



Insurance Product Information Document

Company: Voyager Insurance Services Ltd

Product: Navigator Travel Insurance 2019/20 – Silver, Gold and Diamond Cover

Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority, FRN 305814 Registered in England & Wales, Number 3251842

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. The agreed sums insured are specified in your schedule.

What is this type of Insurance?

This travel insurance policy protects insured persons when travelling in respect of unexpected medical emergencies, cancellation, losses to baggage or money, personal liability and similar expenses from their travel.



What is insured?

- ✓ Cancellation or curtailment.
- ✓ Emergency Medical Expenses. *including Relatives Additional Expenses including Emergency Dental Treatment including Burial and Cremation*
- ✓ Hospital stay benefit.
- ✓ Personal accident.
- ✓ Travel delay.
- ✓ Missed departure & journey disruption.
- ✓ Baggage.
- ✓ Personal money.
- ✓ Loss of passport & travel documents.
- ✓ Personal liability.
- ✓ Legal expenses.
- ✓ Timeshare cover (**not included on the Silver level of cover**).
- ✓ Holiday financial protection (**not included on the Silver level of cover**).
- ✓ Hijack.
- ✓ Mugging.
- ✓ Extended Kennel & Cattery Fees (**not included on the Silver level of cover**).
- ✓ Voyager Bag Back Recovery Service.

Optional covers

Winter sports.
(NB Winter sports is automatically included under the Annual Multi-Trip option up to a total of 21 days).
Enhanced travel or terrorism disruption.
Gadget insurance.
Cruise plus.
Business plus.
Sports equipment and cycle insurance (**N/A on Long Stay policies**)
Golf insurance.
Wedding insurance.
Holiday From Hell Insurance.



What is not insured?

- ✗ You are responsible for paying your policy excess in the event of a claim up to the amount shown in your insurance policy.
- ✗ Dental treatment other than to alleviate sudden pain on natural teeth.
- ✗ Existing medical conditions that you haven't told us about if required as per the "Important Conditions and Questions Relating to Health & Activities."
- ✗ Events or situations you know about before taking out a policy or booking a trip which could mean you can't travel.
- ✗ You taking part in activities unless stated as covered on your Policy Documentation.
- ✗ Claims caused by alcohol, drugs or substance abuse.
- ✗ Natural damage (e.g. wear & tear or from weather).
- ✗ Loss, theft or damage to valuables, personal money or passport left unattended at any time, unless deposited in a hotel safe, safety deposit box or left in your locked accommodation.



Are there any restrictions on cover?

- ! You must be a resident in the United Kingdom, Channel Islands, the Isle of Man or the European Economic Area and be registered with a medical practitioner in your home country.
- ! You must not be travelling specifically to receive medical treatment during your trip, or in knowledge that you will need medical treatment.
- ! There will be no cover if the Foreign and Commonwealth Office are advising against travel to your destination.
- ! There is no cover for medical conditions (current or pre-existing) for you or your travelling companions unless confirmed as covered by either Voyager Healthcheck or the 'Important Conditions and Questions Relating to Health & Activities' flowchart in in your policy documentation.
- ! Property claims are based on the value of goods at the time of loss and not calculated on a 'new for old' basis.



Where am I covered?

- ✓ This insurance product provides cover for travel to the region in the world specified on your schedule. This is subject to there being no restrictive travel advice from the Foreign and Commonwealth Office or other regulatory body. This can be checked by visiting <https://www.gov.uk/foreign-travel-advice>.



What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

- You must arrange for your premium to be paid before the policy can be issued. Payment can be made online at the website you obtained your quote or by calling your issuing agent.



When does the cover start and end?

- For Short Stay Travel policies, cancellation cover starts as soon as you purchase your policy. All other sections of cover start when you commence your trip. Cover ceases on your return to your home following your trip. The start and end dates of your trip will be shown on your policy validation certificate. The maximum trip length for people 74 years old and under is 62 days. If aged 75 years or above the maximum trip length is 31 days.
- For Annual multi-trip policies, all cover including cancellation cover starts on your chosen start date and the policy will expire 12 months later. The start and end dates of your policy will be shown on your policy validation certificate. The maximum trip length for people 69 years old and under is 62 days if an additional premium is paid, or 45 days as standard. If aged 70-74 years of age the maximum trip length is 31 days. We are unable to offer Annual multi-trip policies to people 75 years old and above.
- For Longstay Travel Policies, cancellation cover starts as soon as you purchase your policy. All other sections of cover start when you commence your trip. Cover ceases on your return to your home following your trip (except for short term visits to your home county of up to two weeks, providing they are not subject to a claim). Cover is suspended for the duration of these visits. We are unable to offer Longstay policies to people 60 years old and above.



How do I cancel the contract?

- You can cancel this insurance by email or post. If you cancel your policy within 14 days from the date of purchase or on the day which you receive your policy documentation (whichever is later) and you have not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred and the policy has not expired, then your premium can be refunded. We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation.