



Medical Travel Shield

This insurance is provided by:

Sure Insurance Services Limited, trading as **Medical Travel Shield**.

2 White Lion Court

Cornhill

London

EC3V 3NP

KeyFacts Document

Underwritten by certain underwriters at Lloyd's.

For persons travelling abroad to receive Cosmetic, Dental or Elective Surgery.

This document provides an overall summary of benefits and exclusions applicable to **Your Certificate of Insurance**.

For full details and definitions, please read **Your Certificate of Insurance**.

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This keyfacts summary provides an overview of cover for Your Medical Travel Shield insurance. It does not include the full terms and conditions of the insurance which can be found in Your Certificate of insurance.

Type of Insurance and Cover

Medical Travel Shield is a single **Trip** travel insurance designed specifically for people travelling abroad to receive Non-essential (elective) surgery.

This **Certificate of Insurance** covers people travelling on a **Trip** during the **Period of Insurance** to receive the **Treatment** listed in the **Schedule**. The person travelling to receive the **Treatment** is defined as “**You**” for the purposes of this insurance. This insurance also provides cover to a nominated person travelling with **You** (called a “**Companion**” for the purposes of this insurance). **Covered Person(s)** means both **You** and **Your Companion**.

Please note that **We** will NOT pay for any medical expenses or legal costs incurred in relation to **Your Treatment** except if **You** have a life threatening complication that occurs during the planned **Treatment**. The **Certificate of Insurance** explains in full the terms, conditions and exclusions and the claims procedure. Please take the time to read through this document carefully and make sure that the cover provided is suitable for **Your** needs.

If **Your** travelling Companion is not covered under the definition below then they need to purchase their own alternative policy.

Eligibility and Trip conditions

Trip duration	Your Trip must have an original intended duration of no more than 31 days.
Age limits	You must be aged 18 or over at the date of booking or the commencement of the Trip but under age 66 at the end of the Trip . A Companion must be over the age of 12 months and under age 66 at the end of the Trip .
Companion	Defined as Your spouse, civil partner or co-habiting partner, mother, father or Child(ren) and who is a UK Resident
Residency	At the date of booking, or the commencement, of the Trip You must be UK Resident which means a person who has their main home in the UK , who is registered with a Qualified Medical Practitioner in the UK , and who has been resident in the UK for 6 months out of the last 12.



Reason for travel	If You are the Patient You must not travel to receive any medical treatment other than Your planned Treatment . Your planned Treatment must be carried out at a hospital/ clinic or dental surgery that is properly regulated in the country in which it is situated and by health professionals who are properly registered in the country in which they practice. If You are a Companion , You must not travel to obtain any medical treatment.
Geographical Area	Cover applies Worldwide excluding the United States and Hazardous Territories for the duration of the Trip .
Hazardous Territories	means Afghanistan, Burkina Faso, Central African Republic, Canada, Caribbean Islands, Chad, Chechnya, Cuba, Democratic Republic of the Congo, Eritrea, Ethiopia, Iran, Iraq, Israel (Gaza only), Libya, Mali, Mauritania, Mexico, Nigeria, North Korea, Somalia, Sudan, South Sudan, Syria and Yemen
Health	You must not book a Trip , undertake travel or undergo Treatment against medical advice of any Qualified Medical Practitioner or after a terminal prognosis has been made.

Important Information about cover for Existing Medical Conditions

This **Certificate** does NOT cover pre-existing conditions other than any existing condition directly related to the **Treatment** being sought and for which the **Trip** is booked.

What is a pre-existing medical condition?

- A pre-existing medical condition means any condition, injury, illness, disease or related condition and/or associated symptoms for which:
 - a) A **Covered Person** was undergoing or awaiting any diagnostic tests, test results, or medical investigations when **You** applied for this **Certificate**, or
 - b) a diagnosis had not been made when **You** applied for this **Certificate**, or
 - c) A **Covered Person** having been prescribed medication, undergone surgery or any procedure, or received therapy or rehabilitation in the two year period before **You** applied for this **Certificate**, or
 - d) A **Covered Person** requires having regular check-ups by a doctor or nurse when **You** applied for cover under this **Certificate**.

Please be assured that any diagnosis or tests, medical care and advice directly in relation to the condition for which **You** are travelling abroad to receive **Treatment** will **NOT** be considered as a pre-existing condition.

Duration of insurance

- Provided a **Covered Person** is eligible, the period of covered is as shown on the **Certificate**.



- Cancellation cover starts on the date of issue shown on **Your** Schedule. All other cover begins when a Covered Person leaves home to go on a **Trip** and lasts until they return home, as long as that is within the **Period of Insurance** paid for.
- Cover under Section 1.8 in respect of **Money** applies from the time of collection from a **Covered Person's** bank or travel agent or from the date three (3) days before a **Trip**, whichever is the later and up to three (3) days after completion of a **Trip**, or time of conversion or encashment, whichever is the earlier.

Law Applicable

The **Certificate** is subject to the Laws in England and Wales. Any dispute relating to the **Certificate** will be subject to the jurisdiction of the courts of England and Wales.

Significant Features and Benefits

The table of benefits below shows the significant features and benefits which are explained in detail in **Your Certificate** wording. Some sections of the **Certificate** carry an excess which is the amount the **Covered Person** has to contribute towards the cost of the claim.

Cover for both You and Your Companion		
Benefits and Services	Sum insured per person	Excess
Medical and Additional Expenses Cover for the cost of emergency medical treatment abroad following bodily injury or illness including repatriation. We will NOT pay for any medical expenses incurred in relation to Your Treatment except if You have a life threatening complication during surgery that occurs during the planned Treatment and is secondary to the pre-agreed Treatment plan prior to departure.	Up to GBP 2,000,000	GBP 100
Cancellation and Curtailment Cover any irrecoverable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including reasonable additional travel and accommodation expenses incurred for return to the UK) should the planned Trip be cancelled before commencement or curtailed before completion due to any of the reasons stated in the Certificate .	Up to GBP 5,000	GBP 100
Journey Continuation Cover for reasonable additional travel and accommodation expenses if a Covered Person misses a reserved air, sea, coach or rail journey.	Up to GBP 250	GBP 100
Travel Delay Cover if a Covered Person's travel is delayed due to any of the reasons stated in the Certificate , such as breakdown of the mode of transport, local	GBP 25 per 12 hours up to 48 hours	Nil

industrial action, civil unrest, bomb scare, severe weather conditions, natural disaster like earthquake, flood or avalanche.

Personal Liability	Indemnity for a Covered Person's legal liability if they cause bodily injury or death to third parties or accidental loss or damage to their property.	Up to GBP 1,000,000	GBP 250
Personal Accident	Benefit payable for Bodily Injury which results in Accidental death, Loss of Limb(s), Loss of Eye(s) or Permanent Total Disablement as a result of an Accident .	GBP 20,000	Nil
Hospital Benefit	Benefit payable for each 24 hour period a Covered Person spends as an in-patient in a hospital outside the UK , other than time spent as an in-patient in relation to the Treatment .	GBP 50 for each completed 24 hour period up to GBP 1,500	Nil
Property and Money	Benefit if a Covered Person suffers loss of or damage to accompanied Property and/or Money .	Up to GBP 1,000 limited to GBP 250 for Money , GBP 300 for any one article or pair or set of articles	GBP 100
Loss of Passport	Cover for reasonable expenses incurred in obtaining a replacement passport, tickets and other travel documents if the original is lost or stolen.	Up to GBP 250	GBP 100
Travel and accommodation expenses over and above the normal recovery period	Cover for costs if You have to stay at Your destination longer than the normal recovery period on medical grounds.	GBP 50 allowance per day 75% of accommodation expenses 75% of 1 x economy single fare Overall maximum of GBP 1,500	Nil
Additional Return Trip within 12 months of the original Treatment	Expenses if Your original Treatment is medically assessed as unsuccessful and it is medically necessary to return to the same hospital/ clinic within 12 months for corrective Treatment . Cover extends to include one Companion .	GBP 50 allowance per day 1 x economy return air fare Overall maximum of GBP 2,000	GBP 250

Cover for You only

Benefits and Services	Sum insured per person	Excess
Further medical consultations expenses after discharge Cover for costs of necessary further medical consultation at the place of Treatment after Your discharge and before returning to the UK .	Up to GBP 500	GBP 100

Significant and Unusual Exclusions or Limitations

Your Certificate excludes some situations. Please refer to the exclusions under each section of the **Certificate** wording and the ‘General exclusions’ for full details.

This list summarises the significant exclusions:

- The **Certificate** excess – please see the table of benefits above and the **Certificate** wording.
- **Trips** with an intended duration of more than 31 days or if a **Covered Person** is over 65 years of age.
- **Trips** where the purpose of travelling is to obtain medical treatment other than **Your** planned **Treatment**.
- Any claim arising from a pre-existing medical condition.
- A pre-existing medical condition means any condition, injury, illness, disease or related condition and/or associated symptoms for which:
 - a) A **Covered Person** was undergoing or awaiting any diagnostic tests, test results, or medical investigations when **You** applied for this **Certificate**, or
 - b) a diagnosis had not been made when **You** applied for this **Certificate**, or
 - c) A **Covered Person** having been prescribed medication, undergone surgery or any procedure, or received therapy or rehabilitation in the two year period before **You** applied for this **Certificate**, or

A **Covered Person** requires having regular check-ups by a doctor or nurse when **You** applied for cover under this **Certificate**.

