

Santé Travel by Groupama Healthcare Product Information Sheet

Santé Travel is an annual travel insurance policy that is only available when purchased in conjunction with a Santé group private medical insurance policy. A member, and their dependants, will only be eligible for cover under Santé Travel if they are also covered under the employer's Santé PMI group scheme.

This document is a guide to the cover provided by Santé Travel. It is only a summary of the cover and does not contain full details of the insurance policy terms, conditions and exclusions which can only be found in the policy booklet. A copy of the policy booklet is available in PDF format from our website at www.groupamahealthcare.co.uk

Medical warranty

Each person going on the trip must be fit to travel and not be aware of any circumstance that might cause the trip to be cancelled or curtailed or might lead to medical treatment being required. Therefore, when each trip is booked, the member must agree that, to the best of their knowledge and belief:

1. they, and any other insured person are fit to travel and:
 - are not travelling against medical advice;
 - are not travelling in order to receive medical treatment; or
 - are not aware of any circumstance that might cause the trip to be cancelled or curtailed or might lead to medical treatment being required.
2. they, and any other insured person:
 - are not on a waiting list for medical treatment, consultation or investigation;
 - have not received medical treatment in the last six months or are not expecting to receive medical treatment in the next six months;
 - are not taking medication prescribed by a medical practitioner; or
 - have not been told that you/they have a terminal medical condition.

If the member is unable to agree to these conditions, they must contact our appointed travel claims handler, Towergate Chase Parkinson, on 0870 333 0046 to find out whether we can provide cover.

Duty of reasonable care

Each insured person must take all reasonable care to protect themselves against bodily injury and illness and their personal and business property from theft, loss or damage, otherwise we may not pay their claim. This includes, but is not limited to:

- money and valuables being kept in a locked safety deposit box where available;
- wearing appropriate safety equipment when participating in hazardous activities; and
- not leaving personal or business equipment in unsecure or unattended areas.

Length of trip

There are no limits to the number of trips an insured person can make during a period of insurance, but no single trip can exceed 30 days. Winter sports trips are limited to a total of 17 days in a period of insurance.

Policy cancellation

Santé Travel is only available in conjunction with the policyholder's Santé by Groupama Healthcare PMI group scheme. If the Santé by Groupama Healthcare PMI group scheme is cancelled at any time and for any reason, the Santé Travel policy will also be cancelled from the same date and each insured person will no longer be covered for costs incurred after that date, even if they are in the middle of a trip.

Making a claim

In the event of hospital treatment, repatriation back to the UK or any alteration in their travel plans, the member should contact International Medical Rescue:

Telephone: +44 (0) 208 466 4200

Fax: +44 (0) 208 466 4240

For all other claims (excluding Legal expenses) contact Towergate Chase Parkinson:

Tel: 0870 333 0046

Email: chaseparkinson@towergate.co.uk

For Legal expenses claims contact Amicus Legal Ltd:

Tel: 01206 731959

Fax: 01206 366501

Summary of cover

Section 1 – Cancellation and curtailment of the trip		
Cover	Limits	Excess
<p>Unused and pre-paid costs if a trip is necessarily and unavoidably cancelled or curtailed due to:</p> <ul style="list-style-type: none"> • accident, injury or illness of an insured person, close family relative, business colleague or travelling companion; or • an insured person's jury service, redundancy, quarantine or required presence at home. <p>Significant exclusions and limitations No cover is provided for:</p> <ul style="list-style-type: none"> • cancellation or curtailment due to circumstances already known when the trip was booked; • failure to obtain the required visa, passport, vaccines or inoculations; • unwillingness to travel; or • failure to tell the travel agent or carrier of cancellation or curtailment of the trip. 	£3,000	£50

