



WEBroker travel insurance

Don't leave it to chance!

for your own peace of mind...
protection for you and your family



- family cover-kids insured free • seniors insured up to age 84
- free medical screening • terrorism cover • financial failure protection
- most holiday activities covered • 24/7 emergency assistance

what am I covered for?

single and annual multi-trip travel insurance

description of cover	single trip & annual multi trip		excesses
24 hour emergency service	Included		Nil
Pre-travel advice line	Included		
1. Cancellation			£65 or £20
Curtailed	£5,000		loss of deposit*
Replacement employee	£2,500		Nil
2. Emergency medical expenses including Emergency repatriation including Emergency dental treatment Hospital stay benefit (amount per day)	£10,000,000		£65*
	£350		
	£1,000 (£20)		Nil
3. Loss of passport	£500		Nil
4. Delayed personal possessions	£200		Nil
5. Personal possessions - overall limit	£2,000		£65
Overall limit for under 18s	£500		
maximum per item, pair or set	£250		
total limit for all valuables	£500		
6. Personal money	£500		£65
cash limit (£50 for under 18s)	£250		
7. Personal accident	£30,000		Nil
maximum payable in the event of death	£5,000		
8. Journey disruption	£1,000		£65
9. Travel delay (£ after 12hrs delay/ £ each 12 hours thereafter/max)	£40/£20/£200		Nil
Abandonment	£5,000		£65
10. Personal liability	£2,000,000		£100
11. Legal expenses	£20,000		£100
12. Financial failure**	£1,500		Nil
The following only apply if you have paid the additional wintersports premium. They are automatically included under annual multi-trip insurance.			
13. Wintersports cover			
Ski equipment- overall limit	£800		£65
maximum per item, pair or set	£500		
maximum per item, pair or set hired	£300		
Ski pack	£400		£65
Piste closure (amount per day)	£200(£20)		Nil

*Adults aged 65-84 - £100 excess for cancellation and curtailment (£20 loss of deposit) and medical claims.

**of transport or accommodation provider.

single trip features

Maximum age at date of departure	84
Maximum period any one trip	45 days
For travel completed by	01/12/09

Please note that this is a summary of cover only. The policy wording which defines the cover, conditions and exclusions will be issued upon receipt of the appropriate premium. A copy is available in advance upon request.

annual multi trip features

Maximum age at inception	69
Maximum period per trip	45 days
Overall maximum total period of all trips	183 days
Travel for business reasons	covered
UK trips (minimum 2 nights involving pre-booked accommodation or transport)	covered
Adults can travel separately	Yes
Wintersports - up to a total maximum of	21 days

long stay travel insurance

description of cover	long stay	
		excesses
24 hour emergency service	Included	Nil
Pre-travel advice line	Included	Nil
1. Cancellation	£1,000	£65 or £20
Curtailement		loss of deposit
2. Emergency medical expenses including Emergency repatriation including Emergency dental treatment	£5,000,000	£65
Hospital stay benefit (amount per day)	£350	
	£400(£20)	Nil
3. Loss of passport	£500	Nil
4. Delayed personal possessions	£150	Nil
5. Baggage - overall limit	£1,500	£65
Overall limit for under 18s	£500	
maximum per item, pair or set	£200	
total limit for all valuables	£300	
6. Personal money	£100	£65
cash limit (£50 for under 18s)	£50	
7. Personal accident	£10,000	Nil
maximum payable in the event of death	£5,000	
8. Journey disruption	£1,000	£65
9. Travel delay (£ after 12hrs delay/ £ each 12 hours thereafter/max)	-	Nil
Abandonment	-	Nil
10. Personal liability	£2,000,000	£100
11. Legal expenses	£10,000	£100
12. Financial failure**	£1,500	Nil
The following only apply if you have paid the additional wintersports premium.		
13. Wintersports cover		
Ski equipment- overall limit	£400	£65
maximum per item, pair or set	£250	
maximum per item, pair or set hired	£150	
Ski pack	£200	£65
Piste closure (amount per day)	-	Nil

**of transport or accommodation provider.

long stay features	
Maximum age at inception	64
Maximum period if under 65	15 months
For travel completed by	01/03/2010

- one way trips - insured for period of travel but all cover lapses 48 hours after arrival in country of final destination.

Please note that this is a summary of cover only. The policy wording which defines the cover, conditions and exclusions will be issued upon receipt of the appropriate premium. A copy is available in advance upon request.

This insurance is arranged by Voyager Insurance Services Ltd. Sections 1-11 & 13 are underwritten by ELVIA Travel Insurance International N.V. (Netherlands) and administered in the UK by Mondial Assistance (UK) Ltd. Section 12 is underwritten by a consortium of Association of British Insurers member companies and Lloyd's syndicates and is provided by International Passenger Protection Ltd. Voyager Insurance Services Ltd and Mondial Assistance (UK) Ltd are authorised and regulated by the Financial Services Authority (FSA).

important notice We would like to draw your attention to some important features of your insurance including:

1 Insurance Document

You should read this document carefully. It gives full details of what is and is not covered and the conditions of the cover. Cover can vary from one policy to another so you should familiarise yourself with this particular insurance.

