baggage, clothing or effects and money (including reasonable expenses incurred as a result of loss of money), during the Cover Period, subject to:-

- the Excess amount
- the limit for personal baggage, clothing or effects which is stated in the Summary of Benefits,
- a limit of £300 any one article or pair or set of articles,
- A limit of £250 for money.

## Baggage delay extension

If accompanied personal baggage, clothing, or effects is temporarily lost for more than 12 hours by the carrier, the **insurers** will pay up to £100 for the purchase of immediate necessities, but such payment will be deducted from the final claim if the loss becomes permanent. Receipts for such purchases must be provided.

## Exclusions applicable to Section 1(h)

The **insurers** will not pay for:

- the amount of the Excess,
- any claims due to moth, vermin, wear and tear and gradual deterioration, or money shortages due to error, omission or depreciation in value,
- any claim for a single article, pair or set or greater value than £200 unless **you** have provided an original purchase receipt or other proof of ownership for the article, pair or set,
- any claims in respect of money not reported to the police or appropriate authority,
- any claims arising from confiscations or detention by customs or any other authority,
- any claims in respect of valuables or money whilst in the custody of a carrier,
- any claims arising out of electrical and/or mechanical breakdown,
- any claims arising from the fraudulent use of credit cards, charge cards or banker's cards,
- loss of or damage to hired clothing and hired equipment of any kind,
- loss of damage to household effects,
- theft of attempt of theft of Valuables when unattended other than when securely locked in a building or securely locked out of sight inside a motor vehicle,
- Devaluation of currency or shortages due to errors or omissions during monetary transactions,
- anything included within the General Exclusions.

## Notes

- Money shall mean coins, bank and currency notes, postal orders, signed travellers' and other cheques, letters of credit, travel tickets, current postage stamps, credit cards and petrol and other coupons, driving licence, and green card.
- In respect of foreign currency, cover applies from the time of collection from a bank or travel agent or from 3 days before commencement of a **trip**, whichever is the later, and up to 2 days after completion of a **trip**, or time of conversion or encashment, whichever is the earlier.

## Special conditions applying to section 1(h)

- In the event of any loss or damage the **insured person** should take all reasonable steps to make a recovery. If a comparable replacement is purchased, the **insurers** will pay the cost (up to the maximum allowed on the Schedule), providing that the original article was less than 2 years old at the time of loss and that proof of purchase is provided. For articles more than 2 years old, or which are not replaced, or for which proof of purchase cannot be provided, payment will be based on the value of the article at the time of loss, or the cost of repair.
- Each **insured person** must take all necessary steps to safeguard their property and to recover any property or money lost.

## SECTION 1(i) – LOSS OF PASSPORT

The **insurers** will pay up to £250 to each **insured person** for reasonable additional expenses incurred in obtaining a replacement passport, tickets and other travel documents should the original be lost or stolen during the Cover Period.

## Exclusions applicable to Section 1(i)

The **insurers** will not pay for:

- the amount of the Excess,
- anything included within the General Exclusions.

## Special conditions applying to section 1(i)

- Each **insured person** must take all necessary steps to safeguard their property and to recover any property lost.

## SECTION 1(j) – TRAVEL AND ACCOMMODATION OVER AND ABOVE THE NORMAL RECOVERY PERIOD

In the event that a **patient** needs to stay at his/her destination for a time longer than the **normal recovery period** the **insurers** will pay the following per **insured person**:

- £50 per day allowance,
- 75% of accommodation costs,
- 75% of 1 x economy single air fare,
- A limit of £1,500 in total

provided that

- The **patient** can supply to the **insurers** a copy of the consultation issued prior to the **trip** by the physician at the hospital where the procedure is carried out and this report confirms the normal recovery period.
- The **patient** can supply to the **insurers** written confirmation from the surgeon who carried out the **treatment** that a longer recovery period after the **treatment** is necessary and how long it should last.
- The **insured person** is able to supply proof satisfactory to the **insurers** that he/she has had to amend his/her travel plans. The original travel plans must have been consistent with the **normal recovery period** outlined by the physician.

## Covers under Section 2 are available to you only if you are travelling as a patient

## SECTION 2(a) – ADDITIONAL RETURN TRIP WITHIN 12 MONTHS OF THE ORIGINAL TREATMENT

In the event that a **patient's** original **treatment** is unsuccessful and needs to return to the same travel destination within 12 months of the original **treatment** for further treatment at the same hospital, the **insurers** will pay the following per **patient** for one return trip:

- £50 per day allowance,
- 1 x economy return air fare,
- A limit of £2,000 in total.

provided that

- The return trip is medically necessary
- The **patient** is able to provide proof from two medical specialists/consultants, satisfactory to the **insurers**, to confirm that it is medically necessary to re-operate on the original medical condition. The **insurers** have the option to appoint one of the two specialists/consultants to assess the **patient**

## Exclusions applicable to Section 2 (a)

The **insurers** will not pay for:

- the amount of the Excess,
- any claim for treatment which is not medically necessary or which is due to dissatisfaction of the original treatment or due to depression, anxiety or body dysmorphic disorder.
- anything included within the General Exclusions.

## SECTION 2(b) – FURTHER MEDICAL CONSULTATIONS AFTER DISCHARGE FROM HOSPITAL

In the event that the patient requires further medical consultation at the place of **treatment** prior to his/her return to the **UK**, the **insurers** will pay for reasonable medical expenses necessarily incurred in relation to the **treatment** up to a maximum amount of £500. Medical expenses will be limited to consultation fees and medication costs incurred after the patient has been discharged from the hospital and has been provided with a medical certificate confirming that he/she is fit to travel.

### Exclusions applicable to Section 2 (b)

The **insurers** will not pay for:

- the amount of the Excess,
- anything included within the General Exclusions.

## GENERAL EXCLUSIONS RELATING TO SECTION 2 ONLY

**Note:** In addition to the general exclusions there are exclusions which apply to each section

The **insurers** will not be liable under any Section 2 of this policy in respect of:-

- any **treatment** which is a medically essential procedure to correct a life-threatening condition or surgery that it required for survival,
- surgery to any major organ within the body including, but not limited to, the heart, lungs, kidneys, liver, pancreas, brain or spleen,
- procedures for cardiovascular disease, stroke or cancer,
- exploratory procedures of any kind.

## GENERAL EXCLUSIONS RELATING TO SECTIONS 1 AND 2

**Note:** In addition to the general exclusions there are exclusions which apply to each section

The **insurers** will not be liable under either Sections 1 or 2 of this policy in respect of:-

- any **trip** which is booked or commenced by an **insured person**:-
  1. contrary to medical advice, or
  2. after a terminal prognosis has been made,
  3. in order to undergo medical treatment of any kind that does not constitute the **treatment** being undertaken by a **patient**,
- any part of any **trip** which is booked or commenced by an **insured person** in the knowledge that such a **trip** will be longer than 31 days,
- any claims from an **insured person** who was over 65 years of age during the Cover Period,
- any **trip** undertaken by **dependant children** unless accompanied by an adult who is covered by this Certificate,
- any claims or expenses arising directly or indirectly from any disease, illness or injury for which an **insured person** has received medication, advice or treatment during the 12 months prior to any **trip**, other than directly in relation to the condition for which they are seeking **treatment**. This exclusion will not apply to any condition for which the **insured person** takes regular continuing medication, provided that:
  1. there has been no change in the type, frequency or quantity of drugs within 12 months prior to any **trip**, and
  2. the **insured person** continues to take such medication during the **trip** in accordance with medical advice.
- any claim resulting from an **insured person** participating in manual labour or in a **hazardous**

**pursuit** or any other activity that could reasonably be considered as hazardous,

- any claims resulting from the **insured person** participating in motor competitions, sporting competitions of any kind or professional sport,
  - any claim directly or indirectly caused or contributed to by an **insured person's** intentional self injury, suicide or attempted suicide, provoked assault, fighting (except in bona fide self defence) or from an **insured person's** own criminal act or whilst engaged or taking part in civil commotions or riots of any kind,
  - any claims directly or indirectly resulting from an **insured person** being under the influence of alcohol or drugs (including substance abuse),
  - any claims directly or indirectly resulting from deliberate exposure to exceptional danger, other than in an attempt to save human life,
  - flying, except as a passenger in an aircraft licensed to carry passengers,
  - professional entertaining,
  - travelling to a country where the Foreign and Commonwealth Office have advised against all but essential travel,
  - the tour operator, airline or any other company, firm or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to the **insured person**,
  - operational duties as member of the armed forces,
  - any claims resulting from any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder of an **insured person**, including anxiety and/or depression,
  - any claims due to pregnancy, childbirth or associated medical complications if delivery is expected during a **trip** or within three months after a **trip** has ended,
  - any claims directly or indirectly caused by or arising from:
    1. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from the combustion of nuclear fuel,
    2. the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof,
  - any claims directly or indirectly caused by or arising from:
    1. war, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power; or
    2. any act of terrorism
    3. any act of nuclear, chemical or biological terrorism
- or any action taken in controlling, preventing or suppressing or in any way relating to 1, 2. and/or 3 above.

