

“MEDICAL TRAVEL SHIELD” TRAVEL INSURANCE

Demands & Needs Statement

This travel insurance policy will suit the **demands and needs** of an individual who is travelling to countries included within the policy terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their trip. It is specifically designed for customers travelling abroad to receive Dental Treatment, Cosmetic Surgery, Non-essential (Elective) Surgery or Fertility Treatment. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in the policy wording.

This product is sold on a **non-advised** basis and you should satisfy yourself that it meets your own individual requirements.

Customer Classification

For the purposes of this product, you are categorised by the Financial Conduct Authority as a **consumer**.

Policy Summary, Terms and Conditions

To aid you in making your own informed buying decision, please refer to the **Policy Summary** which contains a summary of the cover provided, and the full terms and conditions, which can be found in the **Policy Wording**.

Both documents are available on our website www.medicaltravelshield.com and paper copies can be provided upon request.

Product Provider

This travel insurance is provided by Sure Insurance Services Limited trading as Medical Travel Shield and is insured by certain underwriters at Lloyd's.

Statement of Price

Cover Category	Total Premium inc IPT
Companion	From £33.60*
Fertility	From £41.36
Dental	From £50.39*
Cosmetic	From £82.18*
Elective	From £134.05*

- **Premiums are inclusive of insurance premium tax @ 20%.**
- ***Prices based on an individual aged 18-65 travelling to Europe for maximum duration of 5 days.**
- **Please refer to Policy Wording for explanation of the Cover categories and for a full breakdown of alternative premiums up to maximum 31 days duration and for cover outside Europe.**

Canceling the Policy

If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy. If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

How to Claim

To make a claim on this insurance please contact:

for medical and associated expenses: Northcott Global Solutions Ltd 16 Berkeley Street, Mayfair, London

- tel: +44 (0) 207 183 8910
- email: ops@northcottglobalsolutions.com and

for all other claims: Advent Insurance Management Limited, Limited 27-29 Townfield Street Chelmsford Essex CM1 1QL

- tel: +44 (0) 1245 933 640
- email: ngsclaims@advent.claims

You should notify the claim team within thirty days of the incident which causes the claim or as soon after the incident as is reasonably possible.

Important Information

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is your responsibility to investigate this. We will not provide you with advice about the suitability of this product for your individual needs but we will be happy to provide you with factual information to assist you in making an informed buying decision.

All policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy may NOT be applicable for you if you are over the maximum specified age at the time of your trip.

Examples of these and other conditions and restrictions and what to do if you are unsure about any aspect of an exclusion are contained within your policy information.

Travel policies will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If you are not sure whether there is a travel warning for your destination, please check the foreign travel advice by phone **020 7008 1500** or visit the website www.gov.uk/foreign-travel-advice.

It is your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Confidentiality and Data Protection

Your information will only be disclosed to third parties in the normal course of arranging and administering any insurance contract(s).

