NAVIGATOR
Insurance Brokers Ltd.
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# Travel

International Travel Plan:
The perfect companion, wherever you go.


AXA PPP INTERNATIONAL
redefining / standards

# Relax...

Our International Travel Plan is designed around your existing cover.

**The perfect travelling companion to your International Health Plan**

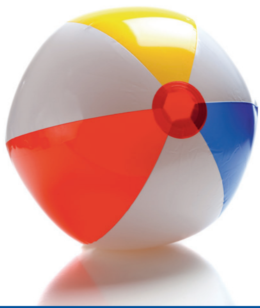
Your International Health Plan takes care of your medical costs. But you can also rely on us to provide holiday and business annual travel insurance with our International Travel Plan.

**Don't pay twice for medical cover**
Our International Travel Plan takes into account the cover for medical costs which you already enjoy under your International Health Plan. This means you will not end up paying twice for health cover.

**Our expert Travel Information Line**
When you take out our International Travel Plan you will have access to our Travel Information Line.

This service provides you with up-to-date information on a wide range of travel related topics, such as:
– Vaccinations
– Visa requirements
– Driving regulations
– Government health warnings
– Climate
– Currency.

**Our Travel Information Line is open 24 hours a day, 365 days a year.**



# It's simple

Whatever your needs,
it's easy to apply for cover.

**Choose your age band**
There are 3 age bands available.

| | |
|---|---|
| Dependent child – 21 years |
| Adult 21 – 59 years |
| Adult 60 – 79 years |

The renewal date runs in line with your International Health Plan. Travel insurance cover must apply to every person included on your International Health Plan.

**Call us today**
**Tel +44 (0)1892 50 38 56**

Lines are open GMT 8am to 8pm Monday to Friday and 9am to 5pm Saturdays. We may record and/or monitor calls for quality assurance, training and evidential purposes.

# Cover

## For business or leisure travel, we've got you covered.

Our International Travel Plan policy offers you extensive annual travel insurance covering general travel risks whilst travelling for business and pleasure. The **maximum period** of time that may be spent overseas in the insured period is **183 days**. The **maximum length** of any one overseas journey outside your principal country of residence is **95 days**.

International Travel Plan can only be purchased if you have current membership of our International Health Plan Standard or Comprehensive. It is included within the International Health Plan Prestige and Prestige Plus.

| International Travel Plan benefits | | |
|---|---|---|
| 1. | Delayed departure* | £50 for every 12 hours up to a maximum of £100 |
| 2. | Extended delay | £2,000 |
| 3. | Cancellation or loss of deposit arising due to illness, bereavement, injury, jury service or quarantine | £5,000 |
| 4. | Missed departure. Additional costs to reach destination if due to bad weather, strike or mechanical breakdown | £1,000 |
| 5. | Curtailment due to illness, injury or death | £5,000 |
| 6. | Additional travel expenses | £3,000 |
| 7. | Catastrophe cover | £300 |
| **Personal possessions** | | |
| 8. | Loss or damage to baggage/personal effects | Up to £350 for a single item up to an overall maximum of £1,500 |
| 9. | Delayed baggage* | £150 |
| 10. | Personal money/travellers cheques if lost or stolen | Up to £250 for cash up to an overall maximum of £500 |
| 11. | Passport replacement. To assist in recovery or replacement costs | £250 |
| **Personal risks** | | |
| 12. | Personal accident.* For loss of limbs, sight or death caused solely by an external accident | £25,000 |
| 13. | Assault | £50 each night up to a maximum of £1,000 |
| 14. | Personal liability.* Indemnity against legal liability to the public for accidental injury or damage to persons/property | £2,000,000 |
| 15. | Legal expenses.* Costs to pursue legal actions as a result of illness, injury or death, if advised within 90 days | £25,000 |

# Exclusions

## What's not covered under the International Travel Plan?

**The significant and unusual exclusions or limitations are:**

– Medical benefits – as these are included under your International Health Plan.

– Cover is eligible only outside your principal country of residence. Your principal country of residence is the country in which you live or intend to live the majority of the year as recorded by us.

– Children who are married or in civil partnership or over the age of 25 cannot be included in the International Travel Plan.

– Claims arising from an insured member's failure to exercise all reasonable care to prevent accident, injury, illness, loss or damage.

– Sports activities listed as excluded in the membership handbook. Participation in sports activities as a professional.

– War and terrorist risks and travel against Foreign and Commonwealth Office advice.

– Travel against any health requirements stipulated by the carrier, their handling agents or any other public transport provider.

– Any loss or expense which is in anyway connected with an insured member's psychiatric illness.

– Benefits are subject to an excess, except those market with an asterisk (*), so you will have to pay the first £50 per claim per person. Where we do not pay the first amount of any claim it cannot be claimed against any other insurance policy which the insured member may have with AXA PPP healthcare.

**Where can I find more information?**

Full details of what members are and are not covered for are provided in the membership handbook, or are available on request.

Your International Travel Plan is, except as specifically provided in the membership handbook, subject to the same terms and conditions as your International Health Plan.

# Notes

## Please read these notes carefully before contacting us.

If you currently pay your AXA PPP International premium by Direct Debit or Credit Card and you wish to add our International Travel Plan, your premium will be adjusted automatically.

You can purchase our International Travel Plan at any time prior to departure. However, you will have to pay a full year's premium for the remaining period up to the renewal date of your AXA PPP International private medical insurance plan. You can then renew both your private medical insurance and International Travel Plan on the same date for future years.


Call **+44 (0)1892 50 38 56 (option 2)** for immediate cover **8am – 8pm Mon to Fri, 9am – 5pm Sat**

We may record and/or monitor calls for quality assurance, training and evidential purposes.

# Contact us

The perfect travelling companion
to your International Health Plan.

+44 (0) 1892 50 38 56
**axapppinternational.com**

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