

## Endorsement

The following conditions will apply to the attached policy and override any other conditions that may refer to pre-existing medical conditions:

You must comply with the following conditions in order to have full protection under this policy. If You do not comply We may, at Our option, cancel the policy, refuse to deal with Your claim or reduce the amount of any claim payment. This insurance operates on the following basis:

1. You must declare all of your medical history and associated medication.
2. For those insureds with a pre-existing illness to be covered, You must be declared fit to travel and to undertake Your planned Trip by your GP or consultant **within 60 days prior to the trip.** (Evidence must be available either on your medical records recording the date of consultation or in the form of a letter again confirming the date of consultation)
3. The insurance will **NOT** cover You when You are travelling against the advice of a Medical Practitioner (or would be travelling against the advice of a Medical Practitioner had You sought his/her advice);
4. The insurance will **NOT** cover You when You are travelling with the intention of obtaining medical treatment or consultation abroad.
5. The insurance will **NOT** cover any pre-existing health condition unless treatment is sought from a facility where reciprocal health agreements are in place. No private medical treatment will be covered for any pre-existing conditions, or for complications arising there from. Notwithstanding, you are expected to seek treatment at a facility that accepts the reciprocal agreement in any event for any illness or injury.
6. If You are in doubt about any of the above requirements You should ring the **MIA Helpline** on 01268 782745 for clarification. Alternatively email ask@miaonline.co.uk.

**No claim arising directly or indirectly from a Pre-existing Medical Condition affecting You will be covered unless:**

- You have declared that condition to Us; and
- You have declared any changes in Your health or prescribed medication; and
- We have accepted that condition for insurance in writing.

Each Insured Person who has a Pre-existing Medical Condition must make a Medical Health Declaration before each Period of Insurance and, if there are any changes in Your health or prescribed medication, prior to booking or departing on any Trip.

**Failure to declare any Pre-existing Medical Condition that is relevant to the insurance may invalidate the policy.**

We may require You to obtain a medical report from Your General Practitioner or Consultant in order to assess whether cover applies. Any costs incurred in obtaining this medical report shall be borne by You.

Based on Our assessment of the medical information supplied to Us, We will decide whether or not You are suitable for insurance.

**To declare a New Pre-existing Medical Condition or a change in Your state of health or prescribed medication, after the purchase of your insurance You should contact the Travel Helpline during office hours on 01268 783383.**

**This policy will NOT cover any claims under Section 6 (Cancellation, Curtailment or Trip Interruption) arising directly or indirectly from a Pre-existing Medical Condition, known to You prior to the commencement of the Period of Insurance, affecting you, any Close Relative, travelling companion or person with whom You intend to stay whilst on Your Trip: NB: Claims relating to your declared medical history will be covered up to £1,000 subject to the conditions stated under this policy.**



Please keep this Travel Insurance Certificate together with the policy document in a safe place and carry it with you when you go away on your trip.

Valid dates 1st January 2007 to 31st December 2007 trips completed by 31st March 2008

Underwritten by Templeton Insurance Ltd

Master Policy number: TIL/2006/00086

### SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

SECTION	COVER	MAXIMUM SUMS INSURED PER PERSON	EXCESS PER PERSON PER CLAIM
A	Cancellation or Curtailment	Up to £1,000	20% of canc costs min. £50 loss of deposit £25
B	*Emergency Medical Repatriation & Other Expenses Including Dental Treatment Limit Hospital Confinement Benefit	Up to £5,000,000 in total £250 £10 per 24 hrs up to a maximum of £300 in total	£150 £75 Nil
C	Personal Accident	No cover	
D	Travel Delay Abandonment after 24 hours Missed Departure	No Cover No Cover Up to £500	£40
E	Personal Possessions Single Article/Pair/Set Limit Total Valuables Limit Spectacles/Sunglasses Limit Delayed Baggage (excess of 12 hours)	Up to £2,500 in total including: £300 £300 £75 £50 / 12 hours £100 / 24 hours	£50 Nil
F	Personal Money (Cash limit carried on any one insured person £250)	Up to £1000	£75
G	Passport, Ticket & Documents	Up to £100	Nil
H	Personal Liability including Rented accommodation limit	£1,000,000 £100,000	£250
I	Legal Expenses	Up to £10,000	Nil

PLEASE NOTE: NO COVER FOR: J Withdrawal of Services, K Hijack, L Mugging, M Catastrophe, N Scheduled Airline Failure. WINTERSPORTS EXTENSION AVAILABLE FOR AN ADDITIONAL PREMIUM

**\*TREATMENT MUST BE SOUGHT UNDER THE RECIPROCAL MEDICAL HEALTH AGREEMENT BETWEEN EU COUNTRIES.**

**IN AN EMERGENCY, FIRST CHECK THAT THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE +44(0)870 600 1400 STATING YOUR NAME AND INSURANCE CERTIFICATE NUMBER.**

### HELPLINE NUMBER

Travel Helpline: +44 (0)1268 782745

Curtailment: +44(0)870 600 1400

Medical Emergency & Repatriation:  
+44(0)870 600 1400

Travel Insurance Claims: +44 (0)1268 782745

MIA Membership: (0)1268 783383

The attached document is your insurance policy and contains all the information you need to know about your Travel Insurance. NB: This policy can only be purchased within 60 days of departure.



## Travel Protection

Your insurance policy is attached and contains all the information you need to know about your Travel Insurance. This policy is only valid once a Validation Certificate has been issued, showing who is covered, dates of cover and proof of payment of premium.

Please read this policy very carefully and remember that this travel insurance is designed to cover **most** events which may happen during your trip, however, We cannot cover **all** events, expenses or possibilities that you may encounter. You will find herein full details of the cover and the conditions and exclusions in the policy.

You must have declared to **MIA** all medical conditions and medication taken. You must check with your GP or Consultant, prior to Travel, to obtain confirmation that you are fit to travel and endure your trip, and this must be marked on their records. Sufficient and appropriate medication must be taken with you and you must ensure that you have obtained any appropriate vaccinations where applicable.

It is a condition of this policy that you seek treatment under the European reciprocal agreement. You **must** therefore obtain a European Health Insurance Card (EHIC) prior to your travel by obtaining a form from the Post Office, by telephoning 0845 606 2030 or by applying online at <https://www.ehic.org.uk/InternetPROD/home.do>

## Your MIA Membership

Your Travel Insurance comes with a **MIA** Membership and part of it will already have been completed with the medical history and medication that you have declared to the agent when you purchased your policy.

**MIA** stands for **M**edical **I**nformation **A**n anywhere is a web based membership scheme that allows you to store, access and edit your medical and personal information at any time from anywhere in the world. You can also use it to store emergency contact numbers, allergy details, passport details or even keep credit card numbers with the appropriate telephone contact number in case of loss or names and addresses for postcards!

You will also find a host of useful information & advice on the website which can be accessed using your unique **username & password**.

You will receive an ID card and key-ring attachment which simply shows your membership number and the emergency contact number for **MIA** (01268 783383). In the event of an emergency, where you are unable to access your medical or personal information, the Hospital seeing the identification, can contact **MIA** who can pass on the necessary information to the treating facility on your behalf.

## PLEASE NOTE

As the standard of health care in the public sector varies from country to country, and even region to region, you

should contact **MIA** Online for advice on suitable amenities in your intended travel region on 01268 782745 or [info@miaonline.co.uk](mailto:info@miaonline.co.uk).

**MIA** will locate the nearest Hospital to the location you are intending to visit and assess whether or not they have appropriate facilities at which time **MIA** will provide the address and contact numbers. Or, you may be advised to change your chosen destination should **MIA** feel that no suitable state facilities exist.

## Who will be covered under the MIA Travel Protection Policy?

- People Travelling only to the listed countries shown on the table below. Those travelling to red areas **must** contact **MIA** for suitability of facility. Failure to do so will invalidate any claim.
- People cleared to travel by **MIA** Online.

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

*Not restricted to but including;*

- People suffering from a condition, where they have been given a terminal prognosis.
- People, who are on a waiting list for Chemotherapy, Dialysis or any non conservative treatment.
- People whose conditions have not been declared to **MIA** prior to their Travel.
- People travelling within 21 days of surgery.
- People with their first stent fitted or those with stents who do not have a pre-trip check by their GP who can confirm (On their medical records) there is no blockage or infection and that the dimensions and site of stent will have no problems with the compression status within an aircraft.
- Those travelling to red areas who do not contact **MIA** for suitability of medical facilities.
- Those travelling who do not ascertain and have written confirmation of (either for themselves or by contacting **MIA**) the suitability of facilities at their destination.

