



Santé Travel

Policy Booklet

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1. Important telephone numbers

In the event of hospital treatment, repatriation back to the UK or any alteration in your travel plans, contact:

International Medical Rescue
Telephone: +44 (0) 208 466 4200
Fax: +44 (0) 208 466 4240

For minor emergency medical treatment that costs less than £500 and all other claims (excluding legal expenses), claim forms can be obtained from:

Groupama Claims Department
Towergate Chase Parkinson
PO Box 416
West Byfleet
Surrey KT14 7YE.

Telephone: 0870 333 0046
Email: chaseparkinson@towergate.co.uk

For legal expenses claims, contact:

Amicus Legal Ltd
The Old Exchange
64 West Stockwell Street
Colchester
Essex CO1 2HE.

Telephone: 01206 731959
Fax: 01206 366501

2. Summary of benefits

Section	Benefit	Excess
Section 1 – Cancellation and curtailment Unused and pre-paid costs if a trip is necessarily and unavoidably cancelled	Up to £3,000	£50
Section 2 – Emergency medical and travel expenses Emergency medical treatment and repatriation back to the UK Hospital cash benefit (per 24-hour period spent in hospital)	Up to £5 million £100 up to a maximum of £2,500	£50 Nil
Section 3 – Personal accident Bodily injury causing one of: <ul style="list-style-type: none"> • Death • Loss of limb(s) • Loss of sight • Permanent total disablement For dependant children up to and including the age of 18, reduced benefits apply: <ul style="list-style-type: none"> • Death • Loss of limb(s) or sight • Permanent total disablement 	£20,000 £1,000 £20,000 Nil	Nil
Section 4 – Personal baggage Loss, damage or theft of personal baggage and valuables <ul style="list-style-type: none"> • Single article, pair or set of articles • Valuables Replacement of essential items if personal baggage is delayed	Up to £1,500 Up to £500 Up to £500 Up to £150	£50 Nil
Section 5 – Missed departure Extra travel costs if an insured person misses the departure of their trip	Up to £1,000	Nil
Section 6 – Travel delay Delay of scheduled transport (per complete 12-hour delay)	£25 up to a maximum of £100	Nil
Section 7 – Passport Obtaining a replacement passport or visa if the original is lost or stolen during a trip	Up to £250	Nil

2. Summary of benefits – continued

Section	Benefit	Excess
Section 8 – Personal money Loss or theft of personal money <ul style="list-style-type: none"> • Cash losses 	Up to £500 Up to £250	£50
Section 9 – Personal liability Costs an insured person is legally liable to pay to a third party following death or bodily injury or property loss or damage to the third party	Up to £2 million	Nil
Section 10 – Business trips Replacement business equipment Replacement business documents Replacement business colleague	Up to £1,000 Up to £500 Up to £2,000	£50 £50 £50
Section 11 – Legal expenses Legal costs to pursue a claim against a third party for death, bodily injury or illness of an insured person	Up to £25,000	£50
Section 12 – Winter sports Ski equipment <ul style="list-style-type: none"> • Ski pass • Ski hire (per 24 hours) Avalanche Ski pack Piste closure (per complete 24 hours)	Up to £500 Up to £200 £20 up to a maximum of £300 Up to £250 Up to £300 £20 up to a maximum of £200	£50 Nil £50 £50 Nil

Unless otherwise stated, all benefit limits apply per insured person, per trip.

3. Introduction

Santé Travel is an annual travel insurance contract that is only available in conjunction with **our** Santé by Groupama Healthcare PMI (private medical insurance) contract for companies.

3.1 How do I know whether I am covered under Santé Travel?

In order for **you** to be covered under Santé Travel, **you** must be a member of **your** employer's Santé by Groupama Healthcare PMI group scheme. Then, if **your** employer has purchased the Santé Travel cover for **you**, this will be shown on **your** membership certificate.

3.2 Is my family included under my Santé Travel cover?

In order for a member of **your** family to be included under **your** Santé Travel **policy**, they must also be covered under **your** Santé by Groupama Healthcare PMI **policy** and their names listed on **your** membership certificate.

Your Santé Travel **policy** must then be extended to include **your** partner and/or dependant children and this will also be shown on **your** membership certificate:

- Member only – covers **you** only
- Excluding children – covers **you** and **your** partner
- All PMI Insureds – covers **you** and **your** partner and/or **your** dependant children

3.3 What happens if my Santé PMI policy is cancelled?

If **your** Santé by Groupama Healthcare PMI **policy** is cancelled at any time and for any reason, **your** Santé Travel **policy** will also end at the same time and **you** will no longer have travel insurance cover, even if **you** are in the middle of a **trip**.

3.4 Am I covered for both personal holidays and business trips?

Yes. Santé Travel will cover **you** for both personal and **business trips** and Santé Travel includes specific benefits for **your business trips**.

If **your** family is included under **your** Santé Travel **policy**, they are only covered for leisure **trips** and not **business trips**.

4. Medical warranty

Please read this section carefully as it may affect **your** cover.

At the start of each **trip**, each person must be fit to travel and not be aware of any circumstance that might cause the **trip** to be cancelled or curtailed or might lead to medical treatment being required.

Therefore, at the start of each **trip**, **you** must agree that, to the best of **your** knowledge and belief:

1. **you** or any other **insured person** are fit to travel and:
 - are not travelling against medical advice;
 - are not travelling in order to receive medical treatment; or
 - are not aware of any circumstance that might cause the **trip** to be cancelled or curtailed or might lead to medical treatment being required.
2. **you** or any other insured person:
 - are not on a waiting list for medical treatment, consultation or investigation;
 - have not received medical treatment in the last six months or are not expecting to receive medical treatment in the next six months;
 - are not taking medication prescribed by a **medical practitioner**; or
 - have not been told that you/they have a terminal medical condition.

