

Emergency Abroad Cover

This is not a full travel insurance policy but an additional benefit of your policy which offers restricted cover for emergency medical treatment abroad. However, unlike most travel insurance, it covers eligible medical conditions that arise after you take out your policy where you have not undergone treatment for the condition in the last 6 months.

We strongly recommend you have appropriate cover for travel overseas and you must let us have the details of any travel or any other relevant insurance cover you have so that we can pay our proper share of your claim.

Important rules:

- No treatment will be funded unless you have contacted the Worldwide Coordination Centre on (+44) 20 8680 3800 and cover has been agreed;
- Your cover abroad does not cover medical conditions (or related conditions) that require current treatment in the UK or for which you have undergone treatment in the 6 months prior to travel.
- **If you have individual cover:** No cover of any kind applies for the USA and its dependency Puerto Rico. This is because of uncontrollable and excessive treatment costs.
- **If you have corporate cover:** Please check your current policy benefits as there may be restrictions such as: For all trips outside of the EU, cover will only be available if on a business trip. We will require confirmation from your company of the purpose of the business trip together with a copy of your business visa.

Emergency treatment means unforeseen treatment that is due to a sudden, acute illness or injury that, for medical reasons, cannot be delayed until your return to the UK. Overseas in this context means outside the UK, Channel Islands and the Isle of Man.

If you are travelling in the EU (for the purpose of this cover EU will include Switzerland and Norway) it is **essential** to obtain and use a European Health Insurance Card (EHIC) to which all EU citizens are normally entitled. You are also advised to contact the Department of Health or visit their website at www.doh.gov.uk to understand the reciprocal health agreements in place between the UK and other countries before travelling. Where you receive treatment in a European state funded facility we will only pay for eligible treatment costs that are over and above that covered by the EHIC or reciprocal health agreements in place with the country where treatment occurs. If you undergo private treatment where the EHIC is not valid or a reciprocal health agreement is not in place, the cost will be reimbursed under the terms of your policy.

How you make a claim:

- **Your treatment will only be funded if authorised by the Worldwide Coordination Centre who will be able to give you valuable help and advice.**
- If you do not have your EHIC with you the hospital may refuse you treatment under the reciprocal arrangement, but if you telephone the Department of Health Medical Benefits on – (+44) 191 218 1999 - they will provide your EHIC number and arrange to fax the information required;
- In exceptional situations, such as an emergency admission to hospital, you must still contact the Worldwide Co-ordination Centre straight away or as soon as you are able to do so.

Payment for your treatment:

- Payment will be co-ordinated by the Worldwide Co-ordination Centre or WPA;
- We will always pay bills directly to the provider of your treatment – not to you or your representative, so do not make payment for your treatment in cash if the payment is over £300 as we will not be able to refund it to you;
- If you have Shared Responsibility or an Excess on your policy, this may also apply to any treatment under the emergency abroad cover. (Please check your policy guide)

This is intended as a summary, please refer to the guide to your policy for full details.

Internal Reference 13112