

# Travel Insurance (UK Residents)



## Insurance Product Information Document

Company: Voyager Insurance Services Ltd

Product: Voyager Plus Travel Insurance 2020/21 - Standard, Prime and Black Cover

Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FRN 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
- ✓ Emergency Medical Expenses *including Relatives Additional Expenses including Emergency Dental Treatment including Burial and Cremation*
- ✓ Hospital Stay Benefit
- ✓ Personal Accident
- ✓ Travel Delay
- ✓ Missed Departure & Journey Disruption
- ✓ Baggage
- ✓ Personal Money
- ✓ Loss of Passport and Travel Documents
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Timeshare Cover (**not included on the Standard level of cover**)
- ✓ Holiday Financial Protection (**not included on the Standard level of cover**)
- ✓ Hijack
- ✓ Mugging
- ✓ Extended Kennel & Cattery Fees (**not included on the Standard level of cover**)
- ✓ Voyager Bag Back Recovery Service

### Optional covers

- ◆ Winter Sports  
(NB Winter sports is automatically included under the Annual Multi-Trip option up to a total of 21 days)
- ◆ Enhanced Travel or Terrorism Disruption
- ◆ Gadget Insurance
- ◆ Cruise Plus
- ◆ Business Plus
- ◆ Sports Equipment and Cycle Insurance (**N/A on Long Stay policies**)
- ◆ Golf Insurance
- ◆ Wedding Insurance
- ◆ Holiday from Hell Insurance



### 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.
- ✗ 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 & Activities".
- ✗ 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, 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.
- ✗ This insurance does not cover 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 of International Concern (PHEIC) by the World Health Organization (WHO).  
The exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).  
This general exclusion applies to all sections of cover with the exception of Section 2 - Emergency Medical Expenses as long as, prior to **your trip** commencing, the Foreign and Commonwealth Office (or its equivalent in other EEA countries) had NOT advised against all (but essential) travel to **your** intended destination.
- ✗ Cyber Risks - Please refer to General Exclusion 31 in the policy wording.



## Are there any restrictions on cover?

- ! You must be a resident in the United Kingdom, Channel Islands or the Isle of Man 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 loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EEA countries) have advised against all or all but essential travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
- ! 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 Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



## 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 8) 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.
- If you have paid the appropriate longstay travel insurance premium, this insurance allows you to return to your home country for short term visits of up to two weeks, as long as they are not subject to a claim. Cover is temporarily suspended for the duration of these visits. 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 8) will be covered from the time of collection but not more than 72 hours before travel.



## How do I cancel the contract?

- You can cancel this insurance by email or post. If you cancel your policy within 14 days from the date of purchase or the day you receive your policy documentation (whichever is later) and you have not travelled, no claim has been made or is intended to be made, no incident which is likely to result in a claim has occurred and the policy has not expired, then your premium can be refunded. We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation.

# Travel Insurance (EEA Residents)



## Insurance Product Information Document

Company: Voyager Insurance Services Ltd

Product: Voyager Plus Travel Insurance 2020/21 - Standard, Prime and Black Cover

Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FRN 305814 Registered in England & Wales, Number 3251842. This insurance is underwritten by Starr Europe Insurance Limited, an insurance company registered in Malta with Company Registration number C 85380 and registered office at Dragonara Business Centre 5th Floor, Dragonara Road, St Julians, STJ 3141, Malta and authorised and regulated by the Malta Financial Services Authority (MFSA).

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
- ✓ Emergency Medical Expenses *including Relatives Additional Expenses including Emergency Dental Treatment including Burial and Cremation*
- ✓ Hospital Stay Benefit
- ✓ Personal Accident
- ✓ Travel Delay
- ✓ Missed Departure & Journey Disruption
- ✓ Baggage
- ✓ Personal Money
- ✓ Loss of Passport and Travel D
- ✓ Personal Liability
- ✓ Legal Expenses
- ✓ Timeshare Cover **(not included on the Standard level of cover)**
- ✓ Holiday Financial Protection **(not included on the Standard level of cover)**
- ✓ Hijack
- ✓ Mugging
- ✓ Extended Kennel & Cattery Fees **(not included on the Standard level of cover)**
- ✓ Voyager Bag Back Recovery Service

#### Optional covers

- ◆ Winter Sports (NB Winter sports is automatically included under the Annual Multi-Trip option up to a total of 21 days)
- ◆ Enhanced Travel or Terrorism Disruption
- ◆ Gadget Insurance
- ◆ Cruise Plus
- ◆ Business Plus
- ◆ Sports Equipment and Cycle Insurance **(N/A on Long Stay policies)**
- ◆ Golf Insurance
- ◆ Wedding Insurance
- ◆ Holiday from Hell Insurance



#### 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.
- ✗ 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 & Activities".
- ✗ 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, 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.
- ✗ This insurance does not cover 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 of International Concern (PHEIC) by the World Health Organization (WHO).  
The exclusion shall apply to claims made after the date of any such declaration(s), other than where a relevant diagnosis has been made by a qualified medical practitioner before the date of any such declaration(s).  
This general exclusion applies to all sections of cover with the exception of Section 2 - Emergency Medical Expenses as long as, prior to **your trip** commencing, the Foreign and Commonwealth Office (or its equivalent in other EEA countries) had NOT advised against all (but essential) travel to **your** intended destination.
- ✗ Cyber Risks - Please refer to General Exclusion 31 in the policy wording.



## Are there any restrictions on cover?

- ! You must be a resident in the European Economic Area (EEA) 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 loss, damage, expense or indemnity incurred as a result of travelling to an area that the Foreign and Commonwealth Office (or its equivalent in other EEA countries) have advised against all or all but essential travel provided that such loss, damage, expense or indemnity is directly or indirectly related to any such circumstances that are the reason for the advice.
- ! 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 Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



## 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.
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- If you have paid the appropriate longstay travel insurance premium, this insurance allows you to return to your home country for short term visits of up to two weeks, as long as they are not subject to a claim. Cover is temporarily suspended for the duration of these visits. 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 8) will be covered from the time of collection but not more than 72 hours before travel.



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