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Introduction

EHICPlus is a travel insurance policy arranged by The Medical Screening Company Ltd. The Medical Screening Company is a Lloyd's coverholder and this insurance is 100% underwritten by certain underwriters at Lloyd's. The product is designed specifically to supplement the EHIC Card, which entitles citizens of EU member states to Public Health Care treatment.

It is a prerequisite to purchasing this insurance policy that you hold a valid European Health Insurance Card (EHIC).

European Health Insurance Card (EHIC) definition

If you are a UK resident, you are entitled to medical treatment that becomes necessary, at reduced cost or sometimes free, when temporarily visiting a European Union (EU) country, Iceland, Liechtenstein, Norway or Switzerland. Only treatment provided under the state scheme is covered. However, to obtain treatment you will need to take a European Health Insurance Card (EHIC) with you. Please note: Not all UK residents are covered in Denmark, Iceland, Liechtenstein, Norway or Switzerland.

To obtain an EHIC Card you can apply:

- By calling 0845 606 2030; or
- By picking up an application form from the Post Office; or
- On the internet at www.ehic.org.uk/Internet/home.do; or
- www.dh.gov.uk/PolicyAndGuidance/HealthAdviceForTravellers/fs/en.

What does the EHIC cover?

The EHIC is normally valid for three to five years and covers any medical treatment that becomes necessary during your trip, because of either illness or an accident. The card gives access to state-provided medical treatment only, and you'll be treated on the same basis as an 'insured' person living in the country you're visiting. Remember, this might not cover all the things you'd expect to get free of charge from the NHS in the UK. You may have to make a contribution to the cost of your care.

EHICPLUS Travel Insurance Policy Summary

Some important facts about your Travel Insurance policy are summarised in this policy summary. A copy of the policy is available on request.

This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Wording to make sure you understand the cover it provides. Your Policy Wording and Schedule form the basis of the contract. English Law will apply to this contract of insurance.

Name of Insurer

EHICPlus is a travel insurance policy arranged by The Medical Screening Company Ltd. The Medical Screening Company is a Lloyd's coverholder and this insurance is 100% underwritten at Lloyd's pursuant to BA no. B0713SPRAH0900127.

Type of Insurance

The insurance offers Single Trip or Annual Multi-Trip cover for your holiday(s) or trip(s), as selected by you when requesting the quotation and shown in your Schedule.

The Single Trip policy provides cover for one specific trip. The cover can be extended to include Winter Sports for an Additional Premium. If you have chosen this policy, the Schedule will show when the cover starts and finishes and whether you have Winter Sports cover.

The Annual Multi-Trip policy provides cover for any number of trips in a 12-month period up to a maximum of 31 days for each trip (this can be extended to 45 days, subject to an Additional Premium). If you have chosen this policy, the Schedule will show when the cover starts and finishes.

Area of Cover

Austria	Estonia	Latvia	Portugal
Belgium	Finland	Liechtenstein	Romania
Bulgaria	France	Lithuania	Slovakia
Channel Islands	Germany	Luxembourg	Slovenia
Croatia	Greece	Malta	Spain
Cyprus (but not Northern Cyprus)	Hungary	Netherlands	Sweden
Czech Republic	Iceland	Norway	Switzerland
Denmark	Ireland	Poland	UK
	Italy		

Please note: Cover within the UK applies to pre-booked trips only and must require payment for at least one overnight stay in a commercial accommodation facility such as hotel, bed & breakfast, hostel etc.

Significant features and benefits

Your policy includes the following features and benefits, which are explained in detail in your Policy Wording.

Please refer to pages 5-9 of your Policy Wording for full details of each section.

