



GLOBAL MONEY APP

# Group Travel Insurance Policy

## Overseas Emergency Medical Assistance and Expenses

This summary contains the key features of the group policy. It does not contain the full terms and conditions, which can be found in the group policy wording.

It is particularly important that the Group Policyholder and Beneficiaries read the sections on key exclusions.

### Conditions

It is essential that beneficiaries refer to the Important Exclusions and Conditions Relating to Health section in the group policy wording as failure to comply with these conditions may jeopardise a claim or cover. If a beneficiary is travelling to Australia and they require medical treatment they must enrol with a local Medicare office.

### Beneficiary

Is an individual aged between 18 and 70 that:

- holds a premium account with the group policyholder; (or a named Travel Companion(s) on the Beneficiaries Statement of Insurance)
- is registered under the healthcare system in their home country (which must be within the European Economic Area);
- is not travelling against medical advice and have sought medical advice if they have any health concerns affecting their ability to travel;
- is travelling abroad on a trip.

A beneficiary is not party to the insurance contract which is solely between the group policyholder and us.

### Policy Term

This group policy is valid for the period of insurance shown on the Statement of Insurance. Cover applies for the duration of the beneficiary's trip provided that:

- the trip starts and ends during the period of insurance.
- no trip lasts longer than 40 days.
- the maximum number of days for which beneficiaries are covered in any 12 month period is 183 days.

Revolut/Group/011816

## Change In Health

If there are any changes in your health after you are provided cover under this Group Policy, this can affect the cover we provide and / or the cover you require. There is no cover under this policy for any pre-existing medical conditions not listed as being covered in the list of acceptable conditions within the group policy wording. Please review the terms and conditions of the policy booklet in full or contact us if you are in any doubt whether cover may apply if you have a change in health.

## Key Benefits

- Emergency medical service - costs of services required to arrange emergency medical assistance or transport home following an accident or illness whilst on a trip up to a financial policy limit of £15,000,000.
- Overseas emergency medical assistance & expenses - up to a financial policy limit of £15,000,000 for emergency medical treatment and related expenses if the beneficiary falls ill, is injured, during their trip outside their home country:
- Emergency medical treatment, including the costs of rescue or assistance services to take the beneficiary to a up to a financial policy limit of £15,000,000.
- Related expenses including extra costs for transport and accommodation if it is medically necessary for the beneficiary to return home; stay after the date they were going to return home; and for one relative or friend to stay with, accompany or travel to be with the beneficiary.
- In the event of death, funeral costs abroad or returning the beneficiary's body / ashes to the home country.
- Emergency dental treatment for immediate pain relief up to a financial limit of £300.

## OPTIONAL COVER EXTENSIONS:

**Winter Sports:** If you participate in a specified winter sports activity, we will pay up to £15,000,000 for your emergency medical expenses.

## Key Exclusions

- The first £75 of each claim you make (this is your excess).
- Any claim relating to a pre-existing medical condition, as set out under to any reason set out under Important Exclusions and Conditions Relating to Health section in the group policy wording.
- Any treatment or expenses in your home country.
- Any non-essential medical treatment, surgery, investigations or tests which are not related to the serious illness or bodily injury that you originally went to hospital for.
- Any treatment that the Emergency Assistance Service confirms can reasonably wait until you return to your home country.
- Any expenses relating to replacing any medication, which is known by you to be required or continued at the time of you starting any trip.
- Any claim relating to a tropical disease if You have not had the recommended inoculations and / or taken the recommended medication as directed, for your destination.
- Any cosmetic surgery.
- Any expenses or treatment funded by a Reciprocal Healthcare Agreement.
- The extra costs of single or private accommodation in hospital, or any treatment or services provided by a spa, nursing home or rehabilitation centre.
- The cost of telephone calls, other than for calls to the Emergency Assistance Service or for receiving calls from the Emergency Assistance Service.
- The cost of taxi-fares, other than for your travel to and from hospital relating to your admission, attendance for outpatient treatment or appointments or for collection of medication prescribed for you by the hospital.
- Normal Pregnancy or Childbirth, without any accompanying bodily injury, serious illness or complications of pregnancy or childbirth.
- Your wilful, self-inflicted injury or serious illness, suicide or attempted suicide, sexually transmitted

diseases, solvent abuse, use of drugs (other than drugs taken in accordance with treatment prescribed and directed by a medical practitioner, but not for the treatment of drug addiction).

