

# Policy Summary: Key Information You the Customer need to be aware of



## Voyager WEBroker Travel Insurance



This is a Policy Summary only and does not contain the full terms and conditions of the insurance contract. Full terms and conditions can be found in the Policy Document, which you should also read carefully.

### 1 Who provides your insurance cover?

Sections 1-11 and 13-16 of Voyager WEBroker Travel Insurance is underwritten by ELVIA Travel Insurance International N.V (which, during 2009 will change its name to Mondial Assistance Europe N.V.). Mondial Assistance (UK) Limited is the underwriter's UK administrator. Our contact address is Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon CR9 1AJ.

Section 12 is underwritten by a consortium of Association of British Insurers member companies and Lloyds Syndicates and provided by International Passenger Protection Limited. Voyager WEBroker Travel Insurance is arranged by Voyager Insurance Services Ltd.

### 2 What does Voyager WEBroker travel insurance cover me for?

The policy is designed to insure those who wish to insure themselves when travelling and provides the following cover as shown in the schedule of benefits table below. The limits and excesses shown are per person unless otherwise stated within the policy.

If you have purchased an Annual Multi Trip policy, no trip must last more than 45 days and there is a limit of 183 days travel allowed during the policy year.

If you have purchased a Single Trip policy, the maximum journey period is 45 days.

If you have purchased a Longstay policy, the maximum journey period is 15 months.

Section / cover	Single trip, Annual multi-trip & Longstay Limit (up to)	Excess *
<b>24 hour emergency medical assistance</b>	Included	Nil
<b>Pre-travel advice</b>	Included	Nil
<b>1 Cancellation/curtailment</b> Replacement employee	£5,000 £2,500	£50 (£20 deposit only)** Nil
<b>2 Medical emergency and associated expenses</b> <i>Hospital benefit</i> <i>Dental</i>	£10 million <i>£20 per day £1,000 max</i> <i>£350</i>	£50***
<b>3 Loss of passport</b>	£500	Nil
<b>4 Delayed possessions</b>	£200	Nil
<b>5 Personal possessions</b> (Under 18 possessions limit) <i>Single article, pair or set</i> <i>Valuables max</i>	£2,000 £500 £250 £500	£50 £50
<b>6 Personal money</b> <i>Cash limit</i> (Under 18 cash limit)	£500 £250 £50	£50
<b>7 Personal accident</b> (Age restrictions apply)	£5,000 - death £30,000 - loss of sight or limb £30,000 - total disablement	Nil
<b>8 Journey disruption</b>	£1,000	£50
<b>9 Departure delay</b>	£40 first 12hrs £20 extra 12hrs max up to £200 - delay £5,000 - abandonment	Nil £50
<b>10 Personal liability</b>	£2 million	£100
<b>11 Legal expenses</b>	£20,000	£100
<b>12 Dynamic Package Insurance</b> (Financial failure of transport or accommodation provider)	£3,000	Nil
<b>13 Hi-jack (amount per day)</b>	£1,000 (£100)	Nil
<b>14 Mugging (amount per day)</b>	£500 (£50)	Nil
<b>15 Pet care</b>	£500	Nil
<b>The following covers only apply to Annual multi-trip cover or where the extra winter sports premium has been paid for Single trip or Long stay cover.</b>		
<b>16 Winter sports cover</b> <i>Ski equipment</i> <i>Single article (own)</i> <i>Single article (hired)</i>  <i>Ski pack</i> <i>Piste closure - (Single trip and Annual only)</i>	£800 £500 £300  £400 £20 per day £200 max	£50    £50 Nil

\* No excess will apply for single trip and annual multi-trip when the appropriate extra premium has been paid for excess waiver and this is shown on **your** certificate.

\*\* For adults aged 65 to 84 inclusive, the excess under section 1 is £100 (£20 loss of deposit). \*\*\* For adults aged 65 to 84 inclusive the excess under section 2 is £100.

PLEASE NOTE: Maximum excess applicable for any one incident is £100 (or £200 for adults aged 65-84 inclusive).

### 3 What else do I need to know about my Voyager WEBroker travel insurance policy?

Important information about pre-existing medical condition	Significant exclusions or limitations	Policy section
<p><b>Health declaration and health exclusions</b></p> <p><b>The policy does not automatically cover all illnesses and injuries. You must tell us about any medical conditions which you know about before you travel.</b></p> <p>This applies to you or any person upon whom the journey depends. We will tell you if we can cover the medical conditions you tell us about. If you are not sure whether a medical condition is relevant, you should tell us anyway. <b>If you do not tell us, we have the right to reject any claims relating to the condition(s).</b> If there is any change in the medical condition(s) or their treatment before you travel, you need to tell us.</p> <p><b>You must read the full Health declaration and health exclusions on the policy document, which includes our medical line telephone number.</b></p>	<p><b>Cover is not provided for:</b></p> <p>Any claim arising from or related to:</p> <ul style="list-style-type: none"> <li>An existing medical condition that has not been disclosed to and accepted in writing by the medical line.</li> <li>You travelling against the advice of a doctor.</li> <li>Pregnancy or childbirth where the pregnancy will be more than 24 weeks (at the end of a trip outside of Europe) or more than 28 weeks (at the end of a trip within Europe).</li> <li>You being given a terminal prognosis.</li> </ul>	<p>health declarations and health exclusions</p>

