

HCI Global Student Travel Insurance Plan

HealthCare International Global Student Travel Insurance Policy Terms & Conditions

Welcome to HCI and to **Our** Global Student Travel Insurance plan. This plan is designed to cover international students studying in the United Kingdom including direct transit to and from **Your** Home Country. If included, **You** may also cover **Your** Spouse/partner and dependents under the age of 18 accompanying **You**.

Please read this Policy carefully and contact **Us** if **You** have any questions.

IMPORTANT INFORMATION

BASIS OF COVER

Your application form, this Policy Wording, **Your** Member Certificate and any other information given including any endorsements are all part of this contract of insurance and should be read together to avoid misunderstanding. They indicate who is insured by this Policy and what benefits are available. No promotional literature or sales or advice booklets form part of **Your** contract. Payment of the premium by **You** is acceptance of the terms of this Policy.

CURRENCY

Any claims made under this Policy will be subject to the limits set out in this document. All currency contained within this Policy or other literature is in Sterling (£).

ELECTRONIC COMMUNICATION

Because **We** will be communicating with **You** electronically, it is a requirement of this Policy that **You** have and maintain an active and valid email address at all times and that **You** inform **Us** if this changes.

WHO CAN APPLY

You must be an international student who is eligible and intending to study in the United Kingdom. **You** must be enrolled in a course of study with a registered United Kingdom education provider, be present in the United Kingdom and be regularly attending classes.

Cover under this Policy will not be available if **You** travelled against medical advice or with the intent of obtaining any type of medical or dental treatment.

You must be under the age of 65 at the date of purchase of the Policy.

POLICY LEVELS

You can buy an 'Individual' level of cover, this will cover only the person who is named on the Policy Certificate. Or **You** can buy a 'Family' level of cover, this will cover the **Insured Person**, their Spouse and up to three dependent children up to the age of 18 as named on the Policy Certificate. Additional children can be included at **Our** discretion and provided an additional premium has been paid

14 DAY COOLING OFF PERIOD

If **You** are not satisfied with **Your** Policy **You** may notify **Us** if **You** wish to cancel within **14 days** of the Start Date and receive a full premium refund provided **You** have not used **Your** Policy in any way (including but not limited to fulfilling any visa requirements).

ANNUAL BENEFIT LIMITS

Some benefits under this Policy have an annual or 'per' year limit. This refers to the **12 months** following the Start Date of cover or the expiry date of **Your** Policy – whichever occurs first.

WHERE COVER APPLIES

Except as allowed for specifically under 'Cancellation or Curtailment' or any losses which occur whilst in transit from **Your** Home Country, there is no cover under this Policy for any loss, injury or treatment that is incurred or takes place outside of the United Kingdom.

POLICY EXPIRY/ END DATE

Your Policy expires at midnight on the End Date shown on the Member Certificate; within **30 days** of the end of **Your** study or when **You** return home permanently, whichever occurs first.

CONTINUOUS COVER

If **You** purchase a replacement HCI International Student Travel Insurance Plan dated to commence on the date this Policy expires, **We** will not treat as a Pre-Existing Condition any non-Chronic medical condition which first arose during the insurance period of this Policy. Any gap in cover between policies will invalidate **Your** rights to this Continuous Cover.

POLICY CANCELLATION

We can cancel **Your** Policy and avoid any claims if **You** have failed in **Your** Duty of Disclosure to **Us**; made a misrepresentation to **Us**; submitted false statements, documents or information; attempted or committed a fraudulent act against **Us**; breached any Policy provisions or not informed **Us** of things the Policy requires of **You**.

NOTICES

The main Policyholder is responsible for the accuracy and completeness of all information provided to **Us** on their and any other **Insured Persons** behalf. They must also convey any messages from **Us** to other **Insured Persons**.

GENERAL CONDITIONS AND EXCLUSIONS

(Applicable to all Sections)

1. It is a condition of this Insurance that all Material Facts have been disclosed to **Us**. Failure to do so may affect **Your** rights under this Insurance.

Note: A Material Fact is a fact likely to influence **Us** in the acceptance or assessment of this Insurance (for example, **Your** own state of health or that of a close relative). If **You** are in any doubt as to whether a fact is 'material' then for **Your** own protection it should be disclosed.

2. Claims Procedure – any occurrence or loss which **You** wish to claim under this Policy should be advised as soon as practicable and in any event within **21 days** to **Us**. All Certificates, accounts, receipts, information and evidence required by the Insurer must be provided (at **Your** expense). See – **HOW TO MAKE A CLAIM**.

3. **You** must comply with **Our** requests for information or assistance. This includes **Our** requests for all supporting documentation related to any claim that **We** may require.

4. **You** must not travel against the advice of any medical professional or Government, regulatory or security agency, if **You** do so **We** may not pay any claim **You** make.

5. If at the time of any loss, damage or liability arising under this Policy there is any other insurance covering the same loss, damage or liability **We** will act as secondary insurer and pay only **Our** rateable proportion of any loss covered by another insurer.

6. **We** are not liable for:

- i. Ionising radiations or contamination by radioactivity from any Nuclear fuel or from any Nuclear waste from the combustion of Nuclear fuel or the radioactive toxic explosive or other hazardous properties of any explosive Nuclear assembly or Nuclear component;
- ii. This Insurance also excludes any loss or expense directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss or expense;

- War, hostilities or warlike operations (whether war is declared or not),
- Invasion,
- Act of an enemy foreign to the nationality of the **Insured Person** or the country in, or over, which the act occurs,
- Civil war, Riot, Rebellion,
- Insurrection,
- Revolution,
- Overthrow of the legally constituted government,
- Civil commotion assuming the proportions of, or amounting to, an uprising,

- Military or usurped power,
- Explosions of war weapons,
- Utilisation of Nuclear, Chemical or Biological weapons of mass destruction however they are distributed or combined,
- Murder or Assault subsequently proved beyond reasonable doubt to have been the act of agents of a state Foreign to the nationality of the **Insured Person**,
- Terrorist activity.

For the purpose of this exclusion:

Terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the actual use of force or violence and/or the threat of such use. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or governments(s).

Utilisation of Nuclear weapons of mass destruction means the use of any explosive nuclear weapon or device or the emission, discharge, dispersal, release or escape of fissile material emitting a level of radioactivity capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Chemical weapons of mass destruction means the emission, discharge, dispersal, release or escape of any solid, liquid or gaseous chemical compound which, when suitably distributed, is capable of causing incapacitating disablement or death amongst people or animals.

