

High Risk Voyager Specialist Travel Insurance

High Risk Voyager is a specialist online Travel Insurance product that provides emergency medical and evacuation cover, in the event of unexpected illness or accidental bodily injury as well as a wide range of non-medical optional covers. Available for individuals or groups travelling to high risk territorial zones, such as areas the UK Foreign Commonwealth Office (FCO) has advised against travel to. This is inclusive of war zones, crisis zones and disaster relief zones, including Afghanistan, Syria, Iraq and Sudan; as well as hazardous areas such as Egypt, Thailand, Pakistan and India.

- ✓ Policies are underwritten by Lloyds of London
- ✓ Designed for travelling professionals such as Journalists, Aid Workers, Interpreters, Volunteers, Engineers, Students etc.
- ✓ Available to both UK & EEA citizens (and other citizens shown online)

Key Product Features

- ✓ Covers war zones, crisis zones and disaster relief zones
- ✓ Emergency Medical Expenses cover including Repatriation and Evacuation up to a maximum of £/€//\$1,000,000
- ✓ Emergency & Medical Assistance helpline available 24/7, 365 days a year, staffed by experienced medical & security coordinators to assist with emergencies, evacuations and repatriations
- ✓ Available to UK Residents (& overseas dependent territories)
- ✓ Choice of GBP£, Euro€ or US\$ Premiums and Schedule of Cover
- ✓ 2 levels of cover available; Standard and Enhanced
- ✓ Policies are available for both Business Trips and Leisure Trips, however trip durations vary (see Policy Features Table)
- ✓ Cover for Personal Accident, Hijack, Mugging, Piracy and Wrongful Detention
- ✓ PTSD Assessment and Counselling following a hostile event
- ✓ 'One Tap' Emergency App & Pre-Trip Country Files available
- ✓ Sporting Activities Covered as standard, including Winter Sports Cover
- ✓ Available for purchase after departure (if already travelled)
- ✓ Optional cover available for Non-Medical benefits (see below)
- ✓ Policies available for both Individuals and Groups
- ✓ Discounts available include:
 - 10% Prompt Renewal Discount on Annual Multi-Trip Policies
 - Groups
- ✓ COVID-19 cover now available for the following sections of cover:
 - Emergency Medical Expenses, Emergency Medical Repatriation/Evacuation, Return Trip (Following covered Emergency Medical Evacuation), Visitor To Bedside – Travel and Accommodation Expenses, Additional Accommodation Food & Travel Costs, Identification of Remains & Repatriation of Remains or Overseas Burial/Cremation and Hospitalisation Benefit; and to no other section.


Additional Policy Options

There is a range of policy 'add-on cover options' available to customise a policy to meet the needs of the customer, including, but not limited to:

- ✓ Enhanced Personal Accident up to a maximum of £/€//\$100,000
 - ✓ Non-Medical Travel Coverage including Baggage, Travel Delay, Missed Departure or Connection, Personal Liability, Legal Expenses & more
 - ✓ Cancellation, Trip Interruption and Disruption Coverages
- Refer to the Policy Wording for further details...**

▲ HIGH RISK VOYAGER

Policy Features Table

Policy Available to Residents of	
Annual Multi-Trip Features	
Maximum Age at Start Date	70
Maximum Period per Trip Number of Trips that can be taken	31 days Unlimited
Business & Work Travel	Yes
Leisure Travel	Yes
Wintersports included up to a total maximum of	Yes 17 days
Single Trip Features	
Maximum Age at Date of Departure	70
Maximum Period per Trip Business & Work Trips (extendable up to) Leisure Trips	365 days 31 days
One Way Trip Cover	48 Hours ¹ (in final destination)
Home Country Cover	No Cover
Wintersports included up to a total maximum of	Yes Duration of Trip

¹To be within Period of Insurance

Broker Support Includes:

- Discounted broker & intermediary staff Annual Multi-Trip Travel plan
- Generous commissions paid promptly
- Free credit card payment & accounts facility available
- Ability to adjust selling premiums and margin
- Broker Support and Marketing Support Team
- Online Broker Sales and Broker Admin system - quote, sell & renew products in-branch, by phone, by email or online
- Co-branded online sales facility (subject to volume)
- Bespoke wholesale & affinity solutions available

Also Available:

Travel Insurance for Expats & Worldwide Residents, Travel Insurance and Kidnap & Ransom Insurance for High Risk Locations such as Afghanistan, Corporate and Group Business Travel Insurance, Activity Travel Insurance, Top Up Cancellation Cover to £15,000, EU & UK Vehicle Breakdown Cover, Wedding Insurance, Party Insurance, Niche Household Insurance & more!



coverholder at
LLOYD'S

BECOME AN INTERMEDIARY TODAY

CONTACT OUR BROKER SUPPORT TEAM TODAY
Open 9:00-17:30, Mon-Fri (UK time, excluding English Public Holidays)

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