

Why do I need International Travel & Medical Insurance?

Travelling abroad for work, volunteering or leisure can be exciting and very rewarding times, especially when travelling to and working in emerging countries and frontier environments worldwide.

However, an enjoyable and rewarding trip or assignment can quickly turn into a personal and financial nightmare if you don't have the right travel and medical insurance in place, backed by the right 24/7 support service.

Many people make the dangerous and expensive mistake of assuming their health insurance plan or standard travel insurance would cover them in challenging and higher risk locations abroad. This is usually not the case as in the small print they will typically exclude areas where your government has advised against travel or has a travel advisory on or within 6 months of your date of arrival. Without realising it, you may be putting your health, financial wellbeing and even your life at risk.

High Risk Voyager provides you with peace of mind travel and emergency medical coverage worldwide backed by a 24/7 emergency assistance helpline and global network of providers giving you access to the best available medical care wherever you choose to be covered in the world – from war zones and crisis zones, through to high cost areas such as the USA.

Why Choose High Risk Voyager?

With the rapid rise and spread of terrorist activity over recent years, civil unrest, quickly evolving conflicts along with fragile political and environmental situations worldwide – even the most experienced travellers can quickly find themselves in challenging situations that can expose themselves to dangerous circumstances and unexpected accidents, illnesses and medical emergencies.

In addition to volatile territories such as Afghanistan, Iraq, Lebanon, Somalia, Syria and Ukraine etc there has been a rise in risk when travelling worldwide and especially in many regions such as South America, Asia, the Middle East and Africa. Even countries and places where you may have previously felt safe from danger such as Paris, Brussels, London and Madrid through to Tunisia, Turkey and Egypt, have all been the target of terrorist attacks and civil unrest.

High Risk Voyager has been designed in close consultation between leading international travel and medical insurance experts and professionals operating at the frontline in the field of worldwide travel risk management, safety and personal security in fragile environments.

Flexibility, Choice and Strength of Security

We have designed High Risk Voyager to offer you the flexibility and choice of covers you need when traveling abroad, all backed by the financial security and strength of proven service that underpins the product when you may need it most.

- 24/7 Quick and Easy Secure Online Quote and Buy Facility
- Includes Winter Sports and over 100+ leisure activities (non-professional)
- 24/7 Emergency Medical Assistance Helpline
- Emergency Air Ambulance and Medical Evacuation Services

- One-Tap Emergency App & Pre-Travel Country Profile Information
- Single Trip Policies for Trips from 1 day up to 365* days duration
- Annual Multi Trip Policies, unlimited trips of up to 31 days each and includes 17 days Winter Sports
- Choice of up to 4 Territorial Zones of Cover including war, crisis and disaster relief zones
- Available in £GBP, \$US Dollars and €Euros with claims settled in your chosen currency
- Available to purchase before or after departure
- Individual cover available online, plus online discounts for Groups of 5+ Members purchasing together
- Choice of 2 Levels of Medical+ Cover with up to £/\$/€1,000,000
- Wide Range of Optional Additional Benefits including
 - Enhanced and Increased Personal Accident Cover
 - Non-Medical Benefits including Baggage Cover
 - Cancellation, Trip Interruption and Disruption Cover
- Discount for having taken recognised risk management, travel safety and personal security advice before departure

*Maximum trip duration to the USA is 89 days. Maximum duration for leisure trips is 31 days.

This leaflet is only a summary guide. Please refer to the Policy Wording for full details of cover, limits, conditions and exclusions available upon request or from www.highriskvoyager.com

Coverage specially designed and included for:

- Dangerous, remote and challenging locations worldwide including war zones, crisis and disaster relief zones including areas where your government, Foreign Office or similar government body advise against travel.
- Individuals and groups on business and work trips including journalism, media, humanitarian, aid, disaster and relief work, conservation, research, voluntary, missionary, religious work and charitable programmes including teaching, study and educational travel and Non-Governmental Organisations (NGO).
- Acts of War and/or terrorism and/or civil unrest on a business or work trip.
- Persons that are embedded with military, governmental or NGO personnel or travelling in their vehicles or aircraft. (Bullet proof jackets, helmets and personal distress beacons are recommended during any embedded period).
- Trips of up to 365 days on business or work, and up to 31 days for leisure travel, or incidental leisure travel preceding or attaching to a business trip. No cover for War is provided for Leisure Trips that do not attach to a business or work trip.