Utilisation of Biological weapons of mass destruction means the emission, discharge, dispersal, release or escape of any pathogenic (disease producing) micro-organism(s) and/or biologically produced toxin(s) (including genetically modified organisms and chemically synthesised toxins) which are capable of causing incapacitating disablement or death amongst people or animals.

Also excluded is any loss or expense directly or indirectly arising out of, contributed to, caused by, resulting from, or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder will remain in full force and effect.

- i. Pressure waves caused by aircraft or other aerial device travelling at sonic or supersonic speeds;
- ii. Any consequential loss whatsoever.

Pandemics, a sudden outbreak that becomes widespread and affects a region, a continent, or the world, is excluded.

7. **We** will not be liable for claims where at the time of taking out this insurance and/or prior to booking the trip:

1. **You** had any Pre-Existing Medical Condition which have or could give rise to a claim under this insurance.
2. Any person, including those who are not travelling, whose condition may give rise to a claim:
 - i. Has during the **12 months** prior to taking out the insurance suffered from any medical condition which has necessitated consultation or treatment; or
 - ii. Is suffering or has suffered from any previously diagnosed psychiatric disorder, anxiety or depression; or
 - iii. Is receiving, is on a waiting list for or has the knowledge of the need for In-Patient Treatment at a hospital or nursing home; or
 - iv. Is expected to give birth before, or within **eight weeks** 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.

3. **We** are not be liable for claims directly or indirectly arising from:
 - i. Any sexually transmitted infection; Acquired Immune Deficiency Syndrome (AIDS) or Human Immunodeficiency Virus (HIV).
 - ii. **Your** participation in any unlawful activity, prostitution or gambling.
 - iii. The breakdown of any personal relationship.
 - iv. Any loss of enjoyment or other non-financial loss.
 - v. Fraud or scams which **You** could reasonably have avoided.
 - vi. Winter sports – being off-piste skiing, ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs or skeletons;
 - vii. Extreme/Adventure sports such as, but is not limited to, aviation other than as a fare-paying passenger on scheduled flight, parachuting, gliding, hang-gliding, micro-light flying, jet skiing, polo, American football, unaccompanied trekking above 2,500 metres, mountaineering or rock-climbing with or without the use of ropes, rappelling, underwater activities requiring the use of artificial breathing apparatus, white water canoeing, white water rafting, water skiing, ice hockey, fighting or self-defense sports, semi-professional sport, motor sports, racing of any kind other than on foot, pot-holing, caving or cave diving; solo sea sailing, bungee jumping, use of fire- or other arms, horse riding, hunting or hunting on horseback;
 - viii. Willful exposure to risk (other than in an attempt to save human life) hazardous activities or occupation;
 - ix. Manual Work in connection with profession, business or trade or flying (except whilst travelling as a passenger in a fully-licensed multi-engine passenger carrying aircraft);
 - x. Suicide or attempted suicide, intentional self-injury, the effect of intoxicating liquors or drugs;
 - xi. Motor cycling, as either driver or passenger, unless the driver holds a current license permitting him/her to ride the motorcycle;
 - xii. Any circumstance manifesting itself after the date of booking but prior to the date of issue of this Certificate.
8. **You** must exercise reasonable care to prevent Accident, Injury, loss or damage and at all times act as if **You** are uninsured.
9. **You** will reimburse **Us** within **one month** of the expiry of the Period of Insurance any expenses not covered by this Insurance, which are incurred by the **Us** on **Your** behalf.
10. If **You** or any person acting on **Your** behalf make any claim or statement knowing it to be false or fraudulent then this Insurance will become void and **You** will be unable to make any claim under it. **We** may also cancel **Your** Policy with no refund being payable.
11. **We** may at **Our** own expense take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any loss, damage or expense covered by this Insurance and any amount recovered or secured will belong to **Us**.
12. No refund of premium is allowed after the **14-day** cooling off period has expired.
13. In respect of all Sections **We** will not be liable for any loss, Injury, damage, Illness, death or legal liability arising directly or indirectly from, or consisting of the failure or fear of failure or inability of any **equipment** or any computer program, whether or not **You** own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
14. If **You** suffer an Illness; an Injury or if there is a change in any medical condition after your Commencement Date but prior to **Your** journey to the United Kingdom, you must immediately inform **Us**. **We** will not cover any payments **You** make to any other party after the date of any Illness; Injury or change of medical condition.
15. If **You** require hospital treatment **You** must contact **Us** first and **We** will direct **You** to an appropriate NHS or private facility.
16. In certain circumstances, **We** may elect to evacuate **You** to **Your** Home Country irrespective of **Your** residential status.
17. **We** do not cover any Pre-Existing Conditions under this Policy.
18. **You** may not make a financial profit from any claim.
19. Where a benefit is provided, **You** may claim for either prepaid or additional costs, but not both.

20. Where a benefit is provided for travel or accommodation costs they will be based on an economy fare and no better than 3 star accommodation – additional costs for upgrades will not be paid by **Us** unless **We** agree to do so and confirm this in writing.
21. Only **We** can make verbal or written statements which vary the terms of this Policy. **You** cannot rely on statements made by other parties unless **We** have verified them to **You** in writing.
22. If an insurable event delays **Your** return to **Your** Home Country **We** will extend **Your** Policy at no extra cost for a reasonable period until **You** are fit to travel subject to a maximum of **90 days**.
23. This Insurance does not cover anything caused directly or indirectly through bankruptcy/liquidation or any tour operator, travel agent, transportation company or accommodation supplier.
24. The insurer of this Policy is Global Insurance Group Limited.
25. This insurance is subject to the laws of Guernsey, Channel Islands.

DEFINITIONS

When **We** use the following words in capitals they mean:

We, Us, Our:

Global Insurance Group Limited – the insurer.

You, Your, Yourself, Insured Person(s), Covered Member

The **Insured Person(s)** named on the Member Certificate.

Accident/Injury:

A bodily Injury caused solely by violent, Accidental, external and visible means and not by sickness, disease or gradual physical or mental process.

Acute:

A disease, Illness or Injury of rapid onset, severe symptoms, and brief duration that is likely to respond quickly to treatment which aims to return **You** to the state of health **You** were in immediately before suffering the disease, Illness or Injury, or which leads to **Your** full recovery.

