

## “MEDICAL TRAVEL SHIELD” TRAVEL INSURANCE

### Demands & Needs Statement

This travel insurance policy will suit the **demands and needs** of an individual who is travelling to countries included within the policy 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 Dental Treatment, Cosmetic Surgery, Non-essential (Elective) Surgery or Fertility Treatment. Subject to policy exclusions, terms, conditions and maximum specified claim limits; details of which may be found in the policy wording.

This product is sold on a **non-advised** basis and you should satisfy yourself that it meets your own individual requirements.

### Policy Summary, Terms and Conditions

To aid you in making your own informed buying decision, please refer to the **Policy Summary** which contains a summary of the cover provided, and the full terms and conditions, which can be found in the **Policy Wording**.

Both documents are available on our website [www.medicaltravelshield.ie](http://www.medicaltravelshield.ie) and paper copies can be provided upon request.

### Product Provider

This travel insurance namely the Medical Travel Shield is provided by Sure Insurance Europe Cell. Sure Insurance Europe Cell is a cell of Jatco Insurance Brokers PCC Ltd. The Reed Centre, Blue Harbour, Ta' Xbiex Marina, Ta' Xbiex, XBX1027, Malta. Regulated by Malta Financial Services Authority, Licence Number BL/002 and Malta Company Number C9233.

The underwriter of this product is AXIS Specialty Europe SE (Co. Reg. No. 353402) of Mount Herbert Court, 34 Upper Mount Street, Dublin 2, Dublin, D02FT72, Ireland.

### Statement of Price

Cover Category	Total Premium inc IPT
Companion	From €33.66*
Fertility	From €41.36
Dental	From €50.39*
Cosmetic	From €82.19*
Elective	From €134.05*

- Premiums are inclusive of government levy tax, insurance compensation levy and stamp duty.
- \*Prices based on an individual aged 18-65 travelling to Europe for maximum duration of 5 days.
- Please refer to Policy Wording for explanation of the Cover categories and for a full breakdown of alternative premiums up to maximum 31 days duration and for cover outside Europe.

### Cancelling the Policy

If after purchasing a policy should you find it does not meet your requirements you have 14 days from the date of issue, or prior to travel (whichever is sooner) to cancel the policy. If you do decide to cancel your money will be refunded in full, provided no claims have been made or incident likely to give rise to a claim has arisen.

### How to Claim

To make a claim on this insurance please contact:

Email: [ops@northcottglobalsolutions.com](mailto:ops@northcottglobalsolutions.com)

Tel: +44 (0) 207 183 8910

For all other claims please contact:

Advent Insurance Management Limited  
27-29 Townfield Street  
Chelmsford  
Essex  
Sm1 1QL  
United Kingdom

Email: [ngsclaims@advent.claims](mailto:ngsclaims@advent.claims)

Tel: +44 (0) 1245 933 640

### **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 policies have exclusions and restrictions to them. It is very important that you read and understand these and only purchase the policy if you are happy that you and (where applicable) every member of your party meet the eligibility criteria: Specifically for travel our policy 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 policy information.

### *Confidentiality and Data Protection*

We are Sure Insurance Europe Cell providing Medical Travel Shield, identified in the policy wording and/or in the schedule.

We collect and use relevant information about you to provide you with your insurance cover or the insurance cover that benefits you and to meet our legal obligations.

This information includes details such as your name, address and contact details and any other information that we collect about you in connection with the insurance cover from which you benefit. This information may include more sensitive details such as information about your health and any criminal convictions you may have.

In certain circumstances, we may need your consent to process certain categories of information about you (including sensitive details such as information about Your health and any criminal convictions You may have).

Where we need your consent, We will ask you for it separately. You do not have to give your consent and ou may withdraw our consent at any time. However, if you do not give your consent, or you withdraw your consent, this may affect our ability to provide the insurance cover from which you benefit and may prevent us from providing cover for you or handling your claims.

The way insurance works means that your information may be shared with, and used by, a number of third parties in the insurance sector for example, reinsurers, loss adjusters, sub-contractors, regulators, law enforcement agencies, fraud and crime prevention and detection agencies and compulsory insurance databases. We will only disclose your personal information in connection with the insurance cover that we provide and to the extent required or permitted by law.

Other people's details you provide to us

Where you provide us with details about other people, you must provide this notice to them.

Want more details?

For more information about how the Insurers use your personal information please see their full privacy notice, which is available online on their website [www.axiscapital.com/who-we-are/about-axis/privacy-policy](http://www.axiscapital.com/who-we-are/about-axis/privacy-policy) or in other formats on request.

Contacting Us and Your rights

You have rights in relation to the information we hold about you, including the right to access your information. If you wish to exercise your rights or discuss how we use your information please contact us and we will provide you with this information. Our contact details are:

Sure Insurance Europe Cell

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The Reed Centre, Blue Harbour, Ta' Xbiex Marina, Ta' Xbiex, XBX1027, Malta