

Voyager UK Breakdown Cover

UK & European Breakdown Cover with assistance by Allianz Global Assistance.

Valid for issue no later than 31st May 2018



Ref: VOY/VUKBC/2016/17

Policy Section	Cover Limit	What is Not Covered
<p>Bronze cover (UK only)</p>	<ul style="list-style-type: none"> For vehicles up to the age of 10 years old only. Roadside assistance for your vehicle if it is one mile or more away from your home address. Local recovery to nearest appropriate repairer if your vehicle cannot be repaired at the roadside. Message service. 	<ul style="list-style-type: none"> Vehicles over 10 years old at the date you buy the policy Vehicles which exceed 3500kg in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width Motor homes which exceed 3500kg in weight (including load) 7.0 metres in length, 3.0 metres in height or 2.3 metres in width The cost of replacement parts. Breakdown/immobilisation which happens outside the area of cover. Faulty repairs, incorrect servicing or failure to have the vehicle serviced in accordance with the manufacturer's specification. Any costs incurred after the vehicle has been repaired and is available to be driven. Any sundry expenses such as but not limited to telephone or mobile phone calls, faxes, food and drink. Vehicles carrying more than the recommended number of passengers (maximum being 8 including the driver). Vehicles not kept in a safe and roadworthy condition and not serviced in accordance with the manufacturer's specifications. Assistance on certain Auto Routes in Continental Europe, you must use the official SOS boxes to arrange assistance. Once the covered vehicle has been recovered from the Auto Route, you should contact us and we will make any further arrangements for you.
<p>Gold Cover (UK only)</p> <p>Offers the following in addition to Bronze benefits:</p>	<ul style="list-style-type: none"> For vehicles up to the age of 10 years old only. Assistance at your home address. Onward travel (subject to us first providing roadside or homestart assistance and being unable to complete repairs within 4 hours) which consists of a choice of: <ol style="list-style-type: none"> Up to two days replacement vehicle hire (where possible equivalent vehicle up to Group C) or; Overnight hotel accommodation (up to £75 per beneficiary and up to £250 in total). This is only available if you are 50 miles or more away from your home address; or; Standard class rail fare (or equivalent) for you and up to 7 beneficiaries, to either complete the journey in the UK or return to your home address. Standard class rail fare (or equivalent) for you or your nominated driver to collect your vehicle. 	
<p>Platinum Cover (UK & Continental Europe)</p> <p>Includes Bronze and Gold benefits within the UK, plus the following when travelling in Continental Europe:</p>	<p>For vehicles up to the age of 10 years old only.</p> <ul style="list-style-type: none"> Roadside assistance and/or local recovery for your vehicle. Onward travel: In the event of breakdown in Europe causing the vehicle to be immobilised for a period of more than 8 hours (subject to us first providing assistance or local recovery); either <ol style="list-style-type: none"> We will organise and pay for Rail transport or equivalent cost of more convenient travel to continue on your journey to your destination or; Overnight hotel accommodation (up to £75 per beneficiary, up to £750 in total) or; Temporary replacement vehicle, up to Group C, during the time that the vehicle remains immobilised, up to a maximum of £750. Onward travel within Continental Europe is only available where your vehicle cannot be repaired within 8 hours of being recovered by us. Repatriation of your vehicle back to the UK (up to the UK Market Value of your vehicle). Vehicle collection expenses from Continental Europe (Maximum £600). 	

**All claims in this document are inclusive of VAT. Up to 5 call outs per annum.
For full terms and conditions please read this policy document together with your certificate of insurance.**

Thank You for purchasing Voyager UK Breakdown Cover with assistance by Allianz Global Assistance.

Your certificate of insurance shows the sections of the policy that are applicable and any special terms or conditions that may apply. It is very important that **you** read the whole of the relevant sections of this policy together with the certificate of insurance. If you do not understand anything please ask for further information.

If there is anything you do not understand you should call us on 01483 562662 or write to **us** at Voyager Insurance Services Ltd, 13 - 21 High Street, Guildford, Surrey, GU1 3DG.

Voyager UK Breakdown Cover with assistance by Allianz Global Assistance has been designed to help protect you against the costs incurred in the event of a **breakdown/immobilisation** of the **vehicle** occurring within the area of cover. This document gives you full details of your cover. Please keep it together with your certificate of insurance in a safe place. All the details of how to make a claim together with conditions of **your** insurance cover are set out in the following pages.

Important Information

How your policy works - This insurance and the certificate of insurance must be read together as one document as they form the contract of insurance between you and us. Subject to the correct premium having been paid, **we** will pay for claims **you** make which are covered by this policy, occurring during the **period of insurance** and within the **area of cover**.

