

# Travel Insurance Add-on InterGlobal

## Insurance Product Information Document

Company: Aetna Insurance Company Limited

Product: UltraCare Travel Add-on plan

Registered in England, and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 458505).

This is a summary of key information about the UltraCare Travel Add-on plan which is only available as an add-on plan where you are also purchasing an UltraCare plan. Full terms and conditions are set out in the plan documents.

### What is this type of insurance?

International travel insurance providing cover for the treatment of eligible medical conditions and for certain losses which may be incurred whilst traveling.



#### What is insured?

##### ✓ Medical benefits

- up to \$3,400,000/ £2,000,000/ €3,000,000 in each plan year for:
  - Inpatient, daycare and outpatient treatment for medical conditions you suffer during a trip.
  - Additional accommodation costs/ economy class travel costs if you cannot return to your country of residence due to a medical condition.
  - Certain hospital accommodation/ other accommodation/ economy class travel costs for a parent/ legal guardian accompanying a member under 18 years old who suffers a medical condition during a trip.
- Dental treatment for the immediate relief of dental pain you suffer during a trip - up to \$1,700/ £1,000/ €1,500 for each trip.

- ✓ **Loss of deposits, cancellation or curtailment** – loss of irrecoverable deposits/ pre-payments/ travel/accommodation costs if your trip is cancelled/ curtailed due to certain events specified in your Benefits Schedule occurring (including death, medical conditions, jury service) to you, a person you're travelling with/ a close family member; or a listed natural disaster/ force majeure. This will be limited to the scale of cancellation charges shown in the booking conditions, as supplied by your travel agent/ operator when you booked the trip – up to \$5,100/ £3,000/ €4,500 for each trip.

- ✓ **Travel delays** – A cash payment for each full 12 hours you're delayed because of strikes, industrial action, adverse weather conditions, mechanical breakdown or public transport failure – up to 85 USD/ 50 GBP/ 75 EUR for each full 12 hours, or up to \$255/ £150/ €225 for each trip.

- ✓ **Missed departures and travel disruption** – Additional travel/ accommodation costs paid to connect with your group/ tour or reach your final destination, if original departure missed due to adverse weather conditions, mechanical breakdown, or failure of the public transport – \$1,700/ £1,000/ €1,500 for each trip.

- ✓ **Hijack** – Cash payment for each full 24 hours you're unable to reach your destination because your transport is hijacked – 170 USD/ 100 GBP/ 150 EUR paid for each full 24 hours, up to \$2,550/ £1,500/ €2,250.

- ✓ **Damage to, loss of or theft of your baggage or personal effects** – covers the less of the intrinsic value of your property or the cost to repair or replace it and is subject to a maximum of \$510 for any one item/ pair or set of articles – up to \$3,400/ £2,000/ €3,000 for each trip.

- ✓ **Delayed baggage** – Essential toiletries/ clothing costs if your baggage is delayed on your outward journey for 12 or more hours from the time of your arrival – up to \$170/ £100/ €150 for each trip.

- ✓ **Loss of money** – The value of any cash/ traveller's cheques/ postal or money orders that are stolen/ accidentally lost during your trip – up to \$850/ £500/ €750 for each trip.

- ✓ **Loss of passport and travel documents** – Costs of replacing travel documents if they are lost or stolen during your trip (including the cost



#### What is insured? Continued...

to replace one passport) and any additional accommodation and travel costs that you pay during your trip to replace the travel documents – up to \$850/ £500/ €750 for each trip.



#### What is not insured?

**The following is a summary of key areas not covered by the plan – this is in addition to the general exclusions contained in the UltraCare plan you have chosen (see Benefit exclusions of the Plan guide, Table of Benefits, and the summary contained in the Insurance Product Information Document for your UltraCare plan):**

- ✗ Trips made for the specific purpose of receiving treatment.
- ✗ Any treatment that's not immediately necessary and can wait until you return to your county of residence.
- ✗ A strike or industrial action taking place or publicly declared on or before the date you book your trip.
- ✗ Any person, organisation or company becoming insolvent/ unable/ unwilling to fulfill their obligation to you.
- ✗ Visas and any reasonable costs in connection with your trip.
- ✗ Loss/ damage/ expenses for traveling to an area that the government has advised against traveling to.
- ✗ Loss due to customs or any authority legally taking/ destroying your property.
- ✗ A pre-existing medical condition you had within the 24 month period before the date of booking a trip or your date of joining the plan.
- ✗ A trip which lasts more than 180 days.
- ✗ Cancellation or curtailment of your trip: (a) where you knew you may have to cancel/ cut short your trip when you joined the plan / booked the trip; (b) because you couldn't afford it; (c) because of an act of terrorism/ threat of an act of terrorism unless the government advised against travelling to the area; or (d) failure to tell your travel agent/ tour operator/ accommodation provider/ carrier as soon as you knew you had to cancel your trip.
- ✗ Damage to clothing or sports equipment when you're using it.
- ✗ Wear and tear or gradual deterioration.
- ✗ Damage caused by: moth, vermin, atmospheric conditions or climactic conditions; any cleaning, repair or restoration; leaking powder or fluid in your baggage.
- ✗ Mechanical or electrical breakdown of your property.
- ✗ Breakage of fragile items including china, glass and sculptures.
- ✗ Loss or damage to: contact or corneal lenses; stamps, documents, deeds, manuscripts or securities of any kind; or, goods, samples or tools hired or held in trust by you that you don't own.



