

# Travel Insurance Policy Schedule

West Midlands Police Federation Insurance Scheme

<b>Group Policy Number</b>	5190012
<b>Start/renewal date</b>	1 <sup>st</sup> April 2019
<b>Who is covered?</b>	This policy provides cover for the scheme member, his/her spouse or cohabiting partner and their dependent children/grandchildren living with them and in full time education under the age of 23.
<b>Age limit</b>	75
<b>Area</b>	Worldwide
<b>Maximum trip length</b>	31 days unless you have paid an additional premium to extend the maximum trip duration and you have an endorsement confirming this.
<b>Winter sports cover</b>	17 days of winter sports cover automatically included (up to age 65)

## Declaration

This Travel Insurance Policy contains conditions and exclusions in relation to the health of the insured persons and cover provided.

## Medical Exclusions

**If at the time of taking out this policy or when booking a trip, anyone insured under this policy answers 'Yes' to any of the following questions, this policy will not provide cover for any claim arising directly or indirectly from that condition.**

- Is anyone waiting for an operation, post operative check up, any other hospital treatment or any medical investigations, tests or test results (for anything other than a pregnancy or b) the following routinely offered NHS screening tests: Cervical Screening, Breast screening, Bowel Cancer screening and Abdominal aortic aneurysm screening)?
- Is anyone waiting for a consultation with a hospital doctor for any medical condition or set of symptoms, other than for regular check-ups for a stable condition?
- Does anyone have a condition for which a **terminal prognosis** has been given?
- Is anyone travelling against the advice of a doctor, or in order to obtain medical advice or treatment abroad?

## Health Questions

**At the time of joining the scheme and at each renewal, as well as when booking a trip, you, and each insured person must read, and be able to answer 'No' to the health questions (1-9).**

**If anyone insured under this policy answers 'Yes' to any of the questions, they must contact the Police and Fire Brigade Health Line on 01689 892 262, quoting the scheme code on the front cover of the policy wording, to declare the specific condition(s) to which they answered 'Yes', along with any condition for which they take prescribed medication and all other existing medical conditions regardless of whether they are applicable to the health questions below, to see if cover can be provided.**

**You may have to pay an extra premium to include cover for your medical conditions.**

**You must ensure that all answers to medical questions that you give are truthful and accurate. In the event that you do not contact the Health line if required to do so, or you do not declare fully and accurately all existing medical conditions when contacting the Health line we reserve the right to cancel the policy, or refuse to deal with any claim arising, or to reduce the amount of any claim paid.**

**If you are in any doubt as to how to answer any questions, you must refer to your GP.**

- Has anyone been admitted to hospital overnight or treated as a day-patient in the last 12 months?
- Has anyone ever been diagnosed with or received any treatment or medication for any heart/cardiac problem?
- Does anyone have a breathing condition for which they take more than 2 prescribed medications, or which their medication has changed in the last 6 months?
- Does anyone have a breathing condition which in the last 5 years has required either the use of supplementary oxygen or the use of a nebuliser?
- Has anyone ever been diagnosed with or had treatment or medication for any circulatory condition (including stroke, TIA (mini stroke), blood clots) or diabetes?
- Has anyone ever been diagnosed with or had treatment for High Blood Pressure? (Where high blood pressure is controlled by no more than one medication and their medication has not changed in the last 6 months, this question can be answered as 'No')
- Has anyone been diagnosed with or had any treatment in the last 5 years for any type of cancer (including leukaemia) or brain tumour?
- Has anyone ever had an organ transplant, or been on kidney dialysis?
- Has anyone been diagnosed with dementia or Alzheimer's or ever had treatment or medication for a psychiatric or psychological episode or condition, or had treatment or medication for depression?

**If you've answered 'No' to all of the Medical Exclusion and Health Questions, this means you are covered by the policy and you don't need to contact the Police and Fire Brigade Health Line to tell us about any medical conditions you may have.**

## How do I report a claim?

If you need help following a medical emergency, please call: **00 44 23 8064 4633**. This is a 24-hour worldwide emergency service.

For all other claims call our claims helpline on **0345 122 3280**.

**Please notify us of your claim as soon as possible. Any unreasonable delays in your notification may prejudice the way we handle your claim.**

## How do I make a complaint?

If your complaint is about the way your policy was sold to you, please contact your Federation or George Burrows to report your complaint.

If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation. Alternatively you can also write to us at the address shown below or email us through our website at [www.ageas.co.uk/complaints](http://www.ageas.co.uk/complaints) (please include your policy number and claim number if appropriate).

Customer Services Advisor, 15 East Link, Tollgate, Chandlers Ford, Eastleigh, Hampshire, SO53 3TG.

## Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS).

In the very unlikely event that Ageas was to go bust, your insurance policy would still remain valid in the event that you needed to make a claim. For more details about the scheme visit [www.fscs.org.uk](http://www.fscs.org.uk) or telephone **0800 678 1100** or **020 7741 4100**.

Underwritten by **Ageas Insurance Limited**

Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA

[ageas.co.uk](http://ageas.co.uk)

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