Please note that any diagnosis or tests, medical care or advice directly in relation to the condition for which **You** are seeking **Treatment** will NOT be considered as a pre-existing condition.

- Any condition caused by, prolonged by, or aggravated by any psychiatric, mental or nervous disorder, including anxiety and/or depression, or body dysmorphic disorder.
- Medical treatment which could be delayed until return to the **UK**.
- Any claim as a result **Your** dissatisfaction with the results of the planned **Treatment**.
- Pregnancy, childbirth or associated medical complications if delivery is expected during a **Trip** or within three months after a **Trip** has ended.
- Suicide, attempted suicide, self-injury, exposure to exceptional danger, being under the influence of alcohol or drugs.
- Taking part in any type of winter sports activity or any other activity specifically excluded within the policy wording, manual labour, Hazardous Pursuits, professional sports or entertaining, motor or sporting competitions, professional sport.
- Operational duties as a member of the armed forces.
- Flying, except as a passenger in a licensed aircraft.

- Winter sports
- Your own criminal acts or taking part in civil commotions or riots of any kind.
- Claims if the tour operator, airline or any other company becoming insolvent, or does not fulfil its obligations.
- War, terrorism or radiation risks.

How to Cancel

You can cancel this insurance at any time by contacting **Medical Travel Shield**.

We can cancel this insurance by giving **You** notice in writing. **We** will only do this for a valid reason (examples of valid reasons are as follows):

- non-payment of premium;
- a change in risk occurring which means that **We** can no longer provide **You** with insurance cover;
- non-cooperation or failure to supply any information or documentation **We** request; or
- threatening or abusive behaviour or the use of threatening or abusive language.

Refund of premium

This insurance has a cooling off period of fourteen (14) days from either:

- the date **You** receive this insurance documentation; or
 - the start of the **Period of Insurance**
- whichever is the later.

If **You** cancel this insurance within the cooling off period then, provided **You** have not already travelled or made a claim, **We** will refund in full any premium **You** have paid.

If this insurance is cancelled outside the cooling off period then, provided **You** have not already travelled or made a claim, **You** will be entitled to a refund of any premium paid, subject to a deduction for any time for which **You** have been covered. This will be calculated on a proportional basis.

If **We** pay any claim, in whole or in part, then no refund of premium will be allowed.

How to Claim

To make a claim for under Medical and Associated Expenses, or if a **Covered Person** has suffered an **Accident** or illness, please contact the **Assistance Company** using the details below as soon as reasonably practicable:

Telephone: +44 (0) 20 3096 3939

Email: vibesm@intana-assist.com

For all other claims please contact:

Writing: Claims Settlement Agencies Ltd,
308 - 314 London Road,
Hadleigh,
Benfleet,
Essex,
SS7 2DD

Email: info@csal.co.uk

Telephone: +44 (0) 203 096 3940

How to Make a Complaint

Our aim is to ensure that all aspects of **Your** insurance are dealt with promptly, efficiently and fairly. At all times **We** are committed to providing you with the highest standard of service.

If **You** wish to make a complaint, **You** can do so at any time by referring the matter **Medical Travel Shield** or the Complaints team at Lloyd's, using the following contact details:

Writing: Medical Travel Shield, 2 White Lion Ct, London EC3V 3NP

Email: complaints@medicaltravelshield.com

Telephone: +44 (0) 203 409 1236.

Details of Lloyd's complaints procedures are set out in a leaflet "Your Complaint - How We Can Help" available at www.lloyds.com/complaints and are also available from the above address.

If **You** remain dissatisfied after Lloyd's has considered **Your** complaint, **You** may have the right to refer **Your** complaint to the Financial Ombudsman Service (FOS).

The contact details for the FOS are: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Telephone 0800 023 4567 (calls to this number are free from "fixed lines and mobiles" in the UK) or 0300 123 9123 (calls to this number are charged at the same rate as 01 and 02 numbers on mobile phone tariffs in the UK). Email complaint.info@financial-ombudsman.org.uk.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. **You** can find more information on the FOS at www.financial-ombudsman.org.uk.

If **You** have purchased **Your** policy online **You** can also make a complaint via the EU's online dispute resolution (ODR) platform. The website for the ODR platform is: <http://ec.europa.eu/odr>