Section 2 – Emergency medical and travel expenses		
Cover	Limits	Excess
<p>If an insured person suffers an unexpected illness or injury during a trip, we will pay for:</p> <ul style="list-style-type: none"> • emergency medical treatment for illness or injury during a trip; and • medically necessary repatriation back to the UK. <p>We will also pay a cash benefit of £100 for each 24-hour period an insured person is kept in hospital as an inpatient.</p> <p>If an insured person dies during a trip, we will pay the reasonable cost of either:</p> <ul style="list-style-type: none"> • an overseas funeral; or • transportation of the body or ashes back to the UK. <p>All costs over £500 must be authorised by International Medical Rescue in advance.</p> <p>Significant exclusions and limitations No cover is provided:</p> <ul style="list-style-type: none"> • if an insured person travels against medical advice, to receive treatment or knowing that treatment would be or was likely to be needed; or • for non-essential, elective, cosmetic or dental treatment. 	£5 million	£50
<p>We will also pay a cash benefit of £100 for each 24-hour period an insured person is kept in hospital as an inpatient.</p>	£2,500	Nil

Section 3 – Personal accident		
Cover	Limits	Excess
<p>Accidental bodily injury which, within 52 weeks of the accident, causes death, loss of limb(s), loss of sight or permanent total disablement (PTD) of an insured person.</p> <p>Significant exclusions and limitations Reduced benefits for dependant children up to and including the age of 18 for death (£1,000) and PTD (no benefit).</p>	£20,000	Nil

Section 4 – Personal baggage		
Cover	Limits	Excess
<p>Loss, damage or theft of personal baggage and valuables. We will not pay any more than £500 for any one article, pair or set of articles or more than £500 in respect of valuables.</p>	£1,500	£50
<p>Replacement of essential items such as toiletries and clothing if personal baggage is delayed (either lost or misplaced) by the carrier for more than 12 hours on the outward journey.</p> <p>Significant exclusions and limitations No cover is provided for loss, theft or damage to fragile articles or sports equipment whilst in use.</p>	£150	Nil

Section 5 – Missed departure

Cover	Limits	Excess
<p>Extra accommodation and travel costs if an insured person misses the departure of their trip due to the failure of public transport or mechanical breakdown of a private vehicle.</p> <p>Significant exclusions and limitations No cover is provided for losses due to the failure of public transport if the operator has offered reasonable alternative transport arrangements.</p> <p>No cover is provided for losses due to mechanical breakdown of a motor vehicle if:</p> <ul style="list-style-type: none">• the vehicle is over five years old or has not been properly serviced and maintained in accordance with the manufacturer's recommended guidelines; or• the breakdown has not been reported to the police or a recognised Motor Rescue Organisation. <p>No cover is provided for the cost of roadside assistance, repairs and towing charges.</p>	£1,000	Nil

Section 6 – Travel delay

Cover	Limits	Excess
<p>If the scheduled transport is delayed for at least 12 hours due to industrial action, adverse weather or mechanical breakdown, we will pay £25 for each full 12 hour delay.</p> <p>Significant exclusions and limitations No cover is available if alternative transport was provided by the carrier.</p>	£100	Nil

Section 7 – Passport

Cover	Limits	Excess
<p>Obtaining a replacement passport or visa if the original is lost or stolen during a trip.</p>	£250	Nil

Section 8 – Personal money

Cover	Limits	Excess
<p>Loss or theft of personal money. Cash losses are limited to £250.</p> <p>Significant exclusions and limitations No cover is provided for:</p> <ul style="list-style-type: none">• losses caused by depreciation, error or omission;• loss of travellers' cheques not reported to the issuing authority within 24 hours.	£500	£50

Section 9 – Personal liability

Cover	Limits	Excess
<p>Costs an insured person is legally liable to pay to a third party following death or injury or property loss or damage to the third party.</p> <p>Significant exclusions and limitations Cover does not apply for liability arising from:</p> <ul style="list-style-type: none">• death, injury or property loss or damage of an insured person, family member or employee;• any business or profession;• use of land, non-domestic animals, firearms, explosive devices, aircraft or watercraft or any other mechanically propelled vehicle.	£2 million	Nil

Section 10 – Business trips (member only)

Cover	Limits	Excess
a) Repair or replacement of essential business equipment that is damaged, lost or stolen during a business trip.	£1,000	£50
b) Replacement of essential business documents that are lost, damaged or stolen during a business trip.	£500	£50
c) Travel costs for a business colleague to replace a member who is unable to complete their business trip due to death, illness or bodily injury.	£2,000	£50
Significant exclusions and limitations No cover is provided for losses <ul style="list-style-type: none">• if the business equipment is over four years old; or• for fragile business equipment. No cover is provided for losses if: <ul style="list-style-type: none">• the business trip duties had been completed or they can be completed by some other means; or• the business trip has been ended less than 48 hours before the original scheduled date of return. No cover is provided for losses excluded under 'Section 2 – Emergency medical and travel expenses'.		

