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HealthCare International

travel



REVOLUTIONISING TRAVEL INSURANCE

www.healthcareinternational.com

HealthCare International

Travel insurance around the clock, around the world

WELCOME TO HEALTHCARE INTERNATIONAL

As a specialist provider of private medical and related personal insurances, we have the experience and global knowledge to give peace of mind to the global traveller.

TRAVEL INSURANCE AROUND THE CLOCK, AROUND THE WORLD

Emergencies and accidents are never welcome – and if they happen when you are away from home, they come with an extra level of stress.

If you are travelling anywhere in the world, alone or with your family, for pleasure or on business, we can make sure an incident never becomes a crisis.

With our Annual Worldwide Multi-Trip Travel Insurance policy, we can help with such occurrences as a medical emergency, a missed flight, or a lost passport. All it takes is a single call to our emergency helpline - and we will do the rest.

WHAT DOES IT COVER?

Our Annual World-Wide Multi-Trip Insurance covers most problems that you may encounter and will cover you and your family, whenever and wherever you are abroad.

OPTIONAL EXTRA

Extreme pursuits, including most winter sports, scuba-diving, horse-riding, etc.

HOW MUCH DOES IT COST?

A single premium costs as little as \$/£/€ 197 per adult aged 18 up to 64 years of age, \$/£/€ 394 per adult aged 65 up to 74 years of age and \$/£/€ 127 per child (including IPT).

This will cover you regardless of your nationality. You are covered for as many trips abroad each year you may wish to take, up to a maximum of 90 days per trip.

Adults can travel independently, but children under the age of 18 must be accompanied by an insured adult.



Travel Plan Benefits		\$/£/€	
1.	Cancellation & Curtailment	4,500	If you have to cancel or cut short your trip due to illness, injury, redundancy, jury service, damage to home, or police request following burglary, you are covered against loss of travel and accommodation costs.
2.	Personal Accident	20,000	A cash sum for accidental injury resulting in death, loss of sight, loss of limb or permanent disablement.
3.	Medical and Other Expenses	2,000,000	The cost of hospital and other medical expenses incurred abroad, including additional hotel and repatriation expenses. A 24 Hour Emergency Service is available at any time, day or night, to provide immediate assistance.
4.	Hospital Benefit (Not Home Country)	600	An additional benefit of \$/£/€ 15 per day for each day you spend in a hospital abroad as an in-patient.
5.	Baggage and Personal Effects	1,500	Covers accidental loss or damage to your personal effects subject to a limit of \$/£/€ 300 for any one article, pair or set and an overall limit of \$/£/€ 300 for valuables such as cameras, jewellery, furs, etc. Delayed Baggage, up to \$/£/€ 100.
6.	Money and Documents	500	Money, travel tickets and travellers' cheques are covered against accidental loss or theft. (Cash Limit \$/£/€ 200)
7.	Loss of passport (Not Home Country)	250	If you lose your passport whilst abroad you are covered for additional travel and accommodation costs incurred in obtaining a replacement.
8.	Travel Delay	3,000	If your first outward or first return trip is delayed for more than 12 hrs due to adverse weather conditions, mechanical breakdown or industrial action, you are entitled to either (a) \$/£/€ 20 for the first 12 hrs delay and \$/£/€ 25 for each subsequent 12 hrs up to a maximum of \$/£/€ 100 or (b) the cost of the trip if you elect to cancel after 12 hrs.
9.	Missed Departure (Not Home Country)	800	Additional travel and accommodation expenses incurred to enable you to reach your destination if you arrive too late at your outward departure point due to failure of public transport or mechanical failure or accident involving the car in which you are travelling.
10.	Personal Liability	1,000,000	Covers your legal liability for injury or damage to other people or their property, including legal expenses (subject to English Law).
11.	Legal Expenses	10,000	To enable you to pursue your rights against a third party following injury.
12.	Hijack (Not Home Country)	1,000	To pay up to \$/£/€ 75 for each day you are prevented from reaching your destination.

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HOW TO APPLY

To apply for you and your family, simply fill in the application form included with this brochure (extra copies of the application form, as with all our documentation, can be easily downloaded from our website at www.healthcareinternational.com).

Once you've filled in all parts of the form, you can send it to us either by

- Fax: + 44 (0)20 7590 8815
- Post: HealthCare International, UK Administration Office, 95 Cromwell Road, London, SW7 4DL, United Kingdom
- Email: enquiries@healthcareinternational.com
- You can also apply for the policy and pay your premium with complete security at www.healthcareinternational.com

If you have any questions about the cover provided or the conditions to your cover, email us at enquiries@healthcareinternational.com or call us on + 44 (0)20 7590 8800. We're happy to guide you through the process.

HOW TO PAY FOR YOUR POLICY

All HealthCare International Plans are issued in US Dollars, Sterling or Euros, but we are happy to accept payment in most other currencies - please contact us for the appropriate exchange rate.

You can use any of the following methods of payment: bank transfer, banker's draft, cheque or American Express, MasterCard, VISA, Diners Club and most debit cards.



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TRAVEL PLAN CONDITIONS

1. Health conditions - Underwriting Agents shall not be liable for claims where at the time of taking out this insurance:
 - (a) The Insured Person is aware of any medical condition or set of circumstances which could reasonably be expected to give rise to a claim;
 - (b) Any person whose condition gives rise to a claim
 - (i) has during the twelve months prior to the date of issue of this insurance suffered from any chronic and/or recurring illness of a serious nature which has necessitated consultation or treatment unless declared to and accepted by Underwriting Agents;
 - (ii) is suffering from any previously diagnosed psychiatric disorder; or
 - (iii) is receiving, or on a waiting list for, in-patient treatment in a hospital or nursing home; or
 - (iv) is expected to give birth before, or within two months of the date of arrival home; or
 - (v) is travelling against the advice of a Medical Practitioner or for the purpose of obtaining medical treatment abroad; or
 - (vi) has been given a terminal prognosis.
2. Material facts - all must be disclosed to the Underwriting Agents. Failure to do so may affect your rights under the Insurance. A material fact is a fact likely to influence the Underwriting Agents in the acceptance or assessment of the Insurance (for example, your own state of health or that of a close relative).
3. Manual work and hazardous pursuits.
4. Winter sports (Unless underwritten by HealthCare International) .
5. Self-inflicted injury or illness, AIDS, alcoholism or drug abuse.
6. Loss or theft of unattended property.
7. Loss or theft not reported to the police within 24 hours of discovery.
8. Excesses - The first \$/£/€ 75 of any claim in respect of cancellation or curtailment, medical expenses, baggage, money or winter sports equipment is excluded.
9. This policy will automatically renew each year.



This is not a private medical insurance. It is designed to help you cope with the unexpected. If you suddenly become ill or are injured overseas, this insurance will pay for emergency treatment only and if necessary any additional travel costs.

Notice: Insurers and their agents exchange information for underwriting purposes and to prevent fraudulent claims. In dealing with your application, or in the event of a claim, information may be available to or sought from other insurers or their agents.

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