

MIA MASTER TRAVEL PROTECTION PLAN

SUMMARY OF COVER

Cancellation	£1,000	20% of canc costs min. £50 Loss of Deposit £25
Curtailement	£1,000	20% of holiday costs min. £50
Medical Expenses	£5m	£150
Missed Departure	£500	nil
Inconvenience Benefit	£10 / day max £300	
Baggage	£2,500 £300 SAL and VALS cash £250	£50
Delayed Baggage	£50 / 12 hrs	
Passport / Tickets & Documents	£100 / 24hrs	nil
Personal Liability	£1m	£250
Legal Expenses	£10,000	nil

Every policy holder receives a free MIA Membership upon which will be placed medical, GP/Consultant & Next of Kin details to be passed on in an emergency.

HOW MUCH DOES THIS COST?

Europe only

Age	Cancellation cover included	
	up to 17 days	up to 31 days
18 – 65	£44.50	£51.50
66 – 70	£58.00	£62.00
71 – 75	£70.00	£74.00
76 – 80	£95.00	£98.50
81 – 85	£120.00	£123.00
additional cancellation-	£5.20	N/A

Optional Covers / Reductions

Delete Baggage less £5.50
 Delete cancellation refer to issuing agent
 Additional cancellation cover available at a cost of £5.20 for every £100 of cover required above £1000 but this additional level only provides cover for cancellations that are not due to any pre-existing medical conditions
 winter sports plus £16.20 under 65
 plus £30.00 age 66 – 70
 max age 70



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Contact details

For product information and sales telephone 01268 782745 or email master@miaonline.co.uk
 For contract details and if you want to become a sales outlet, telephone 01923 224881 or email sales@mtic.eu



Who will be covered under the **MIA Master Travel Protection Policy**?

People with a pre-existing illness.

People Travelling to the listed countries within the policy.

Persons up to 85 years of age on the date of travel.

Travelling companions with no medical history.

Some people on waiting lists

Travel companions who have a **MIA Master Travel protection policy** and have to stay with an ill or injured insured.

All policy holders must obtain their **EHIC** card (replacing the old **E111**) prior to their travel by obtaining a form from the **Post Office** or telephoning **0845 606 2030** or apply online www.ehic.org.uk/InternetPROD/home.do

This policy can only be purchased from 60 days prior to the departure date.

Who will not be covered under the **MIA Master Travel Protection Policy**?

Persons suffering from a condition, where they have been given a terminal prognosis.

Persons, who are on a waiting list for Chemo, Dialysis or any non conservative treatment unless agreed by **MIA Online**.

Persons who are not declared fit to travel and endure the trip by their GP or Consultant whoever is the most appropriate, prior to Travel. No letter is required, however, an entry must be made on the patient's notes, a copy of which will be requested in the event of a claim.

People travelling to countries not stated on the list of countries stated within the policy.

Those travelling to red areas who do not contact **MIA** for suitability of facility.

Those travelling who do not ascertain (either for themselves or by contacting **MIA**) the suitability of facilities at their destination.

Persons over 85 years of age on the date of travel.

What will be covered under the **MIA Master Travel Protection Policy**, in the event of a claim?

Cancellation due to declared medical illnesses

Medical costs falling outside of the reciprocal health agreement **over and above the policy excess**.

Medical Repatriation where necessary.

Repatriation of mortal remains.

Additional Travel & accommodation for insured and one companion.

Extension of insured's cover beyond trip limit when they are medically unfit to return.

Extension of authorised insured's companion's cover **if they have MIA Travel Protection Insurance**, beyond trip limit, when the insured is medically unfit to return.

Cover as stated under the additional sections within the policy.

Emergency out patient treatment in private clinics for minor ailments e.g insect bites that are not associated with the pre-existing illnesses **over and above the policy excess**.

Simple sprains or fractures that require no surgery, **over and above the policy excess**.

Medical emergencies e.g. Heart attack within the private sector where the state facilities are further away, **over and above the policy excess**. However, the Assistance company will ensure that the clinic, whilst private, still treats the insured under the reciprocal agreement given the emergency nature of the incident and the danger of delaying treatment.

Vehicular transport to treating facility.

Maximum of 8 hours within a private facility for the treatment of gastro illnesses **over and above the policy excess**. After such time the insured will be transferred to a state facility or if the private clinic insists that due to nature or severity they cannot be moved, then they will treat them under the reciprocal agreement.

What will not be covered under the **MIA Master Travel Protection Policy**, in the event of a claim?

The amount equivalent to the stated policy excess.

Physiotherapy unless of a life saving nature.

Inpatient treatment in a private facility unless authorised.

Investigative tests relating to a pre-existing illness within a private facility, whatever the reason for admission.

Food, other than standard Hospital meals.

Telephone costs.

Visiting taxi costs.

Extended car hire.

TV Costs.

Private room costs.

Additional cost of bringing luggage home e.g. when insured is deceased or returns in AA.

Claims arising from Medical Conditions that have not been declared prior to Travel.

This leaflet only provides a summary of cover and in the event of a dispute the policy wording shall prevail.

MIA Online Limited is an appointed representative of Master Travel Insurance Consultants which is authorised and regulated by the Financial Services Authority.