Governing Law - Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

24-hour Motoring Breakdown Service

The assistance provided by this policy is operated by Allianz Global Assistance.

If you require help, please do not attempt to make your own arrangements as reimbursement cannot be made to you retrospectively.

Please contact us with the following details:

- Your exact location
- Your registration number
- A contact telephone number

From within the UK: 0208 603 9620
From outside the UK: +44 208 603 9620

Calls may be recorded. This will assist us in confirming details of a call that may be incomplete or unclear.

If we are unable to verify your policy cover with Voyager Insurance Services Ltd immediately, we may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior authority of the card holder.

The Insurer

This insurance is arranged by Voyager Insurance Services Ltd and underwritten by AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd. Registered in England No 1710361. Registered office: PO Box 74005, 60, Gracechurch Street, London, EC3P 3DS. AWP P&C SA is duly authorised in France and the United Kingdom and authorised and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.

This insurance is sold by Voyager Insurance Services Ltd. Voyager Insurance Services Ltd & AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority (FCA). These details can be checked on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on 0800 111 6768.

Allianz Global Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds. Voyager Insurance Services Ltd acts as an agent AWP P&C SA for the receipt of customer money and handling premium refunds.

The Financial Services Compensation Scheme

- for your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Information you need to tell us - there is certain information that we need to know as it may affect the terms of the insurance cover we can offer you. You must, to the best of your knowledge, give accurate answers to the questions we ask when you buy your policy. If you do not answer the questions truthfully it could result in your policy being invalid and could mean that all or part of a claim may not be paid. If you think you may have given us any incorrect answers, or if you want any help, please call Voyager Insurance Services Ltd on 01483 562662 as soon as possible and we will be able to tell you if we can still offer you cover.

European Auto Route restrictions - if assistance is required on a French Auto Route or on certain Auto Routes in Continental Europe, you must use the official SOS boxes at the side of the road to arrange initial assistance or recovery. As these roads are privatised, neither Allianz Global Assistance nor any other assistance organisation is allowed to assist you on these roads. Once the covered vehicle has been recovered from the Auto Route, you should contact us and we will make any further arrangements for you and inform you how to reclaim costs incurred for recovery from the Auto Route.

Contracts (Rights of Third Parties) Act 1999

- we, the Insurer and You do not intend any term of the agreement to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Definitions applying to this Policy

When the following words and phrases appear in this policy document or certificate of insurance, they have the specific meanings given below. These words are highlighted by the use of bold print.

Area of cover:

- UK: Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- Continental Europe: Means Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Beneficiary, beneficiaries means you or your partner and any passengers travelling in the vehicle at the moment a breakdown/immobilisation occurs.

Breakdown/immobilisation means electrical or mechanical breakdown, road traffic accident, vehicle fire or theft, loss of keys, incorrect fuel, punctures or running out of fuel, causing the vehicle to be immobilised.

Home address means you and your partner's usual residential address in the UK.

Insurer means AWP P&C SA

Journey means a trip that takes place during the period of insurance which begins when you leave your home address and ends when you get back to your home address, whichever is earlier.

Partner means your legal spouse or civil partner or, if you are not married or in a civil partnership, a person who is over 17 years old and has the same home address as you.

Period of insurance means the cover which starts at the beginning of your journey and finishes at the end of your journey. All cover ends on the expiry date shown on your certificate of insurance, unless you cannot finish your journey due to a breakdown or theft covered by this policy. In these circumstances we will extend cover free of charge until you can reasonably finish that journey.

Vehicle means the private car or light commercial vehicle in which you are travelling, providing it does not exceed 3500kg in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width including any caravan or trailer that you are towing. Or, a motor home providing it does not exceed 7.0 metres in length, 3.0 metres in height or 2.3 metres in width.

We, our, us means Allianz Global Assistance, which administers the insurance on behalf of the insurer.

You, your means the person named on the certificate of insurance.

Section 1 - Bronze Cover

Bronze vehicle breakdown cover provides you with the following assistance services and benefits for motoring emergencies to aid you in the event of a breakdown/immobilisation in the UK as set out in this section of this insurance.

Roadside assistance

In the event of breakdown more than 1 mile from your home address, we will organise and pay to attend the vehicle in order to effect repairs. We will pay for up to a maximum 30 minutes labour. If we are unable to effect repairs, we will arrange and pay for local recovery.

Local recovery

In the event that the vehicle cannot be repaired or remobilised following our roadside assistance, we will arrange and pay for the costs of taking the vehicle, including motor homes up to 7m long and 3m high, 2.3m wide, any caravan or trailer, and the driver and up to 7 beneficiaries to the nearest suitable garage within a 25 mile radius.

