



# Medical Travel Shield

## **Policy Summary Document**

Underwritten by certain underwriters at Lloyd's

For persons travelling abroad to receive Cosmetic, Dental or Elective Surgery

This document provides an overall summary of benefits and exclusions applicable to your certificate of insurance

For full details and definitions, please read your policy wording



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email: [info@medicaltravelshield.com](mailto:info@medicaltravelshield.com)

This summary provides an overview of cover for Your Medical Travel Shield insurance. It does not include the full terms and conditions of the insurance which can be found in your policy wording.

### **Type of Insurance and Cover**

Medical Travel Shield is a single trip travel insurance designed specifically for people travelling abroad to receive non-essential surgery.

This insurance covers people travelling on a trip during the period of insurance to receive the treatment listed in the schedule. The person travelling to receive the treatment is defined as “You” for the purposes of this insurance.

Please note that we will NOT pay for any medical expenses or legal costs incurred in relation to your treatment except if you have a life-threatening complication that occurs during the planned treatment. The policy wording explains in full the 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.

### **Eligibility and Trip conditions**

<b>Trip duration</b>	Your trip must have an original intended duration of no less than 24 hours.
<b>Age limits</b>	You must be aged 18 or over at the date of booking or the commencement of the trip but under age 77 at the end of the trip.
<b>Residency</b>	At the date of booking, or the commencement, of the trip you must be a UK resident which means a person who has their main home in the UK, who is registered with a qualified medical practitioner in the UK, and who has been a resident in the UK for 6 months out of the last 12.
<b>Reason for travel</b>	If you are the patient, you must not travel to receive any medical treatment other than your planned treatment. Your planned treatment must be carried out at a hospital/clinic or dental surgery that is properly regulated in the country in which it is situated and by health professionals who are properly registered in the country in which they practice.
<b>Geographical Area</b>	Cover applies worldwide excluding the United States and hazardous territories for the duration of the trip.
<b>Hazardous Territories</b>	means Afghanistan, Burkina Faso, Central African Republic, Chad, Chechnya, Cuba, Democratic Republic of the Congo, Eritrea, Ethiopia, Iran, Iraq, Israel (Gaza only), Libya, Mali, Mauritania, Nigeria, North Korea, Somalia, Sudan, South Sudan, Syria, Ukraine and Yemen



<b>Health</b>	You must not book a trip, undertake travel or undergo treatment against medical advice of any qualified medical practitioner or after a terminal prognosis has been made.
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### **Important Information about cover for Existing Medical Conditions**

The policy does NOT cover pre-existing conditions other than any existing condition directly related to the treatment being sought and for which the trip is booked.

#### **What is a pre-existing medical condition?**

- A pre-existing medical condition means any condition, injury, illness, disease or related condition and/or associated symptoms for which:
  - a) A covered person was undergoing or awaiting any diagnostic tests, test results, or medical investigations when you applied for this insurance, or
  - b) a diagnosis had not been made when you applied for this insurance, or
  - c) A covered person having been prescribed medication, undergone surgery or any procedure, or received therapy or rehabilitation in the two year period before you applied for this insurance, or
  - d) A covered person requires having regular check-ups by a doctor or nurse when you applied for cover under this insurance.

**Please be assured that any diagnosis or tests, medical care and advice directly in relation to the condition for which you are travelling abroad to receive treatment will NOT be considered as a pre-existing condition.**

#### **Duration of insurance**

- Provided that a covered person is eligible, the period of insurance is as shown on the schedule.
- Cancellation cover starts on the date of issue shown on your schedule. All other cover begins when a covered person leaves their home or usual place of employment (which must be in the UK) to go on a trip and lasts until they return home or usual place of employment, as long as that is within the period of insurance paid for.
- Cover under Section 1.8 in respect of money applies from the time of collection from a covered person's bank or travel agent or from the date three (3) days before a trip, whichever is the later and up to three (3) days after completion of a trip, or time of conversion or encashment, whichever is the earlier.