Chronic:

An Illness or Injury, which has one or more of the following characteristics:

- It has no known recognised cure.
- It continues indefinitely.
- It comes back or is likely to come back.
- It is permanent.
- Requires palliative treatment.
- Requires long-term monitoring, consultations, check-ups, examinations or tests.
- **You** need to be rehabilitated or specially trained to cope with it.

Commencement Date:

The date that the insurance starts as shown on the Member Certificate.

Critical Medical Condition:

A medical condition arising which, in the opinion of **Our** Physician in consultation with the local treating doctor as necessary, requires immediate evacuation to an appropriate medical facility.

Day-Care/Surgery Treatment:

Treatment received while an **Insured Person** occupies a hospital bed or is charged for hospital accommodation (and who signs an admission form or on whose behalf it is signed), but is not Medically Necessary to remain overnight.

Dentist:

A Physician who is recognised as a Dentist by the competent authority in the United Kingdom.

Dependant:

The **Insured Person's** legal Spouse (or partner of the same or opposite sex who has been living with the **Insured Person** for more than **six continuous months**) who is not legally separated from the **Insured Person**, and his/her unmarried child, step-child, foster child or legally adopted child - provided that such child is less than 18 years old on the date the **Insured Person** is first included under this Policy or at any subsequent renewal of the Policy (or less than 25 years old if it can be demonstrated that the child is continuing in full-time education and is financially dependent on the **Insured Person** for support).

Dread Disease(s):

Is a severe Illness such as but not limited to cancer, heart disease, open-heart surgery, stroke, coma, diabetes, epilepsy, multiple sclerosis, motor neuron disease, Parkinsonism, rheumatoid arthritis and accidental HIV via a blood transfusion, or as covered elsewhere in the Policy.

Emergency Dental Treatment:

Treatment necessary as a result of an Accident/Injury by an extra-oral impact, received within **48 hours** from the date and time of the Accident/Injury for the immediate relief of pain caused by natural teeth being lost or damaged in an Accident. There is no cover for replacement teeth.

Emergency Medical Expenses:

Medical Expenses which are strictly necessary and which are incurred as a result of the insured sustaining a bodily Injury or becoming ill and which cannot be postponed.

End Date

The date the insurance ends as shown on the Member Certificate. Cover ends at midnight on this date.

Excess:

The first amount of each and every claim which is the responsibility of the **Insured Person** on a per claim basis, before benefits become payable under this Policy.

An Excess does **NOT** apply to the following benefits unless stated otherwise on **Your** Member Certificate: Section 3 Personal Accident & Section 6 Legal Expenses.

Generic Drugs

A pharmaceutical drug that is equivalent to a brand-name product in dosage, strength, route of administration, quality, performance, and intended use. The term may also refer to any drug marketed under its chemical name without advertising, or to the chemical makeup of a drug rather than the brand name under which the drug is sold.

Home Country

The country of origin where **You** lived principally before this Policy started.

Hospital Services:

Include reasonable and customary charges, in the area where treatment is provided, for hospital accommodation up to the cost of a single-bedded room, meal charges, all hospital medical facilities, and all medical treatment and medical services ordered by a Physician.

Illness:

Any sickness, disease, disorder or alteration in the **Insured Person's** medical condition as diagnosed by a Physician.

In-Patient Treatment:

Treatment provided in a hospital where an **Insured Person** is admitted and out of medical necessity, occupies a bed for one or more nights but not exceeding **12 months** in total for any one insured event, unless agreed by **Us** in writing.

Manual Work

All work of a trade; manual or physical nature which may or may not be hazardous and which is not normally undertaken in an office.

Material Fact:

Is any fact that if disclosed would influence **Our** judgement when considering whether to issue this Policy or settle a claim.

Medical Expenses:

All reasonable, customary and necessary costs incurred in respect of medical or surgical treatment of a medical condition given by a Physician and/or any Surgeon, radiologist or other Specialist to whom the **Insured Person** has been referred.

Medically Necessary:

A medical service or treatment which in the opinion of a qualified medical practitioner is appropriate and consistent with the diagnosis and which in accordance with generally accepted medical standards could not have been omitted without adversely affecting the **Insured Person's** condition or quality of medical care rendered. A treatment which is deemed Medically Necessary is not automatically covered by this policy, this will be determined by **Us** based on the terms, conditions and exclusions of this Policy.

Member Certificate:

Contains details of the **Insured Persons**, insurance period, premium, Excess and inception date. The Member Certificate forms part of the insurance Policy. **We** will provide a new Member Certificate after any alteration made to the Policy. The Member Certificate confirms that an insurance relationship exists between **You** and **Us**.

Organ Transplants:

The reasonable and customary hospital and Physician charges for kidney, bone marrow, heart valve, muscular-skeletal, parathyroid, heart, heart/lung, liver, pancreas, or pancreas/kidney human organ or tissue transplant procedures (excluding the cost of the organ to be transplanted).

Outpatient Treatment:

Private Specialist consultation, diagnostic procedures and treatment by a Specialist, other than in-patient or Day-Care treatment.

Period of Insurance:

The Period of Insurance stated on the Certificate.

Physician:

A legally licensed medical practitioner who is a doctor recognised by the law of the country where treatment covered under this Policy is provided and who, in rendering the treatment is practicing within the scope of their licence and training.

Physiotherapist:

A practicing Physiotherapist who is registered as such by the competent authority in the United Kingdom. The expenses of physiotherapy do not include those of antenatal and maternity exercises, manual therapy, sports massage and occupational therapy.

Policy/Policy Wording

This Policy document in entirety, including the Table of Benefits and all Policy terms, conditions, exclusions and sections contained within it.

Pre-existing Condition:

An Injury, illness, condition or symptom:

For which treatment, or medication, or advice, or diagnosis has been sought or received or was foreseeable by **You**.

Which originated or was known to exist by **You** prior to the commencement of the Policy whether or not treatment, or medication, or advice, or diagnosis was sought or received.

It is a condition of this Policy that any illness or condition that would cause **You** to make a claim that occurred between the time of signing and submitting the application to the insurance company, will be considered as a pre-existing medical condition.

Prescription Drugs & Medicines:

Products that may be marketed as medicines on the strength of local regulations and have been supplied by the order of a Physician, Dentist or a dispensing general practitioner. You must use Generic Drugs where available.

