

Angelis Medical Tourism Cover Policy Summary

The Financial Services Authority is the independent watchdog that regulates financial services in the UK. It requires us to bring the following to your attention. These are not the full terms and conditions but you may use this information to decide if our product is right for you. The full terms and conditions can be found in the Policy Booklet.

Type of insurance and cover.

This is a single trip travel insurance policy that provides travel cover to those travelling abroad for the purpose of receiving a medical procedure, dental treatment or cosmetic surgery that is medically non-essential. It does not include medical procedures which are medically essential procedures to correct a life-threatening condition or surgery that is required for survival.

A standard travel cover is also available to those accompanying them. These benefits are detailed below. A single premium is payable.

Please note that this product does not cover the costs of the actual treatment being undertaken.

Significant features and benefits.

1. Standard cover available to all insured persons		
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 normal recovery period	£50 allowance per day 75% of accommodation expenses 75% of 1 x economy single air fare Overall maximum of £1,500	Nil
2. Cover available only to those travelling for the purpose of receiving non-essential medical, dental or cosmetic procedures		
Cover Section	£ maximum(s)	Excess
2(a) Additional return trip within 12 months of the original treatment.	£50 allowance per day 1 x standard 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 UK).	£500	£100

Significant exclusions and limitations.

Like all policies of this type there are some things that this insurance does not cover. Importantly, it will not pay benefits for:

- Medical expenses related directly or indirectly to the condition requiring medical treatment or anything arising from the treatment
- Cancellation due to any circumstances known to you at the time of booking
- Journey continuation caused by factors started or forecast before the trip was booked
- Hospitalisation resulting from motor competitions or professional sport
- Any claims or expenses arising directly or indirectly from any disease, illness or injury for which you have received medication, advice or treatment during the 12 months prior to any trip, other than directly in relation to the condition for which you are seeking treatment. This exclusion will not apply to any condition for which you take 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. you continue to take such medication during the trip in accordance with medical advice.
- Hazardous pursuits including winter sports and water sports
- Flying other than as a commercial passenger
- War, invasion, revolution, terrorism, civil commotion or similar events

If you are travelling for medical, dental or cosmetic procedures it will not pay benefits for:

- Any treatment which is medically essential to, or required for, survival

All the policy exclusions are explained in full in the Policy Booklet.

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 travelling for the purpose of receiving a medical procedure, dental treatment or cosmetic surgery that is non-essential.
- 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 for the purpose of receiving a medical procedure, dental treatment or cosmetic surgery 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 of someone receiving a medical procedure, dental treatment or cosmetic surgery 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 of someone receiving a medical procedure, dental treatment or cosmetic surgery you must not travel to obtain medical treatment.

All eligibility requirements are explained in full in the Policy Booklet.

Geographical area

Cover is offered to either Europe or Worldwide (Excluding the USA and Canada).

How long cover lasts.

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 the 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.

Cooling-Off Period.

If this cover does not meet your requirements, you may return the insurance documentation to ONE CLAIMS LIMITED within fourteen (14) days of the cover starting or the day on which you receive 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 of premiums if there has been a claim within the fourteen (14) days that results in the policy being terminated. Please contact ONE CLAIMS LIMITED to obtain this refund.

Cancellation.

The insurers may cancel the policy by giving thirty (30) days written notice to you at your 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. You can cancel the policy by giving thirty (30) days written notice to ONE CLAIMS LIMITED. If this happens, provided no claim has been paid or is payable and no incident has occurred which could give rise to a claim, 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.

How to claim.

On your return home, in the first instance, please obtain your claim form from 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. Further details about claiming can be found in "Making a claim" in the Policy Booklet.

Returning Early To The United Kingdom. If you have to return to the UK under Cover Section 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 policy will not provide cover or the amount payable for your return to the UK could be reduced. Please contact ONE ASSIST LIMITED, Phone: +44 (0)1992 444 337. Fax: +44 (0)1992 708 721. Email: 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.

How to complain.

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.

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

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.

If you wish to make a complaint about any aspect of your policy you should contact the Insurers' appointed Scheme Administrators:

Compensation.

You may be entitled to compensation from the Financial Services Compensation Scheme if the Insurers are unable to meet their obligations to you under this contract. If you are entitled to such compensation, the level and extent would depend on the nature of this contract. Further information can be obtained from the Financial Services Compensation Scheme (7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN) by phone on 020 7892 7300 and on their website at www.fscs.org.uk

The insurers.

This insurance is underwritten 100% by Cassidy Davis General Lloyd's Syndicate 5820. The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited.