

Travel Insurance

Insurance Product Information Document

Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FRN 305814 Registered in England & Wales, Number 3251842



The following summary does not contain the full terms and conditions of the contract which can be found in your policy documentation. The agreed sums insured are specified in your Policy Schedule.

What is this type of insurance?

This is a travel insurance policy



What is insured?

We offer single trip and multi trip policy options through our Standard and Enhanced Business & Leisure levels of cover. Cover limits can be found on the Policy Schedule in the policy terms and conditions.

The policy covers the following:

- ✓ Emergency Medical Treatment
- ✓ Confinement in a Public Hospital
- ✓ Emergency Medical Repatriation
- ✓ Political/Natural Disaster Evacuation
- ✓ Death or Injury Following an Accident
- ✓ Permanent Total Disablement
- ✓ Winter Sports up to a Maximum of 17 Days

You can add the following optional covers to the High Risk Voyager policy:

- ✓ Enhanced Personal Accident
- ✓ Non-Medical Travel Coverages including Baggage
- ✓ Cancellation, Trip Interruption & Disruption Coverages



Are there any restrictions on cover?

- ! There is no cover for trips booked or travel to a destination outside the area of cover shown on your Policy Schedule
- ! There is no cover at the start of the policy if anyone to be insured is waiting to have any medical investigation, or the results of any test or investigations, unless these relate to an already diagnosed condition you've told us about
- ! There is no cover to cancel or cut short a trip because of any follow up appointment or surgery that relates to investigations or tests that are known about when a trip is booked
- ! 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 Organisation 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.



What is not insured?

- * **Excesses** apply on the High Risk Voyager policy and are shown in the Policy Schedule. You are responsible for paying this amount in the event of a claim.
- * 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
- * Trips with a duration in excess of 365 days on a single trip, 31 days for leisure only trips and 31 days per trip on an annual policy
- * Your deliberate exposure to exceptional danger (other than in an attempt to save human life)
- * Your operational duties as a member of the Armed Forces
- * Claims caused by alcohol, drugs or substance abuse
- * The Tour Operator, airline or other company, form, or person becoming insolvent, or being unable or unwilling to fulfil any part of their obligation to you
- * Cover in your home country
- * Claims resulting from self-injury or suicide.
- * 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.
- * Any claims directly or indirectly related to a pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19), including any related and/or similar condition(s) howsoever named or any mutation of these. This policy will also not provide cover for claims relating to the fear or threat of pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19) including any related and/or similar condition(s) howsoever called or any mutation of these.
In the event of a conflict between this general exclusion and any other term in your policy terms and conditions, this general exclusion takes precedence. This general exclusion applies to all sections of cover with the exception of Sections A1 – Emergency Medical Expenses and A2 Emergency Medical Evacuation / Repatriation, as long as, prior to your trip commencing, the Foreign and Commonwealth Office had NOT advised “against all travel” or “all but essential travel” due to pandemic and/or epidemic, including but not limited to Coronavirus (COVID-19), including any related and/or similar condition(s) howsoever named or any mutation of these, to your intended destination.



Where am I covered?

IMPORTANT: this will depend on your selected territorial limits - the cover you chose is shown on your Policy Schedule. We have four options available to you; please see the policy wording or call on 01483 806 686 for full definitions:

- ✓ Zone A
- ✓ Zone B
- ✓ Zone C
- ✓ Zone D



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
- 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-authorization prior to incurring or undertaking any treatment, services, supplies or admission to hospital.
- 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.



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 or you call High Risk Voyager on 01483 806 686.



When does the cover start and end?

Multi-trip travel insurance covers a period of one year. A 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 date on 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?

You have a 'cooling off' period where, should you decide that you find that the terms and conditions do not meet your requirements and provided you have not travelled or claimed on the policy. You can do this by calling High Risk Voyager on 01483 806 686 within 14 days of purchase and prior to the start date to obtain a full refund of the premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period and prior to the start date, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending and you have not travelled, in addition to a £15 administration charge, we will refund the total premium paid.

Should you wish to cancel your policy outside of the 14 day cooling off period and after the start date, provided you have not made a claim on the policy (irrespective of whether your claim was successful or not) and you confirm in writing that there is no claim pending, in addition to a £15 administration charge, we will refund on a Proportional Basis from the date the Insured Person's instructions are received or any later date specified by the Insured Person.