If **you** are unable to agree to these conditions, **you** must contact **our** appointed travel claims handler, Towergate Chase Parkinson, on 0870 333 0046 before **you** travel to find out whether **we** can cover **you** or the affected **insured person**.

We will not pay any claim where an **insured person** travels abroad:

- against medical advice;
- for the purpose of receiving medical advice or treatment; or
- knowing that medical treatment is or is likely to be needed during the **trip**.

5. Definitions

We know insurance policies can be complex, so we have tried to make everything as simple to understand as possible. Some words we use have very specific meanings and are listed in this section and shown in bold type wherever they appear in this policy booklet.

Bodily injury

Physical harm caused by a sudden, unforeseen, violent and external impact that happens at a single identifiable time and place. This includes exposure to the elements but does not include **illness** or disease, any naturally occurring condition or something that has happened gradually over a period of time.

Business trip

A **trip** undertaken by the **member** on behalf of the **policyholder** for business reasons.

Close business colleague

A person working for the same **policyholder** as the **member** whose absence from work, along with the **member**, prevents the **policyholder's** business from functioning as normal, as confirmed by a senior officer of the **policyholder**.

Close family relative

An **insured person's** partner or fiancé(e), mother, father, brother, sister, brother and sister-in-law, father-in-law and mother-in-law, children (including legally adopted children), grandparent or grandchild.

Excess

The amount which must be paid by **you** before we make any payment under this insurance.

Illness

A sudden and unexpected deterioration in an **insured person's** health which first manifests itself during a **trip** and is not caused by **bodily injury**.

Insured person

Anyone shown on **your** membership certificate who is also confirmed as insured under Santé Travel.

Insurer

Groupama Insurance Company Limited.

Loss of limb(s)

Severance at or above the wrist or ankle or total permanent loss of use of an arm or leg which, according to expert medical opinion, will not be recovered.

Loss of sight

Total loss of sight in one or both eyes which, according to expert medical opinion, will not be recovered.

Medical practitioner

A person other than **you**, a **close family relative** or an employee of **yours** who is licensed to practice medicine or surgery in the country where medical treatment is given.

Member

The first named **insured person** on **your** membership certificate and who is either:

- a director, partner, proprietor or employee of the **policyholder** who is working for the **policyholder** under a contract of employment; or
- any other person for whom the **policyholder** has given their express permission to be included as a **member** and which **we** have accepted.

Period of insurance

As shown on **your** membership certificate.

Permanent total disablement

Disablement caused by means other than **loss of limb(s)** or **loss of sight** that has lasted for 52 consecutive weeks from the date of the **insured person's bodily injury** and which, according to expert medical opinion, will prevent the **insured person** from engaging in any occupation for which they are suited by education, training or experience.

5. Definitions – *continued*

Personal baggage

Suitcase(s) (or similar luggage carriers) and their contents, clothing and personal items (including valuables but excluding ski equipment) which is taken or purchased by an **insured person** for their personal use during a **trip**.

Personal money

Sterling and foreign cash and travellers cheques, travel tickets, postal and money orders, current postage stamps and other holiday coupons or vouchers with a monetary value.

Policy

Our record of a **member's** entitlement for cover under Santé, as authorised by the **policyholder**.

Policyholder

As shown on **your** membership certificate under 'Company Name'.

Travelling companion

Any person who accompanies an **insured person** on a **trip**.

Trip(s)

A journey outside the **UK**, including **business trips**, taken during the **period of insurance** which does not exceed 30 days (excluding winter sports **trips** which are limited to a total of 17 days per **period of insurance**).

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and, for the purposes of this cover, the Channel Islands and the Isle of Man.

Valuables

Cameras, photographic equipment, camcorders, DVD players, video, telephone and tele-communications equipment, radios, cassette players, CD players, audio equipment, computers, computer games machines, MP3 players, electronic personal organisers, binoculars, telescopes, mobile telephones, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or compact discs.

We, us, our

Groupama Healthcare who administer the insurance on behalf of the **insurer**.

You, your

The **member** as shown on **your** membership certificate or, if **you** die, **your** legal representative.

6. Important Information

6.1 Data Protection

Information supplied to **us** in connection with **your** Santé Travel **policy** will be held and processed by **us** for the purposes of providing and administering the insurance.

This may involve passing information to **our** agents, other insurers and other third parties, some of whom may be based overseas in countries with little or no data protection laws. **We** will make reasonable efforts to keep **your** data secure and will only transfer the minimum data necessary for **your** claim to proceed.

6.2 Your policy documents

Your policy documents consist of:

- this policy booklet – explains what is and what is not covered under Santé Travel, the monetary limits that apply and what to do if **you** need to make a claim; and
- **your** membership certificate – confirms whether **you** have Santé Travel cover and whether **your** family is included under **your** policy.

You should take **your** policy documents with **you** when **you** go on a **trip**.

6.3 Length of trip

There are no limits to the number of **trips** an **insured person** can make during a **period of insurance**, but no single **trip** can exceed 30 days (excluding winter sports **trips** which are limited to a total of 17 days per **period of insurance**).

6.4 Geographical limits

Santé Travel cover applies to both business and leisure **trips** to all countries worldwide, excluding the **United Kingdom (UK)**.

6.5 European Health Insurance Card

Residents of the **UK** who are travelling to another European Economic Area (EEA) country are advised to obtain a European Health Insurance Card (EHIC) before travelling. The EHIC entitles **you** to free or reduced cost emergency medical treatment during a visit to a country in the EEA or Switzerland.

