



Healthcare

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Santé by Groupama Healthcare Benefit S - international business travel Product information sheet

International business travel is an annual travel insurance policy that is only available when purchased with a Santé group private medical insurance policy. A member can only have international business travel if they are also covered under the employer's Santé PMI group scheme. Cover is only provided to employees when they go on business trips and there is no cover for personal holidays or for any dependants who travel with the employee.

This document is a guide to the cover provided by the international business travel. It is only a summary of the cover and does not contain full details of the insurance policy terms, conditions and exclusions. Full details are given in the policy booklet. A copy of the policy booklet is available from our website at www.groupamahealthcare.co.uk. We recommend obtaining a copy of the policy booklet before travelling.

Fit to travel

At the start of each business trip, each employee must be fit to travel and not be aware of any circumstance that might cause the trip to be cancelled or ended early, or might lead to medical treatment being required. Therefore, at the start of each trip, each employee must agree that, to the best of their knowledge and belief, they are fit to travel and:

- are not travelling against medical advice;
- are not travelling in order to receive medical treatment; and
- are not aware of any circumstance that might cause the trip to be cancelled or ended early, or might lead to medical treatment being required.

If any employee is unable to agree to this statement, they must contact our appointed travel claims handler, Towergate Chase Parkinson, on 0870 333 0046 before they travel to find out whether we can cover them.

Pre-existing medical conditions

We will not pay for the treatment of any medical condition that is excluded from the employee's Santé medical insurance cover by a special term that is shown on their membership certificate.

Duty of reasonable care

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

- personal money and valuables being kept in a locked safety deposit box where available; and
- not leaving personal baggage or business equipment in unsecured or unattended areas.

Length of trip

There are no limits to the number of business trips an employee can take during a period of insurance, but no single trip can exceed 30 days.

Policy cancellation

International business travel is only available in conjunction with the policyholder's Santé by Groupama Healthcare PMI group scheme. If the Santé PMI group scheme is cancelled at any time and for any reason, the international business travel cover will also end at the same time and the employee will no longer be covered even if they are in the middle of a trip.

Making a claim

If an employee needs emergency hospital treatment or has to return to the UK early for medical reasons, they should contact International Medical Rescue on +44 (0) 208 466 4200.

For all other claims, the employee should contact Towergate Chase Parkinson on 0870 333 0046.

Summary of cover

Benefit 1 – cancellation (including ending the trip early)		
Cover	Limits	Excess
<p>Unused and pre-paid costs if a trip is necessarily and unavoidably cancelled due to:</p> <ul style="list-style-type: none"> ● accident, injury or illness of the employee or their close family relative, business colleague or travelling companion; or ● the employee'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 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 about cancellation of the trip. 	£3,000	£50
Benefit 2 – emergency medical and travel expenses		
Cover	Limits	Excess
<p>If the employee suffers an unexpected illness or injury during a trip, we will pay:</p> <ul style="list-style-type: none"> ● the cost of essential emergency medical treatment; and ● the cost of returning to the UK if medically necessary. <p>We will also pay a cash benefit of £100 for each night the employee is kept in hospital.</p> <p>If the employee dies during a trip, we will pay the reasonable cost of either:</p> <ul style="list-style-type: none"> ● an overseas funeral; or ● bringing 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 the employee 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
	£2,500	Nil
Benefit 3 - personal accident		
Cover	Limits	Excess
Accidental bodily injury which, within 52 weeks of the accident, causes the employee's death, loss of limb(s), loss of sight or permanent total disablement (PTD).	£20,000	Nil
Benefit 4 - personal baggage		
Cover	Limits	Excess
Loss, damage or theft of personal baggage and valuables. We will not pay more than £500 for any one article, pair or set of articles or more than £500 in respect of valuables.	£1,500	£50
Replacing 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.	£150	Nil
<p>Significant exclusions and limitations No cover is provided for loss, theft or damage to fragile articles, contact or corneal lenses, prosthetics, dentures, spectacles, sunglasses or bicycles.</p>		

Benefit 5 – missed departure		
Cover	Limits	Excess
<p>Extra accommodation and travel costs if the employee 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.</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 line 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
Benefit 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 complete 12 hour delay.</p> <p>Significant exclusions and limitations No cover is available if alternative transport was provided by the carrier.</p>	£100	Nil
Benefit 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
Benefit 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; or loss of travellers' cheques not reported to the issuing authority within 24 hours. 	£500	£50
Benefit 8 – personal liability		
Cover	Limits	Excess
<p>Costs the employee 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 a family member or another employee; any business or profession; or use of land, non-domestic animals, firearms, explosive devices, aircraft or watercraft or any other mechanically propelled vehicle. 	£2 million	Nil

Benefit 10 – replacing business equipment		
Cover	Limits	Excess
Loss, damage or theft of business equipment carried by the employee during a business trip. Significant exclusions and limitations <ul style="list-style-type: none"> ● Business equipment over four years old. ● Damage to fragile business equipment. 	£1,000	£50
Benefit 11 – replacing business documents		
Cover	Limits	Excess
Replace essential business documents that are lost, damaged or stolen during a business trip.	£500	£50
Benefit 12 – replacing a business colleague		
Cover	Limits	Excess
Travel costs of a business colleague sent to replace an employee who cannot complete their duties due to their hospitalisation, return to the UK on medical grounds or death during a business trip.	£2,000	£50

Summary of general exclusions

The following is a summary of the general exclusions under the international business travel cover. For a full list of all general 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.

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