

*Your guide to business healthcare*

# **Travel Cover**

*from Standard Life Healthcare*



# Travel Cover.

Whether your employees are heading abroad for business or for pleasure, our Travel Cover offers all the benefits you'd expect from a comprehensive travel plan. They're covered no matter how many trips they make, so they don't have to arrange separate travel insurance every time they travel. We offer two levels of Travel Cover. Level 1 for up to 30 days per trip and Level 2 for up to 120 days per trip, with Level 2 even covering winter sports.

Travel Cover is part of business healthcare, our modular health insurance plan that can be tailored to suit the individual needs of a business.

If you and your staff travel abroad, especially outside the EU, it makes sense to ensure there is adequate travel insurance should illness or accidents occur. Even within the EU medical emergencies abroad can be extremely expensive.

However, our Travel Cover isn't just about medical expenses. A leading airline recently lost over one million of their passengers' bags in one year, the equivalent of one bag lost for every 43 people boarding. Therefore, you will be pleased to know our Travel Cover insures against lost luggage and other personal belongings such as passports and money as well as loss or damage to business machines. We also cover cancelled or delayed flights, repatriation costs, legal fees and damage caused to third parties.

## *There's no upper age limit*

If your employees are eligible for a company plan, they're eligible for Travel Cover with Standard Life. Unlike most insurers, we won't automatically exclude pre-existing conditions – provided your doctor can confirm you're fit to travel you can be covered for medical problems you've had in the past. Business trips can be stressful enough, so knowing that you are covered should the unfortunate happen, means one less thing on your mind.

## *Tax efficient*

This is an affordable way to give you and your employees a generous practical benefit for a small outlay. Your employees will enjoy the reassurance the plan gives and make them feel valued, helping promote staff loyalty. The plan can be started with just one employee and premiums may be eligible for Corporation Tax Relief – ask your accountant or local Tax Office for confirmation.

## *A name you can count on*

We know how important it is that you can trust us to do what we say we will do.

- UK-based customer care team
- A claims service to rely on
- Paperwork cut to a minimum
- No hidden limits and no surprise bills

## *Don't just take our word for it*

When you consider all the awards we've won for our excellent service, you can be sure that, by choosing Standard Life Healthcare, you really are doing the right thing:



### **\* Best Customer Service Provider**

Health Insurance Awards  
2001, 2002, 2003, 2004,  
2005, 2006 and 2007

...no wonder 98% of our customers would recommend us!

(Source: Standard Life Healthcare Renewals Survey September 2007.)

## Benefits at a glance

All benefits are per person, per plan year unless otherwise stated

Travel Cover	Level 1 30 days per trip	Level 2 120 days per trip
Healthcare cover if taken ill overseas	up to £5 million*	up to £10 million*
Accommodation costs and travel expenses to remain behind with sick member	Full cover*	Full cover*
Repatriation expenses (if required to be flown home)	Full cover*	Full cover*
Transfer body or ashes back to the UK	Full cover	Full cover
Cost of burial or cremation outside the UK	Up to £1,000	Up to £1,000
Loss or damage to your baggage	Up to £1,000*	Up to £2,000*
Loss of personal money	Up to £500*	Up to £1,000*
Loss or damage to business machines	Up to £500*	Up to £1,000*
Delayed departure		Up to £100
Missed departure	Up to £250*	Up to £500*
Cancelling the trip or cutting it short	Up to £2,000*	Up to £4,000*
Personal accident	Up to £25,000	Up to £25,000
Personal liability	Up to £2 million	Up to £2 million
Loss of passport	Up to £250*	Up to £250*
Delayed baggage	Up to £100*	Up to £200*
Legal expenses	Up to £25,000	Up to £25,000
Replacement employee travelling costs	Up to £750*	Up to £1,000*
<b>Winter sports – 21 days per plan year (in addition to the cover above)</b>		
Loss or damage to ski or snowboarding equipment		Up to £500* per plan year
Loss of ski pass		Up to £500* per plan year
Piste closure (£30 a day)		Up to £500* per plan year
Loss of use of hired skis and ski pass due to illness or injury		Up to £500* per plan year
Benefits are per holiday/business trip unless otherwise stated.		
* A £50 excess applies. Terms, conditions and exclusions apply to the plan and are provided in full in the terms and conditions that the member receives when the plan is taken out.		

## Affordable premiums

Travel Cover Level Options	Single Adult	Parent & Children*	Couple	Family
Travel Cover Level 1	£3.38	£5.07	£6.76	£8.45
Travel Cover Level 2	£4.23	£6.35	£8.46	£10.58

Pay annually and  
save up to 3%.

\*No extra cost for more than one child to be covered. No upper limit to number of children that can be covered.

Premiums quoted are payable monthly by Direct Debit, including Insurance Premium Tax at the appropriate rate.

Premiums correct at time of print, and are subject to change at our discretion, please contact your adviser or appointed representative for more details.

## Apply for Travel Cover today!

Applying for this low cost, feel good benefit for all your staff is easy. Please complete the enclosed application form and send it back to your adviser or appointed representative.

**Pensions**  
**Mortgages**  
**Savings**  
**Investments**  
**Healthcare**  
**Insurance**

**Speak soon.**

For more information or if there is anything about Standard Life Healthcare you need help with, please contact your Appointed Representative or financial adviser, or go to our website:

**[www.standardlifehealthcare.co.uk](http://www.standardlifehealthcare.co.uk)**

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