To apply for an EHIC, **you** can obtain a form and pre-addressed envelope from **your** local Post Office or alternatively **you** can apply online at www.dh.gov.uk/travellers

6.6 Know before you go

The Foreign and Commonwealth Office (FCO) works with many insurers to help British travellers stay safe overseas. Before **you** travel, visit the FCO website at www.fco.gov.uk/travel for essential travel advice and tips plus up-to-date information about different countries. **You** can also contact the FCO on 0845 850 2829.

7. Sports and activities covered

7.1 Holiday activities and sports

Santé Travel covers **you** and **your** family for the usual risks faced when playing games or participating in activities normally associated with holidays provided they are practiced safely, with the appropriate protective gear worn, and they do not require the participant to sign an insurance or legal disclaimer.

If the activity involves the hire of equipment such as jet skis or windsurf boards, it should be hired from an individual or organisation who holds the appropriate licence as required under local legislation.

Santé Travel will also cover the following activities provided they are practiced under the supervision of a reputable and qualified professional at all times if the participant is required to sign an insurance or legal disclaimer:

- a) Abseiling
- b) American football
- c) Animal riding other than horse (e.g. elephant or camel)
- d) BMX cycling
- e) Dog sledging
- f) Gliding
- g) Hiking or trekking (over 2,000 metres altitude)
- h) Hot-air ballooning
- i) Jet-skiing
- j) Outdoor endurance events
- k) Paragliding
- l) Parascending (over land or water)
- m) Polo
- n) Pony trekking
- o) River canoeing/kayaking/rafting (white water grades 1-4)
- p) Sail boarding
- q) Sailing (within territorial waters)
- r) Scuba diving (to a depth of 20 metres)
- s) White water rafting/canoeing (grades 1-4)
- t) Windsurfing

7.2 Winter sports

Santé Travel will also cover **you** for the following winter sports:

- a) On-piste skiing and snowboarding
- b) Off-piste skiing and snowboarding (with a qualified guide in a safe area)
- c) Organised snowmobile excursions (led by a qualified guide in a safe area)
- d) Cross-country skiing (on recognised paths) and dry slope skiing
- e) Ice-skating and curling
- f) Use of sledges and toboggans

8. Making a claim

Section 1 – Emergency medical and travel expenses

If **you** have an accident whilst **you** are abroad and need emergency hospital treatment that is likely to cost more than £500 or if **you** require repatriation back to the **UK** on medical grounds, **you** must immediately contact International Medical Rescue on:

Telephone: +44 (0) 208 466 4200
Fax: +44 (0) 208 466 4240

The International Medical Rescue helpline is available 24 hours a day, 365 days a year and will give **you** advice and help **you** discuss **your** case with the hospital and specialists. All medical and repatriation costs must be approved by International Medical Rescue before any treatment or travel takes place.

For minor emergency medical treatment that costs less than £500, **you** should pay these costs at the time of the treatment and submit a claim on **your** return to the **UK**. Fully completed claim forms should be submitted within 45 days of returning to the **UK** at the end of the **trip** and can be obtained from:

Groupama Claims Department
Towergate Chase Parkinson
PO Box 416
West Byfleet
Surrey KT14 7YE.

Telephone: 0870 333 0046
Email: chaseparkinson@towergate.co.uk

Section 11 – Legal expenses

All claims under Section 11 – Legal expenses are handled on **our** behalf by:

Amicus Legal Ltd
The Old Exchange
64 West Stockwell Street
Colchester
Essex CO1 2HE.

Telephone: 01206 731959
Fax: 01206 366501

When **you** become aware of an event that could lead to a claim under this section, **you** must notify Amicus Legal immediately and within 30 days at the latest. **You** must give a full and accurate account of the event and supply any additional information **we** ask for.

All other claims

You will need to submit a fully completed claim form within 45 days of returning to the **UK** at the end of the **trip**. For all claims, **we** will need full details of the event causing the loss and of the actual loss itself including receipts, invoices and other evidence of expenses **you** have incurred.

We may also require additional evidence or documentation according to the type of claim being made as detailed in each section.

If you have anything stolen

If any baggage, equipment, money or passport is stolen, **you** must report the theft to the local Police within 24 hours and obtain a written statement (Police Incident Report) about **your** loss. This statement must be sent to Towergate Chase Parkinson with **your** claim.

Loss, theft or damage to items whilst in the custody of an airline or other carrier

If any baggage or equipment is lost, damaged or stolen whilst in the care of an airline or other carrier, **you** must report the incident to the carrier immediately on discovery, in writing if practical, and get a written statement about **your** loss. If any item is lost or damaged whilst in the care of an airline, **you** should ask for a Property Irregularity Report. This statement or report must be sent to Towergate Chase Parkinson with **your** claim.

9. Your cover

Section 1 – Cancellation and curtailment of the trip

What is covered

We will reimburse, up to a maximum of £3,000, unused and pre-paid **trip** costs in the event of necessary and unavoidable cancellation or curtailment of the **trip** due to:

- a) unexpected death, **bodily injury** or **illness** of an **insured person**, **close family relative**, **close business colleague** or **travelling companion**;
- b) an **insured person** being called up for jury service or being subpoenaed to attend a court of law as a witness;
- c) **your** presence being required by the Police at **your** home following serious fire, storm or flood damage or burglary within 14 days of the departure date of the **trip**;
- d) **you** or **your** partner being made redundant having had two years continuous employment with the same employer and where the redundancy is notified after the **trip** was booked (cancellation only);
- e) an **insured person** being placed in compulsory quarantine or, following an epidemic, Government restrictions preventing them from travelling (cancellation only); or
- f) **your** pre-booked, outward transport being delayed for more than 12 hours due to adverse weather, industrial action or mechanical breakdown (cancellation only).

