



Policy numbers: ITS or IST

Classic, HIV Specialist, Long Stay, One Way Trip, No Minimum Residency and Left UK policies underwritten by Millstream Underwriting Ltd.

Policy cover and limitations detailed within are only applicable to our Classic, HIV Specialist, Long Stay, One Way Trip, No Minimum Residency and Left UK policies beginning ITS or IST. If you are uncertain about the cover benefits applicable to your policy, please contact us on **0330 606 1434**.

Please note: All policy cover will be invalid if you travel against the advice of the Foreign, Commonwealth & Development Office (FCDO), government, any regulatory authority or medical advice. There is no cancellation cover if you are unable to travel due to the FCDO or Government advising against all or all but essential travel due to a pandemic.

Trip Cancellation covered up to £3,000 or £5,000 depending on the type and level of cover chosen (subject to policy excess) Please note: Our Already Left UK policies do not cover any cancellation claims

- If you or a travelling companion becomes ill or injured, or develops a medical condition before your trip (including being diagnosed with an epidemic or a pandemic disease such as COVID-19).
- You or a travelling companion is quarantined before your trip by order or other requirement of a government or public authority, based on their suspicion that you or a travelling companion, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is travelling to, from or through.

Trip Curtailment covered up to £3,000 or £5,000 depending on the type and level of cover chosen (subject to policy excess)

- If you or a travelling companion becomes ill or injured, or develops a medical condition during the trip (including being diagnosed with an epidemic or a pandemic disease such as COVID-19).
- You or a travelling companion is quarantined during your trip by order or other requirement of a government or public authority, based on their suspicion that you or a travelling companion, specifically, have been exposed to a contagious disease (including an epidemic or a pandemic disease such as COVID-19). This does not include any quarantine that applies generally or broadly to some or all of a population or geographical area, or that applies based on where the person is traveling to, from or through.

Emergency Medical Expenses covered up to £5 million or £10 million depending on the type and level of cover chosen (subject to policy excess)

- While on your trip, you have a sudden, unexpected illness, injury, or medical condition that could cause serious harm if it is not treated (including being diagnosed with an epidemic or a pandemic disease such as COVID-19). You must not have travelled against your home country's government advice, FCDO advice or against local authority advice at your trip destination. Details of the current FCDO advice can be found at <https://www.gov.uk/foreign-travel-advice>.