

PRE-MOVE RESEARCH - QUICK REFERENCE

Medical-evacuation cover research checklist

Confirm whether the insurance and destination-care system can move a family member safely before relying on an evacuation benefit.

HOW TO USE

Read the linked SettleHappy guide first. Tick an item when the answer or evidence is saved in your own move folder. Recheck volatile facts before paying or applying.

1 Local stabilisation

- ☐ Name an appropriate local emergency hospital for each shortlisted destination and check its paediatric or condition-specific capability.
- ☐ Ask how the hospital contacts the insurer and what deposit or guarantee letter may be required.
- ☐ Record the route for medicines, records, consent and an accompanying parent during an emergency.

2 Policy mechanics

- ☐ Confirm who decides medical necessity and destination: treating clinician, insurer or both.
- ☐ Check whether cover is evacuation to the nearest appropriate facility, repatriation home or both.
- ☐ Confirm air ambulance, commercial medical escort, companion parent, dependent children and return travel limits.
- ☐ Read exclusions for pre-existing conditions, pandemics, activities, alcohol/drugs, conflict and government restrictions.

3 Receiving care and family split

- ☐ Ask whether the insurer arranges receiving-hospital acceptance and guarantees payment before transport.
- ☐ Confirm passports, visas, custody consent and who stays with siblings if one child and parent travel.
- ☐ Estimate accommodation, childcare, pet, work and later-family transport not covered by the policy.
- ☐ Save assistance numbers, policy number and the insurer's required emergency sequence offline before departure.

Information, not regulated immigration, tax, financial or medical advice. Verify current requirements with issuing authorities, providers and appropriately qualified advisers.