

# Travel Insurance

## Insurance Product Information Document

**Company:** Caledon MGA Ltd T/A Voyager Insurance Services are the Product Manufacturer, and the Insurers have appointed Caledon MGA Ltd T/A Voyager Insurance Services as Policy administrator on behalf of Insurers for certain administration and customer services. who are authorised and regulated by the Financial Conduct Authority. Their Firm Reference Number is 305814.

**Insurer:** 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. Firm Reference Number: 472977.

**Product:** High Risk Voyager 2024/25 – Standard and Enhanced

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions; it does not replace the policy terms and conditions. Full details of the specific circumstances of coverage can be found within the policy wording. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This travel insurance policy protects insured persons when travelling to high risk and front-line locations in respect of unexpected cancellation or curtailment of the trip, loss of baggage and important documents, and unexpected medical emergencies, and optional cover for personal liability and similar expenses during their insured trip. A Single Trip Travel Insurance policy will provide cover for one trip.



### What is insured?

You are covered up to the limit shown in your policy schedule for your chosen level of cover for:

- ✓ Emergency Medical Expenses
- ✓ Emergency Medical Repatriation / Evacuation
- ✓ Political and Natural Disaster Evacuation Expenses
- ✓ Return Trip (following covered emergency medical evacuation)
- ✓ Visitor to Bedside (Travel & Accommodation Expenses)
- ✓ Additional Accommodation, Food & Travel Costs
- ✓ Emergency Dental Treatment
- ✓ Physiotherapy, Chiropractor, Osteopath or Chiroprapist
- ✓ Personal Accident
- ✓ Identification of Remains & Repatriation of Remains or Overseas Burial/Cremation
- ✓ Hospitalisation Benefit
- ✓ PTSD Assessment and Counselling following a covered hostile event
- ✓ Hijack, Mugging, Piracy and Wrongful Detention Benefit
- ✓ Cancellation, Curtailment and 'Get-you-there' Expenses
- ✓ Baggage, Personal Effects, Equipment Owned by You for Loss or Theft
- ✓ Loss of Passport & Travel Documents
- ✓ Activity Cover

You can add the following optional covers to the policy:

- ✓ Optional Enhanced Personal Accident
- ✓ Optional Personal Liability & Legal Expenses
- ✓ Optional Trip Interruption & Disruption Coverages
- ✓ Optional Winter Sports Cover



### What is not insured?

- ✗ Your policy excess as shown where applicable
- ✗ Claims arising directly or indirectly from failure to comply with recommended vaccination and immunization schedules or failure to take appropriate precautions to protect yourself from disease and infection.
- ✗ Claims arising directly or indirectly from war for leisure trips which do not attach to a business or work trip.
- ✗ Your operational duties as a member of the Armed Forces.
- ✗ Any claims which would result in breaches of a sanction, prohibition or restriction under United Nations resolutions, or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, or United States of America.
- ✗ COVID-19 with the exception of cover provided under Sections A1 – Emergency Medical Expenses, A2 – Emergency Medical Repatriation / Evacuation, A4 – Return Trip (following an insured occurrence of Emergency Medical Evacuation), A5 – Visitor to Bedside – Travel and Accommodation Expenses, A6 – Additional Accommodation, Food & Travel Costs, A10 – Identification of Remains & Repatriation of Remains or Overseas Burial/Cremation, and A11 Hospitalisation Benefit.
- ✗ Any fear or threat of COVID-19, or any claim, in any way caused or contributed to, or resulting from COVID-19 for:
  - i) Self-isolation or any quarantine requirements or restrictions in movement of people, goods or animals;
  - ii) any travel advice or warning, or fear or threat of such advice or warning.
- ✗ a new Infectious or contagious disease (excluding COVID-19) declared by the World Health Organization (WHO) to be a Public Health Emergency of International Concern (PHEIC). This exclusion shall apply to claims made after the date the WHO issued such declaration(s) unless a relevant diagnosis had been given by a qualified Medical Practitioner before the date of any such declaration(s). 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 cover provided under Sections A1 – Emergency Medical Expenses and A2 Emergency Medical Evacuation / Repatriation as long as, prior to Your Trip commencing, the Foreign, Commonwealth and Development Office had NOT advised against all or all but essential travel (because of the existence of the infectious or contagious disease in that area, country or region) to Your intended destination.



### Are there any restrictions on cover?

- ! There is no cover for sports or activities unless the activity is specifically stated in the policy wording as covered.
- ! There is no cover for pregnancy and childbirth claims where the expected birth date is before or within 8 weeks of the date of arrival home.
- ! Where an epidemic is declared by the World Health Organization in the location or destination you have travelled to, we reserve the right to require your repatriation home.
- ! Certain pre-existing health conditions of you and anyone on whom your travel plans depend, may prevent you from claiming under this policy. Full details are contained in the policy wording.



