

International Travel Insurance

Insurance Product Information Document

General Exclusions apply to all policies unless otherwise stated. Please refer to the relevant travel policy terms and conditions for full details.

This document provides a summary only. Before purchase, further information can be found in your quotation and/or additional documents; the full policy terms are available at bupaglobal.com. Full terms and conditions of the insurance are contained in the policy document and on your policy schedule which you will receive after your purchase. It is important you read all of these documents carefully.

What is this type of insurance?

International Travel Insurance which is designed to cover the costs of travel abroad, from hospitalisation, medical treatment, prescribed medicine to medical evacuation. Additional cover modules are available. Choose between multi-trip Annual Travel for journeys up to one month during a policy year and Single Trip for journeys of a duration of up to 12 months.



What is insured?

Core Module (Basic Medical Cover)

Benefits below covered 100% - no maximum limit

- ✓ Hospitalisation
- ✓ Outpatient treatment by a doctor or specialist
- ✓ Prescribed medicines
- ✓ Ambulance transportation
- ✓ Medical evacuation/repatriation
- ✓ Continuation of trip post treatment
- ✓ Medical treatment due to sport injuries

Benefits below covered, with limitations, per person per trip

- ✓ Prescribed treatment by a physiotherapist/chiropractor USD 2,500/EUR 2,000/CHF 3,400/GBP 1,375
- ✓ Accommodation (overnight stay), when unable to continue travel due to illness or injury USD 6,000/EUR 5,000/CHF 8,000/GBP 3,300

Optional non-medical cover (per person per policy)

- Baggage: theft and loss - USD 3,500 / EUR 2,600 / CHF 3,500 / GBP 2,100 (per trip)
- Baggage delay - USD 1,000/EUR 750/CHF 1,000/GBP 600
- Hospital daily benefit - USD 2,000/EUR 1,400/CHF 2,400/GBP 1,200
- Missed flight connection - USD 1,000/EUR 800/CHF 950/GBP 650
- Travel delay (overnight stay and meals) - USD 500/EUR 350/CHF 550/GBP 300
- Personal liability - property damage USD 500,000/EUR 360,000/CHF 550,000/GBP 280,000
- Personal liability - bodily injury USD 1,000,000/EUR 715,000/CHF 1,100,000/GBP 550,000
- Security and legal assistance USD 10,000/EUR 7,200/CHF 11,100/GBP 5,500

Optional Trip Cancellation Option

- Single Trip - USD 5,000 / EUR 3,750 / CHF 5,000 / GBP 3,000
- Annual Trip - USD 4,000 / EUR 3,000 / CHF 4,000 / GBP 2,400

For all benefits and benefit limits, see full terms & conditions



What is not insured?

- ✗ Unrecognised medical practitioner and facilities
- ✗ Private room in hospital
- ✗ Epidemics
- ✗ Medical assistance in connection with maternity after 36 weeks of pregnancy
- ✗ Harmful use of alcohol and drugs/medicine
- ✗ Preventive treatment
- ✗ Any illness or injury resulting from active engagement in any illegal act
- ✗ Certain sport activities
- ✗ Pre-existing and chronic conditions unless pre-approved by the Company
- ✗ Medical treatment that can await the insured's arrival home

Other exclusions apply, see full terms and conditions



Are there any restrictions on cover?

- ! The insurance does not provide cover within the insured's country of permanent residence
- ! Repatriation may be required if the insured is medically fit to be transferred to the country of permanent residence
- ! The insurance only covers acute medical treatment
- ! 3 day waiting period for non-medical benefits when cover purchased after leaving country of permanent residence (however, Trip Cancellation does not cover after leaving country of permanent residence)
- ! Insured must not have reached 75 years old at the commencement of the policy for Single trip Insurance and 70 years for an Annual Multi-Trip Travel Insurance
- ! Single trip cover can only be taken out for a maximum period of 12 months
- ! If Annual Multi-Trip Travel is chosen, cover shall be valid only for trips of one month's duration, as a maximum, unless extra travel days have been purchased
- ! Per day limits apply to the following benefits:
 - Accommodation (overnight stay) when unable to continue travel due to illness or injury (per day) USD 300/EUR 250/CHF 400/GBP 165
 - Hospital daily benefit (per day) USD 50/EUR 35/CHF 60/GBP 30
 - Travel delay - for accommodation (overnight stay) and meals (per day) USD 100/EUR70/CHF 110/GBP 60

Restrictions are continued on page 2.

IQ MED

www.iqmed.ro

contact@iqmed.ro



Are there any restrictions on cover? continued

- ! A 10% co-insurance is in place for security and legal assistance
- ! Cover is always subject to eligibility criteria
- ! We only cover customary and reasonable charges in the area or country in which treatment is provided
- ! We only cover eligible medically necessary treatment

Other restrictions apply, see full terms and conditions



Where am I covered?

- ✓ This insurance provides worldwide cover, excluding Iraq and Afghanistan (unless approved by the Company) and except your country of permanent residence (even if an illness/injury has occurred abroad).

What are my obligations?

Obligations at the start of the contract:

- You must pay your premium prior to the commencement of the insurance

Obligations during the term of the contract:

- You are obliged to notify or provide the Company with all obtainable information required for handling claims, including medical history and provision of original bills when required by Bupa Global Travel

Obligations in the event that a claim is made:

- If you require inpatient treatment abroad, such as hospitalisation, evacuation, repatriation, you must contact Bupa Global Assistance for authorisation or cover may be declined
- For outpatient treatment such as doctor consultations you should pay the bills at the time of service. For evaluation and reimbursement of these expenses the claim can be submitted online.

When and how do I pay?

- You can pay the premium in the agreed currency by Credit Card/ Bank Transfer/Cheque prior to the commencement of the policy
- Start date and insurance period are stated in your quote or policy schedule
- Trip Cancellation cover, if purchased, ends when leaving country of permanent residence



When does the cover start and end?

- If Annual Multi-Trip Travel Insurance has been chosen, the insurance cover shall cease upon next renewal after the insured has reached 70 years of age
- Start date and insurance period are stated in your quote or policy schedule
- Trip Cancellation cover, if purchased, ends when leaving country of permanent residence



How do I terminate the contract?

- If the insurance period is more than one month you may withdraw from your purchase within the first 14 days after having received your insurance documents.
- The Annual Travel insurance may be terminated by you with effect from the end of the calendar month with 30 days prior notice. If the policy has not yet been active for a year, there is an administration fee of USD 100/EUR 75/CHF 95/GBP 60
- Single trip insurance can be terminated before the expiry date set out on the insurance card, subject to an administration fee of USD 65/EUR 50/CHF 60/GBP 40

You can terminate your insurance by phone, email or letter:

+45 70 20 70 48

travel@ihi-bupa.com

Bupa Global Travel, 8 Palaegade, 1261 Copenhagen K, Denmark

Please refer to the full terms & conditions for further information