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Clear2Go Our specialist policy for those with pre-existing medical histories

Explanation of the Possible Permutations for Travel Companions of MIA **Clear2Go** Clients

- You go on the same MIA **Clear2Go** Policy as your partner/travelling companion. You will then both be covered for cancellation if either of you has to cancel the trip for a covered cause. This would include cancellation cover for accepted medical conditions of either traveler. Both insurances will be extended until you are both back in the UK, should either fall ill abroad and miss the return date. This is the costliest option but ensures both parties are fully covered.
- You take a MIA **Clear4Take-off** Policy. You will NOT be covered for cancellation cover in respect of your companions existing medical conditions, but your insurance will extend until your return to the UK should your partner miss the due date home and you are staying on to care for them. This is potentially a much cheaper option but excludes cancellation cover as above.
- Have/Take a policy with another provider. You will then almost certainly NOT be covered for any cancellation cover in relation to your companion's medical history. Moreover your policy will NOT be able to be extended should you overrun your due date home to stay with a partner who is too ill to return at this time – you could find yourself abroad with no insurance. This might prove to be the cheapest option, but carries with it the risks laid out above.

If you have alternative insurance to MIA, we suggest you talk to your insurers in regards to the above scenarios.

