

Sharing the benefits  
of healthy living

*Vitality*

# Worldwide Travel Cover.



# A comprehensive cover option for your trips.

## Help stay protected abroad with our Worldwide Travel Cover.

Worldwide Travel Cover is designed to help give you peace of mind when you're travelling abroad. As well as cover for emergency medical care, we provide cover for other unexpected events, like lost luggage or travel disruption. We also provide cancellation cover for things like accommodation and flights, in case you are unable to travel. Plus, our vaccination and preventative medication cover helps pay for common travel vaccinations so you're protected abroad.

### What you get with Worldwide Travel Cover

#### Emergency overseas medical expenses



- Emergency overseas medical cover of up to £10 million for trips of up to 120 days
- Repatriation and evacuation back to the UK

Emergency Overseas Medical Expenses Cover is available as a separate cover option for Business and Corporate Healthcare plans.

#### Non-medical expenses



- Cancellation cover up to the value of £10,000, the best available limit in the health insurance market
- Cover for other non-medical expenses including lost luggage, travel disruptions and personal accidents

#### Market-first vaccination and preventative medication



- Up to £100 each plan year for 11 common travel vaccinations including Rabies and Yellow Fever, as well as Anti-malarial medication



### The benefits of Worldwide Travel Cover.

#### Comprehensive travel cover:

Worldwide Travel Cover provides cover for medical, non-medical and vaccination and preventative medication for trips of up to 120 days.

#### Market-first dedicated vaccinations and preventative medications cover:

You get cover for 11 common travel vaccinations, up to £100 available each plan year.

#### Best available cover limit in the market:

We provide cancellation cover up to the value of £10,000 - the best available limit in the health insurance market.

## How Worldwide Travel Cover works.

Emergency overseas medical expenses	
Medical cover if taken ill overseas, including accommodation costs and travel expenses for one person to remain behind with the sick or injured member*	Up to £10 million
Repatriation expenses*	
Transfer of body or ashes back to the UK	
Cost of burial or cremation outside of the UK	Up to £2,500
Other travel expenses	
Loss or damage to personal belongings*	Up to £3,000
Loss of personal money*	Up to £1,000
Loss or damage to business machines* (for Business and Corporate Healthcare plans only)	Up to £1,000
Delayed departure	Up to £250
Missed departure*	Up to £500
Cancelling the trip or cutting it short*	Up to £10,000
Personal accident	Up to £50,000
Personal liability	Up to £2 million
Loss of passport*	Up to £250
Delayed baggage*	Up to £600
Legal expenses	Up to £25,000
Replacement employee travelling costs* (for Business and Corporate Healthcare plans only)	Up to £1,000
Winter Sports Cover (cover is limited to 21 days in total each plan year)	
Loss of 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
Vaccination and preventative medication (up to £100 per person per plan year)	
Anti-malarial medication	<ul style="list-style-type: none"> <li>• Atovaquone/Proguanil/Malarone</li> <li>• Chloroquine/Avloclor</li> <li>• Doxycycline</li> <li>• Mefloquine/Lariam</li> </ul>
Vaccinations and Jabs	<ul style="list-style-type: none"> <li>• Cholera</li> <li>• Hepatitis A</li> <li>• Hepatitis B</li> <li>• Typhoid</li> <li>• Tetanus</li> <li>• Tuberculosis (TB)</li> <li>• Meningitis</li> <li>• Rabies</li> <li>• Yellow Fever</li> <li>• Tick-borne encephalitis</li> <li>• Japanese encephalitis</li> </ul>

\*You will need to pay a £50 excess on these benefits.

## Eligible plans

Worldwide Travel Cover is available to add as a cover option for members on a Personal Healthcare plan, Business Healthcare plan (except Vitality Essentials and Vitality at Work Business) or Corporate Healthcare plan (except Vitality at Work Enterprise).

Emergency Overseas Medical Expenses Cover is available to add as a cover option for members on a Business Healthcare plan (except Vitality Essentials and Vitality at Work Business), or a Corporate Healthcare plan (except Vitality at Work Enterprise). It is not available to add as a cover option for members on a Personal Healthcare plan.

Personal Healthcare members must be aged 64 or under when Worldwide Travel Cover is first added to their plan. The age limit for first inclusion on Business Healthcare and Corporate Healthcare is 79. There's no upper age limit for cover once it's been included.

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## Find out more.

**Speak to your financial adviser or visit [vitality.co.uk](https://www.vitality.co.uk). You can also find full details in the terms and conditions document we send you when you join. If you want to see these sooner, please visit [vitality.co.uk/health-insurance/core-cover](https://www.vitality.co.uk/health-insurance/core-cover)**