

VoyagerProtect 

Group Business & Leisure Travel Insurance



VoyagerProtect

Travel Insurance Policy Summary & Members Guide





Important Telephone Numbers

Emergency Assistance:

[Northcott Global Solutions](#)

+44 (0) 207 183 8927 Press 1

ops@northcottglobalsolutions.com

Non - Medical Emergency Claims:

[Claims Settlement Agencies Ltd](#)

www.submitclaim.co.uk/voyager

01702 840299

info@csal.co.uk



Welcome

Welcome to your VoyagerProtect - Group Business & Leisure Travel Insurance.

Your employer, the policyholder, has enrolled you into this VoyagerProtect - Group Business & Leisure Travel Insurance scheme. This document summarises some important facts about your insurance, however, it does not form part of the contract of insurance, and does not describe all the terms, conditions and exclusions applicable to your policy.

Please take the time to read this policy summary & members guide, as well as the policy wording and certificate of insurance to ensure you understand the cover it provides. If you have misplaced or not received any of your documents, a copy is available on request from your employer or your insurance intermediary.

In this document, you will find answers to a number of frequently asked questions, a brief summary of the sums insured, information you need if you are making a claim or experiencing a medical emergency and details of the NGS SOS App Plus.

Frequently asked questions

1. Who is the insurer for VoyagerProtect?

All sections are underwritten by Starr International (Europe) Limited. Voyager Insurance Services Limited are the product manufacturer and the insurers have appointed them as policy administrator in respect of certain administration and customer services functions.

2. Where can I travel on this VoyagerProtect policy?

Your VoyagerProtect policy will cover you to travel to worldwide destinations.

However, there are a few exceptions you should be aware of. We are unable to provide cover for travel to a country or specific area or event to which the Foreign, Commonwealth & Development Office (FCDO) or other appropriate authority has advised against all (or all but essential travel).

Please note: if you are commencing business travel, you will be covered to travel to a country where the FCDO have advised against all but essential travel, provided you are able to justify that the insured journey is necessary and cannot be undertaken by alternative means, for example, via video conferencing.

We are also unable to provide cover for travel to Belarus, Cuba, Iran, North Korea, Russia, Syria or Ukraine.

3. What COVID-19 (Coronavirus) cover does this policy provide?

Emergency medical expenses: this insurance covers medical expenses necessarily incurred by you for treatment of COVID-19, or symptoms thereof, subject to the terms and conditions of the policy, under Section B1 Emergency Medical Expenses. However, this policy excludes cover for elective medical expenses and COVID-19 tests, and no coverage is provided in your country of domicile.

Cancellation cover: If the policyholder has paid the appropriate additional premium as shown on the certificate of insurance, this insurance covers you for cancellation if you or someone you are travelling with contracts COVID-19 within 14 days of an insured journey departure date, or if you are admitted to hospital due to testing positive for COVID-19 within 28 days of the insured journey departure date.

4. Do I need to be vaccinated for this COVID-19 cover to be in place?

Yes, you need to have received the recommended number of doses of an approved COVID-19 vaccine (including any booster) recommended by the Government of the country in which you ordinarily reside, 14 days prior to the insured journey commencing. However, this vaccination requirement shall not apply where you are ineligible for vaccination, or unable to receive the vaccine for medical reasons, and this is shown in your medical records.

There are other terms & conditions applicable COVID-19 cover under this policy, please refer to your full policy wording.

5. Will this policy cover my holidays?

This policy will cover you for a leisure trip so long as the policyholder has not opted to exclude leisure travel from your policy. You can check this, as well as whether your partner or family will be covered by this policy, on your certificate of insurance and schedule of insured persons. If leisure travel is included within your policy, the maximum duration for a leisure trip is 60 days.

6. What type of activities can I do on this policy?

This policy will **not** cover you for physical manual work. We classify this as any hands on work whether paid or not, involving physical labour such as but not limited to building, butchery, construction, farming, fishing, forestry, meat packing, mining, maintenance of, or involving the use or repair of power tools, electrical, mechanical or hydraulic plant or hazardous equipment such as explosives. However, this does not include work of a purely managerial, supervisory, sales or administrative nature.