For the purpose of this exclusion:

- a. an act of terrorism means an act, including but not limited to the use of force or violence and/or threat thereof, of any person or group(s) or people, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public, or any section of the public in fear,
- b. nuclear, chemical and/or biological terrorism shall mean an act of terrorism, as defined above, involving the use of any nuclear weapon or device for the emission, discharge, dispersal, release or escape of any solid, liquid

or gaseous chemical agent and/or biological agent during the period of insurance,

- c. chemical agent shall mean any compound which, when suitably disseminated, produces incapacitating, damaging or lethal effects on people, animals, plants or material property,
- d. Biological agent shall mean any pathogenic (disease producing) micro-organism (s) and/or biologically produced toxin(s), (including genetically modified organisms and chemically synthesised toxins) which cause illness and/or death in humans, animals or plants.

## **HAZARDOUS PURSUITS AND SPORTING ACTIVITIES**

Your policy excludes claims arising from **hazardous pursuits** as defined. The following activities are NOT regarded as **hazardous pursuits**, cover is provided for these under **your** policy, but only if **you** participate in them for recreational purposes and not competitions or professional purposes or as part of an organised team:

Archery (supervised)  
Athletics  
Badminton  
Ballooning (not as a pilot, pre-booked in **UK**)  
Baseball  
Basketball  
Blade Skating  
Bowls  
Catamaran Sailing\*  
Clay Pigeon Shooting (supervised)  
Cricket  
Curling  
Cycling (other than BMX)  
Deep Sea Fishing  
Dinghy Sailing\*  
Fell Running/Walking (no climbing)  
Fishing  
Football (Soccer)  
Golf  
Go-Karting (less the 120cc)  
Gymnastics  
Hockey  
Marathon Running  
Orienteering (not involving climbing)  
Racket Ball  
Rambling  
Rifle Range (supervised)  
Roller Skating  
Rounders  
Rowing\*  
Sailing\*  
Squash  
Safari/Gorilla Trekking (tour operator organised)  
Snorkelling  
Street Hockey  
Squash  
Tennis  
Trekking/Hiking  
Volley Ball  
Water Polo  
Yachting\*

\*Cover restricted to territorial waters only.

### **Also included**

SCUBA diving to a maximum depth of 30 meters provided that **you** hold a British Sub Aqua Club or equivalent certificate of proficiency for the dive to be undertaken, or **you** are under the

direct supervision of a qualified instructor and diving with proper equipment and not contrary to BSAC codes of good practice.

Cover will not apply to:

- a) solo, cave, wreck or ice diving;
- b) diving for hire or reward;
- c) diving within 24 hours of flying or flying within 24 hours of diving; and
- d) diving whilst suffering from any medical condition likely to impair **your** fitness to dive.
- e) Diving to depths greater than 30 metres.

## **CLAIMS PROCEDURE**

Read this policy first so that **you** are satisfied that **you** are covered for the claim event. Refer to the appropriate Section of the policy that relates to **your** claim and note carefully any exclusions that may apply.

Then contact the Scheme Administrators please tell them that you are covered under **Angelis Medical Tourism Cover** and quote the reference number TP502.

**ONE CLAIMS LIMITED** 1-4 Limes Court, Conduit Lane, Hoddesdon, Herts EN11 8EP **TEL:** 01992 708 708 **FAX:** 01992 450 717 **E-MAIL:** mail@oneclaims.com

## **CLAIMS CONDITIONS**

### **Fraudulent Claims**

If any claim submitted under this Certificate by the **insured person** or by any person acting on behalf of the **insured person** shall in any respect be false or fraudulent, the **insurers** shall be under no liability to make payment in respect of such claim and the **insured person** must pay back any benefit that the **insurers** have already paid. If this happens the **insurers** will not refund any premiums.

### **Proof of Entitlement to Claim**

The **insured person** must obtain, at their own expense, such proof of entitlement to benefit as may reasonably be required by the **claim administrators** and no benefit will be paid for any claim for which the required proof is not provided.