#### **Law Applicable**

The certificate is subject to the Laws in England and Wales. Any dispute relating to the certificate will be subject to the jurisdiction of the courts of England and Wales.

#### **Significant Features and Benefits**

The table of benefits below shows the significant features and benefits which are explained in detail in your policy wording. Some sections of the certificate carry an excess which is the amount the covered person has to contribute towards the cost of the claim.





Cover for You		
Benefits and Services	Sum insured per person	Excess per person
<p><b>Medical and Additional Expenses</b></p> <p>Cover for the cost of emergency medical treatment abroad following bodily injury or illness including repatriation. We will NOT pay for any medical expenses incurred in relation to your treatment except if you have a life-threatening complication that occurs during the planned treatment or normal recovery period and is secondary to the pre-agreed treatment plan prior to departure.</p>	Up to GBP 2,000,000	GBP 100
<p><b>Cancellation and Curtailment</b></p> <p>Cover 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 due to any of the reasons stated in the policy wording.</p>	Up to GBP 5,000	GBP 100
<p><b>Journey Continuation</b></p> <p>Cover for reasonable additional travel and accommodation expenses if a covered person misses a reserved air, sea, coach or rail journey.</p>	Up to GBP 500	GBP 100
<p><b>Travel Delay</b></p> <p>Cover if a covered person's travel is delayed due to any of the reasons stated in the policy wording, such as breakdown of the mode of transport, local industrial action, civil unrest, bomb scare, severe weather conditions, natural disaster like earthquake, flood or avalanche.</p>	GBP 25 per 12 hours up to 48 hours	Nil
<p><b>Personal Liability</b></p> <p>Indemnity for a covered person's legal liability if they cause bodily injury or death to third parties or accidental loss or damage to their property.</p>	Up to GBP 1,000,000	GBP 250
<p><b>Personal Accident</b></p> <p>Benefit payable for bodily injury which results in accidental death, loss of limb(s), loss of eye(s) or permanent total disablement as a result of an accident that is not related to the planned treatment.</p>	GBP 20,000	Nil
<p><b>Hospital Benefit</b></p> <p>Benefit payable for each twenty four (24) hour period a covered 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.</p>	GBP 50 for each completed 24 hour period up to GBP 1,500	Nil



<p><b>Property and Money</b> Benefit if a covered person suffers loss of or damage to accompanied property and/or money.</p>	<p>Up to GBP 3,500 limited to GBP 250 for money, GBP 1,000 for any one article or pair or set of articles</p>	<p>GBP 100</p>
<p><b>Loss of Passport and travel documents</b> Cover for reasonable expenses incurred in obtaining a replacement passport, tickets and other travel documents if the original is lost or stolen.</p>	<p>Up to GBP 250</p>	<p>Nil</p>
<p><b>Travel and accommodation expenses over and above the normal recovery period</b> Cover for costs if you have to stay at your destination longer than the normal recovery period on medical grounds.</p>	<p>GBP 50 allowance per day, accommodation expenses and 1 x economy single fare Overall maximum of GBP 1,500</p>	<p>Nil</p>
<p><b>Additional Return Trip within 12 months of the original Treatment</b> Expenses if your original treatment is medically assessed as unsuccessful and it is medically necessary to return to the same hospital/ clinic within 12 months for corrective treatment.</p>	<p>GBP 50 allowance per day 1 x economy return air fare Overall maximum of GBP 2,000</p>	<p>GBP 100</p>
<p><b>Further medical consultations expenses after discharge</b> Cover for costs of necessary further medical consultation at the place of treatment after your discharge and before returning to the UK.</p>	<p>Up to GBP 400</p>	<p>Nil</p>

### Significant and Unusual Exclusions or Limitations

Your certificate excludes some situations. Please refer to the exclusions under each section of the policy wording and the 'General exclusions' for full details.

