

VoyagerProtect



Group Business & Leisure Travel Insurance



VoyagerProtect

Travel Insurance Policy Summary & Members Guide



Important Telephone Numbers

Emergency Assistance:

Northcott Global Solutions

Tel: +44 (0)203 167 9794

Back up Mobile: +44(0) 7785627433

ops@northcottglobalsolutions.com

Non - Medical Emergency Claims:

Gallagher Bassett

www.submitclaim.co.uk/voyager

01702 841003

VoyagerClaims@csal.co.uk

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. Caledon MGA Ltd T/A Voyager Insurance Services 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 (unless this is used to substantiate a valid and successful claim with us), and no coverage is provided in your country of domicile.

Cancellation cover: 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. 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.

5. 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	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	2,000,000	2,000,000	2,000,000
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.

Emergency Assistance

The Assured and **Insured Persons** should use the services of the following named assistance company for all assistance matters, medical emergency matters, in-patient hospital treatment and evacuation/repatriation. The assistance company will be solely responsible for all decisions on the most suitable, practical and reasonable solution to any problem. All such assistance is subject to the prior approval of said assistance company:



Tel: +44 (0)203 167 9794
Back up Mobile: +44(0) 7785627433
Email: ops@northcottglobalsolutions.com

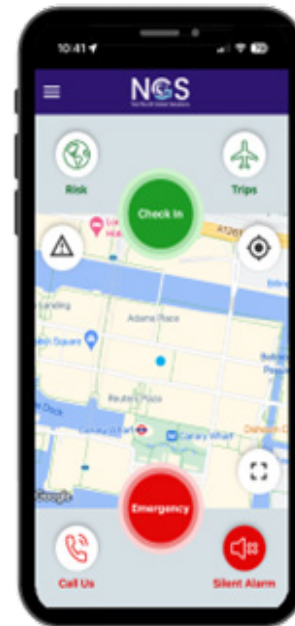
Northcott Global Solutions Ltd (NGS) may be contacted at any time. In the event of an **Insured Person** requiring in-patient hospital treatment and/or evacuation/repatriation, it is imperative that NGS is contacted and authorisation obtained prior to such treatment and/or evacuation/repatriation taking place. NGS must be informed that this Contract covers the person concerned and the following details must be provided:

- The **Insured Person's** name
- The **Insured Person's** location
- The **Insured Person's** details (including passport/visa etc).
- The Policy number
- The **Policy holder's** name (if different to Insured Person's name)
- The name and phone number of the doctor and hospital treating the **Insured Person** (if applicable)
- Any additional people (outside of normal protocol) that should be updated throughout the case
- Nature of the incident
- The desired end state (what you want NGS to do)
- Any other pertinent information on the incident that may effect NGS' response (security situation etc)

Failure to contact NGS and obtain authorisation may prejudice the claim and could mean that some or all of the costs involved may not be paid. The Assured and the **Insured Person** should not attempt to find their own solution and then expect full reimbursement from the Underwriters without prior approval first having been obtained from NGS.

In the event that liability cannot be established at the outset of an emergency it is agreed that the first named insured will guarantee payment until such time that liability can be accepted by insurers.

Alternatively, before travelling every insured has access to NGS' Aurora Emergency APP. The NGS Aurora App is a fully integrated tracking, risk management and travel safety solution, designed to make **you** safer during **your** global travels. The application runs on both IOS and Android devices.



Registration process:

1. Submitting your information via E-mail

We have a dedicated email inbox, please provide the information below as required for registration
InsRegistration@northcottglobalsolutions.com

Full Name: **Your** full legal name.

Insurance Policy Number: **Your** unique insurance policy identification number.

Insurance Name: The name of **your** insurance provider.

If applicable, please also provide: Name of **your** establishment/company and planned travel dates.

2. Invitation email

An automatic email from **our** platform inviting **you** to activate your account will be generated. Please keep an eye on **your** spam if nothing has been received. This email will also include a user guide of all available features and troubleshooting steps.

3. Downloading the Aurora App

There is a link in **your** invitation email to download the App from either the Google Play Store or from the App Store depending on **your** device. Alternatively, **you** can search for the NGS Aurora App in either store and click 'Install'.

4. Logging In

Once opened, the app will prompt **you** to enter **your** email and password provided in the invitation email.



How to Make a Claim

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 2025/26.

Accident & Health Division Gallagher Bassett

Gallagher Bassett,

48 Felaw Street,

Ipswich,

IP2 8PN, UK

Tel: 01702 841003

Email: VoyagerClaims@csal.co.uk

Website: www.csal.co.uk

Please do not send in any documentation until **The Policyholder** or **Insured Person** (where appropriate) have a completed claim form to go with it. The claim form lists the additional documentation necessary to support a claim. Always make sure that any loss or theft of **Personal Valuables** or any items are reported to the police within 24 hours of discovering the loss or as soon as possible after that, and a written report obtained in the country where the incident occurred. If **The Policyholder's** or **Insured Person's** (where appropriate) **Baggage** is damaged or lost in transit whilst "checked-in" they must report it to the handling agents or airline as soon as possible on collection and obtain a Property Irregularity Report. These reports (if applicable to the claim), together with all available receipts and any other requested documentation, must be submitted with the claim form.

By enrolling **Insured Persons** into this policy, **The Policyholder** gives permission to the **Insured Person** to make claims and receive payments on their behalf. Any payment made to **Insured Persons** in respect of a claim shall be deemed to have been paid to **The Policyholder**.

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!

