

Emergency Worldwide 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. 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.

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 you **must** get a European Health Insurance Card (EHIC) before you travel. It is expected that where the EHIC can be used/is valid in European state funded facilities that these are used. Where a co-payment for treatment is required this copayment will be reimbursed under this benefit. If you undergo private treatment in Europe where the EHIC is not valid, the cost will be reimbursed under the terms of your policy.

How you make a claim:

No treatment will be funded unless you have contacted the Worldwide Co-ordination Centre and your treatment has been approved so you must call the Worldwide Coordination Centre on (+44) 020 8680 3800 who will be able to give you valuable help and advice;

You also need to use your EHIC if you are travelling in Europe and we expect that where the EHIC can be used/is valid in European state funded facilities that these are used. Where a co-payment for treatment is required this copayment will be reimbursed under this option;

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 chosen the Shared Responsibility option this will apply.

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