2 Conditions and Exclusions

Specific Conditions and Exclusions apply to individual sections of your insurance, whilst General Exclusions and Conditions will apply to the whole of your insurance.

3 Health

This insurance contains restrictions regarding pre-existing medical problems concerning the health of the people travelling and of other people upon whose health the trip depends. You are advised to read the document carefully.

4 Property Claims

These claims are paid based on the value of the goods at the time you lose them and not on a 'new for old' or replacement cost basis. Allowance will be made for their age and likely condition.

5 Limits

This insurance has limits on the amount the insurer will pay under each section. Some sections also include other specific limits, for example, for any one item or for valuables in total.

6 Excesses

Under some Sections of this insurance, claims will be subject to an excess. This means you will be responsible for paying the first part of the claim under each applicable section.

7 Reasonable Care

You need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Any amounts the insurers will pay for property left unattended in a public place or unattended vehicle is very limited, as specified in the wording.

8 Dangerous Sports & Pastimes

You may not be insured if you are going to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask your agent.

9 Customer Service

We always try to provide a high level of service. However, if you think we have not lived up to your expectations, please refer to the wording which outlines our Making a Complaint procedure.

10 Cancellation Rights

If your cover does not meet your requirements, please notify us within 14 days of receiving your certificate and return all your documents for a refund of your premium. Please contact your issuing agent.

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 and there is no provision for refund.

11 Making a Claim

Your policy document shows contact details if you need to make a claim or to contact the 24 hour emergency service.

12 Fraudulent Claims

It is a criminal offence to make a fraudulent claim.

medical conditions

Please answer these questions in relation to yourself and your travelling companions, and contact the pre-screening service if necessary. Serious medical conditions suffered by people who are not insured on this policy but on whom your travel plans depend should be declared to us as relevant facts. Please see below.

Have any of you received treatment from or had a consultation with a doctor or hospital specialist in the past 6 months (other than for a routine check up or repeat prescription)?

Yes

No

Have any of you been referred to or are any of you waiting to see a doctor or a hospital specialist for treatment, tests or investigations? For example awaiting further treatment or investigations or the results of any tests.

Yes

No

Have any of you been diagnosed with or treated for cancer, heart related, breathing or circulatory conditions in the last 2 years?

Yes

No

You do NOT need to call the Medical Pre-Screening Line. Your medical conditions (if any) will be covered.

There is **No** cover for claims related directly or indirectly to these conditions. However, cover may be available by contacting our medical pre-screening service on **0845 055 9923** (9am to 5pm Mon-Sat)

You must quote reference **Voyager WEBroker**
In most cases, cover is provided at no extra cost. If special terms are necessary we will explain them to you and confirm them in writing.

please note

You are not covered for any related claims if you

- are planning to travel against the advice of your doctor or with a view to obtaining medical treatment.
- have been diagnosed as having a terminal illness.
- will be more than 28 weeks pregnant at the end of your journey if it is within Europe, or 24 weeks if it is outside Europe.
- are on a waiting list for treatment or investigation.

relevant facts

You MUST tell us all relevant facts. A relevant fact is one that is likely to influence us in accepting your insurance. This could be the state of your health or that of a close relative or any planned hazardous activities. This requirement also applies to any changes in these things prior to departure. Please refer to General Exclusion 1. If you are in any doubt as to whether a fact is 'relevant', you should tell us by calling 01483 562662. If you do not tell us this may result in your claim being invalid. Please note calls may be recorded.

hazardous activities

This insurance automatically covers sports such as as sailboarding and water-skiing as this is an insurance designed to cover the typical activities a traveller may try. Participation in more hazardous activities, such as white water rafting and contact sports, are covered if undertaken on the 'spur of the moment' and were not pre-booked prior to leaving the UK or planned as a major part of the trip (i.e. more than 10% of the time). The activity may then be covered if declared to and accepted by the insurers. We reserve the right to apply terms and conditions to these and other adventure activities. An additional premium may also apply.

single trip

period	area 1 UK, Channel Islands & Ireland				area 2 Europe			
	under 50	50-64	65-74	75-84	under 50	50-64	65-74	75-84
3	£5.44	£6.39	£12.80	£19.19	£10.26	£12.17	£24.32	£36.50
5	£6.75	£7.99	£15.98	£23.97	£12.89	£15.37	£30.75	£46.11
10	£7.59	£8.98	£17.94	£26.93	£14.14	£16.84	£33.68	£50.52
17	£9.32	£11.05	£22.10	£33.16	£17.23	£20.52	£41.02	£61.53
23	£11.16	£13.28	£26.55	£39.83	£20.69	£24.72	£49.46	£74.18
31	£12.89	£15.37	£30.75	£46.11	£23.36	£27.89	£55.78	£83.67
extra weeks*	£2.04	£2.45	£4.90	£7.36	£3.08	£3.69	£7.39	£11.08

