

Table of benefits 2017

Travel add-on plan

Worldwide cover

Under the terms and conditions of the **plan**, cover is provided for **trips you** make of no more than 180 days at a time during the **plan year**. **Reasonable** costs will be paid up to the limits shown for each **benefit** below:

A	Medical benefits (see section J for deductibles)	
	<p>If you suffer a medical condition during a trip, we will cover:</p> <ul style="list-style-type: none"> • in-patient, daycare and out-patient treatment. • accommodation costs if you cannot return to the country where you live due to your medical condition. • travel costs to return you to the country where you live if you cannot return as originally booked due to your medical condition. • accommodation and travel costs for up to 30 days, for a parent or legal guardian to stay with an insured child under the age of 18 because of an eligible medical condition. • dental treatment for the immediate relief of dental pain*. 	<p>Paid up to \$3,400,000, £2,000,000 or €3,000,000 in each plan year *Dental treatment is limited to \$1,700, £1,000 or €1,500 for each trip</p>
B	Loss of deposits, cancellations or curtailments (see section J for deductibles)	
	<p>You, or your personal representative, will be paid for the loss of irrecoverable deposits, pre-payments and any other costs paid, or contractually due to be paid, for travel or accommodation, if your trip is cancelled or curtailed as a direct result of any one or more of the following:</p> <ul style="list-style-type: none"> • your death; • a medical condition suffered by you; • the death of, or a medical condition suffered by: <ul style="list-style-type: none"> - the person you are travelling with, or had arranged to travel with; or - a close family member; • you, the person you are travelling with, or the person you had arranged to travel with, having to attend jury service or attend as a witness in a court of law under subpoena; • you, the person you are travelling with, or the person you had arranged to travel with, being restricted by compulsory quarantine; or • a listed natural disaster or similar force majeure that happens after a trip is booked. <p>The amount that will be paid for cancellation claims is limited to the scale of cancellation charges as defined in the booking conditions of your trip.</p>	<p>Paid up to \$5,100, £3,000 or €4,500 for each trip</p>
C	Travel delays	
	<p>Cash payment made to you for each full 12 hours you are delayed because of strikes, industrial action, adverse weather conditions, mechanical breakdown, or failure of any aircraft, sea vessel, train or other public transport.</p>	<p>\$85, £50 or €75 paid for each full 12 hours, up to \$255, £150 or €225 for each trip</p>
D	Missed departures and travel disruption (see section J for deductibles)	
	<p>Additional accommodation and travel costs you have to pay to connect with your group or tour, or to transport you to your final destination, if you missed your original departure because of adverse weather conditions or mechanical breakdown, or failure of, the public transport that you were travelling in to your point of departure.</p>	<p>Paid up to \$1,700, £1,000 or €1,500 for each trip</p>
E	Hijack	
	<p>Cash payment made to you for each full 24 hours you are unable to reach your destination because your transport is hijacked.</p>	<p>\$170, £100 or €150 paid for each full 24 hours, up to \$2,550, £1,500 or €2,250 for each trip</p>
F	Baggage and personal effects (see section J for deductibles)	
	<p>Following damage to, loss of or theft of your property;</p> <ul style="list-style-type: none"> • that you send in advance, up to 24 hours before the departure date shown on your itinerary; or • during your trip, that you; - take with you; or - purchase during your trip; <p>you will be paid the intrinsic value, cost of repair or replacement, whichever is less.</p> <p>A maximum of \$510, £300 or €450 will be paid for any one, pair or set of articles. The maximum amount that will be paid for all valuables is \$510, £300 or €450 in total. Losses from vehicles will only be paid if the articles were secured in a locked boot or locked glove compartment.</p>	<p>Paid up to \$3,400, £2,000 or €3,000 for each trip</p>
G	Delayed baggage	
	<p>Costs of essential toiletries and clothing, if your baggage is delayed on your outward journey for 12 or more hours from the time of your arrival.</p>	<p>Paid up to \$170, £100 or €150 for each trip</p>



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H Loss of money (see section J for deductibles)	
Theft or accidental loss during your trip , of cash, traveller's cheques, postal or money orders owned or held by you .	Paid up to \$850, £500 or €750 for each trip
I Loss of passport and travel documents (see section J for deductibles)	
Costs of replacing: <ul style="list-style-type: none"> • a passport; or • travel documents; owned or held by you , if they are lost or stolen during your trip , including any additional accommodation and travel costs that you have to pay during your trip to replace the lost or stolen passport.	Paid up to \$850, £500 or €750 for each trip
J Deductibles	
Excess for each claim on sections A, B, D, F, H and I.	\$42.50, £25.00 or €37.50

Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- **You** cannot be older than 74 when joining this **plan**.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. We have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.

InterGlobal Insurance Company Limited has changed its name to Aetna Insurance Company Limited. The company will continue to trade under the 'InterGlobal' brand until further notice. InterGlobal Limited has changed its name to Aetna Global Benefits (UK) Limited.

If coverage provided by this policy violates or will violate any United States (US), United Nations (UN), European Union (EU) or other applicable economic or trade sanctions, the coverage is immediately considered invalid. For example, Aetna companies cannot make payments or reimburse for health care or other claims or services if it violates a financial sanction regulation. This includes sanctions related to a blocked person or entity, or a country under sanction by the US, unless permitted under a valid written Office of Foreign Assets Control (OFAC) license. For more information on OFAC, visit www.treasury.gov/resource-center/sanctions/Pages/default.aspx.

Plans are underwritten by Aetna Insurance Company Limited, registered in England (Company Registration No. 5956141), which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference No. 458505). Plans are administered on behalf of the insurer by Aetna Global Benefits (UK) Limited, registered in England (Company Registration No. 03554885), which is authorised and regulated by the Financial Conduct Authority (Firm Reference No. 312279). Both companies are registered at 50 Cannon Street, London, EC4N 6JJ, United Kingdom.

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