Not eligible for benefits are:

- Slimming products or weight control products.
- Tonics, medicinal wines.
- Cosmetics.
- Children's food and baby products other than those prescribed for a medical condition covered under the Policy.

Reasonable & Customary Charges:

The average amount charged in respect of valid services or treatment costs, as determined by **Our** experience in any particular country, area or region and substantiated by an independent third party, being a practicing Surgeon/Physician/Specialist or government health department.

You are responsible for the payment of any balance over the allowable charges paid by **Us**.

Specialist (Physician, Anaesthetist and Surgeon):

A person suitably qualified and legally licensed to practice medicine in the country where treatment is provided and who holds a certificate of Specialist training (or an equivalent which is accepted by **Us**). The Specialist must be practicing within the scope of his/her license and training.

Spouse:

The person to whom **You** are either legally married or who **You** have an equivalent relationship with (irrespective of gender) of at least **three months** duration before the start date of this Policy.

Sports – classified as Dangerous:

Fighting or self-defence sports; professional or semi-professional sports; motor sports; racing of any kind other than on foot; mountaineering expeditions; free climbing without ropes; pot-holing, caving or cave diving; solo sea sailing; ski jumping; bungee jumping; bobsleighbing, skeleton, luge, use of fire- or other arms; hunting; hunting on horseback; and any other sport, which involve an exceptional risk of an Accident or Injury.

Sports – classified as Hazardous:

Parachuting, aviation other than as a fare-paying passenger on scheduled flight, gliding, hang-gliding, micro-light flying, jet skiing, polo, American Football; horse riding; unaccompanied trekking above 2,500 metres; mountaineering or rock-climbing with the use of ropes, rappelling; scuba diving to a greater depth than 30 metres or where a PADI Certificate is not held; white water canoeing, white water rafting; water skiing; ice hockey; and any sport involving a higher than normal (but not exceptional) risk of an Accident.

Table of Benefits:

The table contained in this Policy Wording which indicates the maximum sums payable in the event of an insured event happening, including any sub-limits which may apply. The Table of Benefits must be read along with the Policy Wording.

Travel Expenses:

Transport on the basis of the lowest class of the means of transport in which travelling is done.

Unattended:

Not in **Your** physical possession at the time of the loss or damage or in a place where **You** are unable to prevent it being taken; or a place where it can be taken without **Your** knowledge.

Unexpected:

Something sudden, unforeseen and unintended which is outside of **Your** control and not able to be reasonably anticipated or avoided.

TABLE OF BENEFITS

This Table of Benefits forms part of this Policy and sets out the maximum sums **You** can claim up to under each section or sub-section of this Policy. Unless stated otherwise, the figures shown are the maximum amounts that can be claimed per person, per year.

A **£50 Excess** applies to every claim **You** make under sections 1, 2, 4 & 5.

1. JOURNEY INTERRUPTION

The following are the maximum sums claimable under this section per person, per year.

Annual Maximum	£7,500
Sub-Limits	
Cancellation & Curtailment	£4,500
Travel Delays	£25 for each complete 12 hours £100 in total
Missed Departure	100% of costs to £800
Hijack	£50 per 24 hours £2,000 in total
Student Fees	£7,500

2. MEDICAL & OTHER EXPENSES

The following are the maximum sums claimable under this section per person, per year.

All claims – annual aggregate maximum	£2,000,000
Sub-Limits	
Inpatient treatment	100% of costs
Pregnancy – complications of childbirth only	£10,000
Hospital Cash Benefit	£75 per day £750 per claim
Lifesaving Organ Transplant	100% of costs to £100,000 (Lifetime maximum)
Dread Disease & Chronic Conditions	100% of costs to £20,000 (Lifetime Maximum)
Accompanying Person	100% of costs to £3,000
Emergency Return Costs	100% of costs to £3,000
Funeral Expenses/Return of Mortal Remains	100% of costs to £5,000
Emergency Dental	100% of costs to £500
Mental Health	100% of costs to £10,000
Outpatient Costs	
GP/ Physician/Specialist costs	100% to £2,500
Physiotherapy with GP referral	100% of costs to £1,000
Prescribed Drugs	100% of costs to £500
X-Rays; Scans and Lab Tests	100% of costs to £2,500
Chiropractic*/Osteopathy*/Acupuncture*	100% of costs to £250

*with GP referral only

3. PERSONAL ACCIDENT

The following are the maximum sums claimable under this section per person, per year.

Maximum Payable	£20,000
Children under 16	£1,000

4. BAGGAGE; MONEY & TRAVEL DOCUMENTS

The following are the maximum sums claimable under this section per person, per year.

Baggage & Personal Effects	£2,500
Sub-Limits	
Any one item	£300
Money & Travel Documents	£750
Cash	£200
Loss of Passport Costs	£250

5. PERSONAL LIABILITY

The following are the maximum sums claimable under this section per person, per year.

Maximum Payable	£1,000,000
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6. LEGAL EXPENSES

The following are the maximum sums claimable under this section per person, per year.

Maximum Payable	£20,000
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SECTION 1: JOURNEY INTERRUPTION

Subject to the conditions set out here **We** will pay up to the amounts shown as follows:

CANCELLATION & CURTAILMENT

Maximum Benefit: up to £4,500 per person, per year

We will pay for the loss of travel and accommodation expenses paid or contracted to be paid as a result of the journey being necessarily and unavoidably cancelled or curtailed (as defined here) due to any cause listed below commencing and occurring during the Period of Insurance provided the expenses are not recoverable from any other source.

- The Unexpected death; admission to hospital for inpatient, non-elective care; diagnosis of a terminal condition or a condition requiring radiology or chemotherapy:
 - You** or any person **You** are travelling or had arranged to travel with
 - You** or any person **You** are, or had arranged to travel with spouse or **Your** child, parent, parent in law, grandparent, brother, sister, fiancé or close business colleague, the person being resident in the Home Country.
- Your** compulsory quarantine, jury service, attendance solely as witness at a Court of Law or of any person with whom **You** had arranged to travel.
- Accidental damage to **Your** home rendering it uninhabitable, or the Police demanding **Your** presence following theft at **Your** home, during the period of the trip or the immediate preceding **seven days**.

