

INTERNATIONAL EMERGENCY MEDICAL ASSISTANCE (IEMA)

Your cover for emergency evacuation and repatriation

Call us on **+66-2-180-5588** for emergency evacuation and repatriation.

We will cover the costs of emergency evacuation if:

- you are, or need to be, admitted as an emergency in-patient, and
- our appointed doctor and the treating doctor believe your current or nearest medical facilities are not able to provide the treatment you need.

We will cover the costs of repatriating you if we have agreed to cover your emergency evacuation.

We will not cover the cost of evacuating or repatriating you if you decide to travel elsewhere for treatment and we believe the nearest medical facilities are adequate for your treatment. This includes if you decide you want to travel back to the country where you normally live for your treatment.

How emergency evacuation and repatriation cover works

If you are admitted as an emergency in-patient and you or the treating doctor believe that the local medical facilities are not adequate to treat you, ask somebody to call our emergency number. We will appoint a doctor who will be able to assess the facilities and the evacuation or repatriation service detailed at the beginning of this section will apply.

What costs we will cover

If the doctor we appoint decides that the facilities are not adequate to treat you, we will cover the reasonable costs of either:

- evacuating you to a suitable medical facility for treatment in the country you are in; or
- evacuating you to a suitable medical facility in a different country for treatment.

When you are discharged from the medical facility you were evacuated to, we will cover the costs of repatriating you to one of the following:

- the place or country where you normally live
- a country that you hold a passport for.

We will cover these costs so long as we have agreed the method of transport to be used, and date and time of your evacuation or repatriation before it takes place. We will also cover the cost of any necessary treatment given to you by our chosen evacuation agency while they are moving you.

Repatriation following death

If you die outside a country that you hold a passport for, we will cover the cost of transporting the body back to a port or airport in

- the country where you normally live, or
- a country you hold a passport for.

The relevant exclusions for emergency evacuation and repatriation also apply to repatriation following death.

Will other members of my family or friends be able to travel with me?

If the member who needs to be evacuated or repatriated is under 18, we will cover the additional reasonable and necessary transport and accommodation costs for someone, aged 18 or over, to accompany them on their journey. If the member who needs to be evacuated or repatriated is over 18, we may agree to cover these costs if we believe it is medically appropriate. Once our member reaches their evacuation destination, we will not cover the accompanying person's further costs.

What will happen to my travel ticket?

Any unused portion of the travel tickets belonging to you or anyone that we evacuate with you will immediately become our property. You must give the tickets to us.

Can I choose to travel to a particular country for treatment?

You can choose to go to a particular country for treatment, but we will not cover the cost of travelling to that country. Once you are in that country, the terms of your policy apply as normal.

Exclusions that apply to your cover for emergency evacuation and repatriation

You are not covered for emergency evacuation or repatriation if any of the following apply

- the medical condition does not need immediate emergency in-patient treatment
- the medical condition does not prevent you from travelling or working
- the medical condition is directly or indirectly caused by a deliberately self-inflicted injury, suicide or an attempt at suicide
- the medical condition is in any way connected with alcohol abuse, drug abuse or substance abuse
- the medical condition is a result of engaging in or training for any sport for which you receive a salary or monetary reimbursement, including grants or sponsorship (unless you only receive travel costs)
- the medical condition is a result of base jumping, cliff diving, flying in an unlicensed aircraft or as a learner, martial arts, free climbing, mountaineering with or without ropes, scuba diving to a depth of more than 10 metres, trekking to a height of over 2,500 metres, bungee jumping, canyoning, hang-gliding, paragliding or microlighting, parachuting, potholing, skiing off-piste, or any winter sport activities carried out off-piste
- the evacuation would involve moving you from a ship, oil rig platform, or similar off-shore location
- we have not approved the evacuation first
- we have not been told about the medical condition within 30 days of the condition becoming an emergency (unless this was not reasonably possible)
- the medical condition is a result of nuclear, biological or chemical contamination, war (whether declared or not), act of foreign enemy, invasion, civil war, riot, rebellion, insurrection, revolution, overthrow of a legally constituted government, explosions of war weapons or any event similar to one of those listed
- the emergency occurs when you are on a leisure trip to a destination to which the UK Foreign or Commonwealth Office either advises against all travel, or advises against all travel on holiday or non-essential business.
- You travel in, to, or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria

Limits on our liability under your cover for emergency evacuation and repatriation

We will not be liable for:

- any failure or delay in providing emergency evacuation or repatriation
- injury or death while you are being moved.

These limits do not apply if the failure or delay is caused by our negligence or the negligence of someone we have appointed to act for us.