

Schengen Emergency Medical Insurance Policy Summary

This summary does not contain full details and conditions of your insurance – these are located in your policy wordings.

This insurance is underwritten by China Taiping Insurance (UK) Co. Ltd.

Type of insurance and purpose of the cover

To obtain a Schengen visa it is required by the European Union that you have insurance for the costs of repatriation and emergency medical expenses worth at least €30,000.

Our Schengen Medical Insurance policy is designed to give you enough cover to obtain a Schengen visa and covers you for any emergency accidental bodily injury or illness as defined in the policy wording.

The insurance certificate must be presented at the time of delivery of the visa.

We offer Medical insurance for both single or annual multi trips to Europe as defined below.

Please refer to your certificate validation document for your selected level of cover.

Eligibility

This policy is not available to anyone aged under 18 or over 80 years old.

If you are aged under 18, insurance only applies if you are accompanied by a responsible adult.

If you reach the age of 80 during the period of insurance, cover will continue until the next renewal date but not thereafter.

This policy is available if your country of residence is not: **Syria, Iran, Egypt, Burma, Cuba, Democratic Republic of the Congo, North Korea, Somalia, Sudan, Zimbabwe, Belarus and Iraq.**

This policy is only operative during the length of time that you are temporarily travelling in Europe as defined in the policy wording which includes:

All countries to the west of the Ural Mountains, islands in the Mediterranean, Morocco, Algeria, Egypt, Tunisia, Turkey, the Canary Islands, Madeira, the Azores and Iceland.

Conditions

It is essential that you refer to the important conditions relating to health section in the policy wording as failure to comply with these conditions may jeopardise your claim or cover.

It is imperative that you notify our Emergency Assistance Service immediately when an accident occurs before agreeing to any treatment or repatriation arrangement. Any medical services or repatriation arrangements refused by you or agreed by you without our prior approval will not be subject to indemnity or reimbursement.

Please refer to the wordings for full details.

Significant features and benefits

The policy covers Emergency Medical and Repatriations Expenses as required by the Decision of the Council of the European Union of 22nd December 2003 requiring travel medical insurance for the costs of repatriation and emergency medical expenses worth at least €30,000 as one of the supporting documents required to obtain standard visa.

Please refer to your certificate validation document for your selected level of cover.

Significant or unusual exclusions or limitations

The standard excesses and any increased amount you have agreed to pay will be shown within your policy wordings or on the certificate validation document. Any trip that has already begun when you purchase this insurance will not be covered, except where you renew an existing annual multi trip certificate which fell due for renewal during the trip.

General exclusions applicable to all sections of the policy

This list is not inclusive and we strongly recommend you read the policy wording and familiarize yourself with the content of the General Exclusions before you travel and notify us of anything that you are not sure about or need clarification on.

- Any act of terrorism.
- An accident occurring in a country where a state of war exists (declared or not) if the accident is the direct consequence of the war.
- The insured being involved in or participating to **high risk activities** such as but not limited to:
Mountaineering, Off-piste skiing, Scuba Diving or any diving, Snow skiing/boarding, Motor Racing (as a driver and as a passenger), Winter sports, and any competitive sports practices at professional level. Please read the policy wording Exclusions for the full list.
- The insured's accidental bodily injury or illness being caused by him/her taking alcohol, drugs or abusive use of medications not subscribed by a doctor.
- The insured committing an intentional self-inflicting act, suicide or attempting to commit suicide.
- The insured deliberately or recklessly exposing themselves to exceptional danger.
- The insured's state of depression and/or mental illness unless it appears for the first time.
- The insured being directly or indirectly involved in a challenge, a wager and/ or an unlawful or reckless act.
- Childbirth, abortions, pregnancy and its monitoring or treatment except for a specific unforeseen emergency complication that could not be foreseen before 28 weeks.
- Any **pre-existing conditions** or relapse of an illness existing prior to the trip.
Pre-existing conditions are further defined in your policy wording, please refer to General Definitions.
- Any medical services or repatriation arrangements which have not been pre-agreed by us, proven and the amount thereof substantiated or which the insured was aware of prior to the trip.
- Benign conditions which do not prevent the insured from continuing their journey or their stay in Europe.
- Any costs for planned diagnostic, periodic examinations, vaccinations, check-ups, contraception measures or medical treatments and their consequences.

- All medical treatment, care or services not satisfying the criteria of an emergency even following an emergency situation including but not limited to preventive medicine, thermal cures, health assessments, physiotherapy, convalescence, rehabilitation etc.

Duration

This policy can be obtained on an annual or single trip basis depending on whether your selected cover is for a single trip, available for both 7 and 14 consecutive days duration, or a multi-trip policy covering up to 20 consecutive days each trip or a total of 90 days in the aggregate during one period of insurance.

Please refer to your certificate validation document for your selected cover.

Cancellation period

If you wish to cancel within 14 days of receipt of the certificate documents, the cooling off period, you may do so by writing to us at cic@uk.cntaiping.com for a full refund providing you have not travelled and no claim has been made.

If you cancel after the first 14 days of receipt of the documents no premium refund will be made. An administration fee may be applied to any cancellation.

Please refer to your policy wording for more information.

How to make a claim or seek medical services agreement or advice

In the event of accidental bodily injury or illness which may lead to in-patient hospital treatment or before any arrangements are made for repatriation you must contact the Emergency Assistance Service.

The service is available to you and operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation and authorisation of medical expenses. If you don't contact the Emergency Assistance Service prior to any arrangements of repatriation or any treatment, unless there is an immediate emergency treatment situation which hinders you from being able to contact them, this may lead to a claim not being paid or not paid in full.

Claims contact details and Emergency and Medical Service

Contact the Emergency Assistance Service

Telephone: +44 (0)20 3667 8995

Fax: +44 (0)20 8481 7826

Email: ctuktravel@healix.co.uk

Ref: China Taiping Schengen

Alternatively, you may contact us as follows:

Claims Department

China Taiping Insurance (UK) Company Ltd

2 Finch Lane

London

EC3V 3NA

Telephone: 0207 839 1888

Fax: 0207 621 1202

Email: newclaims@uk.cntaiping.com

How to make a complaint

We make every effort to deliver a high quality service to our policyholders. If you wish to make a complaint you should contact:

The Compliance Officer
China Taiping Insurance (UK) Company Ltd
2 Finch Lane
London
EC3V 3NA
Telephone: 0207 839 1888
Fax: 0207 621 1202
Email: compliance@uk.cntaiping.com

More information on how we deal with complaints can be found on the policy wording. If we are unable to resolve the complaint, we will provide details of the Financial Ombudsman Service, which offers free independent advice on complaints solutions.

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London, E14 9SR
Tel: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

What happens if we were unable to meet our obligations?

China Taiping Insurance (UK) Company Ltd contributes to the Financial Services Compensation Scheme (FSCS) so you may be entitled to compensation if we were unable to meet our obligations. Further information about the compensation scheme is available at www.fscs.org.uk or by calling the FSCS on 0800 6781100 or 0207 741 4100.