Note: Curtailment means abandonment of the journey by return to the Home Country and the cover provides a pro-rata reimbursement of the unused portion of the travel costs.

Definition: A close business colleague means an associate of **Yours** in the same employ as **You** whose absence from work or place of employment necessitates the cancellation of the journey as certified by a senior director of that company.

CONDITIONS & EXCLUSIONS

Prior to curtailment of the journey due to medical reasons a doctor's Certificate and prior approval of the Emergency Services must be obtained to confirm the necessity to return home.

In the event of the failure by **You** to notify the travel agent, tour operator or provider of transport/ accommodation immediately it is found necessary to cancel the journey, **Our** liability will be restricted to the cancellation charges that would have applied at that time.

TRAVEL DELAY

We will pay **You** up to the limits shown if the departure or the coach, aircraft or sea vessel in which **You** have arranged to travel on the first outward or first return leg of the journey is delayed for at least **12 hours** from the time specified in the travel itinerary due to strike, industrial action, adverse weather conditions or mechanical breakdown of the coach, aircraft or sea vessel.

An amount of **£25** for the each complete **12-hour** period of delay in departure commencing from the original booked departure time as specified in the travel itinerary:

up to a maximum of £100 for each Insured Person

Definition: Strike or industrial action means any form of industrial action taken by employees, which are carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

CONDITIONS & EXCLUSIONS

1. We will not be liable for claims:

- i. Due to strike or industrial action existing or publicly known at the time of purchasing this Insurance;
- ii. Due to technical reasons such as aircraft commitment;
- iii. Where **You** have not checked in according to the itinerary supplied and have failed to obtain written confirmation from the carrier (or their handling agents) of the period of or reason for the delay;
- iv. Caused by the withdrawal from service (temporary or otherwise) of a coach, an aircraft or sea vessel on the recommendation of a port authority or the civil aviation authority or of any similar body.

Definition: Technical reasons and/or aircraft commitment means the aircraft the subject of the claim having been committed to a pre-arranged timetable other than the times shown on the itinerary supplied.

MISSED DEPARTURE

Subject to the conditions set out here, **We** agree to pay **You**:

an amount up to £800

In total to **You** and each **Insured Person** in respect of reasonable additional accommodation (room only) and Travel Expenses necessarily incurred to reach the United Kingdom or **Your** Home Country as a consequence of;

- i. Strike, riot, mechanical breakdown or inclement weather, commencing during the Period of Insurance, causing interruption of scheduled public, transport services (on the outward journey only); or
- ii. Accidental or mechanical failure involving the car in which **You** are travelling (provided it has been properly serviced) causing **You** to arrive at the international point of departure from the Home Country too late to commence the booked journey.

CONDITIONS & EXCLUSIONS

1. **You** must take all reasonable steps to arrive at the international point of departure on time.
2. In the event of a strike **We** will only be liable if the announcement and outbreak of a strike occurs after the commencement of the Period of Insurance.
3. A repairer's report will be required in the event of a claim in respect of car breakdown to satisfy **Us** that the breakdown was due to a mechanical fault and that the vehicle had been maintained and serviced to the manufacturers recommendations.

Note: **You** may claim under either Travel Delay or Missed Departure but not both, following delayed departure.

HIJACK

We agree to pay up to **£50** for each complete **24-hour** period that **You** are prevented from reaching **Your** destination as a result of hijack or the aircraft in which **You** are travelling as a passenger during the Period of Insurance; up to a maximum of **£2,000**.

STUDENT FEES

If an event which is claimable under this Policy results in **Your** early and permanent return to **Your** Home Country and **You** are unable to complete **Your** studies in the United Kingdom **We** will refund **Your** unused student fees, including any related pre-paid, non-refundable accommodation costs. The maximum amount claimable is **£7,500**.

CONDITIONS

Your fees must have already been paid or be due to be paid before a claim can be considered.

We will only refund that portion of the fees which have been unused up to the date of **Your** return home.

We will not refund fees where the decision to cease **Your** studies in the United Kingdom is not based purely on the results of a claimable event having occurred.

You must seek any refunds from **Your** education or accommodation provider or their agents before seeking a recovery from this Policy, including any compassionate dispensations which may apply.

Excess:

This is the first amount that must be paid by **You** for each and every claim per **Insured Person** under this Journey Interruption section of the Policy. The Excess is **£50**.

SECTION 2: MEDICAL AND OTHER EXPENSES & HOSPITAL CASH BENEFIT

Subject to the conditions set out here **We** will pay **You** as follows:

up to £2,000,000

This will be in total to each **Insured Person** in respect of:

1. The following Reasonable and Customary charges necessarily incurred as a result of **You** becoming ill or sustaining personal Injury during the Period of Insurance and necessitating medical treatment:
 - i. Usual, Reasonable and Customary Charges incurred until such time as when, in the opinion of the doctor in attendance and **Our** medical advisers, **You** are fit to travel provided that these all occur within **12 months** of the date of the incident (outside of the Home Country and outside the Country of Origin) in respect of medical, surgical and hospital charges including Emergency Dental treatment (for the immediate relief of pain only), ambulance, nursing home and nursing attendance charges;
 - ii. Reasonable additional cost of return to the Home Country;
 - iii. Reasonable additional accommodation (room only) expenses;
 - iv. Reasonable additional travel and accommodation (room only) expenses of one person, being a relative or friend, resident in the Home Country, who is required on medical advice to travel to, remain with or escort a severely incapacitated **Insured Person** up to a maximum of **£3,000**;
 - v. Reasonable additional cost of funeral expenses abroad up to **£5,000** or additional cost of conveyance of body or ashes of deceased **Insured Person** to the Home Country.
2. **Your** reasonable additional Travel Expenses necessarily incurred in returning early to the Home Country as a result of sudden serious Illness, Injury or death of **Your** close relative (as defined), commencing and occurring during the Period of Insurance up to a maximum of **£3,000**.
3. Emergency Dental Treatment for the relief of pain due to an Injury to **Your** teeth. **We** will pay for the relief of sudden and Acute pain by the application of medicines, dressings or extraction only by a qualified Dentist or dental Surgeon to a maximum of **£500**.
4. If **You** suffer from a mental health condition, including stress or anxiety which first manifest after **You** bought this Policy **We** will pay **Your** reasonable treatment costs in an approved facility to a maximum of **£10,000** per year. No cover will be provided where a history of previous mental health conditions or episodes exists.
5. If **You** suffer from a Dread Disease which also meets the Chronic definition, cover will be limited to **£20,000** per person per year from the date the condition is declared to be Chronic by **Us**.

