GuardMe™ DIGITAL DOCTOR

Digital Doctor Telemedicine (DDT) is a unique, complimentary service available to insureds who have purchased a **GuardMe** travel insurance policy underwritten by White Horse Insurance Ireland dac.

This service enables insureds to directly speak with doctors by telephone, video and chat in multiple languages.

DDT helps students speak with doctors from a multitude of available languages, facilitating faster access to medical support and ensuring a more comfortable experience for students.

Provided complimentary as part of your **GuardMe** Insurance policy, this service helps reduce the need for students to file a claim, avoid long delays in hospitals and where possible, allow for instant support and issuance of associated prescriptions directly to the student where possible.

Digital Doctor Telemedicine is

- A 24/7 medical doctor telephonic, video and chat support service provided in multiple languages to all insureds.
- Suitable for simple medical queries or long-term hospitalisation to keep students updated on medical health and treatment.
- Provided entirely complimentary to students and insureds of **GuardMe** Insurance.
- Consultation links can be shared via email, WhatsApp, or SMS.
- Prescription turnaround time: 60-90 minutes.
- Compliant with all EU data protection requirements and regulation.

Digital Doctor Telemedicine medical triage

Example of eligible cases

- ✓ Headache
- ✓ Respiratory symptoms
- ✓ Allergy
- ✓ Ear pain
- ✓ Sport injuries
- ✓ Diarrhea and vomiting
- ✓ Common cold

Example of non-eligible cases

- ✗ Further interventions require (X-ray, Lab, etc.)
- ✗ Urinary tract infection
- ✗ Skin problems (Sunburn vs Infection disease)
- ✗ Suspected fractures
- ✗ Pregnancy
- ✗ Cancer

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sales@guardme.co.uk
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All cases are handled and monitored in coordination with one of our 24/7 assistance hubs that remain in contact with the doctors and ready to intervene if the case develops and a student requires immediate treatment.

Languages Available

English, Spanish, Italian and German.

How to use Telemedicine

1. Student / insured calls the Emergency Assistance Service on **+44 7360 267035**.
2. Our coordinator, based on specific questions and answers evaluate the case and suggest the insured to use the **DDT** service.
3. If the insured accepts, he/she will be provided with a time slot for the consultation via email, WhatsApp or SMS.
4. If the students medical support request cannot be resolved over the telephone they will be advised to see a doctor in-person at the nearest medical centre. The student will be contacted by the **DDT** support team who will guide them fully on next steps.
5. The student is welcome to call our emergency line again at any time if desired.

These details are correct as of December 1st, 2025

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