period	area 3 worldwide excluding N.America & Caribbean				area 4 worldwide including N.America & Caribbean			
	under 50	50-64	65-74	75-84	under 50	50-64	65-74	75-84
3	£23.36	£27.89	£55.78	£83.67	£29.27	£35.03	£70.04	£105.07
5	£26.84	£32.07	£64.13	£96.20	£31.35	£37.48	£74.95	£112.44
10	£30.33	£36.27	£72.57	£108.84	£36.47	£43.63	£87.23	£130.86
17	£34.71	£41.52	£83.05	£124.57	£41.59	£49.80	£99.57	£149.35
23	£39.12	£46.84	£93.66	£140.49	£46.70	£55.93	£111.86	£167.79
31	£42.62	£51.00	£102.00	£153.01	£51.82	£62.08	£124.15	£186.23
extra weeks*	£7.16	£8.57	£17.16	£25.73	£8.20	£9.83	£19.67	£29.50

- rates are per adult for the period shown
- maximum age limit is 84 years at date of departure
- maximum duration is 45 days
- excess waiver available

- wintersports - double price maximum age 74
- children accompanied by an insured adult: 0-17 years - 50% discount

kids go free

- family rate - 2 adults and their dependent children under 18 years or under 21 if still in full time education - 2 x adult rate.

- single parent family rate - 1 adult and their dependent children under 18 years or under 21 if still in full time education - 1 x adult rate

annual multi-trip

	Europe		worldwide	
	up to 64	65-69	up to 64	65-69
Adult	£54.30	£108.59	£80.68	£161.36
Couple	£95.19	£190.38	£143.75	£287.52
Family	£108.64	£217.27	£161.33	£322.67

- 'couple' means 2 adults who have been living together for at least 6 months
- family rate - 2 adults and their dependent children under 18 years or under 21 if still in full time education
- maximum age 69 years at date of purchase
- excess waiver available

long stay

	up to 40 years			up to 64 years		
	Maximum duration 15 months			Maximum duration 15 months		
	Europe	Australia & NZ	Worldwide	Europe	Australia & NZ	Worldwide
2 months	£30.58	£40.61	£50.63	£45.86	£60.90	£75.94
Each additional month	£14.96	£19.98	£24.99	£22.44	£29.95	£37.47

- minimum of 2 months premium
- dependant children aged 0-17 at date of departure - 50% of the long stay rate if accompanied by an insured adult
- wintersports - double the long stay rates for each month participation is planned
- rating area determined by where the majority of time will be spent
- long stay rates valid for certificates issued prior to 1/12/08 and travel completed by 1/3/2010

customer services and 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.

In the first instance please write to the:
Customer Services Department
Voyager Insurance Services Ltd.
 13-21 High Street, Guildford, Surrey GU1 3DG

If you are not satisfied with the way we have dealt with your complaint, please write to:
The Quality Standards Manager, Mondial Assistance (UK) Ltd, Mondial House, 102 George Street, Croydon, CR9 1AJ

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 Financial Ombudsman Service.

governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English.

declaration

To be entitled to cover under this insurance you must have:

1. paid the appropriate premium; and
2. signed this document below to confirm that you have read the important points about your travel insurance, including the limitations applicable to existing medical conditions and the requirement to declare relevant facts.

Your signature (on behalf of all insured people):

Date:

single trip	annual multi-trip	long stay			
Departure date <input type="text"/> <input type="text"/> <input type="text"/> Total duration - days (see insurance details for maximum) <input type="text"/> Wintersports total duration days <input type="text"/> Area of travel please tick <input type="checkbox"/> 1 UK & Channel Islands <input type="checkbox"/> 2 Europe <input type="checkbox"/> 3 Worldwide exc. N. America & Caribbean <input type="checkbox"/> 4 Worldwide inc. N. America & Caribbean One way travel please tick <input type="checkbox"/>	Start date for annual multi-trip <input type="text"/> <input type="text"/> <input type="text"/> Total duration <input type="text"/> 1 year Area of travel please tick <input type="checkbox"/> 1 Europe <input type="checkbox"/> 2 Worldwide One way travel please tick <input type="checkbox"/>	Departure date <input type="text"/> <input type="text"/> <input type="text"/> Total duration - months (see insurance details for minimum and maximum) <input type="text"/> Wintersports start date <input type="text"/> <input type="text"/> <input type="text"/> end date <input type="text"/> <input type="text"/> <input type="text"/> Area of travel please tick <input type="checkbox"/> 1 Europe <input type="checkbox"/> 2 Australia and New Zealand <input type="checkbox"/> 3 Worldwide inc. N. America & Caribbean One way travel please tick <input type="checkbox"/>			
Names and initials of persons to be insured		Date of birth	Winter sports please tick	Premium per person	Premium per family
1			<input type="checkbox"/>	£	£
2			<input type="checkbox"/>	£	£
3			<input type="checkbox"/>	£	£
4			<input type="checkbox"/>	£	£
5			<input type="checkbox"/>	£	£
Pre-screening reference if applicable			Total premium including insurance premium tax £		
Applicant's address and telephone number			Issuing agent. This must be completed		
Email address			Telephone		
Signed _____ Date _____					