Travel Insurance For Residents of Eligible UK Countries

(Eligible UK Countries are defined as: the United Kingdom, Channel Islands, Isle of Man and Gibraltar).

Insurance Product Information Document

Company: Voyager Insurance Services, a trading style of Caledon MGA Ltd Product: Able2Travel Travel Insurance 2026/27

Voyager Insurance Services is a trading style of Caledon MGA Ltd, is authorised and regulated by the Financial Conduct Authority (Firm Reference Number 305814). Registered in England & Wales, Number 3251842. This insurance is underwritten by Starr International (Europe) Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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 protects insured persons when travelling in respect of unexpected medical emergencies, personal liability and similar expenses from their travel.

What is insured?

- ✓ Cancellation or Curtailment
- ✓ Travel delay & abandonment
- ✓ Missed departure & journey disruption
- ✓ Emergency Medical Expenses
  including Relatives Additional Expenses
  including Burial and Cremation
- ✓ Emergency Dental Treatment
- ✓ Hospital Stay Benefit
- ✓ Replacement Prescribed Medication
- ✓ Mobility & Disability Equipment
  Owned Equipment
  Rental Equipment
- ✓ Personal Baggage
- ✓ Personal Money
- ✓ Loss of Passport and Travel Documents
- ✓ Legal Expenses
- ✓ Personal Liability
- ✓ Personal Accident
- ✓ Mugging & Hijacking
- ✓ Kennel & Cattery Fees
- ✓ Holiday Financial Protection

Optional covers

- Winter Sports
- Enhanced Travel or Terrorism Disruption
- Gadget Insurance
- Cruise Insurance
- Golf Insurance
- Extended Carer Cover

What is not insured?

- ✗ You are responsible for paying your policy excess in the event of a claim up to the amount shown in your insurance policy.
- ✗ Claims in any way caused by or resulting from an infectious or contagious disease, an outbreak of which has been declared a Public Health Emergency or International Concern (PHEIC) by the World Health Organization (WHO). This exclusion will continue to apply until the WHO cancels or withdraws any relevant PHEIC.
  This general exclusion applies to all sections of cover with the exception of Section 19 – Enhanced travel & terrorism disruption (subject to the appropriate additional premium being paid) , providing a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).
  This cover is subject to prior to you booking your trip, your trip commencing or the purchase of the policy whichever is the later, the Foreign, Commonwealth and Development Office had NOT advised against all (but essential) travel to your intended destination and the WHO had made no PHEIC declaration.
- ✗ Dental treatment other than to alleviate sudden pain on natural teeth.
- ✗ Existing medical conditions that you haven't told us about if required as per the "Important Conditions and Questions Relating to Health".
- ✗ Your participation in activities of a hazardous nature except as listed on pages 31 & 32 under activity levels Leisure, Action & Action Plus, (where the appropriate additional premium has been paid and is shown on your certificate), unless declared to and accepted by us.
- ✗ 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, recreational drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ 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.
- ✗ Cyber Risks - Please refer to General Exclusion 31 in the policy wording.
- ✗ Cruise Holidays or Winter sports unless you have paid the appropriate additional premium and cover is shown on your policy certificate.

Are there any restrictions on cover?

- ! You must be a resident in the United Kingdom, Channel Islands, Isle of Man or Gibraltar and have access to healthcare in your home country.
- ! You must not be travelling specifically to receive medical treatment during your trip, or in knowledge that you will need medical treatment.
- ! You are not covered for claims arising out of you travelling to an area that the Foreign, Commonwealth & Development Office (FCDO) have advised against all, or all but essential, travel.
- ! There is no cover for medical conditions (current or pre-existing) for you or your travelling companions unless confirmed as covered by either Voyager Healthcheck or the "Important Conditions and Questions Relating to Health & Activities" flowchart in your policy documentation.
- ! Property claims are based on the value of goods at the time of loss and not calculated on a "new for old" basis.

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 UK Foreign, Commonwealth & Development Office.

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 the website you obtained your quote or by calling your issuing agent.

When does the cover start and end?

- For Short Stay Travel policies, You are only covered for the period for which a premium has been paid and in any event the total period of any one trip must not exceed the maximum period shown in the Policy Features Table. For Cancellation only (Section 1), cover starts from the date shown on your certificate or the date you book your trip, whichever is the later. Personal Money (Section 10) will be covered from the time of collection but not more than 72 hours before travel.
- For annual Multi-Trip policies, the overall period of insurance shall be for 12 months starting from the date shown on your certificate. This insurance covers an unlimited number of holiday, leisure or business trips starting within that period, provided that no single trip is intended to be for longer than the maximum number of days shown in the policy features table for the cover you have bought. Cover for each separate trip under this insurance starts when you leave your home or place of business in your home country at the start of your trip, and finishes as soon as you return to your home or place of business in your home country for any reason.

How do I cancel the contract?

Important - Applicable to all policies: Any applicable refund is provided subject to you having 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.

You can cancel this insurance by emailing enquiries@voyagerins.com or post.

1. If you cancel your policy within 14 days from the date of purchase or the day you receive your policy documentation (whichever is later) then your premium can be refunded.
2. If You wish to cancel the policy outside the 14-day cooling off period:

For Single **Trip** Policies: 50% refund is available.
For Annual Multi **Trip** Policies: A refund of premium will be subject to a deduction for the amount of time **You** have been covered, this will be calculated in accordance with the following scale:

Period of cover:	Refund due:	Period of cover:	Refund due:	Period of cover:	Refund due:	Period of cover:	Refund due:
If cover has not started	100%	Up to 3 Months	50%	Up to 5 Months	30%	6 months or over	No refund
Up to 2 Months	60%	Up to 4 Months	40%	Up to 6 Months	25%		

We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation.