

Insurers:

UK Residents - Starr International (Europe) Limited
EEA Residents - Starr Europe Insurance Limited

Eligible Countries:

UK Residents	EEA Residents	
United Kingdom	Cyprus	Malta
Channel Islands	France	The Netherlands
Isle of Man	Germany	Portugal
Gibraltar	Greece	Republic of Ireland
	Italy	Spain

24 Hour Medical Emergency & Repatriation Services:

Global Response:
Tel: +44 (0) 2920 468 794
Email: operations@global-response.co.uk

Claims:

Claims Settlement Agencies Ltd:
Tel: 01702 427172
Email: admin@csal-claims.co.uk
Website: www.csal.co.uk

Single Trip Features

Max age at date of departure	No Limit
Max period per trip	62 days
Max period per trip if aged 75-84 for Areas 3 & 4	31 days
Max period per trip if aged 85 and over for all areas	31 days
Kids go free on family policies	
Children aged 0-17 years - 50% discount of the 50-59 adult rate	
Family Rate - 2 adults and their dependant children aged 17 and under (or 20 and under if still in full time education). All persons must live at the same address - 2 x the highest applicable adult rate.	
Single Parent Family Rate - 1 adult and their dependant children aged 17 and under (or 20 and under if still in full time education). All persons must live at the same address - 1 x adult rate.	
Wintersports - + 80% Max age 74. Not available for trips of more than 31 days	
Cruise Insurance - + 35%	

AMT Features

Max age at policy start date	74
Max period per trip if aged 0-69	45 days (can be extended to 62 days for an AP)
Max period per trip if aged 70-74	31 days
All insured persons are entitled to travel separately provided they are named on the certificate of insurance	
Wintersports - + 45% Max of 21 days in total in the 12 month policy period	
Cruise Insurance - +35%	

Long Stay Features

Max age at date of departure	59 years
Min duration	2 months
Max duration	18 months (may be extended to 24 months on referral)
Children aged 0-17 accompanied by insured adult on this policy - 50% discount	
Rating determined by the Area where you will spend the majority of your time but includes cover for your time spent in a higher area, if applicable	
Wintersports - max 31 consecutive days in total	

Key Limits:

	Standard	Enhanced	Prime	Supreme
Excess	150	100	75	50
Cancellation/Curtailment	1,000	2,500	5,000	10,000
Emergency Medical	5 Mil	7.5 Mil	10 Mil	10 Mil
Baggage	1,000	1,500	2,500	3,500

Additional Optional Extras:

- Wintersports (s.15)
- Enhanced Travel or Terrorism Disruption (s.16)
- Gadget Insurance (s.17)
- Cruise Insurance (s.18)
- Business Insurance (s.19)

- Sports Equipment and Cycle Insurance (s.20)
- Golf Insurance (s.21)
- Action Activity Pack
- Action Plus Activity Pack

Coronavirus Cover:

1. Cancellation cover as a result of COVID-19:

You are covered up to the amount shown in the Benefits Schedule for cancellation as a result of an insured person testing positive for COVID-19 within 14 days of the trip departure date, or an insured person being admitted to hospital due to testing positive for COVID-19 within 28 days of the departure date.

2. Emergency medical expenses and additional travel & accommodation expenses:

You are covered up to the amount shown in the Benefits Schedule for the necessary costs incurred as a result of you sustaining unexpected illness including with symptoms of, or testing positive for, COVID-19. You are also covered for additional travel and accommodation expenses (on a bed & breakfast basis) to enable you to return home if you are unable to travel as originally planned. A maximum amount of £2,000 per insured person applies if you have to extend your trip because you have tested positive for COVID-19.

3. Hospital Stay Benefit:

You are covered up to the amount shown in the Benefits Schedule for each 12 hours spent receiving in-patient hospital treatment whilst outside of your home country that is covered under Section 2 - Emergency Medical Expenses. This could include you being hospitalised due to testing positive for COVID-19.

Please note: there are exclusions and conditions relevant to this cover that are fully detailed within the policy wording.

1. Do any of the statements below apply to **you** or **your travelling companion(s)**:

- have **you**/they been given a terminal diagnosis?
- are **you**/they planning to travel against the advice of a **medical practitioner** or travelling specifically to seek, or **you**/they know they will need, medical treatment while **you**/they are away?
- are **you**/they aware of the need for an operation or course of treatment at a hospital or **specialist clinic**?
- do **you**/they have any undiagnosed symptoms that require tests or investigation or are **you**/ they awaiting the results of any tests or investigations?

YES

There is no cover for claims related directly or indirectly to these conditions.

NO

2. Within the last 24 months, have **you** or **your travelling companion(s)** suffered from, been investigated for, diagnosed with, received treatment or taken any medication for;

- any cancer or malignant condition?
- any lung related condition (including asthma)?
- any heart related condition (including angina)?
- a stroke; mini-stroke (TIA); high blood pressure or cholesterol?
- psychological conditions such as stress, anxiety, depression, or psychiatric conditions such as eating disorders or mental instability?

NB – **You**/they must contact **Voyager Healthcheck** if **you**/they have taken any medication or have had any surgical procedures for any of these conditions in the past 24 months.

YES

There is no cover for claims related directly or indirectly to these conditions.

Cover may be available by contacting **Voyager Healthcheck** on UK +44 (0) 1483 806666

To avoid unnecessary extra cost, **you** should only contact **Voyager Healthcheck** if the answer to any of questions 2, 3, 4 or 5 is YES. If all the appropriate answers are NO then there is no need to contact **Voyager Healthcheck** and **your** condition(s) will be covered.

Any special terms that are necessary will be explained to **you** and confirmed in writing.

Please note calls may be recorded.

NO

3. In the last 24 months, have **you** or **your travelling companion(s)** required referral or consultation with a **specialist clinic** or hospital for treatment, tests or investigations?

YES

NO

4. Do **you** or **your travelling companion(s)** have a medical condition which requires more than two routine check-ups or reviews per year with a **medical practitioner**?

YES

NO

5. Has **your** doctor or **your travelling companion(s)** doctor changed or commenced any regular prescribed medication in the last 3 months?

YES

NO

Your medical conditions (if any) will be covered.

6. Are **you** aware of any **pre-existing medical conditions** suffered by **non-travellers** or **travelling companion(s)** not insured by **us** whose state of health is likely to cause **you** to cancel or amend **your** travel plans?

YES

NO

Please contact **Voyager Insurance Services** on UK +44 (0) 1483 806 680 to see what cover may be available.

7. Are **you** planning to take part in any hazardous activities (see General Exclusions 12-16 on page 24)?

YES