

24 HOUR EMERGENCY ASSISTANCE AND MEDICAL SERVICE

You must contact the 24 hour emergency medical service as shown on the schedule of cover in the event of an illness or accident which may lead to in-patient hospital treatment or before any arrangements are made for repatriation; or in the event of **curtailment** necessitating **your** early return **home**. The service operates 24 hours a day, 365 days a year for advice, assistance, making arrangements for hospital admission, repatriation (returning **you** to **your home area**) and authorisation of medical expenses. If this is not possible because the condition requires emergency treatment **you** must contact 24 hour emergency medical service as soon as possible. Private medical treatment is not covered in countries where reciprocal health agreements entitle **you** to benefit from public health care arrangements unless authorised specifically by the 24 hour emergency medical service.

The 24 hour emergency medical service will also arrange transport **home** when this is considered to be medically necessary or when **you** are told about the illness or death of a **close relative** or a **close business associate** at home.

For out-patient treatment, **you** should pay the hospital/clinic **yourself** and claim back medical expenses from **us** on **your** return to **your home area**. Beware of requests for **you** to sign for excessive treatment or charges. If **you** are in doubt, please call the 24 hour emergency medical service for guidance.

NON-EMERGENCY HELPLINES

Claims - You must contact **us** by phone if **you** want to make a claim using the relevant numbers shown below. These claims are normally made upon your return home from your trip however if that will be more than 31 days from the date of the loss then you are advised to make an initial notification of the claim whilst overseas.

Depending on the type of claim you will be required to provide specific evidence in support of your claim, please refer to your policy wording for general claims conditions and specific requirements that are detailed under each policy section.

Pre-existing medical conditions - You must contact **us** by phone if **you** need to declare a health condition not normally covered by this policy (see important conditions relating to health below).

Policy Information and advice - If **you** would like more information or if **you** feel the insurance may not meet **your** needs please contact the agent who sold **you** this policy or telephone **the** customer helpline shown on the schedule.

HELPFUL TELEPHONE NUMBERS

Please state that **you** are insured through All Seasons Underwriting Agencies Ltd and quote scheme reference AXA-2010-0010 Coe Connections and your individual policy number shown on your validation certificate when contacting any of the below:

If you need to contact the Healthcheck line to declare a pre-existing medical condition:	Freedom Medical Screening Tel: 01223 446 911
If you need 24 hour emergency medical assistance abroad or need to curtail your trip contact: (UK area code +44)	Axa Assistance Tel: 0844 811 8453 Or 0203 128 7529
If you need a claim form contact:	Claims Settlement Agencies Ltd Tel: 0844 826 2654 or 01702 553443 Claims for Section J - Legal Expenses Line Tel: 0844 811 8427
For general policy enquiries please contact:	COE Connections International Tel: 01702 587 003 e-mail: coeconnect@blueyonder.co.uk