Glass replacement service

In the UK, if you or your partner driving the vehicle experiences a broken front windscreen or side glass which requires immediate replacement, we will advise details of a nationwide glass replacement company to replace the broken glass. Please note that you will be responsible for all parts and fitting costs, but these may be covered under your motor insurance policy. In the event that immediate repair cannot be resourced, we will recover the vehicle to the nearest authorised repairer.

Message relay service

We will pass on urgent messages to your family, business or friends if your journey has been delayed due to the breakdown/immobilisation of the vehicle.

Adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for us to provide our normal assistance services. In this event, our immediate priority is to ensure that you and the beneficiaries travelling with you are taken to a place of safety, meaning that it may be necessary for us to attend to the vehicle later.

Please refer to sections general exclusions, conditions and making a claim that also apply.

Section 2 - Gold Cover

Gold vehicle breakdown cover provides you with the following assistance services and benefits for motoring emergencies to aid you in the event of a breakdown/immobilisation in the UK as set out in this section of this insurance.

Roadside assistance

In the event of breakdown more than 1 mile from your home address, we will organise and pay to attend the vehicle in order to effect repairs. We will pay for up to a maximum 30 minutes labour. If we are unable to effect repairs or repairs, we will arrange and pay for local recovery.

Homestart assistance

In the event of breakdown either at your home address or less than a mile from your home address, we will organise and pay to attend the vehicle for up to a maximum of 30 minutes in order to effect repairs. If we are unable to effect repairs or repairs will take longer than 30 minutes, we will arrange and pay for local recovery.

Local recovery

In the event that the vehicle cannot be repaired or remobilised following our roadside assistance, we will arrange and pay for the costs of taking the vehicle, including motor homes up to 7m long and 3m high, 2.3m wide, any caravan or trailer, and the driver and up to 7 beneficiaries to the nearest suitable garage within a 25 mile radius.

National recovery

In the event of breakdown in the UK causing it to be immobilised for a period of more than 4 hours, and subject to us having first provided assistance we will organise and pay for you and up to 7 beneficiaries to be recovered to anywhere in the UK. The above recovery service will be also be available should you be taken ill and you cannot continue your journey due to there being no other beneficiaries who can drive the vehicle. You will need to produce some form of medical certificate for this (in this case we will provide the service at our discretion).

Onward travel

In the event of breakdown of the vehicle in the UK causing it to be immobilised for a period of more than 4 hours, we will organise and pay for the following:

- Rail transport, or equivalent costs of more convenient travel, to enable the beneficiaries to return or continue to any destination of the beneficiaries' choice within the UK; or
- Overnight hotel, bed and breakfast accommodation, up to £75 including VAT per beneficiary and up to £250 in total. Overnight hotel accommodation only applies if the breakdown of the vehicle occurs more than 50 miles from the home address of any of the beneficiaries and only when the beneficiaries have to prolong their stay as a direct result of the covered breakdown; or

- Temporary replacement vehicle during the time that the vehicle remains immobilised up to a maximum of 2 days (where possible an equivalent vehicle, up to Group C, will be provided up to a maximum of £50 per day). Please note the cost of any personal accident insurance is not covered. You must be able to satisfy the requirements of the vehicle hire company and you will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the vehicle. The temporary replacement vehicle will only be provided where we have arranged the recovery of the vehicle to an authorised repairer.

Glass replacement service

In the UK, if you or any other beneficiary driving the vehicle experiences a broken front windscreen or side glass which requires immediate replacement, we will advise details of a nationwide glass replacement company to replace the broken glass. Please note that you will be responsible for all parts and fitting costs, but these may be covered under your motor insurance policy. In the event that immediate repair cannot be resourced, we will recover the vehicle to the nearest authorised repairer.

Message relay service

We will pass on urgent messages to your family, business or friends if your journey has been delayed due to the breakdown of the vehicle.

Adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for us to provide our normal assistance services. In this event, our immediate priority is to ensure that you and the beneficiaries travelling with you are taken to a place of safety, meaning that it may be necessary for us to attend to the vehicle later.

Please refer to sections general exclusions, conditions and making a claim that also apply.

Section 3 - Platinum Cover

Platinum vehicle breakdown cover provides you with the following assistance services and benefits for motoring emergencies to aid you in the event of a breakdown/immobilisation in the UK or Continental Europe as set out in this section of this insurance.

UK roadside assistance

In the event of breakdown more than 1 mile from your home address, we will organise and pay to attend the vehicle in order to effect repairs. We will pay for up to a maximum 30 minutes labour. If we are unable to effect repairs or repairs will take longer than 30 minutes, we will arrange and pay for local recovery.