6. There is no cover for pregnancy or related conditions, however if **You** suffer complications in childbirth a benefit of up to **£10,000** is available to meet medical costs subject to all Policy terms and conditions and subject to **You** not being pregnant when this Policy commenced. As a term of this contract, a Caesarian is not considered a complication and will not be covered. Congenital Anomalies/Birth defects are not covered.

Note: Repatriation expenses will involve the use of economy class travel and 3 star accommodation (where required) unless authorised by **Us** or their emergency service organisation that the ticket can be upgraded.

Definition: A close relative means Spouse, parent, parent-in-law, grandparent, child, grandchild, brother, sister or fiancé.

PRIOR APPROVAL FOR HOSPITAL OR ANY OTHER TREATMENT

You must seek our prior approval before undertaking any hospital treatment, whether on an inpatient or outpatient basis. **We** may direct you to a National Health Services (NHS) facility or a private hospital. If you do not seek our approval we may reduce our payment to **50%** of costs, subject to policy terms, conditions and benefit limits.

To seek prior approval refer to our **HOW TO MAKE A CLAIM** section.

HOSPITAL CASH BENEFIT

We will pay up to **£75** for each completed **24 hours**, up to a maximum of **£750** when **You** are admitted to a hospital in the United Kingdom as an in-patient.

This will be the total amount that **You** are entitled to spend in hospital as an in-patient (outside the Home Country) as the result of **Your** becoming ill or sustaining personal Injury during the Period of Insurance and which is covered under the Medical Expenses section of this Policy.

CONDITIONS & EXCLUSIONS

1. **We** will not be liable for claims where at the time of taking out this insurance and/or prior to booking each separate trip, any person, including those who are not travelling, has a condition that may give rise to a claim for treatment which could reasonably be postponed until **Your** return to **Your** country of residence.
2. It is a condition of this Insurance that **Our** medical emergency service must be notified immediately of any Illness or Injury which necessitated admittance to hospital as an In-Patient, or out-patient if costs are likely to exceed **£500**, or before any arrangements are made for repatriation.
3. **We** will not be liable for:
 - i. Any expenses or fees for In-Patient Treatment or repatriation which have not been notified to (where this is possible) and authorised by **Our** emergency service or by **Us**;
 - ii. Any expenses or costs after the date that the treating doctor together with **Our** medical advisers have deemed that **You** are fit to travel;
 - iii. Any costs in respect of telephone calls other than the first telephone call to the emergency service notifying them of the problems;
 - iv. The cost of any elective treatment or surgery including exploratory tests, which are not directly related to the Illness or Injury which necessitated **Your** admittance into hospital;
 - v. Any costs related to pregnancy other than as allowed under point 6 of this section;
 - vi. Any elective cosmetic surgery;
 - vii. Any form of treatment which in the opinion of the doctor in attendance and **Our** medical advisers can reasonably be delayed until **You** return to the Home Country;
 - viii. Medication, which at the time of departure is known to be required or to be continued outside the Home Country;
 - ix. Any additional costs arising from single or private room accommodation;
 - x. Any treatment after **Your** return to the Home Country;
 - xi. Any expenses incurred as a result of a disease where the necessary inoculations have not been undertaken;
 - xii. Any costs related to any ongoing medical conditions which existed before the commencement of this Policy;
 - xiii. Any costs related to medical check-ups; health, immigration or visa screenings; preventative treatments or medications (including vaccines and contraception) or infertility treatment;
 - xiv. Any self-prescribed medication or non-prescription medications;
 - xv. Any medical equipment or disposable contact lenses;

- xvi. Any claims related to the negligence or error of a medical provider;
- xvii. The cost of any organ to be transplanted or transport costs from the location of the Organ under the Lifesaving Organ Transplant benefit.

4. **We** reserve the right to repatriate **You** to **Your** Home Country when in the opinion of the doctor in attendance and **Our** medical advisers **You** are fit to travel.

Excess:

This is the first amount that must be paid by **You** for each and every claim per **Insured Person** under this section of the Policy Medical and Other Expenses & Hospital Cash Benefit. The Excess is **£50**.

SECTION 3: PERSONAL ACCIDENT

We will pay **£20,000** if during the Period of Insurance **You** sustain bodily Injury caused by accidental, external, violent and visible means which solely and independently of any other cause within **12 calendar months** from the date of the Accident result in **Your**:

1. Death
2. Loss of one or more limbs by physical separation at or above the wrist or ankle or the total and irrecoverable loss of all sight of one or both eyes
3. Permanent total disablement from engaging in any gainful occupation

Note: for children under 16 years of age the death benefit is limited to **£1,000**.

For persons aged 65 or over no Cover is available under this Section unless agreed by us.

CONDITIONS & EXCLUSIONS

We will not pay for any circumstance manifesting itself after the date of booking but prior to the date of issue of the Member Certificate.

1. In the event of a claim a medical adviser or advisers appointed by **Us** will be allowed to examine the **Insured Person** as often as we believe it necessary.
2. **We** will not be liable for any claim arising from medical or surgical treatment (unless rendered necessary by Accidental bodily Injury).
3. Payment of permanent disability benefit will be made only on certification by a medical referee appointed by **Us** that **You** are totally disabled from engaging in any gainful occupation for **12 months** and at the end of that time is beyond hope of improvement.

SECTION 4: BAGGAGE; MONEY & TRAVEL DOCUMENTS

We agree to pay **You** up to a maximum as follows:

£2,500

This will be the maximum payable for accidental loss or theft or damage to luggage, clothing and personal effects owned by (not hired, loaned or entrusted to) **You**, subject to a maximum payment in respect of any one article, pair or set of one articles including valuables of **£300**.

£100 will be the maximum payable to reimburse **You** for the replacement of necessities in the event of baggage being temporarily lost in transit during the outward journey for longer than **12 hours**.

Claims will be dealt with on an "indemnity basis" – not "new for old". This means the market value of the article less a deduction for age, wear, tear and depreciation, or the cost of repair whichever is the lesser. If an article is damaged beyond repair a claim will be dealt with as if the article had been lost.