Significant features and benefits	Significant exclusions or limitations	Policy section
<p><b>Cancellation or curtailment charges</b> If you cancel your journey before it begins or curtail your journey, due to certain necessary circumstances as listed in the Policy Document. This also provides cover for a business associate to replace you if you have to curtail a business trip.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Any claim where you are unable to comply with the health declaration and health exclusions.</li> <li>Any claim not confirmed as medically necessary by the 24 hour emergency assistance service.</li> <li>Any claim where you do not have a medical certificate from the doctor treating you abroad that says you need to return home early.</li> </ul>	1
<p><b>Emergency medical and associated expenses</b> Emergency medical and surgical treatment if you become unexpectedly ill, or are injured or you need to come home early or extend your journey.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Medical expenses in the UK.</li> <li>Any claim where you are unable to comply with the health declaration and health exclusions.</li> </ul>	2
<p><b>Loss of passport</b> Extra transport, accommodation and administration costs to get a temporary passport and the value left on your passport if it is lost while on your journey</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Losses not reported to the consulate and a report obtained.</li> </ul>	3
<p><b>Delayed personal possessions</b> Purchase of essential items if your possessions are delayed on your outward journey for more than 12 hours.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Claims where you do not notify the carrier immediately and obtain a written report.</li> <li>Claims where you do not provide receipts of expenditure.</li> </ul>	4
<p><b>Personal possessions</b> Loss of or damage to personal possessions.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Your failure to exercise reasonable care for the safety of your property.</li> <li>Claims where a police report is not obtained within 24 hours of discovery.</li> </ul>	5
<p><b>Personal money</b> Loss of personal money</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Claims where a police report is not obtained within 24 hours of discovery.</li> <li>Your failure to exercise reasonable care for the safety of your property.</li> </ul>	6
<p><b>Personal accident</b> Accidental bodily injury resulting in loss of limb(s) / eyes, permanent physical disablement or death.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Permanent physical disablement when you are aged 15 or under or aged 66 or over.</li> <li>More than £2,000 death benefit when you are aged 15 or under.</li> </ul>	7
<p><b>Journey disruption</b> Necessary travel and accommodation to reach home or your overseas destination due to delays or withdrawal from service of the transport you are using, accident/breakdown of your vehicle, the financial failure of your transport provider or severe weather. Also, extra travel and accommodation costs to move to other accommodation if yours is unusable because of reasons shown in the policy.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Claims not supported by a written report from the appropriate authorities.</li> <li>Your failure to check in on time or allow sufficient time to get to the departure point.</li> <li>Costs that you can get back from someone or somewhere else.</li> <li>Costs you would normally have expected to pay on your journey.</li> </ul>	8
<p><b>Delayed departure</b> If your departure is delayed we will pay according to the schedule of benefits shown.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Claims not supported by a written report from the appropriate authorities.</li> <li>Your failure to check in on time or allow sufficient time to get to the departure point.</li> </ul>	9
<p><b>Personal liability</b> Costs that you are legally liable for arising during your trip as a result of:</p> <ul style="list-style-type: none"> <li>accidental injury to any person or</li> <li>loss or damage to other people's property.</li> </ul>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Damage to property belonging to you, or in your care or custody, or a member of your family or a person employed by you.</li> <li>Claims arising out of your business or occupation.</li> </ul>	10
<p><b>Legal expenses</b> Legal costs to pursue compensation as a result of your death, illness or injury during your trip.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Defending you if legal action is taken against you.</li> <li>Any costs not agreed by us.</li> <li>Any claim not notified to us within 90 days.</li> </ul>	11
<p><b>Dynamic Package Insurance (Financial failure of transport or accommodation provider)</b> Costs to replace your pre arranged transport or accommodation arrangements if the company providing them goes into liquidation.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Costs if the provider was already in Chapter 11 or any threat of insolvency was known at the time of booking the insurance and / or travel arrangements.</li> <li>Costs unless the arrangements were booked prior to departure.</li> <li>The financial failure of any travel agent, tour organiser or consolidator with whom you have booked travel or accommodation arrangements.</li> <li>Any loss that can be recovered by other legal means.</li> </ul>	12
<p><b>Hi-jack</b> If you are hi-jacked during your journey we will pay according to the schedule of benefits shown.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Claims not supported by a written report from the appropriate authorities.</li> </ul>	13
<p><b>Mugging</b> If you are hospitalised during your journey because of a mugging we will pay according to the schedule of benefits shown.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Claims not supported by a written report from the police.</li> <li>Claims not supported by medical evidence.</li> </ul>	14
<p><b>Pet Care</b> Extra kennel or cattery costs if you are delayed in returning from your journey.</p>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Claims not supported by a written report from the appropriate authorities or medical evidence, whichever is appropriate, to confirm the delay.</li> </ul>	15
<p><b>Winter Sports</b> Subject to the extra premium being paid on single trip or long stay policies or automatic cover for up to the number of days shown in the schedule of benefits for annual multi-trip policies the following cover applies:</p> <ul style="list-style-type: none"> <li>Loss of ski pack following cancellation, curtailment, injury or illness (Single and Annual Multi-trip only)</li> <li>Loss or damage to your own ski equipment.</li> <li>The hire of alternative ski equipment if your own is delayed for over 12 hours from when you arrived at your journey destination or damaged when you arrived at your journey destination or damaged when you arrived at your journey destination or damaged when you arrived at your journey destination</li> <li>Transport to an alternative area as a result of piste closure.</li> </ul>	<p><b>Cover is not provided for:</b></p> <ul style="list-style-type: none"> <li>Ski pack <ul style="list-style-type: none"> <li>As per Section 1 - Cancellation or curtailment charges and Section 2 - Emergency medical and associated expenses.</li> </ul> </li> <li>Ski equipment <ul style="list-style-type: none"> <li>As per Section 5 - Personal possessions.</li> </ul> </li> <li>Hire of ski equipment <ul style="list-style-type: none"> <li>As per Section 5 - Personal possessions and Section 4 - Delayed personal possessions.</li> </ul> </li> <li>Piste closure <ul style="list-style-type: none"> <li>Any compensation for the first full 24 hours at your booked resort.</li> <li>Any journey in the UK.</li> </ul> </li> </ul>	16

