

Peace of mind wherever you are

Optional Add-on Plans and Benefits

Optional Personal Travel Plan

Optional Personal Accident Plan

HealthCare Plans

Optional Personal Travel Plan

WORLDWIDE COVER

Including private medical insurance cover outside of country of residence

Table of Benefits and Limits per trip

This is an annual plan. The benefits apply per insured person, per trip made, of not more than 180 days at a time, during the plan year.

Section A - Medical benefits and limits

If, during a trip, an insured person incurs a medical condition, we will pay necessary, customary and reasonable expenses, subject to a maximum per insured person, per trip of:

This includes: Dental treatment for the immediate relief of dental pain up to a maximum of £1,000/\$1,700/€1,500 per trip.

If medically necessary, extra accommodation and travel expenses, which will allow you to return to your country of residence, if you cannot return as originally booked.

Necessary, customary and reasonable in-patient/daycare/out-patient medical expenses.

Necessary and reasonable travel and accommodation expenses of a parent or legal-guardian having to remain with his/her insured child (under 18 years of age) due to an eligible medical condition.

Level of Benefits

£1,000,000
\$1,700,000
€1,500,000

Section B - Loss of deposits, cancellations or curtailments

We will reimburse an insured person, or if applicable, the insured person's representative, for the loss of irrecoverable deposits, pre-payments and other charges paid or contractually due to be paid for travel and/or accommodation if a trip is cancelled, or curtailed as a direct result of one of the following:

- The death, illness or injury of:

The insured person

The person with whom the insured person is travelling, or had arranged to travel

A close family member

A close business colleague

- Jury service, attendance under subpoena as a witness in a court of law of an insured person, or of the person with whom the insured person is travelling, or had arranged to travel.

- Compulsory quarantine restriction of an insured person, or of the person with whom the insured person is travelling, or had arranged to travel.

- Listed natural disasters and similar force majeure causes which occur after a trip is booked.

The amount payable in respect of cancellation claims, will be limited to the scale of cancellation charges as defined in the booking conditions relating to the trip.

Covered up to
£2,000
\$3,400
€3,000

Section C - Travel delays

We will pay an insured person the sum of £50/\$85/€75 for the first full twelve (12) hours delay and £50/\$85/€75 for each subsequent twelve (12) hours delay, subject to a maximum of £150/\$255/€225 per trip, due to strikes/industrial action, adverse weather conditions, or mechanical breakdown, or failure of aircraft, sea vessels, train, or other licensed public transport.

Covered up to
£150 \$255 €225

Section D - Missed departures, travel disruption

We will reimburse an insured person up to a maximum sum of £1,000/\$1,700/€1,500 per trip in respect of additional accommodation and travel costs incurred to connect the insured person with his/her group, or tour, or to transport the insured person to his/her final destination in the event that he/she misses the original departure due to severe weather conditions, or an accident to, or breakdown of, the licensed public transport that the insured person was travelling in to his/her point of departure.

Covered up to
£1,000 \$1,700 €1,500

Section E - Hijack

We will pay an insured person a sum of £50/\$85/€75 for each full twenty-four (24) hour period that the insured person is prevented from reaching his/her destination following the forced hijack of a conveyance on which the insured person is travelling, up to a maximum shown.

Covered up to
£500 \$850 €750

Section F - Baggage and personal effects

Subject to the terms and limitations of the policy, we will indemnify an insured person for the intrinsic value, or cost of repairs, or re-issue, whichever is the lesser, of property which, during the period of insurance, is lost, damaged or stolen whilst on a trip taken, or purchased during a trip by the insured person, or sent in advance up to twenty-four (24) hours prior to the insured person's departure date shown on the itinerary relating to the insured person's trip, up to a maximum value of £2,000/\$3,400/€3,000 per trip, subject to a maximum of £300/\$510/€450 for any one article, pair or set of articles; we will pay: For losses from vehicles hired or owned by the insured person, providing the property concerned was secured in a locked boot or glove compartment. Up to £300/\$510/€450 (in all) in respect of cameras and photographic equipment, telescopes and binoculars, antiques, jewellery, watches, furs and precious stones and articles made of, or containing gold, silver or other precious metals.

