

Insurance Product Information Document

Company: Voyager Insurance Services Ltd **Product: Global Voyager Travel Insurance 2018/19 Elite**

Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 305814

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. The agreed sums insured are specified in your schedule.

What is this type of Insurance?

This travel insurance policy is suitable for those who wish to insure themselves when travelling in respect of medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses from their travel.



What is insured?

- ✓ Emergency Medical Expenses.
- ✓ Sudden, Unexpected & Acute Recurrence of Pre-Existing Condition *including Evacuation.*
- ✓ 24/7 Emergency Medical Helpline.
- ✓ Dental Expenses.
- ✓ Physiotherapy/Chiropractor.
- ✓ Common Carrier Accidental Death.
- ✓ State Hospital Cash Benefit.
- ✓ Hospital Stay Benefit.
- ✓ Reciprocal Health Agreement Benefit.
- ✓ Hijack/Car-Jacking/Mugging.
- ✓ Kidnap & Ransom Crisis Response.
- ✓ Criminal Assault Benefit.
- ✓ Sports Activities (Leisure List).
- ✓ Emergency Medical Evacuation and Repatriation.
- ✓ Natural Disaster Evacuation & Accommodation.
- ✓ Security and Political Evacuation (non-medical reasons).
- ✓ Trip Interruption.

Optional covers

Schedule B. Optional Enhanced Travel Benefits

Schedule C. Cancellation, Curtailment & Abandonment Benefits

Schedule D. Winter Sports Activities Benefits

Schedule E. Optional Action or Action Plus - Adventure Sports & Activities



What isn't insured?

- ✗ You are responsible for paying your policy excess in the event of a claim up to the amount shown in your insurance policy
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel.
- ✗ You taking part in activities unless stated as covered on your Policy Documentation.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Loss, theft or damage to valuables, personal money or passport left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.



Are there any restrictions on cover?

- ! You must not be travelling specifically to receive medical treatment during your trip, or in knowledge that you will need medical treatment.
- ! There will be no cover if the Foreign and Commonwealth Office are advising against travel to your destination.
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or waiting for the results of any test or investigations



Where am I covered?

- ✓ This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

- You must arrange for your premium to be paid before the policy can be issued. Payment can be made online at www.globalvoyager.com.uk or by calling 01483 806 688.



When does the cover start and end?

- For Short Stay Trip Travel policies, cancellation cover starts as soon as you purchase your policy. All other sections of cover start when you commence your trip. Cover ceases on your return to your home country following your trip. The start and end dates of your trip will be shown on your certificate.
- For Annual multi-trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your policy validation certificate. The maximum trip length for people under 70 years old and under is 45 days if an additional premium is paid or 31 days as standard.
- For Longstay Travel Policies, cancellation cover starts as soon as you purchase your policy. All other sections of cover start when you commence your trip.



How do I cancel the contract?

- You can cancel this insurance by email or post. If you cancel your policy within 14 days from the date of purchase or on the day which you receive your policy documentation (whichever is later) and you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred and the policy has not expired, then your premium can be refunded. We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation.