

## VoyagerProtect Travel Insurance Employer Paid Group Cover

**VoyagerProtect Travel Insurance** is an Employer Paid - Employee & Group, Annual Multi-Trip Travel Insurance plan, that provides cover for both business and/or leisure travel. Cover may be extended by the Employer to include family members and is available on a Worldwide basis, including travel to the USA, with multiple add-on Options available including Terrorism Disruption Protection, Winter Sports and Hazardous Sports.

- ✓ A wide range of features, options and 100+ activities
- ✓ Rated "A+" ("Superior") Insurer by A.M.Best
- ✓ Policies available for Group sizes from 2 to 500+ employees


### Key Product Features

- ✓ Easy to administer Employer Paid Group Annual Multi Trip plan with no application form required
- ✓ Available to Companies located in the UK, Northern Ireland and Gibraltar and Channel Islands.
- ✓ Premiums and cover available in £GBP/€EURO/\$USD
- ✓ Choice of 3 levels available of Annual Multi Trip Cover for an unlimited number of trips within the policy period (up to the maximum duration per trip)
- ✓ Any Individual Trip maximum duration: from 90 days per trip up to 180 days with Level 3 - Enhanced level of cover
- ✓ Policies cover Business and/or Leisure travel
- ✓ Access to the 'One Touch' Emergency Assistance App for smartphones which can give instant contact with the 24/7/365 Operations Room, including:
  - Free travel advice
  - 24/7 access to Global Emergency Response
  - Panic Alert Button which notifies the Operations Room of your exact location and personal information (subject to 3G/4G/GPS enabled phone and coverage)
  - Free to download
  - App has no annual renewal cost
- ✓ Cover for Medical Expenses due to Covid-19 (see wording for full details)
- ✓ Personal Accident & Personal Accident Extensions Cover<sup>3</sup> including cover for:
  - Coma Benefit
  - Urgent Expenses Following Death
  - Catastrophic Personnel Replacement Expenses<sup>4</sup>
  - Corporate Reputation Protection<sup>4</sup>
  - Commuting Expenses
  - & more!
- ✓ Cover for Search and Rescue Expenses if Insured becomes lost outside of Domicile Country<sup>3</sup>
- ✓ Cover for Consultants Costs if an Insured is Kidnapped and/or held for Ransom or Hostage<sup>4</sup>
- ✓ Political and Natural Disaster Evacuation and Repatriation<sup>3</sup> in the event of:
  - A declared state of emergency necessitating immediate evacuation
  - Withdrawal of all Scheduled international commercial flights for a Period in excess of 24 hours as a result of Political or Military action intervention, directly impacting personal safety and ability to leave the country
  - Natural Disaster in host country which is Life-threatening
  - Political or Military events which are Life-threatening
- ✓ 100+ Sporting Activities Covered as standard, with ability to extend policy to cover additional Winter Sports activities as required (excludes persons aged 75 years or over)
- ✓ Option to add Hazardous Activities & Sports, including activities such as Hang Gliding, Kayaking (grades 4 and over), Parachuting, Shark Cage Diving and more!
- ✓ Option to add **Terrorism Disruption Protection**, which includes:
  - Pre-Trip Cancellation Due To Security Reasons
  - Trip Interruption Due To An Act of Terrorism

Refer to the Policy Wording for further details...



### Policy Features Table

<b>Policy Available to Companies located</b> (other countries available upon referral)	
<b>Annual Multi-Trip Features</b>	
<b>Maximum Age at Start Date</b>	New Policy Holders 69 years (up to 74 years upon referral). Existing Policy Holders maximum age of 81 years if agreed upon referral.
<b>Maximum Period per Trip</b> Level 1 - Essentials Level 2 - Super Level 3 - Enhanced	90 Days 120 Days 180 Days
<b>Maximum Number of Trips</b>	Unlimited
<b>Business Travel</b>	Yes
<b>Leisure Travel</b>	Yes
<b>Family of Employee Included</b> Can Named Insured(s) travel separately	Optional! Yes
<b>Wintersports Included<sup>2</sup></b> Up to a total maximum of	Optional Add-On 21 days
<b>Special Features</b>	
<b>Currencies Available</b>	GBP£, EURO€, USD\$
<b>One Tap Emergency App Access</b>	Included for Free
<b>Important</b>	
<b>Excluded Territories:</b> Afghanistan, Columbia, Iran, Iraq, Mexico (other than the Cancun holiday area of Mexico), Nigeria, Mali, Pakistan, Philippines, Somalia, Syria, Sudan, South Sudan, Libya, Venezuela or Yemen or any other destination, country or region where the Appropriate Authority's advice at the time the trip was booked was against all travel to such destination, country or region. Cover available under alternative products - refer to Voyager.	

<sup>1</sup>The Employer may extend cover to include family members upon payment of the appropriate additional Premium. Terms, Conditions and Exclusions apply. <sup>2</sup>Excludes persons aged 75 years and over. <sup>3</sup>Personal Accident Extensions NOT included on Level 1 - Essentials <sup>4</sup>Cover included for Level 3 of cover ONLY.

### 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!



BECOME AN INTERMEDIARY TODAY

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

+44 (0) 1483 562 662  
 enquiries@voyagerins.com  
 www.voyagerinsurance.com