Covered up to
£2,000
\$3,400
€3,000

Section G - Loss of money

In respect of theft or accidental loss of cash, traveller's cheques, postal or money orders, owned or held by an insured person.

Covered up to
£500 \$850 €750

Section H - Loss of passport, travel documents

Cost of replacing passport and/or travel documents stolen or accidentally lost, owned or held by an insured person.

Covered up to
£500 \$850 €750

Section I - Delayed baggage

In the event of baggage being delayed or misdirected by a carrier on the outward journey for at least twelve (12) hours from the time of an insured person's arrival, we will reimburse up to a maximum of £100/\$170/€150 per trip for purchase of essential toiletries and clothing.

Covered up to
£100 \$170 €150

EXCESS PAYMENT A standard amount of £25/\$42.50/€37.50 excess will be deducted from each claim you submit under this add-on plan.

The excess is applied once per claim and allows full cover benefit after deduction of excess.

VALIDITY OF COVER Cover under the Optional Personal Travel Plan is only valid if the underlying UltraCare or International Schools plan is in force.

Yearly Premiums (Payable in advance)

Single		Couple			Family			One Parent Family			
£100	\$170	€150	£200	\$340	€300	£250	\$425	€375	£150	\$255	€225

Optional Personal Accident Plan

WORLDWIDE COVER

Table of Benefits and Limits

	GB Pounds (£)	US Dollars (\$)	Euros (€)
If during the plan year , an insured person sustains bodily injury , due to an accident , we will pay up to an overall maximum per unit of:	£50,000 per unit (maximum 5 units: £250,000)	\$85,000 per unit (maximum 5 units: \$425,000)	€75,000 per unit (maximum 5 units: €375,000)
A – Accidental Death Benefit Ages eighteen (18) years attained and over	£50,000 per unit	\$85,000 per unit	€75,000 per unit
B – Accidental Death Benefit Ages five (5) to seventeen (17) years attained.	£5,000	\$8,500	€7,500
C – Loss of sight of one eye	£10,000 per unit (maximum 5 units: £50,000)	\$17,000 per unit (maximum 5 units: \$85,000)	€15,000 per unit (maximum 5 units: €75,000)
D – Loss of sight of both eyes	£50,000 per unit	\$85,000 per unit	€75,000 per unit
E – Loss of, or permanent loss of use of one or more a) feet, hands, legs below the knee or arms below the elbow	£15,000 per unit (maximum 5 units: £75,000)	\$25,500 per unit (maximum 5 units: \$127,500)	€22,500 per unit (maximum 5 units: €112,500)
b) legs above the knee or arms above the elbow	£50,000 per unit	\$85,000 per unit	€75,000 per unit
F – Permanent Total Disablement In the case of disablement which entirely prevents an insured person from attending any business or occupation to which the insured person is suited by way of education, training or experience and which lasts twelve (12) months and at expiry of that period is beyond expectation of improvement.	£50,000 per unit	\$85,000 per unit	€75,000 per unit

VALIDITY OF COVER

- Cover under the Optional Personal Accident Plan is only valid if the underlying UltraCare or International Schoolsplan is in force.
- The Personal Accident Plan does not include **accidents** arising from manual or hazardous occupations, dangerous, winter or professional sports, pursuits, or activities. If **your** occupation is not purely office-based or **you** take part in any of the above, please contact **us** with further information and **we** may then be able to advise if **we** are able to cover the increased risk.

ACCUMULATION LIMIT

- Known accumulation cover limit for multiple **insured persons** covered under this Optional Personal Accident Plan for any one location / any one conveyance of £2,500,000 / \$4,250,000 / €3,750,000.

YEARLY premiums (payable in advance)	GB Pounds (£)		US Dollars (\$)		Euros (€)		
	AGES	5-17	18-74	5-17	18-74	5-17	18-74
1 Unit: £50,000 / \$85,000 / €75,000		£50	£83	\$85	\$142	€75	€125
2 Units: £100,000 / \$170,000 / €150,000		£100	£166	\$170	\$284	€150	€250
3 Units: £150,000 / \$255,000 / €225,000		£150	£249	\$255	\$426	€225	€375
4 Units: £200,000 / \$340,000 / €300,000		£200	£332	\$340	\$568	€300	€500
5 Units: £250,000 / \$425,000 / €375,000		£250	£415	\$425	\$710	€375	€625