Valuables means photographic equipment, radios, CD players and personal stereo equipment, CD's, computers, computer games and associated equipment, computer tablets and mobile phones, hearing aids, telescopes and binoculars, antiques, jewellery, watches, furs, precious stones and articles made of or containing gold, silver or other precious metals or animals skins or hides.

CONDITIONS & EXCLUSIONS

1. **You** must observe ordinary and proper care in the supervision of the insured property and in all cases of loss.

2. **We** are not liable for:

- i. Any loss or theft, or suspected theft not reported to the Police within **24 hours** of discovery and a written report obtained;
- ii. Any damage or loss or theft of property in transit, which has not been reported to the carrier and written report obtained. In the case of an airline a Property Irregularity Report (or equivalent) will be required;
- iii. Loss or theft of any property left Unattended in a public place;
- iv. Loss or theft of any property in any unlocked premises where **You** are not personally present;
- v. Loss or theft committed by anyone in **Your** premises with **Your** knowledge or permission;
- vi. Any loss or theft from a motor vehicle;
- vii. Loss, damage or theft of valuables and money packed in suitcases or other receptacles whilst travelling.

3. Property not covered by this Policy:

- i. Unset precious stones, contact or corneal lenses, spectacles or accessories;
- ii. Stamps, documents, deeds, manuscripts or securities of any kind;
- iii. Items of a perishable nature;
- iv. Business goods, samples, tools of trade or motor accessories;
- v. Property more specifically insured elsewhere;
- vi. Household goods and home contents.

4. **We** are not liable for:

- i. Loss or damage caused by decay, wear and tear, moth, vermin, atmospheric or climatic conditions;
- ii. Deterioration or mechanical derangement of any kind;
- iii. Damage to suitcases (unless rendered unusable);
- iv. Loss due to confiscation or detention by Customs or other authority;
- v. Damage to sports equipment whilst in use or losses of jewellery whilst swimming;
- vi. Breakage of or damage to fragile articles.

5. In the event of a claim in respect of a pair or set of articles **We** will only be liable for the value of that part of the pair or set which is lost, stolen or damaged.

6. Claims will not be considered unless **We** receive what we consider to be suitable proof of ownership and evidence of value.

7. Any amount paid for under Section 4 for baggage temporarily lost will be deducted from the final claim settlement if baggage proves to be permanently lost.

MONEY AND DOCUMENTS

Subject to the conditions set out here **We** agree to pay up to;

£750

in total to each **Insured Person** in respect of accidental loss or theft of cash; bank notes (carried by **You**); postal or money orders; travel tickets; petrol coupons; food vouchers and driving license; all held for private purposes.

Note: In respect of bank notes, currency notes and coins in the custody of one person there is a limit of **£200** irrespective of ownership.

CONDITIONS & EXCLUSIONS

1. **You** must observe ordinary and proper care in the supervision of the insured property and in all cases of loss or theft act as if uninsured.

2. **We** are not liable for:

- i. Loss or theft not reported to the Police within **24 hours** of discovery and a written report obtained;
- ii. Depreciation in value or shortages due to error or omission;
- iii. Loss or theft of Unattended money including in a vehicle except when left in hotel security, safety deposit or safe;
- iv. Money packed in suitcases or other like receptacles whilst travelling;
- v. Money held in trust;
- vi. Loss or theft of traveler's cheques.

LOSS OF PASSPORT COSTS

Subject to the conditions set out here, **We** agree to pay **You** actual costs up to:

£250

For each **Insured Person** to replace a lost or stolen passport, including reasonable additional travel and accommodation expenses necessarily incurred where a replacement is unable to be obtained locally. **You** must seek our approval before undertaking any travel or incurring any accommodation costs.

CONDITIONS & EXCLUSIONS

1. **You** must observe ordinary and proper care in the supervision of the insured property and in all cases of loss or theft act as if uninsured.

2. **We** are not liable for:

- i. Loss or theft not reported to the Police within **24 hours** of discovery and a written report obtained;
- ii. Loss or theft of Unattended passport except when left in hotel security, safety deposit or safe;
- iii. Passport packed in suitcases or other like receptacles whilst travelling;
- iv. Any Passport held in trust.

Excess:

This is the first amount that must be paid by **You** for each and every claim under this section of This Policy Baggage and personal effects; Money & Travel Documents.

The Excess is **£50**.

SECTION 5: PERSONAL LIABILITY

Subject to the conditions set out here **We** agree to pay **You** up to;

£1,000,000

in total against legal liability for bodily Injury to persons other than **Your** employees or members of **Your** family and/or damage to property excluding that owned by or in **Your** custody or control arising from an Accident occurring during the Period of Insurance inclusive of legal expenses.

CONDITIONS & EXCLUSIONS

1. **We** will not be liable for claims arising directly or indirectly from:

- i. Employers' liability, contractual liability or liability to a member of a family or a travelling companion;
- ii. Animals belonging to or in **Your** care, custody or control;
- iii. Any willful, malicious or unlawful act;
- iv. Pursuit of trade, business or profession;
- v. Ownership or occupation of land or buildings other than as a temporary resident;
- vi. Ownership, possession or use of vehicles, aircraft or watercraft;
- vii. The influence of intoxicating liquor, or the use of firearms;
- viii. Legal costs resulting from any criminal proceedings;
- ix. Damage, illness or disease directly or indirectly arising out of communicable disease.

2. In the event of a claim under this Section, **You** must send **Us** immediately, any notification, writ, summons or other legal process and will give all necessary information and assistance to enable **Us** to negotiate the claim or to institute proceedings and **You** will not negotiate, pay, settle, admit or repudiate any claim without **Our** written Consent.

3. Liability must be established in a United Kingdom court of law before any claim will be payable.

Excess:

This is the first amount that must be paid by **You** for each and every claim per **Insured Person** under this section of the Policy Personal Liability. The Excess is **£50**.

SECTION 6: LEGAL EXPENSES

We agree to pay **Your** legal costs and expenses to a maximum of; **£20,000**

In pursuit of compensation and/or damages against a third party, arising from or out of the **Your** death or personal Injury occurring during the Period of Insurance.