## Summary of what will be covered under the MIA Travel Protection Policy

- Medical costs falling outside of the reciprocal health agreement (e.g. bed cost in France) over and above the policy excess.
- Repatriation where deemed medically necessary by the assistance company.
- Additional Travel & accommodation for insured and companion where deemed medically necessary by the assistance company.
- Extension of insured's cover beyond trip limit when they are medically unfit to return on the due date.
- Extension of insured's companion's cover if they have **MIA** Travel Protection Insurance, beyond trip limit when the insured is medically unfit to return on the due date.
- 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 and to travel there would be detrimental to the insured's health over and above the policy excess. However, the Assistance company must 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 necessary treatment.
- Vehicular transport to state facility for the insured to receive treatment.
- 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 must be transferred to a state facility or if the private clinic insists that due to nature or severity they cannot be moved, then they must treat them under the reciprocal agreement.

## What will not be covered under the MIA Travel Protection Policy

*Not restricted to but including;*

- The amount equivalent to the stated policy excess.
- Where injury or illness requires surgery or intensive treatment, the insured **must** be transferred to a state facility. Private treatment will not be covered.
- Physiotherapy with the exception of thoracic physiotherapy in the event of chest complaints.
- Inpatient treatment in a private facility unless done so under the reciprocal health agreement.
- Surgery in a private facility unless done so under the reciprocal health agreement.
- Investigative tests due to a pre-existing illness within a private facility, whatever the initial reason for admission.
- Food, other than standard Hospital meals which would be incorporated within the bed charge.
- 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 an Air Ambulance.

To help you decide whether or not you **need** to make an enquiry the following list has been designed for you. However, we encourage you to ask in any event;

PLEASE NOTE YOU ARE ONLY COVERED FOR TRIPS TO THE COUNTRIES LISTED BELOW

You **MAY** contact **MIA** if you are travelling to:

- Austria
- Belgium
- Denmark
- Finland
- France
- Germany
- Irish Republic
- Italy
- Luxembourg
- Netherlands
- Norway
- Poland
- Sweden
- United Kingdom

You **SHOULD** contact **MIA** if you are travelling to:

- Croatia
- Czech Republic
- Estonia
- Iceland
- Latvia
- Lithuania
- Slovakia
- Slovenia

You **MUST** contact **MIA** if you are travelling to:

- Cyprus
- French Guyana
- Greece + Crete
- Guadeloupe
- Hungary
- Malta
- Martinique
- Portugal
- Switzerland
- Bulgaria
- Romania
- Spain + Balearic Islands & Canaries

## TRAVEL CHECKLIST

Before you travel, you should ask yourself the following:

- ✓ Do you know of any Pre-existing Medical Condition that you need to tell us about?
- ✓ Are you aware of any close relative who is ill or for whom your trip might be cancelled or curtailed?
- ✓ Have you completed your **MIA** membership to allow full assistance to be given to you in the event of an emergency?
- ✓ Have you obtained sufficient medication for your trip?
- ✓ Have you obtained a letter from your Doctor confirming the necessity of the medication or drugs you are carrying
- ✓ Have you obtained a letter from your GP, Consultant or supplier if you have to take needles for any medication, to produce to the airline? Have you requested your traveling sharps box?
- ✓ Do you need to take all your Credit cards? Have you put their numbers and lost card contact telephone number on your **MIA** notes?
- ✓ Have you obtained an EHIC card so as to be able obtain treatment in the European Union and Switzerland? It is a condition of this insurance that you avail yourself of this agreement.
- ✓ Are you sure of where and how to obtain subsidized treatment, as required by your travel insurance, if not contact **MIA** Online on 01268 782745 or email [ask@miaonline.co.uk](mailto:ask@miaonline.co.uk).
- ✓ Have you told someone where you are staying or completed your Travel Plan on your **MIA** membership?
- ✓ Have you entered the contact details of your next of kin or close friends so that **MIA** can pass them on in the event of an emergency?

The **MIA** Team