## Where am I covered?

**Zone A** (includes countries/regions listed in zones B, C, D and E): Afghanistan, Central African Republic, Democratic Republic of Congo, Iran, Iraq, Israel, Libya, Myanmar, Niger, Pakistan, Somalia, Sudan (North & South), Syria, Ukraine, Venezuela, Yemen.

**Zone B** (includes countries/regions listed in Zones C, D and E): Algeria, Burkina Faso, Cameroon, Chad, Ethiopia, Haiti, Kyrgyzstan, Lebanon, Mali, Mauritania, Mozambique, Nigeria, North Korea, Philippines, Thailand, Western Sahara.

**Zone C** (includes countries/regions listed in Zones D and E): China, Colombia, East Timor, Egypt, Eritrea, Guinea, Ginea – Bissau, India, Ivory Coast, Kenya, Kosovo, Liberia, Mexico, Moldova, Senegal, Sierra Leone, Tajikistan, Tunisia.

**Zone D** (includes countries/regions listed in Zone E): Armenia, Azerbaijan, Benin, Burundi, Georgia, Uganda, Zimbabwe.

**Zone E:** Any other country/region not listed in Zones A, B, C or D, or as a specifically excluded territory.

**Excluded Territories:** due to international sanctions, we are unable to provide policies for trips to Belarus and Russia. We are also unable to cover certain regions of Ukraine including Crimea, Luhansk, Donetsk, Zaporizhzhia and Kherson. Please contact Caledon MGA Ltd T/A Voyager Insurance Services for more information.



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- You are responsible for paying the applicable policy excess amount in the event of a claim.
- If you need to make a claim you must provide us with a fully completed claim form as soon as possible.
- If you need medical assistance while abroad, you must call us before going to a medical facility (other than a pharmacy), or as soon as you possibly can thereafter. Many aspects of your cover require you to obtain pre authorisation prior to incurring or undertaking any treatment, services, supplies or admission to.
- You must let us know of any changes including any changes to medical conditions or the health of anyone on the policy.
- If you have arranged this policy on behalf of another person you must inform them of their rights and obligations under this policy. Particularly with regard to the questions asked regarding their health and activities.
- All services and communications provided to you under your policy, including but not limited to written and telephone based general customer service, policy administration and claims handling will be conducted in English language as the language of the Policy.



## When and how do I pay?

You must pay your premium before the policy can be issued, you can do this via the High Risk Voyager website [www.highriskvoyager.com](http://www.highriskvoyager.com) or you call Caledon MGA Ltd T/A Voyager Insurance Services on (UK) +44 (0) 1483 806 686.



## When does the cover start and end?

- Annual Multi Trip Travel Insurance covers a period of one year. An Annual Multi trip policy can be taken out each year until anyone on the policy reaches 70 years of age.
- Single Trip Travel Insurance covers the period from the start date shown on your policy after which you pay your premium, unless you have already travelled, in which case it is the day following purchase until the return date shown in your policy schedule.



## How do I cancel the Contract?

**Important - Applicable to all policies:**

We hope you are happy with the cover this policy provides. However if after reading this policy wording, this insurance does not meet your requirements, please contact Caledon MGA Ltd T/A Voyager Insurance Services on (UK) +44 (0) 1483 806 686 or via email on [enquiries@voyagerins.com](mailto:enquiries@voyagerins.com) within 14 days from receipt of the Policy documents.

You can cancel this policy at any time by contacting us and giving the date when the cancellation is to be effective from. Provided you have not travelled, completed your trip, no incident likely to result in a claim has occurred, and no claim has been made or is intended to be made then the following refund criteria below will apply:

i) For policies that are cancelled within 14 days of receipt and prior to the Start Date: Full Refund

ii) For policies that are cancelled after 14 days of receipt but prior to the Start Date:

Full refund less a £10 administration charge.

iii) For policies cancelled after the Start Date:

- Single Trip policies: no refund
- Annual Multi-Trip policies (provided no claims have been paid or are in progress): proportional basis refund from the date the insured person's instructions are received or any later date specified by the insured person less a £10 administration charge.

Please contact Caledon MGA Ltd T/A Voyager Insurance Services to cancel your policy or obtain this refund. If you have any questions regarding the terms of your policy, please contact Caledon MGA Ltd T/A Voyager Insurance Services on (UK) +44 (0) 1483 806 686 or via email on [enquiries@voyagerins.com](mailto:enquiries@voyagerins.com) directly for clarification, otherwise it shall be assumed that all terms are understood and acceptable to you.