UK homestart assistance

In the event of breakdown either at your home address or less than a mile from your home address, we will organise and pay to attend the vehicle for up to a maximum of 30 minutes in order to effect repairs. If we are unable to effect repairs, we will arrange and pay for local recovery.

UK local recovery

In the event that the vehicle cannot be repaired or mobilised following our roadside or homestart assistance, we will arrange and pay for the costs of taking the vehicle, including motor homes up to 7m long and 3m high, 2.3m wide, any caravan or trailer, you and up to 7 beneficiaries to the nearest suitable garage within a 25 mile radius.

UK national recovery

In the event of breakdown of the vehicle in the UK causing it to be immobilised for a period of more than 4 hours, and subject to us having first provided assistance we will organise and pay for the vehicle, you and up to 7 beneficiaries to be recovered to anywhere in the UK.

The above recovery service will also be available should you be taken ill and you cannot continue your journey due to there being no other beneficiaries who can drive the vehicle. You will need to produce some form of medical certificate for this (in this case we will provide the service at our discretion).

UK onward travel

In the event of breakdown of the vehicle in the UK causing it to be immobilised for a period of more than 4 hours, we will organise and pay for the following:

- Rail transport, or equivalent costs of more convenient travel, to enable the beneficiaries to return or continue to any destination of the beneficiaries' choice within the UK; or
- Overnight hotel, bed and breakfast accommodation, up to £75 including VAT per beneficiary and up to £250 in total. Overnight hotel accommodation only applies if the breakdown of the vehicle occurs more than 50 miles from the home address of any of the beneficiaries and only when the beneficiaries have to prolong their stay as a direct result of the covered breakdown; or
- Temporary replacement vehicle during the time that the vehicle remains immobilised up to a maximum of 2 days (where possible an equivalent vehicle, up to Group C, will be provided up to a maximum of £50 per day). Please note the cost of any personal accident insurance is not covered. You must be able to satisfy the requirements of the vehicle hire company and you will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the vehicle. The temporary replacement vehicle will only be provided where we have arranged the recovery of the vehicle to an authorised repairer.

UK glass replacement service

In the UK, if you or any other beneficiary driving the vehicle experiences a broken front windscreen or side glass which requires immediate replacement, we will advise details of a nationwide glass replacement company to replace the broken glass. Please note that you will be responsible for all parts and fitting costs, but these may be covered under your motor insurance policy. In the event that immediate repair cannot be resourced, we will recover the vehicle to the nearest authorised repairer.

UK message relay service

We will pass on urgent messages to your family, business or friends if your journey has been delayed due to the breakdown of the vehicle.

European local recovery / roadside assistance

In the event of breakdown in Europe, we will organise and pay for the costs of taking the vehicle to the nearest and/or most appropriate dealership should roadside assistance prove unsuccessful. Subject to us having first provided local recovery or roadside assistance in Europe, you will then be entitled to the following benefits in Europe:

- In the event of breakdown in Europe where the vehicle cannot be repaired within a period of 8 hours, we will organise and pay for rail transport or equivalent costs of more convenient travel, to enable the beneficiaries to return to their homes in the UK or continue their journey to their original destination within Europe up to £750; or
- In the event of breakdown causing the vehicle to be immobilised for a period of more than 8 hours, we will organise and pay for hotel bed and breakfast accommodation as from the first day of such breakdown, up to a maximum of £75 per beneficiary per night, up to a maximum of £750 in total; or
- In the event of breakdown causing the vehicle to be immobilised for a period of more than 8 hours, we will pay for the cost of a temporary replacement vehicle, up to Group C, during the time that the vehicle remains immobilised, up to a maximum of £750 including VAT. Please note the cost of any personal accident insurance is not covered. You must be able to satisfy the requirements of the vehicle hire company and you will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the vehicle.

European vehicle repatriation

If your vehicle cannot be repaired in Continental Europe or if the repairs will not be completed before your intended return date to the UK we will arrange and pay for the repatriation of your vehicle to the authorised dealer. The maximum amount payable will not exceed the market value of your vehicle.

European vehicle collection

We will pay up to £600 in total for reasonable transport costs for one beneficiary to travel from the UK to collect the vehicle and bring it back to your home address.

European vehicle storage

We will pay up to £100 in total for the cost of storing the vehicle before and after the repair has been done, until it can be collected or returned to the UK.

European parts delivery

In the event that we have arranged to take the vehicle to an authorised repairer for repairs, and any parts essential to the running of the vehicle are not available locally, we will organise and pay for the despatch of such parts to the repairing dealership.