Section	Travel Cover	Limit per claim	Limit per annum	Excess per claim
1	Cancellation Fees, Lost Deposits and Curtailment	£5,000	£5,000	£75 *see below
2	Emergency Overseas Medical Expenses			
	Repatriation costs	£2,000,000	£2,000,000	Nil
	Medical Inpatient Supplement to EHIC. Excludes Private Hospital	£2,000,000	£2,000,000	Nil
	Medical Outpatient	£1,000	£10,000	£75
	Additional Travel and Accommodation Expenses	£5,000	£5,000	Nil
	Pharmacy	£500	£5,000	£40
3	Emergency Doctor Call Out	£150	£450	£50
4	Personal Liability	£2,000,000	£5,000,000	£75
5	Missed Departure / Connection	£500	£500	
6	Delay, Damage to or Loss of Baggage including Valuables			
	Total limit for baggage including Valuables	£1,500	£5,000	£75
	Maximum per item, pair or set	£500		
	Delayed Baggage	£100	£5,000	12 hrs
7	Personal Money and Loss of Passport / Visa			
	Personal Money	£200	£200	Nil
	Lost Passport / Visa	£250	£250	Nil
8	Legal Advice and Expenses	£10,000	£25,000	£50
9	Personal Accident Benefit	£10,000		£50
10	Hijack Benefit	£50 per each 24 hr period. Up to £1,000 maximum	£1,000	Nil
11	Hospital Cash Benefit	£50 per each 24 hr period. Up to £500 maximum	£500	24 hrs
12	Delayed Departure / Abandonment of Trip	£25 per each 24 hr period. Up to £125 maximum	£250	12 hrs
13	Mugging Benefit	£50 per each 24 hr period. Up to £1,000 maximum	£1,000	Nil

* Excess is increased to £150 per person, per claim (regardless of the age of the traveller) when the cancellation or curtailment arises out of an accident or illness affecting the ability to travel of an insured person over the age of 75 years.

Section	Winter Sports Additional Benefits	Limit per claim	Limit per annum	Excess per claim
14	Piste Closure and Avalanche Cover	£50 per day	£250	24 hrs
15	Loss of Use of Lessons and Lift Pass			
	Lift Pass	£50 per day	£250	24 hrs
	Ski Lessons	£50 per day	£250	24 hrs
16	Winter Sports Equipment	£500	£500	£100

Significant and unusual exclusions or limitations

There are some exclusions in your policy. Please refer to your Policy Wording for full details, but the most significant or unusual exclusions and limitations are:

Health

The Policy contains conditions relating to the health of people travelling and other people on whom your trip depends – even if they are not travelling themselves.

You must refer to the 'Medical Conditions & Material Facts Warranty' on pages 1, 3, 9 and 10 of your Policy Wording.

If you answer 'Yes' to any of the Medical Screening Questions as detailed on the website, you must complete the medical screening questionnaire online or contact the Medical Screening Line on 08450 555 222. If you do not do this, your claim may be prejudiced.

Cover is not provided for any claims where, at the time of taking out this insurance (and in the case of Annual Multi-trip at the time of booking each trip), the person whose condition gives rise to a claim (whether they are an insured person, a close relative or other non-traveller on whom the trip depends):

- is waiting for an operation, hospital consultation (other than for regular check ups for a stable condition), or other hospital treatment or investigations, or are awaiting the results of any tests or investigations; or
- has received a terminal prognosis; or
- is travelling against medical advice or for the purpose of obtaining treatment; or
- is expected to give birth before or within 14 weeks of the date of arrival home.

Annual Multi-trip Policy: On-going Health Warranty

If there is a significant change in your medical condition or if you develop a new condition (after you have taken out this insurance, but before you travel) and you answer 'YES' to any of the Medical Screening Questions, you must contact the Medical Screening Line immediately on 08450 555 222. They will tell you if cover can continue. The insurers reserve the right to amend the terms of, or cancel your Policy.

Medical Screening

If you need Medical Screening you will be asked simple questions about your medical condition, medication, trips to the doctors and other related matters. If as a consequence, at the end of the process we may impose special terms, such as an Additional Premium and a higher policy excess. If special terms apply to your policy, these will be advised to you and confirmed in writing.

Please refer to page 1 and 3 of your Policy Wording document.

Excess and Additional Premium

You will be responsible for the first part of a claim made under certain sections of this insurance (as detailed in the Schedule of Cover on page 4 of your Policy Wording) – this is known as the 'Excess'. Only one excess will apply per claim event, per section. You might be required to pay an Additional Premium to cover your declared pre-existing medical condition, and/or an additional excess may be applied.

Please refer to page 4 of your Policy Wording document.

Cancellation, Loss of Deposit or Curtailment

You are not covered for any circumstances that could be reasonably expected to result in a claim at the time you took out the insurance, or if you have an Annual Multi-Trip policy, when you booked the trip if this was later.

Please refer to Section 1 on page 5 of your Policy Wording document.

Medical and Emergency Expenses

You are not covered for in-patient treatment or out-patient treatment which has not been notified and agreed by the Emergency Assistance Service. This policy does not cover in-patient medical treatment in a private hospital.