### **Claims Co-operation**

The **insured persons** shall provide assistance and co-operate with **insurers** or their representatives, in obtaining any other records **insurers** deem necessary to evaluate the incident or claim. In no event shall the **insurers** be liable to pay any claim hereunder unless the **insured person** co-operates with the **insurers** and/or their representatives in the investigation of the claim.

### **Right to Medical Records and Medical Examination**

Following notice of a claim, an **insured person** shall provide, when requested by the **insurers**, all authorisations necessary to obtain an **insured person's** medical records. The **insurers** have the right to have an **insured person** examined by a physician or vocational expert of their choice, and at their expense, when and as often as they may reasonably request.

### **Access to Additional Materials**

The **insured persons** shall furnish to **insurers**, or their designated representatives, all information, documentations, medical information that **insurers** may reasonably require at all reasonable times during the term of this Certificate, or until resolution of all claims, whichever is later.

## **GENERAL CONDITIONS**

### **Fraud**

Any fraud, misstatement or concealment in the statement made by or on behalf of an **insured person** in the submission of a claim will render the claim null and void and the **insured person** will no longer be included in the policy.

## Observance – Failure to Comply with Certificate Conditions

The liability of the **insurers** to make any payment under this Certificate shall be conditional upon the observance by the **insured persons** of all terms, provisions, conditions and endorsements of this Certificate. Where the **insured person** does not comply with any obligation to act in a certain way specified in this Certificate, this may prejudice the **insured person's** position to recover under any claim.

## Disclosure

The **insurers** shall not be exposed to liability under this Certificate and the **insured person** shall have no rights hereunder unless at inception of this Certificate and at the time of any amendment:

- the insured person was not in breach of any common law duty in regard to non-disclosure or misrepresentation; and further
- the **insured person** had no knowledge and had received no information of any material matter, fact or circumstances (not being a matter of common knowledge of which **insurers** ought, in the ordinary course of business, to know independently) likely to give rise to a loss hereunder.

Performance of these obligations shall be a necessary prerequisite to cover and in any proceedings by the **insured person** or between the **insured person** and **insurers** the burden shall in all circumstance be upon the **insured person** to establish that these obligations have been complied with.

## Contracts (Rights of Third Parties) Act 1999 Clarification Clause

The **insured persons** and the **insurers** do not intend any third parties to this contract to have the right to enforce the terms of this contract. Only the **insured persons** and the **insurers** can enforce the terms of this contract. The **insured person** and the **insurers** can vary or rescind the contract without the consent of any third party to this contract who may assert they have rights under this Contracts (Rights of Third Parties) Act 1999.

## Other Insurance

The **insurers** will not pay any indemnity claim if any loss, damage payment, or liability under this Certificate is also covered wholly or in part under any other insurance except in respect of any excess beyond the amount which would have been covered under such other insurances had this Certificate not been effected.

## Interest

No sum payable under this Certificate shall carry interest.

## Limitation

In no case shall the **insurers'** liability in respect of an **insured person** exceed the largest sum insured person stated in the Schedule.

## DATA PROTECTION

The **insurers** will collect certain information in the course of conducting their relationship with **you** and **your** employer. This information will be processed only for the purposes of underwriting the insurance coverage, managing any insurance contract issued, administering claims and fraud prevention. They

may pass this information to qualified medical practitioners, other insurers, reinsurers, loss adjusters or to **your** employer for these purposes. This may involve the transfer of the information to countries which do not have data protection laws. **You** may have a right of access to, and correction of, information held. Please contact the **insurers'** Compliance Officer to exercise either of these rights.

Some of the information collected may be classified as 'sensitive' – that is information about physical and mental health and employment records. Data protection laws impose specific conditions in relation to sensitive information, including in some circumstances the need to obtain explicit consent before processing the information. By accepting this insurance, consent is given to the processing and transfer of information, including sensitive information, described in this notice. Without this consent the **insurers** would not be able to offer this insurance.

## RISK TRANSFER

The **insurer** has appointed the Scheme Administrators to receive and hold premiums, claims monies and premium refunds. In this capacity, the Scheme Administrators are acting as authorised agents of **the insurer**. This means that once a premium is paid to the Scheme Administrators it is deemed to have been received by **the insurer** and that all claims benefits and premium refunds from **the insurer** are not deemed to have been paid until they are actually credited to **you**.