European caravans and trailers

If the vehicle is immobilised due to a covered breakdown when towing a caravan or trailer, we will arrange for your caravan or trailer to be taken near to the repairer. We will not however be liable for any goods, possessions or livestock being transported.

European adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for us to provide our normal assistance services. In this event, our immediate priority is to ensure that you and the beneficiaries travelling with you are taken to a place of safety, meaning that it may be necessary for us to attend to the vehicle later.

Please refer to sections general exclusions, conditions and making a claim that also apply.

General Exclusions

We will not assist or reimburse you or beneficiaries in the event of a call for assistance or claim caused by, arising from or in connection with, the following:

1. We will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused you to claim, unless expressly stated in this policy.
2. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
3. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
4. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
5. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Any costs covered under any other assistance, guarantee, insurance or cover.
7. Accident or injury either through voluntary non-observance of the laws of the land in which the beneficiary is travelling or the practice of activities not authorised by the local authorities.
8. The cost of replacement parts.
9. Damage or injury intentionally caused by you or a beneficiary or resulting from participation in a criminal act or offence.
10. The beneficiary/beneficiaries or any other third party organising any of the services detailed in this policy without first having authorisation from us and a file number.
11. Any costs that would have been payable normally by you or the beneficiaries, such as but not limited to fuel, congestion or toll charges.
12. Charges for specialist recovery or charges incurred by us where the vehicle is not being used on a public highway when the breakdown/immobilisation occurred where the vehicle was not accessible using our standard recovery equipment.
13. Breakdown/immobilisation which happens outside the area of cover.
14. Faulty repairs, incorrect servicing or failure to have the vehicle serviced in accordance with the manufacturer's specification.
15. Any costs incurred after the vehicle has been repaired and is available to be driven.
16. Any sundry expenses such as but not limited to telephone or mobile phone calls, faxes, food and drink.

General Terms and Conditions

These conditions apply to all sections of your assistance insurance and you must meet them before we make a payment.

Claims - your duties

If a claim occurs you must comply with the relevant claims procedures described in this document as soon as you can.

Claims – our rights

We can take over and carry out the defence or settlement of any claim. After we have made a payment, we can pay to take legal action to get back any payment we have made under this assistance insurance. If we want to, we will examine the vehicle and will test damaged components.

Looking after your vehicle

You must take all reasonable steps to safeguard the vehicle against breakdown/immobilisation and/or electrical or mechanical failure.

Fraud

If you or any beneficiary claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and you will lose all benefits under it.

Renewal of your insurance cover

If you have annual breakdown cover, Voyager Insurance Services Ltd will notify you at least 21 days prior to the expiry of the period of insurance as shown on your certificate of insurance. We may vary the terms of your cover and the premium rates at the renewal date.

Making changes to your policy

Your selected annual cover level cannot be changed midterm and can only be adjusted at the renewal date.

Complaints Procedure

We aim to provide you with a first class policy and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

If Your complaint relates to the sale of Your policy:

Voyager Insurance Services Ltd
13-21 High Street,
Guildford
Surrey
GU1 3DG
Tel: 01483 562662
Fax: 01483 569676
Email: enquiries@voyagerins.com

Registered in England no.3251842. Authorised and regulated by the Financial Conduct Authority.

If Your complaint relates to your claim:

If you have a complaint regarding the service offered by Allianz Global Assistance, please contact:

Customer Support,
Allianz Global Assistance,
102 George Street,
Croydon,
CR9 6HD

Telephone: 020 8603 9853
email: customersupport@allianz-assistance.co.uk

Please supply us with your name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint, in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

Data protection - Information about your policy may be shared between Voyager Insurance Services Ltd, us and the insurer for underwriting and administration purposes.

You should understand that the information you provide will be used by us, our representatives, the insurer, other insurers and industry governing bodies and regulators to process your insurance, handle claims and prevent fraud. In certain circumstances, this may involve transferring information about you to countries that may have limited or no data protection laws. We always take steps to ensure your information is held securely. Your information may be used by us, the insurer and members of the Allianz Group and shared with Voyager Insurance Services Ltd for marketing and research purposes, or to inform you from time to time about new products or services.

If you do not want to receive marketing information please write to us at 102 George Street, Croydon CR9 6HD. You have the right to access your personal records.

Your Right to Cancel

If your cover does not meet your requirements, please notify Voyager Insurance Services Ltd within 14 days of receiving your certificate of insurance and return all your documents to them for a refund of your premium.

If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

This policy is available in large print, audio and Braille.
Please contact us on 01483 562662 and we will be pleased to organise an alternative version for you.