

Schengen Insurance

Insurance Product Information Document

Company: China Taiping Insurance (UK) Co Ltd

Product: Schengen Insurance

Authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority & the Prudential Regulation Authority. FCA Firm Reference Number 202690 (Registered in England & Wales Company No: 1766035)

This document provides a summary of the insurance cover, main exclusions and restrictions; and is not personalised to your individual needs. Please refer to the Policy Wording for more details including important legal information about the contract and the Policy itself for all terms and conditions.

What is this type of insurance?

Our Schengen policy is designed to cover your medical expenses and repatriation as per the requirements of the Schengen Agreement signed on 14th June 1985, which allows free movement within 26 European countries, abolishing systematic internal border controls and establishing a common visa policy. To obtain a Schengen visa the European Union requires tourists to have insurance for the costs of repatriation and emergency medical expenses worth at least €30,000.



What is insured?

Section 1 – Repatriation

- ✓ Cover for the cost, up to £60,000 per policy, to repatriate you if, following an illness or accidental bodily injury, appropriate treatment cannot be given locally and emergency medical repatriation is required according to our emergency assistance doctors.
- ✓ Cover for the cost to repatriate your body, up to £60,000 per policy, in case of death.
- ✓ Cover for the cost to repatriate your baggage for up to £150 any one trip and in the aggregate for one period of insurance.

Section 2 – Emergency Medical Costs

- ✓ Emergency Medical Expenses in the event of hospitalization and other emergency medical costs as approved by us for an amount of up to £300,000 for any one trip.



What is not insured?

Section 1 – Repatriation

- ✗ Cost of a coffin if more than £350.
- ✗ Repatriation for an organ transplant.
- ✗ Means of repatriation other than rail, ambulance, regular airline -economy class- and medically equipped aircraft;
- ✗ Any claims resulting from Coronavirus and related diseases, including SARS-CoV-2 and COVID-19.

Section 2 – Emergency Medical Costs

- ✗ The insured is responsible for the first GBP50.00 of each medical service provided;
- ✗ Any medical services that we cannot provide due to force majeure;
- ✗ Costs related to COVID-19 testing for visa purposes;
- ✗ Cost of COVID-19 testing to comply with mandatory or recommended testing prior to travelling, upon arrival or during the trip unless the insured traveller exhibits COVID-19 symptoms and such testing has been prescribed by a doctor;
- ✗ Costs for COVID-19 testing as part of mandatory or recommended quarantine unless the insured exhibits COVID-19 symptoms and such testing is prescribed by a doctor.

General Exclusions

- ✗ Acts of terrorism or war.
- ✗ High risk activities as defined in the wording.
- ✗ Self-inflicted acts, wagers or a challenge, illegal, unauthorised or reckless acts, suicide or attempting to commit suicide.
- ✗ An accident occurring whilst driving, or in charge of, a vehicle and the insured's blood/urine alcohol level is above the legal limit.
- ✗ Any pre-existing conditions or relapse or deterioration of an illness existing prior to the trip.
- ✗ Childbirth, abortions, pregnancy and its monitoring or treatment except for a specific unforeseen emergency complication that could not be foreseen before 28 weeks.
- ✗ The insured travelling against the advice of a doctor, The Foreign, Commonwealth & Development Office, the Government or any Public Authority.



Are there any restrictions on cover?

! You must be between 18 and 80 years old to buy this product and not a resident of Syria, Iran, Egypt, Burma, Cuba, Democratic Republic of the Congo, North Korea, Somalia, Sudan, Zimbabwe, Belarus and Iraq.



Where am I covered?

✓ This Policy covers your medical expenses and repatriation in the following countries: means 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.



What are my obligations?

To compile your quotation, we have used the information you provided us with during the online application as well as any correspondence with us where relevant. Please check that all the information is correct. Failure to do so may affect your policy including claims not being paid or fully paid.

You must 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.



When and how do I pay?

This insurance is payable for online upon your acceptance of the quotation. When hitting the 'Pay Now' button on the website, you will be redirected to the website of our provider of ecommerce payment solutions, *Realex Payments*, a division of Global Payments Inc.



When does the cover start and end?

Your dates of cover are shown in your schedule of insurance.



How do I cancel the contract?

If you purchased a '7 days', '14 days' or '20 days' duration policy then there is no cancellation option and therefore no premium is refundable once the policy is purchased online.

If you purchased an 'annual policy' then you can cancel within 14 days of receipt of the certificate documents, the Cooling Off period, and 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.

Governing law

The policies we issue are governed by English Law. We may, if we both agree in writing, deem a policy to be governed by a different law. However, if there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated