

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 individuals resident in the United Kingdom, who want to insure against the costs of unforeseen events while travelling abroad, or which prevent them from taking a planned trip abroad.



What is insured?

- ✓ Overseas 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
- ✓ Travel vaccinations and medication



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 your return to the UK
- ✗ Self-harm, alcohol abuse and drug abuse



Are there any restrictions on cover?

- ! You 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
- ! Your trip must start and end in the UK, Channel Islands or Isle of Man
- ! You will not be covered if you travel against medical advice, or if you felt ill prior to departure and did not consult a doctor to determine if you were fit to travel
- ! You must take reasonable care of your belongings, and leave sufficient time to get to your point of departure
- ! You will need to pay the first £50 of most claims
- ! Cover will not be available under the 'Cancelling the trip or cutting it short' section of the plan, if the claim arises as a result of circumstances you were aware of at time of booking



Where am I covered?

- ✓ You 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 you, or any person on your plan, moves house or otherwise changes their contact details
- Inform us if you, or any person on your plan, is no longer resident in the United Kingdom
- Contact our travel assistance partner if you need emergency medical treatment
- Pay any excess or co-payment that applies to your plan
- Tell us if the loss you are claiming for has been caused by another person.



When and how do I pay?

You may pay monthly, quarterly or annually, by Direct Debit. 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 the 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.