What is not covered

1. If the circumstances leading to the cancellation or curtailment of the **trip** were known to the **insured person** (or had been publicly declared) at the point of booking the **trip** and could reasonably have been expected to result in cancellation or curtailment of the **trip**.
2. Cancellation or curtailment of a **trip** due to:
 - failure to obtain the required visa or passport or vaccines, inoculations or medicines before the **trip**; or
 - an unwillingness to travel, loss of enjoyment or financial circumstances.
3. Costs incurred through failure to immediately notify the travel agent or carrier of cancellation or curtailment of the **trip**.
4. Costs that can be reclaimed from the travel company, carrier or any other source.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

You will need to provide full details of the reason for cancelling or curtailing the **trip**:

- Original travel tickets and the cancellation invoice
- Cancellation or curtailment due to the death of any person must be evidenced by a copy of their death certificate
- Cancellation due to redundancy must be evidenced by a letter from the employer confirming the date of notification of redundancy and that the person being made redundant qualifies for payment under current redundancy legislation
- Cancellation or curtailment due to **illness** or **bodily injury** of any person must be certified by their **medical practitioner**

9. Your cover – continued

Section 2 – Emergency medical and travel expenses

What is covered

If an **insured person** suffers **bodily injury** or **illness** during a **trip**, **we** will pay the cost of essential medical treatment.

If the **insured person's medical practitioner** recommends, and **our** Chief Medical Officer agrees, that they should return to the **UK**, **we** will pay their travel costs including the cost of an escort, where medically necessary.

If an **insured person** dies during a **trip**, **we** will pay the reasonable cost of either:

- a) transportation of the body or ashes back to the UK; or
- b) a funeral overseas.

The maximum **we** will pay for all emergency medical and travel expenses is £5 million and all medical treatment costs over £500 must be authorised by International Medical Rescue before treatment goes ahead.

We will also pay **you** a cash benefit of £100 for each complete 24-hour period an **insured person** is kept in hospital as an inpatient, up to a maximum of £2,500.

What is not covered

1. Any treatment costs if the **insured person** has travelled abroad:
 - against medical advice;
 - in order to receive medical advice or treatment; or
 - knowing medical treatment would be or was likely to be needed.
2. Treatment that is not essential or could wait until the **insured person** returns home.
3. Cosmetic or elective treatment.
4. Dental treatment other than that needed for immediate pain relief.

General exclusions 10.1–10.21 on pages 21-22 may also apply

9. Your cover – continued

Section 3 – Personal accident

What is covered

This benefit applies if an **insured person** suffers **bodily injury** during a **trip** which, within 52 weeks of the event causing the **bodily injury**, is the sole cause of their:

- a) death;
- b) loss of limb(s);
- c) loss of sight; or
- d) permanent total disablement.

The maximum amount **we** will pay for each **insured person** is £20,000 and the benefit will be paid to **you** or **your** legal representative. For dependant children up to and including the age of 18, reduced benefits apply.

What is not covered

1. **We** will not pay more than one of the benefits a) to d) in this section per **insured person** for each event that gives rise to a claim.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

In the event of the death of an **insured person**, **we** may ask for a copy of the death certificate and the Coroner's report following the autopsy.

Section 4 – Personal baggage

What is covered

We will pay, up to a maximum of £1,500, the cost of repair or replacement of an **insured person's personal baggage** that is lost, damaged or stolen during a **trip**. **We** will not pay more than £500 for any one article, pair or set of articles or more than £500 in total in respect of **valuables**.

We will pay, up to a maximum of £150, the cost of replacing essential items such as clothing and toiletries if an **insured person's personal baggage** has been delayed (either lost or misplaced) by the carrier for more than 12 hours on the outward journey.

What is not covered

1. Loss, theft or damage to fragile articles, contact or corneal lenses, prosthetics, dentures, spectacles, sunglasses and bicycles.
2. Loss, theft or damage to sports equipment whilst in use.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Claims for stolen **personal baggage** must be supported by a Police Incident Report.

Claims for **personal baggage** that has been lost, damaged or stolen whilst in the custody of the carrier must be supported by a written statement about **your** loss from the carrier, **your** travel tickets and any luggage receipts issued.

Claims for delayed baggage must be supported by a written statement from the carrier to confirm the reason(s) for the delay along with the original receipts for all items purchased.

For all claims, **we** will require evidence of ownership and the value of the item(s). Items that have been lost, stolen or damaged beyond economic repair will be replaced as new after **we** have deducted an amount for wear and tear. If an item can be repaired economically, **we** will only pay the cost of repair.

Any amount paid in respect of delayed baggage for items that are subsequently deemed permanently lost will be deducted from the final settlement.

9. Your cover – continued

Section 5 – Missed departure

What is covered

We will pay, up to a maximum of £1,000, the cost of extra accommodation and travel if an **insured person** arrives at their departure point, at the start or end of the **trip**, too late to board the aircraft, train or ship on which they are booked to travel due to:

- a) failure of public transport services due to strike or industrial action, adverse weather conditions or electrical or mechanical breakdown; or
- b) the private motor vehicle in which they are travelling suffers a mechanical breakdown or is involved in an accident which results in mechanical breakdown.

What is not covered

1. Any costs due to the failure of public transport if the operator has offered reasonable alternative transport arrangements.
2. Any costs due to the mechanical breakdown of a private motor vehicle if:
 - the vehicle is over five years old;
 - the vehicle has not been properly serviced and maintained in accordance with the manufacturer's recommended guidelines;
 - the breakdown has not been reported to a recognised motoring rescue organisation and a report obtained; or
 - the accident results in personal injury and has not been reported to the Police and a report obtained.
3. The cost of roadside assistance, repairs and towing charges.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Claims for missed departure due to failure of public transport must be supported by a written report from the transport operator confirming the reason(s) for the delay.

If the missed departure was caused by private motor vehicle breakdown due to an accident involving personal injury, the claim must be supported by a Police Incident Report.

