

Valid for Groups incepting between 1st October 2018 and 30th September 2019

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all of the terms and conditions of your policy, so please take time to read the Policy Wording and policy documents to make sure you understand the cover it provides. A copy of the full policy wording and policy documents are available on request if it is not provided to you with this summary.

Statement of Demands and Needs

This is a Travel Insurance Policy that is designed, subject to the terms, conditions and exclusions contained in the Policy Wording and Policy Document to meet the general demands and needs of a company or insured individual that is seeking to obtain some protection against the high cost of unexpected medical emergencies and eligible costs that might arise during the course of their leisure or business travels. It may not be suitable for all customers' demands and needs. You should read the Policy Wording and Policy Documents to ensure that the Policy meets your Demands and Needs.

This is not a Private Medical Insurance and only gives cover in the event of an accident or sudden illness that requires emergency treatment whilst abroad on an Insured Journey. In the event of any medical treatment becoming necessary which results in a claim under this Insurance Policy, You will be required to allow insurers or their representatives unrestricted reasonable access to Your medical records and information.

Insurers for VoyagerProtect Travel Insurance

This insurance is arranged by Voyager Insurance Services Ltd. All sections are underwritten by HDI Global Specialty SE, UK Branch, Branch Office: 10 Fenchurch Street, London, EC3M 3BE, United Kingdom. Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany. Registered in Germany, Registration No. HRB 211924. Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request. Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority. FRN 305814.

You can check these details on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by calling them on 0800 111 6768.

Schedule of Benefits

Provided the appropriate premium has been paid, You are covered in accordance with the full Policy Wording and Policy Documents, and subject to any endorsements or conditions issued by Us, up to the limits and sub-limits applicable to Your Level of Cover, as shown on Your Certificate of Insurance. The following Schedule of Benefits is not applicable to 'Bespoke' Levels of Cover, in this instance a separate Schedule of Benefits will be issued by Us.

The currency in which the premium is paid, being either GBP £, Euros € or USD \$, determines the currency that applies to the policy for the purposes of Benefits, limits and Excesses. All Benefits are Per Insured Person, Per Section, Per Insured Journey unless otherwise stated. Where an Aggregate Limit is stated, this relates to the maximum limit payable by Us for all eligible claims, falling under that section, within the Period of Insurance for all Insured Persons, per Insured Journey.

Schedule of Benefits - Levels of Cover	Level 1 Essentials	Level 2 Super	Level 3 Enhanced
	£ / € / \$	£ / € / \$	£ / € / \$
Annual Multi-Trip Cover - Unlimited Trips Per Policy Period -Insured Persons may travel separately	SUM INSURED / MAXIMUM PAYABLE	SUM INSURED / MAXIMUM PAYABLE	SUM INSURED / MAXIMUM PAYABLE
Maximum Duration Per Trip	90 Days	120 Days	180 Days
Area of Cover - (unless shown otherwise on Your Certificate of Insurance)	Worldwide*	Worldwide*	Worldwide*
Travel Type	Business Travel and Leisure Travel		
SECTION A - PERSONAL ACCIDENT			
1. Death	10,000	50,000	100,000
2. Loss of Limb	10,000	75,000	125,000
3. Loss of Sight	10,000	75,000	125,000
4. Loss of Hearing	10,000	50,000	100,000
5. Loss of Speech	10,000	50,000	100,000
6. Permanent Total Disablement	10,000	75,000	125,000
7. Permanent Partial Disablement	Covered	Covered	Covered
(a) one thumb	15% of item 6	15% of item 6	30% of item 6

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(b) forefinger	10% of item 6	10% of item 6	20% of item 6
(c) any finger other than forefinger	5% of item 6	5% of item 6	10% of item 6
(d) big toe	7.5% of item 6	7.5% of item 6	15% of item 6
(e) any toe other than the big toe	2.5% of item 6	2.5% of item 6	5% of item 6
(f) shoulder or elbow	12.5% of item 6	12.5% of item 6	25% of item 6
(g) wrist, hip, knee or ankle	10% of item 6	10% of item 6	20% of item 6
(h) lower jaw by surgical operation	15% of item 6	15% of item 6	30% of item 6
Temporary Total Disablement (Payable 104 weeks)	Not Covered (Available On Bespoke Quote)	Not Covered (Available On Bespoke Quote)	Not Covered (Available On Bespoke Quote)
Personal Accident Extensions (Included up to limit shown):			
Coma Benefit	Not Covered	50 per day up to 365 days	50 per day up to 730 days
Dental and Optical Benefits	Not Covered	1,000	1,000
Facial Disfigurement	Not Covered	5,000	5,000
Fracture Benefit	Not Covered	Up to 2,000	Up to 2,500
Funeral Expenses	Not Covered	10,000	10,000
Hospital Inconvenience	Not Covered	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to 365 days	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to 365 days
Paraplegia, or Quadriplegia	Not Covered	Paraplegia 25,000 or Quadriplegia - 25,000	Paraplegia 50,000 or Quadriplegia - 50,000
Return Home Expenses	Not Covered	1,500	1,500
Urgent Expenses Following Death	Not Covered	2,000	2,000
Catastrophic Personnel Replacement Expenses	Not Covered	Not Covered	1,000,000 per Event
Childcare Expenses	Not Covered	Not Covered	500 per week up to 104 weeks
Commuting Expenses	Not Covered	Not Covered	5,000
Corporate Reputation Protection	Not Covered	Not Covered	25,000 per Event
Family Benefit	Not Covered	Not Covered	5,000 per surviving dependent subject to a maximum of 25,000 per Event
Home Improvement Expenses	Not Covered	Not Covered	25,000
In House Domestic Services	Not Covered	Not Covered	10,000
Loss of Enjoyment of Life Benefit	Not Covered	Not Covered	5,000
Nominated Person Benefit	Not Covered	Not Covered	2,500
Post-Traumatic Stress Disorder-Terrorism	Not Covered	Not Covered	15,000
Quality of Life Improvement	Not Covered	Not Covered	15,000
Rehabilitation Case Management	Not Covered	Not Covered	No Limit
Replacement Recruitment Expenses	Not Covered	Not Covered	10,000
Retraining Expenses	Not Covered	Not Covered	15,000

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Surviving Dependents Benefit	Not Covered	Not Covered	Double the Death Benefit, up to a maximum of 1,000,000 per Event
Maximum Sum Insured per Insured Person for Death and Capital Benefits	10,000	100,000	175,000
Aggregate Limit per Insured Person	200,000	200,000	200,000
Maximum Accumulation Limit	10 Lives /Event	10 Lives /Event	10 Lives /Event
SECTION B - BUSINESS & LEISURE TRAVEL			
B1. Medical and Emergency Travel Expenses	£/€/ \$ 35 Excess	£/€/ \$35 Excess	Nil Excess
Medical Expenses, Emergency Travel Expenses, Repatriation and Emergency Medical Evacuation	5,000,000	25,000,000	Unlimited
Extensions (Included up to limit shown):			
Funeral Expenses	10,000	10,000	10,000
Hospital Inconvenience	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess)	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess)	50 for each 24 hour Period, increasing to 100 for Bank Holidays; up to a maximum of 365 days (Nil Excess)
Continuing Medical Charges	Not Covered	25,000 (Nil Excess)	50,000 (Nil Excess)
B2. Search and Rescue Expenses	Not Covered	25,000 in the aggregate annually	50,000 in the aggregate annually
B3. Kidnap and Hostage Expenses	Not Covered	Annual Aggregate Limit: 150,000 for Consultants Costs No Cover for Ransom Monies* (*Available on separate K&R Policy)	Annual Aggregate Limit: 250,000 for Consultants Costs No Cover for Ransom Monies* (*Available on separate K&R Policy)
B4. Political and Natural Disaster Evacuation	Not Covered	Covered	Covered
Evacuation and Repatriation Costs	Not Covered	25,000	50,000
Expenses	Not Covered	100 per day for a maximum of 30 days	100 per day for a maximum of 30 days
B5. Personal Security Specialist Expenses	Not Covered	5,000 In the aggregate annually.	10,000 In the aggregate annually.
B6. Personal Belongings	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	Nil Excess
Personal Belongings	2,000	5,000	10,000