You will be covered for over 100 leisure activities such as tennis, athletics, kayaking and scuba diving (maximum depth to 15m). Please check p.32 of the policy wording to check whether your activity is covered.

Cover for Winter Sports activities such as skiing and snowboarding and other hazardous activities can be added as an option. Please check your certificate of insurance to see if this is covered and contact the policyholder if you need to have this cover added.

Summary of Cover



The table below provides a brief summary of the benefits provided by your policy. This is not the full Schedule of Benefits and does not contain all limits, sub-limits, aggregate limits and excesses that may be applicable to your claim. It is important you familiarise yourself with these as detailed within the policy wording. You are only covered up to the limits applicable to your level of cover as displayed on your certificate of insurance.

All benefits are per insured person, per section, per insured journey unless otherwise stated.

Summary of Cover			
	Essentials	Super	Enhanced
Maximum age at inception of period of insurance	70 years	70 years	70 years
Maximum business travel duration	90 days	120 days	180 days
Maximum leisure travel duration	60 days	60 days	60 days
Section of Cover	Sum Insured (£)	Sum Insured (£)	Sum Insured (£)
SECTION A - PERSONAL ACCIDENT			
Death	10,000	50,000	100,000
Loss of limb	10,000	75,000	125,000
Loss of sight	10,000	75,000	125,000
Loss of hearing	10,000	50,000	100,000
Loss of speech	10,000	50,000	100,000
Permanent total disablement	10,000	75,000	125,000
Permanent partial disablement	Covered	Covered	Covered
Funeral expenses	10,000	10,000	10,000
Catastrophic personnel replacement expenses	No Cover	No Cover	1,000,000 per event
Any One Accident Limit (Business Travel only)	250,000	1,000,000	2,000,000
Multi-engined aircraft limit	125,000	500,000	1,000,000
Single-engined aircraft limit	75,000	250,000	500,000
SECTION B - BUSINESS & LEISURE TRAVEL			
B1. Medical and Emergency Travel Expenses	5,000,000	10,000,000	10,000,000
B2. Search and Rescue Expenses	No Cover	25,000	50,000
B3. Kidnap, Hostage and Hijack Expenses			
B3.1 Consultants Costs	No Cover	25,000	50,000
B3.2 Hijack and Kidnap Payments	No Cover	20,000 (300 per 24 hrs)	20,000 (300 per 24 hrs)
B4. Political and Natural Disaster Evacuation	No Cover	25,000	50,000
B5. Personal Security Specialist Expenses	No Cover	5,000	10,000
B6. Personal Belongings	2,000	5,000	10,000
B7. Money & Important Documents	2,000	5,000	10,000
B8. Cancellation Cover			
B8.1 Cancellation, curtailment, replacement personnel and change of itinerary	3,000	5,000	10,000
B8.2 Cancellation in the event of a COVID-19 diagnosis (Optional Cover)	3,000	5,000	10,000
B9. Travel delay	2,000	2,000	2,000
B10. Missed Departure	No Cover	1,000	1,000
B11. Personal Liability	1,000,000	1,000,000	1,000,000
B12. Legal Expenses	5,000	25,000	50,000
OPTIONAL COVER			
C. Winter Sports			
C1. Ski Equipment & Hire	500	750	1,000
C2. Ski Pack	400	500	600
C3. Piste Closure	200 (20 per day)	300 (30 per day)	400 (40 per day)
D. Terrorism Disruption Protection	5,000	5,000	5,000
E. Hazardous Activities & Sports	refer to policy wording		

Please refer to your full policy wording for full details of applicable excesses, sub limits and aggregate limits.



NGS SOS App Plus

With this insurance policy you have access to the NGS SOS App Plus.

The NGS SOS App Plus, at a touch of a button, sends all information from the insured's smartphone to the NGS 24/7/365 Operations Room, along with the GPS location of the GPS enabled smartphone device at that time. The App is free and can be downloaded and be accessed where 3G/4G or wifi signal permits to any compatible smartphone mobile device in seconds.

- Remotely downloadable
- Secure, comprehensive user profile
- Travel advice and comprehensive country risk profiles
- 24/7 access to global emergency response
- SOS initiation
- Recorded calls for quality control and auditing
- Access to over 200 real-time language translations.

The NGS SOS App Plus ensures awareness and oversight at all times – protecting your safety by helping you avoid risk and speeding our emergency response.