If the missed departure was caused by private motor vehicle breakdown due to an accident not involving personal injury, the claim must be supported by a report from a recognised motoring rescue organisation.

Section 6 – Travel delay

What is covered

We will pay **you** £25 for each complete 12 hour delay, up to a maximum of £100, if the departure of the aircraft, train or ship on which an **insured person** is booked to travel at the start or end of their **trip** is delayed for at least 12 hours after the scheduled departure time due to:

- a) strike or industrial action;
- b) adverse weather conditions; or
- c) electrical or mechanical breakdown.

What is not covered

1. If the carrier has provided reasonable alternative transport that leaves within 12 hours of the original scheduled departure time.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Claims must be supported by a written report from the carrier confirming the reason(s) for the delay.

9. Your cover – continued

Section 7 – Passport

What is covered

We will pay, up to a maximum of £250, the cost of extra travel and accommodation needed in order to obtain a replacement passport or visa for an **insured person** when the original is lost or stolen during a **trip**.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Claims must be supported by a Police Incident Report and the original receipts for travel or accommodation.

Section 8 – Personal money

What is covered

We will reimburse **you**, up to a maximum of £500, if an **insured person's personal money** is lost or stolen from their person or from a safety deposit box during a **trip**. We will not pay any more than £250 in respect of cash losses.

What is not covered

1. Losses caused by depreciation or shortage caused by error or omission.
2. Loss or theft of travellers' cheques not reported to the local branch or agent of the issuing authority within 24 hours.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Claims for theft of **personal money** must be supported by a Police Incident Report.

For all claims for loss or theft of **personal money**, we will require details of the amount lost (e.g. cash withdrawal slips, bank statements, conversion slips or similar evidence).

9. Your cover – continued

Section 9 – Personal liability

What is covered

We will pay, up to a maximum of £2 million, the damages and costs that an **insured person** is personally and legally liable to pay if, during a **trip**, they are the cause of an incident that results in:

- a) accidental death of or **bodily injury** to a third party; or
- b) accidental loss of or damage to property belonging to a third party.

What is not covered

1. If the **insured person's** liability arises from:
 - accidental death or **bodily injury** to the **insured person**, a **close family relative** or their employee(s);
 - loss of or damage to property belonging to, in the custody of or under the control of the **insured person**, a **close family relative** or their employee(s);
 - the conduct of their employment, business, trade or profession or that of a **close family relative** or employee(s);
 - the ownership or occupation of land or buildings, except where temporary and for the purposes of the **trip**;
 - the ownership or use of animals (except domestic animals), firearms, explosive devices, aircraft and watercraft or any other mechanically propelled vehicle; or
 - an agreement or contract that adds any responsibility that would not have otherwise existed.
2. If insurance cover for personal liability is more specifically provided elsewhere.
3. If the accidental death, **bodily injury** or property loss or damage was not caused by the **insured person's** negligence.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

In the event of a legal claim for damages and costs against an **insured person**, **you** must send **us** any writ, summons or other legal documents as soon as **you** receive them and give **us** any information and help **we** need to deal with the claim. **You** must not negotiate, pay, settle, admit or deny any claim unless **we** agree in writing.

9. Your cover – continued

Section 10 – Business trips (member only)

10a – Replacement business equipment

What is covered

We will pay, up to a maximum of £1,000, the cost of repair or replacement following loss, damage or theft of business equipment (e.g. telephones and computers) which is necessarily carried by **you** for the purpose of **your business trip** and which is owned by the **policyholder**.

What is not covered

1. Business equipment over four years old.
2. Damage to fragile business equipment.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Claims for stolen business equipment must be supported by a Police Incident Report.

Claims for business equipment that has been lost, damaged or stolen whilst in the custody of the carrier must be supported by a written statement about **your** loss from the carrier, **your** travel tickets and any luggage receipts issued.

For all claims, **we** will require evidence of ownership and the value of the item(s). Items that have been lost, stolen or damaged beyond economic repair will be replaced as new after **we** have deducted an amount for wear and tear. If an item can be repaired economically, **we** will only pay the cost of repair.

10b – Replacement Business Documents

What is covered

We will pay, up to a maximum of £500, the cost of replacing essential business documents and records when the originals are lost, damaged or stolen during the course of a **business trip**.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Claims for stolen business documents must be supported by a Police Incident Report.

Claims for business documents that have been lost, damaged or stolen whilst in the custody of the carrier must be supported by a written statement about **your** loss from the carrier, **your** travel tickets and any luggage receipts issued.

For all claims, **we** will require a written statement from a senior officer of the **policyholder** confirming the essential nature of the documents and why they had to be replaced.

10c – Replacement business colleague

What is covered

We will pay, up to a maximum of £2,000, the travel costs of a business colleague sent to replace **you** if **you** are unable to complete **your** duties during a **business trip** due to:

- a) **your** hospitalisation for a period of at least five days due to **illness** or **bodily injury**;
- b) **your** return to the **UK** on medical grounds; or
- c) **your** death during the **business trip**.

What is not covered

1. Any incident excluded under 'Section 2 – Emergency medical and travel expenses'.
2. If **you** had already substantially completed all of **your** duties or if the remaining duties may reasonably be completed by some other form of communication.
3. If the **business trip** ended less than 48 hours before the scheduled date.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Such claims must be supported by appropriate medical evidence to confirm **your** inability to complete **your** duties along with a written statement from a senior officer of the **policyholder** confirming the essential nature of the **business trip** and why a replacement colleague had to be sent.

9. Your cover – continued

Section 11 – Legal expenses

What is covered

We will pay, up to a maximum of £25,000, reasonable and necessary legal costs for **you**, or **your** legal representative(s), to pursue a claim for compensation from a third party who caused the death, **bodily injury** or **illness** of an **insured person** during a **trip**.

