

# key facts



## HealthCare International Multi-Trip Travel Plan General Summary

Some important facts about your Multi-Trip Travel Insurance plan is summarised below. This summary does not contain the full terms and conditions of the cover for each plan; these can be found in the full policy wording. It is important that you read the Policy wording thoroughly when you receive it, to make sure you understand the cover it provides.

### Name of the insurance undertaking.

The Plans are underwritten by Gulf Insurance Limited, 1 Gray Street, St Clair, Port of Spain, Trinidad, West Indies

### Our Service to you.

We will Not provide you with advice or a recommendation. We will however, provide you with information and details on all of our products.

In the event that you wish to proceed, we will need your consent to do so.

In the event that you are confused or wish to compare any of our products with others on the market place, we would recommend that you contact an independent intermediary or broker for their advice.

### Type of insurance cover.

All of our Multi-Trip Travel Insurance policies provide cover whilst travelling away from your home country.

It is not a medical plan although it will cover you for the treatment of qualifying emergency medical conditions when you are on your trip.

This plan is designed to specifically meet the needs of the expatriate and their families. This cover is written on the basis that all pre-existing conditions are excluded.

This means that any pre-existing conditions are Not covered for the life of the policy. A full explanation of the terms and conditions can be found in our policy wording.

### Significant features and benefits.

The policies (are denominated in either US Dollars, Euros or Sterling) and will include the following features:

- Cancellation & Curtailment
- Personal Accident
- Medical Emergencies & Other Expenses
- Hospital Benefit (Not Home Country)
- Baggage & Personal Effects.
- Money & Documents
- Loss of Passport (Not Home Country).
- Travel Delay
- Missed Departure (Not Home Country).
- Personal Liability.
- Legal Expenses.
- Hijack (Not Home Country).
- Winter Sports Equipment.
- Hire of Skies.
- Ski Pack.

### Significant and unusual exclusions or limitations.

The following are excluded from cover under your policy:

- Pre-existing conditions permanently excluded.
- Birth defects and congenital abnormalities for the duration of the Policy

Your cover will remain in force for a period of 12 months and is automatically renewed each year provided the premium has been paid for the relevant period. Premiums may increase at renewal due to an increase in your age and/or an increase in medical inflation.

### Right of Cancellation.

We trust you will be happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy. If that happens, we will refund your premium in full, providing you have not made a claim on your policy in that period and we have the policy documents returned to us within the 14 days.

As your policy will automatically renew at the anniversary of the commencement of your policy, if you wish, you can cancel the policy at this time, although you must give us 2 months written notice of your intention to do so. Otherwise charges may be levied to cover the time on risk and other related expenses that may be incurred.

If you do not exercise your right to cancel within the cancellation period, the contract will remain in force and all premiums will be payable in accordance with the terms of the policy.

A full explanation of the conditions for cancelling cover can be found in our policy wording.

#### **Making a Claim.**

Please call +44 (0) 207 665 1627 or email [claims@healthcareinternational.com](mailto:claims@healthcareinternational.com) for further advice. Alternatively you can write to the Claims department at the address on the bottom of this Policy Summary.

#### **Complaints PROCEDURE.**

We hope that you will be very happy with the service we provide. However, if you have a complaint you should address it in writing to the **Compliance Officer, HealthCare International Global Networks Limited, 84 Brook Street, London W1K 5HE, United Kingdom.**

If you are still unhappy with any issue that we have not dealt with to your complete satisfaction, you should direct your enquiry to:

Compliance Officer of:

**Gulf Insurance Limited  
1 Gray Street  
St Clair  
Port of Spain  
Trinidad  
West Indies**

In the event that you are still dissatisfied after contacting the above office, you should then direct your complaint in writing to:

**The Financial Ombudsman Service,  
South Key Plaza,  
183 Marsh Wall,  
London E14 9SR**

Please ensure that you quote your policy number in all correspondence, so that your complaint can be dealt with speedily.

#### **Compensation.**

HealthCare International Global Network Limited is authorised and regulated by the Financial Services Authority (FSA) licence No. 314761 and Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of insurance and the circumstances of any claim.

You can check this on their website at: [www.fsa.gov.uk](http://www.fsa.gov.uk)