## THE INSURERS

This insurance is underwritten 100% by Cassidy Davis Lloyd's General Syndicate 5820.

The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited. They are entered in the Register of Lloyd's Managing Agents. Their Registered Office is at Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX, UNITED KINGDOM. Registered in England number 04434499. The Insurers are authorised and regulated by the Financial Services Authority and entered on their register under number 226696.

## APPLICABLE LAW & JURISDICTION

This Certificate, any endorsements and the Schedule shall be governed by and construed in accordance with the law of England and Wales and the **insured person** and the **insurers** irrevocably agree that the Courts of England and Wales shall have exclusive jurisdiction in respect of any dispute which may arise out of or in connection with this Certificate or any claim.

## FINANCIAL SERVICES & COMPENSATION SCHEME

Lloyd's insurers are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations under this contract. If there is any entitlement to compensation under the Scheme, the level and extent of the compensation would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (7<sup>th</sup> Floor Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their website at [www.fscs.org.uk](http://www.fscs.org.uk).

## MAKING A CLAIM

On **your** return home, in the first instance, please obtain **your** claim form from [www.oneclaims.com](http://www.oneclaims.com), alternatively write or telephone for a claim form to:



### ONE CLAIMS LIMITED

1-4 Limes Court, Conduit Lane, Hoddesdon, Herts EN11 8EP  
TEL: 01992 708 708 FAX: 01992 450 717  
E-MAIL: [mail@oneclaims.com](mailto:mail@oneclaims.com)

Calls may be monitored or recorded for training purposes. Please quote Angelis and which Section(s) a claim is being made. This will ensure we send **you** the correct claim form(s).

**PLEASE DO NOT FORWARD ANY DOCUMENTS UNTIL YOU SUBMIT THE COMPLETED CLAIM FORM.**

## IMPORTANT:

To assist **you** in making **your** claim, please read below.

Please read the claim form carefully and ensure that **you** provide all the documentation requested. Failure to fully complete the claim form or forward all the requested documentation in support of **your** claim will prevent us from reviewing **your** claim. Please note that additional information or documentation may be required to substantiate **your** claim if it is considered necessary.

## Medical & other Emergencies

### 24-hour emergency service:

If **you** have a medical emergency, **you** must contact ONE Assist Limited immediately. If **you** do not, this could mean the Certificate will provide no cover or the amount payable for medical expenses could be reduced.

### Returning Early To The United Kingdom

If **you** have to return to the **UK** under 1(b) (Cancelling or Curtailment), or Section 1(a) (Medical and Additional Expenses) ONE Assist Limited must authorize this. If they do not, this could mean that the Certificate will not provide cover or the amount payable for **your** return to the **UK** could be reduced.



### ONE ASSIST LIMITED

Phone: +44 (0)1992 444 337, Fax: +44 (0)1992 708 721  
Email: [ops@oneassist.com](mailto:ops@oneassist.com)

ONE Assist Limited will provide immediate help if **you** are ill or injured outside the **UK**. They provide a 24-hour emergency service 365 days a year.

**When contacting the above you will need to quote you have an Angelis Travel Insurance, your name, address, telephone number, confirm that you are insured with Cassidy Davis**

## CLAIMS SERVICE & COMPLAINTS

The Claims Administrators are dedicated to providing a high quality service and want to ensure that this is maintained at all times.

However, any complaint that **you** may have should be addressed to the **insurers** and **you** can do this by contacting:

### ONE CLAIMS LIMITED

1-4 Limes Court, Conduit Lane, Hoddesdon, Herts EN11 8EP

TEL: 01992 708 708 FAX: 01992 450 717

E-MAIL: [mail@oneclaims.com](mailto:mail@oneclaims.com)

They have internal complaints handling procedures that are available on request.

In the event that **you** remain dissatisfied **you** can refer the matter to Lloyd's. The contact details are:

Policyholder and Market Assistance

Lloyd's Market Services

One Lime Street

London

EC3M 7HA.

Tel: 020 7327 5693

Fax 020 7327 5225

E-mail [complaints@lloyds.com](mailto:complaints@lloyds.com)

Complaints that cannot be resolved by Lloyd's may be referred to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. Tel 0845-080-1800. Further details will be provided at the appropriate stage of the complaints process.

This complaints procedure is without prejudice to **your** right to take legal proceedings.