What is not covered

1. Any claim relating to:
 - **bodily injury** or **illness** caused by gradual development and not a specific, identifiable and sudden accident; or
 - slander or libellous comment.
2. Any claim made against:
 - a manufacturer, distributor or supplier of any drug or medication;
 - a tour operator or their agent(s) where a suitable arbitration, ombudsman or other formal complaints process exists; or
 - **us**, the **insurer**, Amicus Legal or another **insured person**.
3. Any claim not reported to Amicus Legal within 30 days of the incident.
4. Any claim if, in the opinion of Amicus Legal, there is not a reasonable chance of the **insured person** winning the case or achieving a reasonable outcome.
5. Any claim if, in the opinion of Amicus Legal, the estimate of the **insured person's** total legal costs is greater than the amount of compensation being claimed.
6. Any fines or penalties imposed by a court or criminal jurisdiction.
7. Any legal action and expenses that has not been agreed, in writing, by Amicus Legal.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

When **you** become aware of an event that could lead to a claim under this section, **you** must notify Amicus Legal immediately and within 30 days at the latest. **You** must give a full and accurate account of the event and supply any additional information they ask for.

The claim will be reviewed by Amicus Legal and cover will be provided if they think the **insured person** has a reasonable chance of winning or achieving a reasonable outcome and the legal expenses are reasonable and proportionate.

Amicus Legal will take into account the opinion of the **insured person's** legal representative as well as their own legal advisors. They may, at the **insured person's** expense, obtain a barrister's opinion on the merits of the claim and if the claim is subsequently accepted, will reimburse the cost of obtaining that opinion.

The progress of the claim will be controlled by Amicus Legal, including the nomination and appointment of an appropriate legal representative with the necessary expertise to pursue **your** claim.

Special conditions

The pursuit of a legal case can be complex and it is not possible to cover all the circumstances that may arise during such a claim and how **we** would respond in each of those circumstances. However, as long as the case continues to have a reasonable chance of success and the associated legal costs remain reasonable and proportionate, **we** will continue to provide cover up to the limit shown in the summary of benefits. In addition, during the course of such a claim, there are a number of conditions that **you** must follow:

- **You** must take all reasonable steps to keep the legal costs to a minimum.
- **You** must co-operate with the legal representative appointed by Amicus Legal at all times and provide, at **your** expense, any information they ask for in the format in which they ask for it.
- **You** must tell Amicus Legal if the third party makes an offer to settle the dispute but **you** must not accept any such offer without the agreement of Amicus Legal.
- **You** must not negotiate or agree to settle the claim without the agreement of Amicus Legal.
- **You** must agree to accept a reasonable offer in settlement of the dispute.

If at any time **you** do not comply with any of these conditions, **your** cover may be withdrawn without notice.

9. Your cover – continued

Section 12 – Winter sports

12a – Ski Equipment

What is covered

We will pay, up to a maximum of £500, the cost of repair or replacement of an **insured person's** ski equipment that is lost, damaged or stolen during a **trip**.

Within this benefit, we will pay up to a maximum of £200 if an **insured person's** ski pass is lost or stolen during a **trip**.

We will pay **you** £20 for each 24 hour period up to a maximum of £300 towards the cost of hiring replacement ski equipment.

What is not covered

1. Loss, theft or damage to ski equipment whilst in use.
2. Ski equipment over four years old.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Claims for stolen ski equipment or ski passes must be supported by a Police Incident Report.

Claims for ski equipment that has been lost, damaged or stolen whilst in the custody of the carrier must be supported by a written statement about **your** loss from the carrier, **your** travel tickets and any luggage receipts issued.

For all claims for lost, damaged or stolen ski equipment, we will require evidence of ownership and the value of the item(s). Items that have been lost, stolen or damaged beyond economic repair will be replaced as new after we have deducted an amount for wear and tear. If an item can be repaired economically, we will only pay the cost of repair.

12b – Avalanche

What is covered

We will pay, up to a maximum of £250, the costs of extra travel and accommodation if an **insured person's** outward or return journey is delayed for at least 12 hours because of an avalanche at their ski resort.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

All claims must be supported by a report from the resort management confirming the reason(s) for the piste closure and the period it was closed for.

12c – Ski pack

What is covered

If an **insured person** is unable to ski or participate in winter sports due to their **illness** or **bodily injury**, we will refund a proportionate value of their unused ski pass, ski hire or lessons from a ski school up to a maximum of £300.

What is not covered

1. Any incident excluded under 'Section 2 – Emergency medical and travel expenses'

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

Such claims will need to be certified by a **medical practitioner**.

9. Your cover – continued

Section 12 – Winter sports (continued)

12d – Piste closure

What is covered

If an **insured person** is unable to ski or participate in winter sports due to complete closure of all pistes for a minimum period of 24 hours due to lack of snow, excessive snow or adverse weather, **we** will pay **you** £20 for each complete 24 hour period that the piste is closed up to a maximum of £200.

Note: this benefit only applies for the period 1 December to 30 April inclusive.

What is not covered

1. If the piste was already closed before **you** arrived at the ski resort.

General exclusions 10.1–10.21 on pages 21–22 may also apply

Making a claim

All claims must be supported by a report from the resort management confirming the reason(s) for the piste closure and the period it was closed for.

10. General exclusions

The following exclusions apply to the whole of the Santé Travel cover and are in addition to the specific exclusions shown in some of the benefit sections.

10.1 Travelling against medical advice or to seek medical treatment

We will not pay any claim where an **insured person** has travelled abroad:

- against medical advice;
- for the purpose of receiving medical advice or treatment; or
- knowing that medical treatment is or is likely to be needed during the **trip**.

