

# Private medical insurance

## Insurance Product Information Document



**Company:** XL Catlin Insurance Company UK Limited

**Product:** International Travel Plan

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority with registered number 5328622. Registered address 20 Gracechurch Street, London, EC3V 0BG

The information provided in this document is a summary of the key features and exclusions of the plan and does not form part of the contract between us. Complete pre-contract and contractual information about the product will be provided in your plan documents.

### What is this type of insurance?

Travel insurance provides you with cover for cancellation and curtailment of your overseas trip and cover for your personal belongings in accordance with the terms of your plan.



#### What is insured?

- ✓ Cover for personal baggage of £350 per single item up to £1,500
- ✓ Up to £150 reimbursement for the purchase of essential items if your baggage is delayed by more than 12 hours
- ✓ £250 for replacement cash with up to £500 total for all personal money
- ✓ £250 for expenses incurred as a result of loss of passport
- ✓ Cancellation or curtailment as a result of illness, bereavement, injury, jury service or redundancy up to £5,000
- ✓ Costs incurred for alternative travel arrangements as a result of the insolvency of the travel supplier covered up to £3,000
- ✓ £50 for every 12 hours your departure is delayed, up to a maximum of £100
- ✓ £2,000 if you have an extended delay that results in you incurring irrecoverable travel and accommodation costs
- ✓ Up to £1,000 towards the cost of reaching your destination if you miss your departure as a result of the failure of public transport or unexpected travel delays
- ✓ £300 towards extra accommodation and transport costs if you have to leave your booked accommodation due to a fire, flood or similar
- ✓ £25,000 towards legal expenses in the event of the death or personal injury of the member caused by the fault of someone else.
- ✓ Personal accident resulting in loss of limbs, loss of sight or eyes, permanent disablement or death up to £25,000
- ✓ Personal liability cover up to £2,000,000 in the event of accidental injury to another person or loss or damage to material property



#### What is not insured?

- ✗ Any costs incurred for medical expenses.
- ✗ Any costs incurred when travelling against Foreign and Commonwealth Office advice.
- ✗ Claims arising from the insured member's malicious or unlawful act, self-exposure to needless peril or self-inflicted injury.
- ✗ Any claim under the cancellation or curtailment section related to the insured member's psychiatric illness.



#### Are there any restrictions on cover?

- ! There is no cover for any single overseas journey which lasts, or which was planned or expected to last, more than 95 days (or any relevant lesser period) even if the period of cover crosses a renewal date.
- ! Cover is restricted to a maximum of 183 days per policy year.
- ! A compulsory excess applies to certain benefits. The excess applies to each section, so more than one excess may be taken in respect of the same claim.
- ! Cover only applies whilst membership in one of our International private medical insurance policies is in place. Cover will end if the International private medical insurance policy is ceased.



#### Where am I covered?

- Cover is provided for overseas journeys outside of the principal country of residence.



### **What are my obligations?**

- You must give us complete and accurate answers to any questions we may ask.
- If anything changes between the time you agreed to join and the start date you must contact us.
- You must pay any excess that applies to your plan.
- You must pay the premium(s) on time.
- You must inform us if any of your personal details change, including your address.
- If you need to make a claim call our team of Personal Advisers to ensure your claim is covered under the plan.



### **When and how do I pay?**

You can pay your premium(s) monthly, quarterly or yearly by credit card or Direct Debit (Sterling only, from a UK bank account), or quarterly or yearly by cheque. If your cover is included as part of your XL Catlin Insurance Company UK Limited private medical insurance policy separate premium(s) will not apply.



### **When does the cover start and end?**

Your membership will start on the date you choose to accept our quote and buy your plan, which will be shown on your plan documents, and is in place for one year. If we have agreed something different with you it will be shown on your plan documents.



### **How do I cancel the contract?**

You can cancel your membership by writing to or calling us within the first 14 days of receiving your membership pack. If you do this you will receive a refund of the premium(s) you have paid provided that no claims have been paid in that time. If you do not cancel your policy within this time, your membership will continue so long as you continue to pay your premium(s). These cancellation rights do not apply if your travel policy is automatically included as part of your XL Catlin Insurance Company UK Limited private medical insurance policy.