



# International Emergency Medical Expenses & Travel Insurance



## Insurance Product Information Document








This insurance is underwritten by Antares Managing Agency Limited who are the managing agent for Antares Syndicate 1274 at Lloyd's. Antares Managing Agency Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Registration Number 06646629).

The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation.

### What is this type of insurance?

This is a travel insurance policy either on a short term trip, annual multi trip or annual basis as fully described in the policy.

	What is insured?		What is not insured?
<b>EMERGENCY MEDICAL EXPENSES UP TO GBP5,000,000</b>			
✓	<p>Expenses incurred outside the UK as the result of sustaining an Injury or becoming ill during the Trip resulting in the need for hospitalisation or emergency medical treatment.</p> <p>Hospitalisation daily benefit if confined as a hospital inpatient up to GBP50 for each 24 hour period up to GBP1,000 or Funeral costs.</p> <p>Emergency Medical expenses in Home Country up to GBP10,000</p> <p>Emergency Dental expenses up to GBP500</p> <p>Emergency Travel expenses</p> <p>Provision of fully screened and tested blood</p> <p>Repatriation of Mortal remains and personal effects up to GBP9,000</p>	✗	<p>Costs which would have been foreseen by you at the start of the trip. Medical expenses in Home Country or 12 months after your accident or illness, Dental expenses in Home Country.</p> <p>Emergency Medical Expenses in Home Country if on a single trip policy and where NHS or equivalent is available. Vaccinations or for any subsequent treatment that may be necessary due to them not having been administered before travel, Blood supplies in respect of blood disorders existing at the time of booking or commencing travel, Routine dental and optical treatment, or the provision of dentures, spectacles, lenses or contact lenses, The cost of continuing regular medication for any condition for which medical advice, or treatment is being followed at the time of booking or commencing travel, Any expense recoverable under any reciprocal health arrangement, national health scheme or any other insurance policy,</p> <p>Artificial devices such as hearing aids, limbs and the like</p>
<b>TRAVEL EXPENSES - CANCELLATION AND CURTAILMENT, TRAVEL DELAY AND JOURNEY CONTINUATION UP TO GBP2,000</b>			
✓	<p>Loss of unused travel and accommodation, Expenses following missed departure and transport diversion, Travel delay inconvenience following late departure of publicly licensed transport or additional travel and accommodation expenses for alteration of itinerary.</p>	✗	<p>Conditions known to you when booking the trip or buying the insurance. Claims from events that had occurred, commenced or had been announced before you bought the insurance.</p> <p>The excess as stated in the policy.</p>
<b>PERSONAL ACCIDENT UP TO GBP10,000 DEATH AND GBP25,000 LOSS OF LIMB(S), SIGHT IN EYE(S) OR PTD</b>			
✓	<p>Lump sum compensation for Accidental Death, loss of one or more limbs, loss of sight in one or both eyes and Permanent Total disablement (PTD). PTD is defined as Disablement from attending Your usual business or occupation and which lasts twelve (12) consecutive months and at the expiry of that period is beyond hope of improvement in the opinion of a Medical Practitioner.</p>	✗	<p>Sickness or disease not caused by an Accident.</p> <p>Engaging in aviation, except as a passenger on a commercial flight.</p> <p>Any extreme sporting or leisure activities involving physical contact or a significant risk of Bodily Injury other than Recreational Activities automatically covered or by the Recreational Activities Extension (if applicable) under this Insurance.</p>
<b>PERSONAL LIABILITY UP TO GBP2,000,000</b>			
✓	<p>Accidental injury, death or Illness caused to any person who is not an Immediate Relative or Close Business Colleague.</p> <p>Accidental loss of or damage to material property other than that which belongs to or is occupied by You, an Immediate Relative or a Close Business Colleague.</p>	✗	<p>Ownership or occupation of land or buildings or property held in trust, ownership, possession or use of firearms (other than sporting guns) or any other explosive devices or offensive weapons, Mechanically powered vehicles or anything attached to them, Craft intended to travel through air or space, Hovercraft, watercraft (other than rowing boats, punts or canoes), Animals (other than domestic animals), carrying out of any business, profession or trade, Racing of any kind, a contract or agreement entered into by You, damage to property that You rent or own, event or loss which is covered under another insurance policy, event or loss caused by an unlawful act or omission by You, the Excess as shown in the Policy.</p>

PERSONAL PROPERTY UP TO GBP2,000, MONEY UP TO GBP1,000 (CASH GBP500)			
✓	Loss of or damage to baggage and personal effects and essential clothing and toiletries are mislaid for 24 hours or more. Replacement Passport or Driving Licence up to GBP250. Money and travel documents and Fraudulent use of lost credit cards	✗	Hired clothing or equipment, wear and tear, household effects, electrical or mechanical breakdown. Currency devaluation, errors or omissions, transactional shortages. Loss or theft not reported to the police within 48 hours of discovery. The excess as stated in the policy.
BUSINESS EQUIPMENT UP TO GBP1,500			
✓	Loss of or accidental damage to any item of Business Equipment arising from an incident which occurs during the Trip	✗	Mobile telephones and their accessories and any related costs, the malfunction of any equipment, Loss or damage by: moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical and/or electrical breakdown, failure or malfunction, faulty or defective design or materials, inherent vice or latent defect, any process of cleaning or drying, restoring, repairing or alteration, damage caused by any form of electrical power surge. Any loss not reported to either the police or appropriate authorities within 48 hours of discovery and a report obtained, Any loss due to confiscation or detention by Customs or any other similar authority, Any loss or damage whilst in the custody of an airline or other carrier unless You report it immediately upon discovery to the carrier and obtain a written report. In the case of an airline You will need a Property Irregularity Report (PIR), Losses from unattended vehicles unless items were in a locked boot or luggage compartment and there is evidence of forced entry to the vehicle. In respect of such losses Our liability is limited to GBP750 in total, Any loss or damage more specifically insured, The excess stated in the Policy
HI-JACK UP TO GBP1,000			
✓	Daily benefit for each complete day for any costs and expenses incurred as a direct consequence of being a victim of a hi-jack occurring during the Trip.	✗	
	<b>Are there any restrictions on cover?</b>		
	Endorsements may apply to your policy. These will be shown in your policy documents. You will need to comply with any age limits shown in your policy. Certain levels of cover may be restricted according to your age. You will need to comply with any trip limits shown in your policy. There are General Conditions that you have to meet for cover to apply. General exclusions apply to the whole policy. Each section within the policy contains additional exclusions, specific to the cover provided.		
	<b>Where am I covered?</b>		
✓	Please refer to the 'Geographic Area to be visited' shown on your policy schedule. The Geographic Areas are defined in the policy documentation		
	<b>What are my obligations?</b>		
-	You must tell your Insurance intermediary: Within fourteen (14) days of you becoming aware about any changes in the information you have provided to us which happens before or during any period of insurance.		
-	If you fail to tell us about a change it may affect any claim you make or could result in your insurance being invalid.		
	<b>When and how do I pay?</b>		
-	For full details of when and how to pay, you should contact your Insurance intermediary.		
	<b>When does the cover start and end?</b>		
-	This insurance covers the named persons in the schedule for the period specified in the schedule.		
	<b>How do I cancel the contract?</b>		
-	You can cancel this insurance at any time by contacting your Insurance Intermediary. After the cooling off period of 14 days, provided you have not 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.		