

“MEDICAL TRAVEL SHIELD” TRAVEL INSURANCE

Demands & Needs Statement

This travel insurance will suit the **demands and needs** of an individual, or group (where applicable) who are travelling to countries included within the Certificate terms and who wish to insure themselves against the financial impact of specified unforeseen circumstances/events relating to or occurring during their Trip. It is specifically designed for customers travelling abroad to receive either Dental Treatment, Cosmetic Surgery, Non-essential (Elective) Surgery or IVF treatment. Subject to the exclusions, terms, conditions and maximum specified claim limits; details of which may be found in the **Certificate of Insurance**.

This product is sold on a **non-advised** basis and You should satisfy Yourself that it meets Your own individual requirements.

Customer Classification

For the purposes of this product, You are categorised by the Financial Conduct Authority as a **consumer**.

Summary of cover, Terms and Conditions

To aid You in making Your own informed buying decision, please refer to the **Keyfacts document** which contains a summary of the cover provided, and the full terms and conditions, which can be found in the **Certificate of Insurance**.

Both documents are available on our website www.medicaltravelshield.co.uk and paper copies can be provided upon request.

Product Provider

Medical Travel Shield travel insurance is underwritten by DUAL Corporate Risks on behalf of certain Underwriters at Lloyd's.

Statement of Price

Cover Category	Total Premium including Insurance Premium Tax (IPT)
Dental	From £ 49.17*
Cosmetic	From £ 86.04*
Elective	From £140.95*
IVF	From £40.58

- **Premiums are inclusive of insurance premium tax @ 20%.**
- ***Prices based on an individual aged 18-65 travelling to Europe for maximum duration of 5 days.**
- **Cover is available up to a maximum of 31 days of duration**
- **A Trip without a companion**

Cancelling the Certificate of Insurance

If Your cover does not meet Your requirements, please notify Us within fourteen (14) days of receiving Your Certificate of Insurance for a refund of Your premium. If during the fourteen (14) day cooling-off period You have travelled, made a claim, or intend to make a claim then We are entitled to recover all costs for those services that You have used. Please note that Your cancellation rights are no longer valid after this initial fourteen (14) day period.

You can notify Us by email on: cancellation@dualgroup.com or telephone on: 020 7337 9888.

How to Claim

To make a claim on this insurance or for assistance services with Your Certificate of Insurance please contact the claim handler on +44 (0) 208 865 0784 as soon as possible or email:

dualclaims@intana-assist.com for claims; and
dualassistance@intana-assist.com for assistance.

Alternatively write to;

Dual Claims, c/o Intana, Sussex House, Perrymont Road, Haywards Heath, West Sussex, RH16 1DN

Anyone suffering an accident or illness whilst travelling may need to contact the Assistance Helpline.

The contact details are as shown above.

Important Information

You may already possess alternative insurance(s) for some or all of the features and benefits provided by products purchased; it is Your responsibility to investigate this. We will not provide You with advice about the suitability of this product for Your individual needs but we will be happy to provide You with factual information to assist You in making an informed buying decision.

All insurance products have exclusions and restrictions to them. It is very important that You read and understand these and only purchase the insurance if You are happy that You and (where applicable) every member of Your party meet the eligibility criteria: Specifically for travel the insurance may NOT be applicable for You if You are over the maximum specified age at the time of Your Trip.

Examples of these and other conditions and restrictions and what to do if You are unsure about any aspect of an exclusion are contained within Your Certificate information.

Your insurance will not cover travel to areas where the Foreign and Commonwealth Office has advised against 'all travel'. If You are not sure whether there is a travel warning for Your destination, please check the foreign travel advice by phone **020 7008 1500** or visit the website www.gov.uk/foreign-travel-advice.

It is Your responsibility to do this and no information or guidance will be provided by ourselves in this regard.

Confidentiality and Data Protection

Your information will only be disclosed to third parties in the normal course of arranging and administering any insurance contract(s).