“Travel Insurance that covers you where others fear to tread”

Policy Features Table	
Single Trip Policy	
Maximum Duration	365 Days – Business & Work Trips 31 Days – Leisure Trips
Maximum Age At Start/ Extension of Cover	Under 70 years
Extendable Period of Insurance	
Yes	
i)	Cover can be extended on an incremental continuous basis prior to expiry of current Period of Insurance.
ii)	Simply purchase your new policy on or prior to the date of expiry of your existing and make sure you keep details of your prior policy(ies) in the event of a claim.
iii)	The maximum Period of Insurance outside your Home Country, including extensions is 365 days from the original date of departure.
Coverage If Already Travelled	
i)	Available – Subject to: a) all cover starts on the next day following purchase, and b) 14 day wait period before medical expenses cover commences in respect of illness if departure from your Home Country was more than 7 days before purchase date.
ii)	Can also be purchased as an add-on to an existing travel insurance for 'top-up' cover for the duration of travel to a high risk zone that is not covered under the primary travel insurance.
iii)	The maximum period of insurance outside your Home Country, including extensions is, 365 days from the original date of departure.
Winter Sports	Included
One Way Trip Cover	A maximum of 48 Hours in final destination [to be within Period of Insurance]
Home Country Cover	No Cover
Temporary Return Home Mid-Trip	
For policies of a minimum duration of 31 days, an Insured Person may return Home for a maximum period of 14 days at any one time for each temporary return Home visit during the Period of Insurance. Cover will cease when within the Home Country, but will recommence upon continuation of travel abroad.	
Annual Multi Trip Policy	
Maximum Duration For Each Trip	31 days per trip, unlimited trips in each period of insurance
Maximum Age At Start or Renewal of Cover	Under 70 years
Winter Sports – up to total maximum of	17 Days in the year

Benefits and Excesses Table *** £/\$/€			
A. Medical+ Cover : Description of Cover – Limits apply to each person each Trip			
Sections	Limit of Cover		Excess*
Product Level of Cover >	Standard	Enhanced	
Maximum Cover and Benefits for each Insured Person each Trip	300,000	1,000,000	-
24/7 Emergency Medical Help-line & Assistance Service	Included	Included	-
Pre-Travel Country Information Files & "One Tap" Emergency App	Included	Included	-
Emergency Medical Expenses – including:	100%	100%	250
Emergency Local Ambulance Hospitalisation Surgery Anaesthetics Diagnostic Tests X-Rays CT/MRI-Scans	Out-Patient Treatment Nursing Doctors/Specialists Rental of durable medical equipment Prescription Medicine		
Emergency Medical Repatriation / Evacuation **	100%	100%	Nil
Political and Natural Disaster Evacuation Expenses **	2,500	5,000	250
Return Trip [Following covered Emergency Medical Evacuation] **	2,500	5,000	250
Visitor To Bedside – Travel & Accommodation Expenses	2,500	5,000	250
Additional Accommodation, Food & Travel Costs	2,500 [100 / Day]	5,000 [100 / Day]	250
Emergency Dental Treatment	250	500	100
Physiotherapy, Chiropractor, Osteopath or Chiroprapist	1,000	1,500	250

“Fast, Flexible and Secure Travel & Medical Cover - available online 24/7 & even after departure!”

A. Medical+ Cover (continued)			
Product Level of Cover >	Standard	Enhanced	Excess*
Personal Accident** – Basic Cover	10,000	15,000	Nil
Scale of Benefits			
1. Common Carrier Accidental Death	10,000	15,000	
2. Accidental Death	7,500	11,250	
3. Permanent Total Disablement	5,000	7,500	
4. Loss of 2 or more Limb(s) or eyes	5,000	7,500	
5. Total Loss of one limb or one eye	5,000	7,500	
** This section is replaced by and is not applicable if Enhanced Personal Accident Option selected below.			
Identification of Remains & Repatriation of Remains or Overseas Burial/Cremation	10,000	25,000	Nil
Hospitalisation Benefit	1,000 100 / Day	2,500 100 / Day	Nil
Post Traumatic Stress Disorder Assessment and Counselling following a covered Hostile Event **	1,000	2,500	Nil
Hijack, Mugging, Piracy and Wrongful Detention	1,000 100 / Day	2,500 100 / Day	Nil
Sporting Activities – including Winter Sports (refer to list)	Included	Included	250