## What is not insured? Continued...

- ✗ Where you leave your baggage: with a person you haven't met before; in a public place where it can be taken without you knowing; or at a distance where you can't stop it from being taken.
- ✗ Pregnancy when: you're travelling against medical advice; you're 26 weeks or more into your pregnancy when you start your trip; you're 34 weeks or more into your pregnancy, unless you started your trip when you were 26 weeks or more into your pregnancy and you planned to complete it before the end of week 33, but were unable to do so due to circumstances beyond your control; there have been complications relating to your pregnancy before your trip; it's a multiple pregnancy; or the pregnancy is the result of an assisted conception.
- ✗ Shortages due to: loss of value; error or omission leading to incorrect bookings; exchange; changes in exchange rates; or government regulations/ acts and currency restrictions.
- ✗ Any costs you need to pay the travel agent, tour operator, accommodation provider or other provider or any extra charges they make against you.
- ✗ Any costs arising from your provider's neglect or failure to act.
- ✗ Any costs for proceedings you take against a provider.
- ✗ Any unused accommodation, activities or travel arrangement or administration costs that your provider charges for refunds from cancelling your trip.



## Are there any restrictions on cover?

- ! There are limits and conditions applicable to the plan benefits, the full details of which are in your plan documents.
- ! If the total cost of a claim for a trip is more than its original, we won't pay any more than the original cost.
- ! The plan is not available to citizens of the United States (US) who reside in the US. There are time limits on the amount of time you can spend in the US - further details are in the plan documents. If these are exceeded we may cancel the plan.
- ! We are unable to provide coverage or pay or reimburse for health care, claims or services if it violates or will violate any US, United Nations, European Union, United Kingdom (UK) or other applicable jurisdiction's economic, trade or financial sanctions.
- ! Cover under the plan is only available if your UltraCare plan is in force.



## Where am I covered?

- ✓ You're covered for travel worldwide.



## What are my obligations?

- Take reasonable care to answer honestly and to the best of your knowledge any questions we ask you when applying for, making changes to, making a claim under or renewing the plan.
- You will need to pay an excess of \$42.50/ £25/ €37.50 towards each claim, except for the Travel delays, Hijack and Delayed baggage benefit claims.
- Tell us if there are any changes to the name, gender, occupation or address of a member or any other information you have given us. Depending on the nature of the change, we may be entitled to cancel your plan.
- Contact us if you wish to add or remove any dependants (where applicable) from the plan.
- Pay your premium on time. We can cancel your plan if we don't receive payment within 30 days of the premium due date.
- You must follow the claims section of your Plan guide for your plan when making a claim and provide any applicable supporting documents as stated in your plan documents.
- You must tell us before you make arrangements if your plans to return home change and you're likely to incur charges - we may not be able to reimburse you if you don't.
- You must take care of your property at all times and take all practical steps to recover any property that's lost or stolen.
- You must report any theft/ suspected theft/ loss to the local police within 24 hours and obtain a police report.
- You must report any loss of/ damage to your property during your journey both to the carrier and obtain a written report from them.
- You must keep any damaged property you're claiming for, you're responsible for paying postage if we ask you to send it to us.



## When and how do I pay?

You can pay the premium in a single annual payment by debit or credit card, direct debit, bank transfer, cheque or bankers draft.



## When does the cover start and end?

The plan starts on the start date you request shown in your Certificate of Insurance. The plan will cover you for 12 months until your plan renewal date. If you pay your premium by card/direct debit, we'll automatically renew the plan unless you tell us in writing before the plan renewal date that you want to make changes to the plan or do not want to renew. If you decide to cancel your UltraCare plan, your Travel Add-on plan will be cancelled at the same time.



## How do I cancel the contract?

You can cancel the plan for any reason by (a) writing to us at Aetna Insurance Company Limited, 25 Templer Avenue, IQ Farnborough, Farnborough Hampshire, GU14 6FE, UK; or (b) email us at IGUKCS.UK@aetna.com. If you cancel within 30 days of receiving your plan documents or the plan start date, whichever is later, we'll refund your full premium if you haven't made a claim. If you cancel after 30 days and have not made any claims we'll issue you a pro-rata refund of premium. For any cancellation after 30 days, we will charge you a cancellation fee of \$170/ £100/ €150 and for any further/ unexpected costs.