10.2 Pregnancy / childbirth

We will not pay any claim for costs associated with pregnancy or childbirth if the expected delivery date is less than 28 days (four weeks) after the intended date of the end of the **trip**.

10.3 AIDS / HIV

We will not pay any claim arising from or related to Human Immunodeficiency Virus Infection (HIV) and/or Acquired Immunodeficiency Syndrome (AIDS) or conditions arising from these.

10.4 Suicide, wilful exposure to danger and self-inflicted illness or injury

We will not pay any claim where an **insured person**:

- commits, or attempts to commit, suicide;
- puts themselves in danger unless when attempting to save human life; or
- has an **illness** or **bodily injury** that is self-inflicted or intentional.

10.5 Alcohol, drug and substance abuse

We will not pay any claim where an **insured person** was under the influence of alcohol or drugs (other than drugs which have been prescribed by their **medical practitioner**) or engaging in substance abuse.

10.6 Psychiatric disorders

We will not pay any claim due to, or arising out of, stress, anxiety or depressive conditions and other psychiatric disorders.

10.7 Thefts not reported to the Police

We will not pay any claim for theft of passport, **personal money**, **personal baggage**, business equipment or ski equipment that has not been reported to the Police within 24 hours of the theft and a Police Incident Report obtained.

10.8 Failure to take reasonable care of personal or business property

We will not pay any claim for **personal baggage**, business equipment or ski equipment that the **insured person** left unattended and unsecured in a public area (e.g. bus or train station, airport, restaurant or beach).

We will not pay any claim for **personal baggage**, business equipment or ski equipment left with any person who does not have an official responsibility for the equipment.

We will not pay any claim for loss or theft of **personal money**, passport or **valuables** that were not being carried by the **insured person** at the time of the loss or theft or were not left in a locked safety deposit box where available.

We will not pay any claim for theft of **personal baggage**, business equipment or ski equipment from locked, unattended motor vehicles unless:

- the items were locked in a secure area (boot, covered luggage area, glove compartment or other purpose-built container fixed to the vehicle);
- forcible means were used to enter the vehicle; and
- use of forcible means can be verified by a Police report.

We will not pay any claim for loss or theft of **valuables** from an unattended motor vehicle.

10.9 Loss, damage or theft of items in the custody of the carrier

We will not pay any claim for **personal baggage**, business equipment or ski equipment that has been lost, damaged or stolen whilst in the custody of an airline or other carrier unless it has been reported to the carrier immediately on discovery and a written report obtained.

10. General exclusions – *continued*

10.10 Confiscation by customs

We will not pay any claim for loss of passport, **personal money**, **personal baggage**, business equipment or ski equipment that has been delayed, detained or confiscated by customs or other officials.

10.11 Wear and tear

We will not pay any claim for loss or damage caused by normal wear and tear, gradual deterioration or mechanical or electrical breakdown, decay, moth, vermin, atmospheric or climatic conditions.

10.12 Air travel

We will not pay any claim arising out of an **insured person's** air travel other than as a fare-paying passenger in a fully licensed passenger-carrying aircraft.

10.13 Circumstances already known at the time of booking the trip

We will not pay any claim where, at the point of booking the **trip**, circumstances were known to the **insured person** (or had been publicly declared) that could have been expected to result in the claim. Such circumstances include, but are not limited to:

- The health of other people upon whom an **insured person's** decision to travel may depend and any change in which would cause an **insured person** to cancel or curtail the **trip**. This includes the health of another **insured person**, **travelling companion**, **close business colleague** or **close family relative**.
- Ongoing or impending strike or industrial action.
- Adverse weather conditions.

10.14 Late arrival for departure

We will not pay any claim where an **insured person** fails to allow sufficient time for their journey to their final outward or return departure point and arrives too late for the scheduled departure time.

10.15 Deliberate or criminal acts

We will not pay any claim for loss or damage caused by a deliberate, unlawful or malicious act or omission by an **insured person**.

10.16 Motorcycling

We will not pay any claim arising out of the use of motorcycles or mopeds if the **insured person** was not wearing a crash helmet and the driver (whether or not they are an **insured person**) did not hold a valid driving licence allowing the riding of that class of motorcycle or moped.

10.17 Travelling against Foreign Office recommendation

We will not pay any claim arising out of a **trip** to an area to which travel is not recommended by the Foreign and Commonwealth Office or is considered to be unsafe for travellers.

If **you** are unsure whether the country **you** are travelling to is safe, please contact the FCO before **you** travel on 0845 850 2829 or visit their website at www.fco.gov.uk/travel

10.18 Trips within the UK

We will not pay any claim for any **trip** that takes place within the **UK**.

10.19 Medical treatment received in the UK

We will not pay any claim for medical treatment received in the **UK**.

10.20 Act of Government or regulatory body

We will not pay any claim for loss caused by the legitimate act of local Government or other regulatory body such as the withdrawal of any aircraft, boat or train from service.

10.21 War risks, radioactivity contamination, sonic boom and natural disasters

We will not pay any claim resulting directly or indirectly from:

- terrorism, war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), riot, civil war, rebellion, revolution, insurrection, military or usurped power or other similar events;
- contamination by radioactivity from any nuclear material or from the combustion of nuclear fuel, or for the treatment of any complication or condition (whenever occurring) directly or indirectly arising from any such **illness** or **bodily injury**;
- pressure waves caused by aircraft and other flying objects travelling at sonic or supersonic speeds; or
- earthquakes, hurricanes, floods and other natural disasters.

11. Policy conditions

11.1 The insurance contract

Your policy is part of an insurance contract between the **policyholder** and the **insurer** and, as such, there is no contractual relationship between the **insurer** and **you**. **Your policy** may be amended, varied or cancelled by the **policyholder** or the **insurer** without the consent of any **insured person**.

