



Revolutionising **Travel Insurance**

Travel insurance around the world, around the clock

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.

Accidents and emergencies 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.

Whether you purchase an Annual Worldwide Multi-Trip plan or a Single Trip Travel Insurance policy, we have the right plan for you. With unforeseen occurrences such as a medical emergency, a missed flight, or even a lost passport, all it takes is a single call to our emergency helpline - and we will do the rest.

What does it cover?

Depending on the chosen plan and benefits, our plans cover 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 for the Annual Bronze Plan (including Insurance Premium Tax, or IPT) costs as little as:

.....
\$/£/€ 67.97 per adult aged between 18 and 64

.....
\$/£/€ 135.94 per adult aged between 65 and 74

.....
\$/£/€ 43.82 per child

We are also able to provide cover for adults aged 75 and over. From your 75th birthday, we will need to ask you a few extra questions if you are seeking cover with us, so please contact a member of our team, who will explain and guide you through the process.

The annual policy will cover you regardless of your nationality and will cover for as many trips abroad each year as you may wish to take, up to a maximum of 90 days per trip. However, the single trip will be limited to a maximum of three months.

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

Summary of **benefits:** Multi-Trip and Single-Trip travel plans (\$/£/€)

Benefits	Bronze Plan	Silver Plan	Gold Plan	Diamond Plan	Platinum Plan	
Cancellation and Curtailment*	250	500	2,000	3,500	4,500	
Personal Accident (Death and Permanent Total Disability)	Not covered	Not covered	5,000	10,000	20,000	
Medical and Other Expenses*	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	
Additional Hospital Benefit (75 per night)*	Not covered	Not covered	Not covered	600 (max 8 nights)	750 (max 10 nights)	
Baggage and Personal Effects*	Maximum:	500	500	1,000	1,000	1,500
	Accidental Loss, Damage or Theft	Any one Item:	50	50	200	300
Money and Documents (e.g. Tickets, Cash)*	200	200	300	500	750	
Loss of Passport*	Not covered	Not covered	150	250	250	
Travel Delay*	Not covered	250	500	2,000	3,000	
Missed Departure*	Not covered	Not covered	500	700	800	
Personal Liability (Bodily Injury to Insured)*	1,000,000	1,000,000	1,000,000	1,000,000	2,000,000	
Legal Expenses*	Not covered	250	5,000	10,000	20,000	
Hijack (Maximum 50 per 24-hour period)*	Not covered	250	500	1,000	2,000	

*** Per Claim deductible applies to these Benefits**
Once this amount is satisfied, payment will commence as outlined above.

175	100	100	75	75
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Amounts covered for Benefits other than Accidental Death are the maximum amount paid while coverage is in force for the Insured. All Benefits are subject to usual, reasonable and customary allowances.



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. The following is excluded unless otherwise specified:
 - a) Manual Work and Adventurous/ Extreme Sports (unless underwritten by the insurer).
 - b) Winter Sports are included but up to a maximum of 17 days during policy period per year, **BUT** excludes off-piste skiing, ski-racing in major events, ski-jumping, ice hockey, the use of bobsleighs or skeletons.
 - c) Self-inflicted injury or illness, AIDS, alcoholism or drug abuse.
 - d) Loss or theft of unattended property.
 - e) Loss or theft not reported to the police within 24-hours of discovery.

4. Excesses - the first amount of any claim in respect of cancellation or curtailment, medical expenses, baggage, money or winter sports equipment is excluded. The Excess depends on the chosen plan.

5. The Annual policy will automatically renew each year. However, the Single Trip Policy will not automatically renew.

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.

Note: The above is a short summary of our terms and conditions. Full terms and conditions are available on request.

How to apply

To apply for you or your family's cover and pay for your premium with complete security, simply visit www.healthcareinternational.com and fill in our easy to use, online application form.

Alternatively you can fill in the hard copy application form included with this brochure.

Once you've filled in all the parts of the form, this can be sent 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

How to pay for your policy

All Travel 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 and all payments are taken online via the website.

If you have any questions about the cover provided or the conditions of 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.





Application form

Please complete in **BLOCK CAPITALS** and return this form to us.

Our easy to use application form can also be filled in **ONLINE** with complete security, simply visit www.healthcareinternational.com

Family Name: Mr/Mrs/Ms/Miss First Name:

Address:

Contact Details - Telephone: E-mail:

Occupation:

*Home Country: *Country of Origin:
(Current residence) (Nationality on passport - see note below*)

Passport Number:

Single-Trip Policy (minimum period of cover one month. For cover of more than 90 days please select Multi-Trip)

Starting date: End date:

Select plan type: Bronze Silver Gold Diamond Platinum

Multi-Trip Policy (annual policy)

Starting date:

Select plan type: Bronze Silver Gold Diamond Platinum

Names of all persons to be insured (State Mr/Mrs/Ms/Miss)		Date of Birth
1.		
2.		
3.		
4.		
5.		

Disclosure: Are you aware of any circumstances, medical or otherwise, that could result in a claim under this Insurance (see declaration)? YES NO If Yes, please give details on a separate page.

* 1. Home Country (*HC): Means the Country stated in the application form in which the Insured Person currently resides.

2. Country of Origin: (If different from the Home Country) Means the Country stated in the application form for which the Insured Person holds a current passport.

* Note: You are not insured for medical expenses within your Country of Origin. If cover is required please advise HealthCare International.

DECLARATION: I declare that to the best of my knowledge and belief the information given above is true and that all HEALTH CONDITIONS and MATERIAL FACTS have been disclosed to HealthCare International or the Underwriting Agents. I agree that this application shall be the basis of the Contract of Insurance. I understand that you may exchange information with other insurers or their agents to check the answers I have provided and you have authority to do so.

Note: This Insurance is not effective until it has been accepted by HealthCare International and a Certificate has been issued. The Annual policy will automatically renew each year until further notice. However, the Single Trip Policy will not automatically renew. HealthCare International reserve the right to decline any application.

DATA PROTECTION DECLARATION: We will collect certain information about you in the course of considering your application and, if we issue a policy to you, conducting our relationship with you. This information will be processed for the purposes of underwriting your Insurance coverage, managing any policy issued and administering claims. We may pass your information to underwriters, medical practitioners, medical assistance companies and claims administrators for these purposes. This may involve the transfer of your information to countries that do not have data protection laws.

You have a right of access to, and correction of, information that we hold about you. Please contact HealthCare International if you would like to exercise either of these rights.

Some of the information we collect about you may be classified as 'sensitive' - that is, information about racial or ethnic origin, and physical and mental health. Data protection laws impose specific conditions in relation to sensitive information, including in some circumstances the need to obtain your explicit consent before we process the information.

Signature of applicant: Date:



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