

# INTERNATIONAL PRIVATE MEDICAL INSURANCE

## Insurance Product Information Document



Company: Cigna Global Insurance Company Limited

Product: Expatplus Travel

Cigna Global Insurance Company Limited registered in Guernsey, authorised and regulated by the Guernsey Financial Services Commission.

This is a summary of the insurance cover. Please note that this product is not open to new customers, and is not available as a new coverage option. Further information can be found in your policy documentation. Full terms and conditions of the policy are contained in the General Conditions and the Certificate of Insurance which you will receive upon completion of your renewal. It is important you read these documents carefully.

### What is this type of insurance?

The Cigna Expatplus Travel insurance is available to an insured who has cover under one of the Expatplus International Medical Insurance plans, providing you with cover for baggage damage and flight or train delay for holidays worldwide



#### What is insured?

##### Baggage damage

Maximum amount of the baggage damage cover, including theft of valuables and delay in delivering baggage to the place of stay: €4,000 / £2,700 / \$ 5,600 / CHF 6,000 per insured person and per insurance period.

- ✓ Loss and/or accidental damage to baggage, personal items and effects. Compensation at replacement value, with a deduction for the item's age, up to a limit of € 4,000 / £ 2,700 / \$ 5,600 / CHF 6,000 per insured person and per insurance period.
- ✓ Theft of valuables - Compensation equivalent to replacement value, after deduction for wear and tear, up to a limit of 50% of the baggage damage cover amount, per insured person and per claim.
- ✓ Delay in delivering baggage to the place of stay. Reimbursement of the cost of essential items per insured person and per claim up to a limit of € 250 / £ 168 / \$ 350 / CHF 375.

##### Flight or Train Delay

- ✓ Flight or train delay in relation to the time originally specified on the travel tickets. Reimbursement of the costs of meals, refreshments, transfers and the first night in a hotel, up to limits of € 200 / £ 135 / \$ 280 / CHF 300 per insured person and per cover period.
- ✓ Intervention limit: Over 4 hours delayed flight departure and over 2 hours delayed train arrival.



#### What is not insured?

- ✗ Damage resulting from the Insured item's own inherent vice, its normal wear and damage to fragile articles, especially pottery and glass, porcelain or marble objects.
- ✗ Items lost, forgotten or misplaced by the insured's own actions or by the actions of his/her travel companions.
- ✗ Spectacles (lenses and frames), contact lenses, prostheses and aids of all kinds, unless they are destroyed or damaged at the time of an Accident causing serious bodily injury to the insured.

The following are also excluded as a result of Flight or Train delay:

- ✗ Temporary or permanent withdrawal of an aircraft or train ordered by airport authorities or any other authority, when this is announced over twenty-four (24) hours before the Insured's trip departure date;
- ✗ for flights which the Insured had not previously confirmed, unless he/she was prevented from doing so by a strike or force majeure event;
- ✗ for any event that endangers the Insured's safety during the journey when the destination has been advised against by the Foreign Affairs Minister of the country of departure.

**Other exclusions apply, please refer to the General Conditions for the full details of exclusions, limitations and terms and conditions.**



#### What is not insured?

In addition, to the specific exclusion on your International Medical plan, we will not insure the consequences of the following circumstances and events:

- ✗ Civil or foreign Wars, riots, popular movements, strikes, hostage taking, handling of weapons.
- ✗ Insured's voluntary participation in bets, crimes or fights, except in a case of legitimate defence.
- ✗ Any effects of a nuclear origin or caused by any source of ionizing radiation.
- ✗ Intentional acts and fraudulent faults by the Insured, including suicide and attempted suicide.
- ✗ Consumption by the Insured of alcohol, drugs or any stupefying substance, not medically prescribed.
- ✗ Refusal of the Insured to board the flight originally planned by the approved organisation.

The following are also excluded as a result of theft, damage, destruction or loss to Baggage:

- ✗ Occurring during removals and partial or complete destruction, damage to or loss of valuables of any kind whatsoever, including during their carriage by a transport company.
- ✗ Thefts committed without a break-in or by using duplicate keys.
- ✗ Theft of articles committed in a public place, when those articles were not under continuous supervision.



#### Are there any restrictions on cover?

- ! Cover is always subject to eligibility criteria.
- ! Limitations per person per policy year unless stated otherwise.
- ! If you choose to end coverage of the Expatplus International Medical Insurance plan, you cannot continue cover for the Travel Insurance plan.

**Other restrictions apply, please see the General Conditions for the full list of limits and limitations.**



#### Where am I covered?

- ✓ This policy covers you and any additional people on your policy for holidays worldwide, trips outside the Insured's host country or within his/her host country as long as he/she has one or more nights of accommodation pre-booked.



## What are my obligations?

- In the event of a theft, report the crime within 48 hours, to the nearest police authorities
- Inform Cigna of the claim within five working days of the Insured's knowledge of it.



## When and how do I pay?

- You can choose to pay your premiums on a quarterly or annual basis, unless otherwise agreed upon between the policyholder and Cigna.



## When does the cover start and end?

- This policy is an annual contract. This means that, unless it is terminated or renewed, the cover will end one (1) year after the start date. Your start date will be shown on the first Certificate of Insurance.
- Your policy will be renewed automatically and payment taken unless you, or we in certain circumstances, choose not to renew.
- If you choose to end coverage of the Expatplus International Medical Insurance plan, you cannot continue cover for the Travel Insurance plan.



## How do I cancel the contract?

- You have a statutory right to cancel your policy within fourteen (14) days from the date of purchase or renewal of this policy, or from the date on which you receive the contractual terms and conditions, if that date is later. The insured will be entitled to the return of the full premium paid, on the condition that not one claim has been submitted yet. The notice of withdrawal must be sent by post or e-mail to Cigna.