

# Optional Travel Add-on Plan

WORLDWIDE COVER

Including private medical insurance cover outside of **country of residence**



## Table of Benefits and Limits per trip

This is an annual **plan**. The **benefits** apply per **insured person**, per **trip** made, of not more than 180 days at a time, during the **plan year**.

	Level of Benefits
<b>Section A - Medical Benefits and Limits</b> If, during a <b>trip</b> , an <b>insured person</b> incurs a <b>medical condition</b> , <b>we</b> will pay necessary, <b>reasonable and customary</b> expenses, subject to a maximum per <b>insured person</b> , per <b>trip</b> of: <ul style="list-style-type: none"> <li>• <b>Dental treatment</b> for the immediate relief of <b>dental</b> pain up to a maximum of <b>£1,000/\$1,700/€1,500</b> per <b>trip</b></li> <li>• If <b>medically necessary</b>, extra accommodation and travel expenses, which will allow <b>you</b> to return to <b>your country of residence</b>, if <b>you</b> cannot return as originally booked</li> <li>• Necessary, <b>reasonable and customary</b> in-patient/daycare/out-patient medical expenses</li> <li>• <b>Reasonable and customary</b> travel and accommodation expenses of a parent or legal-guardian having to remain with his/her insured child (under 18 years of age) due to an eligible <b>medical condition</b></li> </ul>	£2,000,000 \$3,400,000 €3,000,000
<b>Section B - Loss of Deposits, Cancellations or Curtailments</b> <b>We</b> will pay an <b>insured person</b> , or if applicable, the <b>insured person's</b> representative, for the loss of irrecoverable deposits, pre-payments and other charges paid or contractually due to be paid for travel and/or accommodation if a <b>trip</b> is cancelled, or curtailed as a direct result of one of the following: <ul style="list-style-type: none"> <li>• The death, illness or injury of:                             <ul style="list-style-type: none"> <li>The <b>insured person</b></li> <li>The person with whom the <b>insured person</b> is travelling, or had arranged to travel</li> <li>A <b>close family member</b></li> <li>A <b>close business colleague</b></li> </ul> </li> <li>• Jury service, attendance under subpoena as a witness in a court of law of an <b>insured person</b>, or of the person with whom the <b>insured person</b> is travelling, or had arranged to travel</li> <li>• Compulsory quarantine restriction of an <b>insured person</b>, or of the person with whom the <b>insured person</b> is travelling, or had arranged to travel</li> <li>• Listed natural disasters and similar force majeure causes which occur after a <b>trip</b> is booked</li> </ul> The amount payable in respect of cancellation <b>claims</b> , will be limited to the scale of cancellation charges as defined in the booking conditions relating to the <b>trip</b>	Covered up to £3,000 \$5,100 €4,500
<b>Section C - Travel Delays</b> <b>£50/\$85/€75</b> for the first full twelve (12) hours delay and <b>£50/\$85/€75</b> for each subsequent twelve (12) hours delay, subject to a maximum of <b>£150/\$255/€225</b> per <b>trip</b> , due to strikes/industrial action, adverse weather conditions, mechanical breakdown, or failure of aircraft, sea vessels, train, other licensed <b>public transport</b>	Covered up to £150 \$255 €225
<b>Section D - Missed Departures and Travel Disruption</b> <b>We</b> will pay an <b>insured person</b> up to a maximum sum shown per <b>trip</b> in respect of additional accommodation and travel costs incurred to connect the <b>insured person</b> with his/her group or tour, or to transport the <b>insured person</b> to his/her final destination in the event that he/she misses the original departure due to severe weather conditions, or an accident to, or breakdown of, the licensed <b>public transport</b> that the <b>insured person</b> was travelling in to his/her point of departure	Covered up to £1,000 \$1,700 €1,500
<b>Section E - Hijack</b> <b>£100/\$170/€150</b> for each full twenty-four (24) hour period that the <b>insured person</b> is prevented from reaching his/her destination for a maximum of 15 days following the forced hijack of a conveyance on which the <b>insured person</b> is travelling	Covered up to £1,500 \$2,550 €2,250
<b>Section F - Baggage and Personal Effects</b> Subject to the terms and conditions of the <b>plan</b> , <b>we</b> will indemnify an <b>insured person</b> for the intrinsic value, or cost of repairs, or re-issue, whichever is the lesser, of property which, during the period of insurance, is lost, damaged or stolen whilst taken on a <b>trip</b> , or purchased during a <b>trip</b> by the <b>insured person</b> , or sent in advance up to twenty-four (24) hours prior to the <b>insured person's</b> departure date shown on the itinerary relating to the <b>insured person's trip</b> , up to a maximum value of <b>£2,000/\$3,400/€3,000</b> per <b>trip</b> , subject to a maximum of <b>£300/\$510/€450</b> for any one article, pair or set of articles; <b>we</b> will pay: For losses from vehicles hired or owned by the <b>insured person</b> , providing the property concerned was secured in a locked boot or glove compartment, up to <b>£300/\$510/€450</b> (in total) in respect of cameras and photographic equipment, telescopes and binoculars, antiques, jewellery, watches, furs and precious stones and articles made of, or containing gold, silver or other precious metals	Covered up to £2,000 \$3,400 €3,000
<b>Section G - Delayed Baggage</b> In the event of baggage being delayed or misdirected by a carrier on the outward journey for at least twelve (12) hours from the time of an <b>insured person's</b> arrival, <b>we</b> will pay up to a maximum of <b>£100/\$170/€150</b> per <b>trip</b> for the purchase of essential toiletries and clothing	Covered up to £100 \$170 €150
<b>Section H - Loss of Money</b> In respect of theft or accidental loss of cash, traveller's cheques, postal or money orders, owned or held by an <b>insured person</b>	Covered up to £500 \$850 €750
<b>Section I - Loss of Passport, Travel Documents</b> Cost of replacing a passport and/or travel documents stolen or accidentally lost, owned or held by an <b>insured person</b> . Cost of reasonable additional travel and accommodation expenses incurred necessarily abroad during <b>your plan year</b> to obtain a replacement of the lost or stolen passport	Covered up to £500 \$850 €750

**EXCESS PAYMENT** A standard amount of **£25/\$42.50/€37.50** excess will be deducted from each **claim you** submit under this Optional Travel Add-on Plan. The excess is applied once per **claim** and allows full cover **benefit** after deduction of the excess.

**VALIDITY OF COVER** Cover under the Optional Travel Add-on Plan is only valid if the underlying UltraCare or International Schools **plan** is in force.

### Yearly Premiums (payable in advance)

Single	Couple	Family	One Parent Family
£115	£230	£287.50	£172.50
\$195	\$390	\$487.50	\$292.50
€172	€344	€430	€258