Features	What is not covered	Policy section
<b>Excess</b>	Under some sections of your policy, we will deduct an excess. This means that we will deduct the first part of the claim for each person insured, for each section, for each incident. No excess will apply for single trip and annual multi-trip when the appropriate extra premium has been paid for excess waiver and this is shown on <b>your</b> certificate.	1, 2, 5, 6, 8, 9, 10, 11 and 16
<b>Consequential losses</b>	Any loss caused as a direct or indirect result of anything you are claiming for, including loss of earnings or loss of enjoyment.	General exclusions

#### 4 What is the duration of the contract?

Your policy will run from the dates shown on your certificate once your policy is issued.

#### 5 Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate.

Before you travel you must tell us about any change in your circumstances which may affect your cover. It is very important to tell us about any changes in medical conditions.

#### 6 What Cancellation Rights do you have?

If your cover does not meet your requirements, please notify your issuing agent, broker or contact Voyager on 01483 562662 within 14 days of receiving your insurance receipt and return all your documents for a refund of your premium.

If during this 14 day period you have travelled, made a claim, or intend to make a claim then we can recover all costs that you have used for those services.

Please note that your cancellation rights are no longer valid after this initial 14 day period.

#### 7 How do I make a claim?

- If you are abroad and need medical assistance, please call our 24 hour medical emergency service within the UK on 020 8603 9929, textphone 020 8666 9562, from outside the UK +44 20 8603 9929 textphone +44 20 8666 9562.
- For Legal expenses please call our 24 hour legal helpline within the UK on 020 8603 9804, textphone 020 8666 9562, outside the UK on +44 20 8603 9804 textphone +44 20 8666 9562.
- For all other claims under sections 1-11 and 13-16, please call 020 8603 9958, textphone 020 8666 9562, and ask for a claim form.
- For claims under section 12, either visit the IPP website at [www.ipplondon.co.uk](http://www.ipplondon.co.uk) and download a claim form and post this to IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom or write to IPP Claims Office, IPP House, 22-26 Station Road, West Wickham, Kent BR4 0PR United Kingdom. Phone within the UK 020 8776 3752, fax 020 8776 3751, outside the UK +44 20 8776 3752 Fax UK +44 20 8776 3751 Email [info@ipplondon.co.uk](mailto:info@ipplondon.co.uk) Website [www.ipplondon.co.uk](http://www.ipplondon.co.uk).

#### 8 What to do if you have a complaint?

Should you wish to express a complaint about this policy then in the first instance please write to:

The Customer Services Department,  
Voyager Insurance Services Ltd,  
13-21 High Street,  
Guildford,  
Surrey,  
GU1 3DG

For sections 1-11 and 13-16 if this does not solve your problem then please write to:

The Quality Standards Manager,  
Mondial Assistance (UK) Limited,  
Mondial House,  
102 George Street,  
Croydon  
CR9 1AJ.

For section 12 if this does not solve your problem then please write to:

The Claims Manager,  
IPP Claims Office,  
IPP House,  
22-26 Station Road,  
West Wickham,  
Kent  
BR4 0PR  
United Kingdom

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service for independent arbitration.

#### 9 Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover is limited up to 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

This policy is available in large print,  
audio and Braille.

Please phone 01483 562662  
and we will be pleased to organise an  
alternative version for you.