- Your self-exposure to needless peril (except in an attempt to save human life).
- You drinking too much alcohol, Your alcohol abuse or your alcohol dependency. (In respect of you drinking too much alcohol, we do not expect you to avoid alcohol, but we will not cover any claims that occur because you have drunk so much alcohol that your judgement is affected and you need to make a claim as a result).
- Unless your life is in danger or you are attempting to save human life, you:
  - jumping or diving from a pier(s), a wall(s), a bridge(s) or a rock(s) including tombstoning or shore diving,
    - climbing on top of or jumping from a vehicle,
    - climbing or jumping from a building or balcony,
    - climbing or moving from any external part of any building to another part (excluding where stairs are being used) and falling, regardless of the height.
- Your travel to a country, a specific area or event to which the UK Foreign and Commonwealth Office, [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice), or the World Health Organisation, [www.who.int/ith/en](http://www.who.int/ith/en), has advised the general public against all or against all but essential travel.
- Your failure to comply with the terms and conditions of the eligibility; the special conditions relating to all claims or the Reciprocal Health Agreements sections in the group policy wording.
- Your stress, anxiety, depression or any other mental or nervous disorder.
- Any participation in or practice of any professional entertaining or professional sports or competitive activities.
- Any participation in or practice of any other sport or activity, manual work or racing unless shown as covered on the sports and activities table.
- Unless specifically covered under this insurance, any other loss, damage or additional expense following on from the event for which the beneficiary is claiming unless we provide cover under this insurance. For example, loss of earnings due to being unable to return to work following bodily Injury, Illness or disease happening while on a trip.
- Operational duties of a member of the Armed Forces.
- The use of a motorised vehicle on a trip covered under in the group policy wording unless a full driving licence is held permitting the use of such vehicles in the country concerned.
- Any trip which is a one way journey or if the trip is longer than the duration shown on the Statement of Insurance.
- Any payments you would normally have made during your trip or which do not fall within the events insured by the group policy.
- Any loss caused by currency exchanges or fluctuations.
- Loss or damage more specifically insured by another policy.
- Any costs incurred by you or the group policyholder which can be recovered from the service provider.
- Any circumstances you were aware of at the time of taking out in the group policy wording that could reasonably be expected to give rise to a claim.
- The group policyholder or Beneficiary's own unlawful action or any criminal proceedings against them.
- War, invasion, acts of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
- Terrorism where such losses are caused by nuclear, chemical or biological attack, or the disturbances were already taking place at the beginning of any trip.
- Ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste, from combustion of nuclear fuel, the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component of such assembly.

## Excess

The excess is £75 for each claim, which the beneficiary will pay.

## **How to Cancel**

It is IMPORTANT to know that there will not be a refund of premium to the group policyholder if they cancel this group policy. The group policyholder can cancel this group policy by giving 90 days' notice in writing to the address shown in the Statement of Insurance. In the event of cancellation by the group policyholder, they must notify each beneficiary of this group policy.

## **Cancellation Fee:**

If the group policyholder wishes to cancel this group policy at any time, no return of premium will be paid to the group policyholder and we reserve the right to charge a reasonable administration fee.

## **How to make a claim**

If you are overseas, please telephone our Emergency Assistance Service on +44 1733 224 956 (open 24 hours a day, 365 days a year).

For self paid expenses, please telephone White Horse on +44 1733 224 958 or email [claims@white-horse.ie](mailto:claims@white-horse.ie)

## **How to make a complaint**

We know that sometimes, no matter how hard we try, we don't always get it right. If we give you cause for complaint, it's important that you know that we are committed to providing you with an exceptional level of service and customer care. When this happens, we want to hear about it so that we can try to put things right.

Should you have any complaint regarding your insurance or the way your claim has been dealt with, please contact:

The Customer Experience Manager  
White Horse Insurance Ireland dac  
First Floor  
Rineanna House  
Shannon Free Zone  
Shannon  
County Clare  
Republic of Ireland

Alternatively, you can email [complaints@white-horse.ie](mailto:complaints@white-horse.ie)