This list summarises the significant exclusions:

- The certificate excess – please see the table of benefits above and the policy wording.
- Trips for a covered person over 77 years of age.
- Trips where the purpose of travelling is to obtain medical treatment other than your planned treatment.
- Any claim arising from a pre-existing medical condition.
- Any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including anxiety and/or depression, or body dysmorphic disorder.



- Medical treatment which could be delayed until return to the UK.
- Any claim relating to your dissatisfaction with the results of the planned treatment.
- Pregnancy, childbirth or associated medical complications if delivery is expected during a trip or within three months after a trip has ended.
- Suicide, attempted suicide, self-injury, exposure to exceptional danger, being under the influence of alcohol or drugs.
- Taking part in any type of winter sports activity or any other activity specifically excluded within the policy wording, paid labour or employment, hazardous pursuits, professional sports or entertaining, motor or sporting competitions.
- Operational duties as a member of the armed forces.
- Flying, except as a passenger in a licensed aircraft.
- Your own criminal acts or taking part in civil commotions or riots of any kind.
- Claims if the tour operator, airline or any other company becoming insolvent, or does not fulfil its obligations.
- War, terrorism or radiation risks.

We will not provide any cover for a claim which is in any way caused by, or results from, any disease, or the fear or threat of any disease, which:

- Is notifiable to the government or a local authority under any law, order, act or statute; and/or
- Is declared a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation.

However, this exclusion does not apply to sections 1.1, 1.2, 1.3, 1.6, 1.7, 1.10, 1.11, 1.12 and 1.13 of Your policy, if within 14 days of the start date of Your Trip or whilst on a Trip:

- You are diagnosed with Covid 19;
- if a Relative is hospitalised with Covid 19;
- You or a Relative die from Covid 19.

### **How to Cancel**

You can cancel this insurance at any time by contacting Medical Travel Shield.

We can cancel this insurance by giving you notice in writing. We will only do this for a valid reason. Examples of valid reasons are as follows:

- non-payment of premium;
- a change in risk occurring which means that we can no longer provide you with insurance cover;
- non-cooperation or failure to supply any information or documentation we request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

### **Refund of premium**

This insurance has a cooling off period of fourteen (14) days from either:

- the date you receive your certificate; or



- the start of the period of insurance whichever is the later.

If you cancel this insurance within the cooling off period then, provided you have not already travelled, your travel dates have not already passed or made a claim, we will refund in full any premium you have paid.

If this insurance is cancelled outside the cooling off period then, provided you have not already travelled or made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered. This will be calculated on a proportional basis.

If we pay any claim, in whole or in part, then no refund of premium will be allowed.

### **How to Claim**

To make a claim for medical and associated expenses, or if a covered person has suffered an accident or illness, please contact the assistance company using the details below as soon as reasonably practicable:

Tel: +44 (0) 207 183 8910

Email: [ops@northcottglobalsolutions.com](mailto:ops@northcottglobalsolutions.com)

For all other claims please contact:

Sure Insurance Services Limited

Tel: +44 (0)203 409 1236

Email: [claims@medicaltravelshield.com](mailto:claims@medicaltravelshield.com)

### **How to Make a Complaint**

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service.

If You wish to make a complaint, you can do so at any time by referring the matter to Medical Travel Shield or the Complaints team at Lloyd's, using the following contact details:

Medical Travel Shield

2 White Lion Court

London

EC3V 3NP

Email: [complaints@medicaltravelshield.com](mailto:complaints@medicaltravelshield.com)

Tel: +44 (0) 203 409 1236.

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at [www.lloyds.com/complaints](http://www.lloyds.com/complaints) and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may have the right to refer your complaint to the Financial Ombudsman Service (FOS).





The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from “fixed lines and mobiles” in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the FOS at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

If you have purchased your policy online you can also make a complaint via the EU’s online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>