Section 11 – Legal expenses

Cover	Limits	Excess
Legal costs to pursue a claim against a third party for death, injury or illness of an insured person.	£25,000	£50
Significant exclusions and limitations No cover is provided for any claim relating to: <ul style="list-style-type: none">• bodily injury or illness caused by gradual development;• slander or libellous comment;• claims against a manufacturer, distributor or supplier of any drug or medication;• claims made against us, the insurer or Amicus Legal Ltd or another insured person; or• a tour operator or agent(s) if a suitable arbitration, ombudsman or other complaints process exists. We will not pay any claim: <ul style="list-style-type: none">• that has not been reported to us within 30 days of the incident;• where, in our opinion, there is no reasonable chance of the insured person winning the case or achieving a reasonable outcome or if the estimate of the legal costs is greater than the amount of compensation being claimed;• for fines or penalties imposed by a court or criminal jurisdiction; or• for any legal action and expenses that have not been agreed by us in writing.		

Section 12 – Winter sports

Cover	Limits	Excess
a) Loss, damage or theft of ski equipment. Ski pass losses are restricted to £200.	£500	£50
Subsequent hire of ski equipment, £20 for each full 24 hour period.	£300	Nil
b) Delayed journey due to avalanche at the ski resort.	£250	£50
c) Proportionate refund of ski costs if unable to ski due to illness or injury.	£300	£50
d) If the piste is closed due to excessive snow, lack of snow or bad weather, £20 for each full 24 hour period.	£200	Nil
Significant exclusions and limitations No cover is provided for: <ul style="list-style-type: none">• loss, theft or damage to ski equipment whilst in use;• ski equipment over four years old. No cover is provided if the event is excluded under 'Section 2 – Emergency medical and travel expenses'. No cover is provided if the piste was already closed before the insured person arrived at the ski resort.		

Important notes:

- For more information on the benefits provided by Santé Travel, please see section 9 of the policy booklet.
- Unless otherwise stated, all benefit limits apply per insured person, per trip.

Summary of general exclusions

The following is a summary of the general exclusions under Santé Travel. For a full list of all exclusions, please see section 10 in the policy booklet.

- Travelling against medical advice or to seek medical treatment
- Pregnancy / childbirth
- AIDS / HIV
- Suicide, wilful exposure to danger and self-inflicted illness or injury
- Alcohol, drug and substance abuse
- Psychiatric disorders
- Thefts not reported to the Police
- Failure to take reasonable care of personal or business property
- Loss, damage or theft of items in the custody of the carrier
- Confiscation by customs
- Wear and tear
- Air travel
- Circumstances already known at the time of booking the trip
- Late arrival for departure
- Deliberate or criminal acts
- Motorcycling
- Travelling against Foreign Office recommendation
- Act of Government or regulatory body
- Trips within the UK
- Medical treatment received within the UK
- War risks, radioactivity contamination, sonic boom and natural disasters

Sports and activities covered

Santé Travel covers an insured person for the usual risks faced when playing games or participating in activities normally associated with holidays provided they are practiced safely, with the appropriate protective gear worn, and they do not require the participant to sign an insurance or legal disclaimer.

Santé Travel will also cover the additional, more hazardous activities listed in the policy booklet provided they are practiced under the supervision of a reputable and qualified professional at all times if the participant is required to sign an insurance or legal disclaimer.

If the activity involves the hire of equipment such as jet skis or windsurf boards, it should be hired from an individual or organisation who holds the appropriate license under local legislation.

Winter sports

Santé Travel will also cover an insured person whilst engaged in the following winter sports:

- On-piste skiing and snowboarding
- Off-piste skiing and snowboarding (with a qualified guide in a safe area)
- Cross-country skiing (on recognised paths) and dry slope skiing
- Organised snowmobile excursions (led by a qualified guide in a safe area)
- Ice-skating and curling

A GROUPAMA
COMPANY



Groupama

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