

# PRIVATE MEDICAL INSURANCE

## INSURANCE PRODUCT INFORMATION DOCUMENT

**COMPANY:** VITALITY HEALTH LIMITED

**PRODUCT:** WORLDWIDE TRAVEL COVER

VitalityHealth is a trading name of Vitality Health Limited and Vitality Corporate Services Limited, both registered in the UK. Vitality Health Limited is authorised by the Prudential Regulation Authority and is regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 400057). Vitality Corporate Services Limited is authorised and regulated by the Financial Conduct Authority (FRN 461107).

This is a summary of our insurance plan. For a complete list of benefits and exclusions please refer to the latest Terms and Conditions documents, which will be available to you as part of the purchase or renewal of your plan.

### WHAT IS THIS TYPE OF INSURANCE?

Our Worldwide Travel Cover is designed for employers who want their UK-based employees to be insured against the costs of unforeseen events while travelling abroad, or which prevent them from taking a planned trip abroad.



#### WHAT IS INSURED?

- ✓ Emergency medical expenses
- ✓ Repatriation to the UK
- ✓ Burial or cremation abroad, or the transfer of remains back to the UK
- ✓ Delayed or missed departure
- ✓ Cancellation or curtailment of a planned trip
- ✓ Loss of, or damage to, personal belongings
- ✓ Loss of personal money
- ✓ Loss of passport
- ✓ Delayed baggage
- ✓ Personal accident cover
- ✓ Personal liability cover
- ✓ Legal expenses
- ✓ Winter sports
- ✓ Loss of, or damage to, business machines



#### WHAT IS NOT INSURED?

- ✗ Any trip planned to last more than 120 days
- ✗ Medical treatment that takes place in the UK
- ✗ Medical treatment that could reasonably be delayed until the member's return to the UK
- ✗ Self-harm, alcohol abuse and drug abuse



#### ARE THERE ANY RESTRICTIONS ON COVER?

- ! Members of the plan must live in the UK (Great Britain and Northern Ireland, including the Channel Islands and the Isle of Man) for at least 180 days in each plan year
- ! Trips taken by members of the plan must start and end in the UK, Channel Islands or Isle of Man
- ! Members of the plan will not be covered if they travel against medical advice, or if they felt ill prior to departure and did not consult a doctor to determine if they were fit to travel
- ! Members of the plan must take reasonable care of their belongings, and leave sufficient time to get to their point of departure
- ! Members of the plan will need to pay the first £50 of most claims



#### WHERE AM I COVERED?



Members of the plan are covered for incidents that occur outside the UK, Channel Islands and Isle of Man, providing it is not a country or area to which the British Government has advised against travelling.



#### WHAT ARE MY OBLIGATIONS?

- Provide us with all information we ask for, and take reasonable care to answer any questions truthfully and in full
- Pay all premiums by the time they are due
- Inform us if any person on your plan moves house or otherwise changes their contact details
- Inform us if any person on your plan is no longer resident in the United Kingdom
- Inform us when any person on your plan needs to be taken off cover
- Make your employees aware of any changes to the plan that we communicate to you.



#### WHEN AND HOW DO I PAY?

You may pay monthly, quarterly or annually, by Direct Debit, or quarterly or annually by electronic funds transfer. Following your application, we will let you know how much your regular payment will be and when it will be collected.



#### WHEN DOES THE COVER START AND END?

The cover begins on the date stated on your quotation, and lasts for 12 months. Towards the end of your period of cover, we will provide you with terms to renew your cover for a further 12 months.



#### HOW DO I CANCEL THE CONTRACT?

You may cancel your cover by contacting us by telephone, email or letter. If you cancel within the first 14 days in any plan year then, providing that no claims have been made, we'll refund any money you have paid to us in respect of that plan year. You may also cancel at any annual renewal date.