Please refer to Section 2 on pages 5 and 6 of your Policy Wording document.

Property and Money

Your policy provides cover for loss or damage to your personal possessions, however an amount may be taken off for age, wear and depreciation if you cannot provide original proof of purchase/receipts.

There is no cover for:

- loss of personal possessions or money if you cannot produce a police report or an airline property irregularity report to substantiate the claim.
- loss of valuables that are left unattended for instance, in a suitcase or a vehicle or in the custody of airlines or other carriers.

The policy also contains maximum amounts that can be claimed for individual items, valuable items, sports equipment and cash. Your policy provides full details of these limits.

Please refer to Sections 6 and 7 on page 7 of your Policy Wording document.

Personal Liability

There is no cover where you are held responsible for any damage or injury as a result of using a vehicle, aircraft or watercraft.

Please refer to Section 4 on page 6 of your Policy Wording document.

Hazardous Activities

Your travel insurance policy does not automatically cover you for all activities. If you are going to take part in any activity that may be considered hazardous (such as flying in an aircraft that isn't fully licensed for use by passengers; bungee jumping; doing manual work or other hazardous job; mountaineering; hot air ballooning (other than provided by a licensed operator only and excluding piloting); parachuting; taking part in professional sports; pot holing; racing other than on foot; or taking part in underwater activities more than 30 metres below the surface), please check a list of Acceptable Activities on the website or contact us on 08450 555 222.

Please refer to Hazardous Activities on page 9 and 10 of your Policy Wording document.

General Exclusions

There is no cover:

- for any consequence of war or similar risks.
- for terrorist activity (this exclusion does not apply to Section 2: Emergency & Overseas Medical Expenses or Section 10: Hijack.
- for a trip of more than 31 days if you have Annual Multi-Trip insurance.

Please refer to General Exclusions on page 9 and 10 of your Policy Wording document.

How to make a claim

Follow the instructions on page 10 of your Policy Wording, and report it as soon as possible but no later than within 31 days of your return.

If you need to make a claim please contact CEGA Claims on:

Tel: +44 1243 621 202

The phone line is open 24 hours a day, 365 days a year. Please have your policy details available. You may be asked for documentation to support your claim.

Please refer to Claims Procedure on page 10 of your Policy Wording document.

In the event of a Medical Emergency or if you have to curtail your trip, you must contact CEGA Assistance:

EHICPlus emergency assistance

Tel: +44 1243 621 534

Fax: +44 1243 773 169

Email: assistance@cegagroup.com

Please refer to 24 Hour Emergency Medical Assistance Section on page 2 of your Policy Wording document.

If you decide to cancel

If for any reason you are not satisfied with the terms and conditions of your cover, you may return the Policy and Schedule within 14 days of issue for cancellation. Any premium paid will then be refunded, provided you have not started your holiday, and you have made no claim.

No refund of premium is available after the 14 day period.

Please refer to 'Your right to cancel' on page 1 of your Policy Wording document.

If you have a complaint

If you are unhappy with any aspect of our service, we will sort this out as quickly and fairly as possible.

<p>Step 1 If you wish to register a complaint, in the first instance please contact:</p> <p>The Customer Service Manager The Medical Screening Company Ltd Monitor House 2a Belmont Road Sutton, Surrey SM2 6DW</p> <p>Email: complaints@ehicplus.com Tel: 08450 555 222</p>	<p>Step 2 If you remain dissatisfied you can write to:</p> <p>Policyholder & Market Assistance Lloyd's Market Services One Lime Street London EC3M 7HA</p> <p>Email: complaints@lloyds.com Tel: +44 (0)20 7327 5693 Fax: +44 (0)20 7327 5225</p>	<p>If you still cannot settle your complaint with Policyholder & Market Assistance at Lloyd's Market Services, you may be entitled to refer it to the Financial Ombudsman Service (FOS). The FOS can consider your complaint once you have tried to resolve it with Policyholder & Market Assistance at Lloyd's Market Services, so please take your concerns up with them first and they will do all they can to help you.</p> <p>Step 3 If you remain dissatisfied after Policyholder & Market Assistance at Lloyd's Market Services involvement, you may ask the FOS to review your complaint. Policyholder & Market Assistance at Lloyd's Market Services will send you a leaflet about the FOS at the relevant time.</p>
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You will not affect your right to take legal proceedings by following the Complaints Procedure.

Please refer to the full Complaints Procedure on page 1 of your Policy Wording document.