We recommend that you install and set-up the App before you travel.

To download the NGS SOS App Plus:

1. Please register as a new user on our website: <https://www.northcottglobalsolutions.com/>
2. Select INSURANCE – USER REGISTRATION +
3. The next step is to simply fill in as much information as possible. The fields marked with an asterix are the only required ones, however the more information filled in the better as this will be used if assistance is required. It is important you fill in your insurance policy details, existing medical conditions and medication which will help the NGS Operations team help you in your time of need.
4. Once you have completed the sign-up process, you will be presented with an option to download the app from either the APP store for IOS or the GOOGLE play store for Android.
5. you are able to scan the below QR code which will take you directly to the correct version for your device.
6. In order to use the app, you will be required to log in using your email address and password you previously created.

Please ask for a step-by-step guide for more information. Any queries contact InsExec@northcottglobalsolutions.com.



Who do you need to contact, and when for claims?

Security Assistance:

In the event of a security emergency for political and natural disaster evacuation or personal security specialist expenses or claim for Kidnap and ransom please contact our Crisis Management Company - Northcott Global Solutions.

Our Crisis Management Company provides responses in respect of:

- Political or Natural Disaster Evacuation Section
- Kidnap and Ransom Section
- Personal Security Specialist Expenses Section.

Their contact details are listed below.

Medical Assistance:

Our Crisis Management Company is operated by a specialist assistance provider who will advise on and where appropriate arrange all medical treatment, medical evacuation or repatriation, travel and accommodation.

If an insured person requires any of the following whilst on an insured journey they must contact our Crisis Management Company on the telephone number provided below and obtain their authorisation before:

- They go into a hospital or clinic as an in-patient or day-patient.
- They wish to return to their country of domicile by any means other than originally booked.

Northcott Global Solutions

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Northcott Global Solutions must be informed that this policy covers the insured person and the following details must be provided:

- Their name, location and detail (including passport/visa etc).
- Their employer, company or organisation.
- The policy number and period of insurance shown in the certificate of insurance
- The name and phone number of the doctor and hospital treating the insured person.
- The telephone or facsimile number on which the Insured Person or the insured person's representatives can be contacted.
- Their address abroad.
- The nature of the emergency and/or medical problem.

All Other Claims:

For all claims other than medical emergencies the fastest and simplest way to make a claim is by using our online claims system.

www.submitclaim.co.uk/voyager

Alternatively, please request the appropriate claim form by telephoning the number below or via their website. Please quote Voyager Protect 2023/24.

**Claims Settlement Agencies Ltd,
308-314 London Road,
Hadleigh,
Benfleet, Essex,
SS7 2DD, UK
Tel: 01702 840299
Email: info@csal.co.uk
Website: www.csal.co.uk**

Important Note Regarding Making a Claim for Non-UK Residents

If an Insured Person, who is a Non-UK Resident needs to make a claim under certain sections of this policy, they may be required to do so through The Policyholder.

If a Non-UK Resident needs to make a claim under the following sections, they must contact The Policyholder who will be able to submit a claim on their behalf:

1. Section A - Personal Accident
2. Section B6 - Personal Belongings
3. Section B7 - Money & Important Documents
4. Section B8 - Cancellation, Curtailment, Replacement, and Change of Itinerary
5. Section B9 - Travel Delay
6. Section B10 - Missed Departure
7. Section B11 - Personal Liability
8. Section B12 - Legal Expenses
9. Section C - Winter Sports Activities (if this option has been selected and the appropriate additional premium paid)
10. Section D - Terrorism Disruption Protection (if this option has been selected and the appropriate additional premium paid).

If an Insured Person or The Policyholder have any questions, please contact the insurance intermediary from which this policy was purchased.

Have a safe trip

The Foreign, Commonwealth and Development Office (FCDO) want to do all that they can to help British travellers stay safe overseas. Before you go overseas, check out the FCDO Website and visit <https://travelaware.campaign.gov.uk/>. It is packed with essential travel advice and tips, and up-to-date country specific information.

If you have any further questions about your policy, please don't hesitate to contact your insurance intermediary. On behalf of all of the VoyagerProtect team, we would like to wish you a safe and enjoyable trip!