An **insured person** is given the right to claim eligible costs through **your policy** as if they were the **policyholder** in accordance with the benefits provided.

Our failure, delay or omission to enforce any of these rules will not act as a waiver of these rules. It will not stop us correctly applying the rules later.

11.2 Obligations under the contract

Our part of the contract is that **we** will provide the cover:

- as detailed in this policy booklet; and
- for the **period of insurance** for which the **policyholder** has paid and **we** have received and accepted the premium.

11.3 Policy cancellation

Santé Travel is only available in conjunction with the **policyholder's** Santé by Groupama Healthcare PMI group scheme. If the Santé by Groupama Healthcare PMI group scheme is cancelled at any time and for any reason, the Santé Travel cover will also be cancelled from the same date and **you** or any other **insured person** will not be covered for costs incurred after that date, even if **you** are in the middle of a **trip**.

11.4 Duty of reasonable care

Each **insured person** must take all reasonable care to protect themselves against **bodily injury** and **illness** and their personal and business property from theft, loss or damage, 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;
- wearing appropriate safety equipment when participating in hazardous activities; and
- not leaving **personal baggage** or business equipment in unsecure or unattended areas.

11.5 Fit to travel

At the start of each **trip**, each **insured person** must be fit to travel. **We** will not pay any claim where an **insured person** travels abroad:

- against medical advice;
- for the purpose of receiving medical advice or treatment; or
- knowing that medical treatment is or is likely to be needed during the **trip**.

11.6 Dual insurance claims

If **you** or another **insured person** has any other insurance that may also provide cover in respect of a claim made under Santé Travel, **we** will only pay for **our** share of the claim.

You must give **us** full details of the other policy, including the insurer's name, address, policy and claim number and any other relevant information and **we** will contact the other insurer to agree settlement of the claim with each insurer paying a proportional share of eligible costs. The combined payments of the insurers may not exceed the total costs incurred.

11.7 Transfer (Assignment) of your interest in your policy

You cannot transfer the cover provided under **your policy** to anyone else.

11.8 Fraudulent claims

If a fraudulent claim (which includes exaggeration) is detected, the claim will not be paid and **we** will reserve the right to refer the matter to the Police for criminal prosecution. **Your policy** may be rendered invalid and **we** may take other action consistent with **our** legal rights.

If any claim is in any respect fraudulent or if any fraudulent means or devices are used by or on behalf of any **insured person** to obtain benefit under **your policy**, all benefits under **your policy** will be lost and **you** must return any payments already made to **us**.

11. Policy conditions – *continued*

11.9 Non-disclosure

If any person gives us any incomplete or untruthful answers to any questions **we** have asked in respect of **your** claim, **we** reserve the right to cancel or amend **your policy** and **you** will be required to refund the cost of any claims **we** have paid.

11.10 The law and language applicable to your policy

The insurance contract between the **policyholder** and the **insurer** is governed by and interpreted in accordance with the laws of England and Wales. The language used in **your policy** and any communication relating to it will be English.

12. Complaints process

Groupama Insurances is committed to delivering the highest standards of customer care. However we realise that there may be times when things go wrong. In such circumstances please contact the department where the issue arose by using the numbers and addresses detailed. Telephone calls may be recorded.

Please quote your name, claim or policy number and the reason for your complaint.

Stage 1

Claims

Healthcare Claims Manager
Groupama Healthcare
The Nexus Building
Broadway
Letchworth Garden City
Hertfordshire
SG6 3TE.

Telephone: 0870 444 8291
Fax: 0870 444 8296
Email: healthclaims@groupama.co.uk

Policy administration and documentation

Head of Healthcare
Groupama Healthcare
The Nexus Building
Broadway
Letchworth Garden City
Hertfordshire
SG6 3TE.

Telephone: 0870 444 8292
Fax: 0870 444 8297
Email: healthmembers@groupama.co.uk

Our commitment to you

- We will make sure all the information we give you will be clear and accurate.
- We will be fair and reasonable whenever you need the protection of this policy.
- We will act promptly to provide the protection you need.

If things go wrong

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have in place procedures to investigate and remedy any area of concern. In such circumstances we promise:

- To acknowledge any formal complaint in five days or less.
- To have the issues reviewed by a person of appropriate seniority and authority.
- To identify the person managing your complaint in our original letter of response.
- To respond fully to your concern or complaint within a maximum of 28 days.
- If for any reason this is not possible, we will write to you promptly to explain why we have been unable to finalise the matter quickly. We will also let you know when we will contact you again.

Stage 2

If you still feel that we have been unable to resolve the matter to your satisfaction then please write to our Chief Executive Officer at:

Groupama Healthcare
Groupama House
24-26 Minories
London
EC3N 1DE.

Telephone: 0870 850 8510
Fax: 020 7264 2860

12. Complaints process – *continued*

Stage 3

If you are still unhappy following receipt of our final response, you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis. The address is:

Financial Ombudsman Service

Insurance Division

South Quay Plaza

183 Marsh Wall

London

E14 9SR.

Telephone: 0845 080 1800

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

The Financial Ombudsman Service offers a free, independent and impartial complaints resolution service for customers with financial services products and will generally look at complaints involving mis-selling, mal-administration of a policy and the way a claim has been handled.

A leaflet is available on how the Financial Services Ombudsman operates. If you would like a copy, please contact us. Alternatively, you can download a copy from their website.

The Ombudsman's final decision is always binding on us, but you are not obliged to accept their decision if you disagree with it and you may take further action if you wish – your use of the Ombudsman's services does not affect your legal rights. However, you must approach the Financial Ombudsman Service within six months of our final decision letter if you wish them to review your complaint.

A GROUPAMA
COMPANY



Groupama

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www.groupamahealthcare.co.uk

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