EXCLUSIONS

1. We are not be liable for;
 - i. Costs for any claim against a Travel Agent, Tour Operator, Carrier, Accommodation provider, **Us** or **Our** Agent or any other person insured under the same Certificate.
 - ii. Legal expenses incurred prior to the start of this Policy.
 - iii. Any claims reported more than **180 days** after the commencement of the incident, giving rise to the claim.
 - iv. Any claim where the laws, practices, and/or financial regulations of the country in which the proposed action will take place indicate that the costs of such action are likely to be unreasonably greater than the anticipated value of the compensation award.
 - v. Costs incurred in pursuance of a claim against any person with whom **You** have arranged to travel.
 - vi. Any claim where in **Our** opinion there is insufficient prospect of success in obtaining a reasonable benefit.
2. We will not be liable for any claim where legal costs and expenses are based directly or indirectly on the amount of an award.
3. The insurance will not extend to covering **You** in the pursuit of any appeal except at **Our** sole discretion.
4. Where there is a possibility of a claim being brought in more than one country **We** will not be liable for the costs if an action is brought in more than one country.

CONDITIONS

1. We will have complete control over the legal proceedings and the appointment and control of a lawyer.
2. **You** must follow the legal representatives' advice and provide any and all information and assistance as required. Failure to do so will entitle **Us** to withdraw cover.
3. We must have access to any and all of the legal representatives' file of papers.
4. We may include a claim for **Our** costs and expenses.
5. Failure by **You** to comply with all or any of these conditions will entitle **Us** to void any benefits under this section of the Policy.

EMERGENCY MEDICAL TREATMENT, TRANSPORTATION AND/OR REPATRIATION

In the event that emergency medical treatment (including hospitalisation) transportation and/or repatriation is required, **You** or **Your** representative must contact **Our** emergency provider using the telephone number which appears on the Member Certificate or in this Policy Insurance before any arrangements are made. Failure to contact **Our** emergency provider and to obtaining authorisation to proceed will invalidate the Policy and will result in benefit not being payable in the event of a claim being made.

RELEASE OF NECESSARY INFORMATION

Hospitals, doctors, pharmacies and other providers have information **We** need to determine eligibility for benefits under this Policy.

By applying for coverage, **You** agree, within the limitations of the law of the country in which treatment occurs, to let any doctor, hospital, pharmacy or provider give **Us** all the medical information needed. This may include the diagnosis and history of any illness, disease, condition or symptom **You** may have had, or other medical information.

We will keep this information confidential to the extent permitted by law. If such information relates to fraud or other misrepresentation, **We** may disclose it to legal authorities or use it in legal proceedings.

DISPUTES

The decision of the **Company/Us**, as duly agreed by **Us**, shall be prima facie proof of any of the following facts:

- The nature of any **Medical Condition**;
- The nature of any service required to deal with a **Medical Condition**;
- The level, type and duration of the service appropriate to any **Medical Condition**;
- Whether the place of treatment facility is appropriate to any particular **Medical Condition**;
- The occurrence (or otherwise) of any abuse of privilege.

Any dispute arising out of the provision of benefits shall be referred by **You** to **Us** for **Our** consideration.

ARBITRATION CLAUSE

If any difference or dispute of any kind whatsoever shall arise between **You** and **Us** under this Policy. Both parties shall take all reasonable efforts, in good faith, to resolve the dispute before any legal action has been initiated. If there is no resolution, the dispute shall be referred to an arbitrator who shall be appointed in writing by the parties. The arbitration will be conducted in Guernsey under the laws and Rules of Guernsey.

If the parties cannot agree upon a single arbitrator, then the matter should be referred for review by two arbitrators, one to be appointed in writing by each of the parties. Should the two arbitrators fail to agree, then an independent umpire should be appointed in writing by the arbitrators. The umpire shall sit with the arbitrators and preside at their meetings and the making of an award shall be a condition precedent to any right of action against **Us**.

LAW TO BE APPLIED

We are domiciled in Guernsey and this insurance shall be subject to the laws of Guernsey, Channel Islands and the Courts of Guernsey have exclusive jurisdiction over this policy. **The Policyholder and Insured Members, accept the competence of the Guernsey Courts and renounce any other rights of any courts in any other jurisdiction.**

HOW TO MAKE A CLAIM

You must give written notice as soon as practicable but in any event, within **21 days** of the loss or event occurring. In the event of a serious or urgent event, including but not limited to hospitalisation **You** or **Your** representative should contact **Us** immediately or as soon as practical. To obtain a claim form please telephone giving details of **Your** Policy number and the nature of **Your** claim, or write to:

HealthCare International
95 Cromwell Road
London SW7 4DL
United Kingdom

Please do not forward any documents until **You** submit the completed claim form.

What you must do in the event of a medical emergency and in all cases involving repatriation or journey interruption:

Emergency medical assistance is available so that **You** or any **Insured Person** may request help in the event of an emergency relating only to medical problems recoverable under this Policy.

You must notify **Our** emergency provider immediately of any serious illness or injury involving an **Insured Person**, which necessitates;

- i. Admittance to a hospital as an in-patient;
- ii. Outpatient if costs are likely to exceed **£500**;
- iii. Before any arrangements are made for transportation or repatriation.

The emergency provider is available to help **You** 24 hours a day, 365 days a year. Do not try to find **Your** own solution – the emergency provider will solve **Your** problem in the most suitable and practicable way. This service must not be used for casual enquiries.

For emergency assistance contact:

Tel: + 44 (0)20 7590 8816
Fax: + 44 (0)20 7590 8819

When calling, please be prepared to give:

- **Your** Member Certificate number;
- **Your** name and home address;
- The name and address of any agent or broker from whom **Your** Policy was purchased;
- Dates of **Your** outward and return travel;
- Details of the nature of **Your** illness/ injury;
- The names and telephone numbers of the hospital, attending Physician and **Your** usual GP in **Your** Home Country.

COMPLAINTS PROCEDURE

We hope that **You** will be very happy with the service **We** provide. However, if **You** have a complaint **You** should address it in writing to:

Compliance Officer
HealthCare International
95 Cromwell Road
London SW7 4DL
United Kingdom

If **You** are still unhappy with any issue that **We** have not dealt with to **Your** complete satisfaction, **You** should then direct **Your** enquiry to the Compliance Officer of:

Global Insurance Group Limited
Normandie House
Rue a Chiens
St Sampsons
Guernsey
Channel Islands GY2 4AE

Please ensure that **You** quote **Your** Policy Number (which can be found on **Your** Certificate of Insurance) in all correspondence, so that **Your** complaint can be dealt with speedily.

E&OE