- * Maximum excess payable to each person, each Incident is 250
- ** Must be pre-authorised by our Nominated Emergency Assistance Service.
- *** The currency in which you pay your premium being either GBP/\$/US Dollars and €Euros, is thereafter the currency that applies to your policy for the purposes of the benefits and excesses.
- Note: All Excesses above will be increased by a factor of X2 if You have selected the Double Excess Option, or X4 if You have selected the Quadruple Excess Option, and the applicable Excess Option is shown in Your Schedule.

“Cover & Options specially designed by experts for travellers to high risk and fragile environments worldwide”

OPTIONS A, B, C & D Each subject to individual selection and appropriate premium paid as evidenced on your certificate.	
B. Enhanced Personal Accident - OPTIONAL	
Replaces Section A9 – Subject to selection and appropriate premium being paid as evidenced on your certificate.	Limits £/\$/€
B1. Personal Accident – Principal Sum	25,000
Scale of Benefits:	% of Principal Sum
1. Accidental Death Due to Kidnapping or Hi-Jack	200%
2. Permanent Total Disablement	100%
3. Paralysis – Quadriplegia, Paraplegia, Hemiplegia	100%
4. Loss of 2 or more Limbs	100%
5. Permanent entire Loss of Sight in both eyes	100%
6. Permanent entire Loss of Hearing in both ears	100%
7. Disappearance due to exposure to Elements (after 1 year)	100%
8. Accidental Death	50%
9. Permanent entire Loss of Sight in one eye	50%
10. Permanent entire Loss of Hearing in one ear	50%
11. Permanent entire Loss of Speech	50%
Additional Spousal & Support Benefits:	
12. Home Modification Benefit	10,000
13. Dependent Child Benefit	2,500
Option to Increase Personal Accident Maximum Sum Insured	
B2. Increase Personal Accident Principal Sum to	50,000
B3. Increase Personal Accident Principal Sum to	75,000
B4. Increase Personal Accident Principal Sum to	100,000

For details on additional Optional Non-Medical Benefits including:

Option C: Non-Medical Travel Coverages

- Baggage, Personal Effects & Equipment
- Loss of Passport & Travel Documents
- Travel Delay
- Missed Departure or Connection
- Personal Liability
- Legal Expenses & Assistance

Option D: Cancellation, Trip Interruption and Disruption

C. Non-Medical Travel Coverages - OPTIONAL		
Subject to selection and appropriate premium being paid as evidenced on your certificate.	Limit of Cover £/\$/€	Excess* £/\$/€
Maximum Cover and Benefits for each Insured Person each Trip		
Baggage, Personal Effects & Equipment owned by you (Loss or Theft) – Overall Limit	1,500	250
- Photographic Equipment Limit	250	
- Single Item/Pair/Set Limit	250	
- Maximum Valuables and Electronic Equipment	500	
- Delayed Baggage Emergency Purchases (after 12 hours)	100	50
Loss of Passport & Travel Documents	500	50
Travel Delay – Documented expenses for overnight accommodation and food following a travel delay of 12 or more hours.	500 50 / Day	100
Abandonment after 24 hours delay	500	
Missed Departure or Connection	750	250
Personal Liability – Injury To Person	500,000	250
Personal Liability – Damage To Property	250,000	250
Legal Expenses & Assistance	10,000	250

D. Cancellation, Trip Interruption and Disruption Coverages - OPTIONAL		
- Subject to selection and appropriate premium being paid as evidenced on your certificate.	Limit of Cover £/\$/€	Excess* £/\$/€
Maximum Cover and Benefits for each Insured Person each Trip		
Cancellation, Trip Interruption and Disruption	1,500	250

Important Conditions Relating To Health

Many travel insurances completely exclude all and any claims relating to pre-existing conditions. High Risk Voyager, subject to policy terms, conditions, limitations and exclusions can provide cover for unexpected acute recurrence of a Pre-Existing Condition(s). Please consider these questions very carefully in relation to yourself and your travelling companions insured under this policy. Failure to answer the questions truthfully could result in your policy being invalid and mean that all or part of a claim may not be paid. Refer to policy wording (available upon request) for full details.

1. Have you or your travelling companions been given a terminal diagnosis?	NO
2. Are you or your travelling companions planning to travel against the advice of a Medical Practitioner or travelling specifically to seek, or you know you will need, medical treatment while you are away?	NO
3. Are you or your travelling companions on a waiting list for an operation or treatment at a Hospital or have any undiagnosed symptoms that require tests or investigation, or awaiting the results of any tests of investigations?	NO
4. Have you or your travelling companions' doctor changed any regular prescribed medication in the last 3 months?	NO
5. Has Your Pre-Existing Condition(s) required or received medical treatment* or consultation** for	NO
(i) 24 consecutive months, or (ii) 60 months in the case of heart conditions (excluding controlled blood pressure or non-inherited cholesterol) or cancer related conditions; prior to the commencement date of the period of travel?	
Note: * Continuing regular medication that is taken at Home for a stable, well controlled condition does not amount to 'treatment' in this context. ** If you or your travelling companions have stable conditions that require no more than 2 routine check-ups/reviews every year, this does not amount to 'consultation' in this context.	
Unexpected Acute Recurrence of a Pre-Existing Condition(s) will be covered subject to the Terms of the Policy.	NO

There is NO COVER for claims related to these conditions.

YES

YES

YES

YES

YES

Eligibility To Buy

You can buy High Risk Voyager if you are aged 18 years or over and not yet 70 years of age.

If you are travelling with Your parent, guardian or a legally responsible adult, the minimum age is reduced to over 14 days old.

You must have received all immunisations and vaccinations recommended by Your Home Country prior to entry into the destination country or countries.

You must not be a full-time, part-time or temporary serving member of any military or paramilitary force on active duty.

If you are visiting the USA (United States of America) your period of insurance cannot exceed 89 days.

USA Citizens, in addition to the above points must be located outside of the USA as of the Start Date of coverage or extension or Renewal Date.

Note claims are not covered where you have deliberately chosen not to travel without the correct visa or immigration papers for the purpose of your trip.

How To Buy

It's quick and easy to get a quote and apply online for High Risk Voyager. You can instantly get a wide range of quotes for the differing levels of cover and available options.

Simply select the coverage, options and quote that best fits your personal needs, then follow the online sales and application process and pay securely online by credit or debit card.

There are no complicated paper forms to fill in or delays waiting for your documents to arrive by post – it is all delivered direct to you by email. When buying, please check carefully that you have entered your correct e-mail address!

Speak with the intermediary who gave you this leaflet for details on how to apply for cover...

“It's quick and easy to arrange cover online 24/7”

Voyager Insurance understand the importance of providing you with reliable and financially secure insurance products. This is why we have chosen High Risk Voyager to be insured by Certain Underwriters at Lloyd's of London.

Lloyd's insures the majority of the FTSE 100 and Dow Jones Industrial Average Companies. Lloyd's is rated* A+ (Strong) by Standard & Poor's and A [Excellent] by A.M. Best, two of the worlds leading insurance financial rating organisations.

For further information or a full copy of the policy wording, please visit www.highriskvoyager.com

* Financial Rating correct at time of print (2016).



Voyager Insurance Services Ltd, established in 1996, is an award winning leading provider of insurance to individuals, families and corporate groups travelling worldwide.

Also available from Voyager Insurance:**

- Single Trip, Annual Multi-Trip and Long-Stay Travel Insurance
- High Risk Location Insurances
- Kidnap & Ransom Insurance
- UK and EU Vehicle Breakdown Insurance
- Gadget Insurance
- Wedding and Party Event Insurance

Ask your intermediary or introducer for further details or visit www.voyagerinsurance.com

**Products not underwritten at Lloyd's

This product leaflet only provides a summary of cover and benefits. Please refer to the Policy Wording available upon request for the full terms, conditions, limitations and exclusions.

Intermediary/Introducer Details:

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HIGH RISK VOYAGER

is brought to you by:
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HIGH RISK VOYAGER

**International Travel & Medical Insurance
For High Risk and Frontline Locations**

Travel Insurance that covers you where others fear to tread...



Designed and
Administered by



Coverholder at LLOYD'S