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Single Item, Pair or Set Limit	500	1,000	2,000
Valuables Limit	500	1,000	2,000
Extensions (Included up to limit shown):			
Temporary Loss	Not Covered	1,000	1,000
Business Samples	Not Covered	1,000	1,000
Business Equipment	Not Covered	2,000	2,000
Electronic Business Equipment	Not Covered	2,000	2,000
Loss of Keys	Not Covered	1,000	1,000
B7. Money	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	Nil Excess
Loss or theft of Money	Up To 500	Up To 500	Up To 1,000
- Cash Limit	Up To 300	Up To 500	Up To 1,000
- Cash Limit (Aged under 18)	Up To 50	Up To 50	Up To 50
Fraudulent Use of Credit Card	5,000	5,000	5,000
Lost or Damaged Passport and/or Visa	2,000	2,000	2,000
Theft of Passport and Visa	1,000	1,000	1,000
Per Person Limit	2,000	5,000	10,000
Aggregate Limit – All Insureds	20,000	50,000	100,000
B8. Cancellation, Curtailment, Replacement and Change of Itinerary	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	Nil Excess
Cancellation, Curtailment, Replacement Personnel and Change of Itinerary	Up to 3,000	Up to 5,000	Up to 10,000
Aggregate Limit – All Insureds	30,000	50,000	100,000
B9. Travel Delay	50 for first complete 12 hour delay, and 50 for each subsequent 12 hour Period, up to a maximum of 2,000 (Nil Excess)	50 for first complete 4 hour delay, and 50 for each subsequent 12 hour Period, up to a maximum of 2,000 (Nil Excess)	50 for first complete 4 hour delay, and 50 for each subsequent 4 hour Period, up to a maximum of 2,000 (Nil Excess)
B10. Missed Departure	Not Covered	1,000	1,000
B11. Hijack and Kidnap	Not Covered	300 for each 24 hour Period, up to a maximum of 20,000	300 for each 24 hour Period, up to a maximum of 20,000
B12. Personal Liability	Limit of Liability 1,000,000	Limit of Liability 1,000,000	Limit of Liability 1,000,000
B13. Legal Expenses	5,000	25,000	50,000
Sports Activities – Leisure List (Excludes Persons aged 75 or over, Winter Sports & Professional Sports) Winter Sports and Adventure Sports and Activities Options	100+ Activities Covered Refer to Section	100+ Activities Covered Refer to Section	100+ Activities Covered Refer to Section

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Available Below			
NGS 'One Touch' Emergency App	Included	Included	Included
OPTIONAL ADDITIONAL COVERS			
Each of the following Options is only applicable if it is shown on Your Certificate of Insurance.			
Option 1: Winter Sports Activities			
- Excludes persons aged 75 and over - 21 days limit in total for each annual Period of cover	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	Nil Excess
Ski Equipment & Hire – Overall Limit	500	750	1000
- Maximum per item, pair or set owned or borrowed	250	500	500
- Maximum per item, pair or set hired	250	500	500
- Necessary Ski Equipment Hire (amount per day)	300 (15) (Nil Excess)	500 (50) (Nil Excess)	500 (50) (Nil Excess)
Ski Pack –Limit	400	500	600
Piste Closure (amount per day)	200 (20) (Nil Excess)	300 (30) (Nil Excess)	400 (40) (Nil Excess)
Option 2: Terrorism Disruption Protection	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess	£/€/ \$ 35 Excess
Pre-Trip Cancellation Due to Security Reasons	5,000	5,000	5,000
Trip Interruption Due to An Act of Terrorism	5,000	5,000	5,000
Option 3: Hazardous Activities & Sports	£/€/ \$ 250 Excess	£/€/ \$ 250 Excess	£/€/ \$ 250 Excess
To Include Cover for Hazardous Activities & Sports	As Per Hazardous Activities & Sports List	As Per Hazardous Activities & Sports List	As Per Hazardous Activities & Sports List

*Area of Cover & Excluded Territories

You are covered for eligible business and leisure trips worldwide up to the maximum trip duration applicable to Your Level of Cover subject to the terms and conditions of Your Policy (refer to the Policy Wording and Schedule of Benefits for further information).

If the Insured Journey is solely within the Insured Person's Country of Domicile, cover will only be operative if the journey involves an air flight and/or overnight pre-booked pre-paid accommodation at least 50 miles from home. Emergency Medical Expenses cover is not applicable to an Insured Journey solely within the Insured Person's Country of Domicile.

However please note no cover is available for travel to an Excluded Territory (as defined in the Policy Wording, available upon request)
Excluded Territories includes: 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 to any other destination, country or region where the Appropriate Authority's (such as the Foreign and Commonwealth Office) advice at the time the trip was booked was against all travel to such destination, country or region.

Types of policies available and policy durations

VoyagerProtect is an Employer Paid Employee & Group – Annual Multi Trip Policy for Business & Leisure Travel.

Your annual multi-trip policy is valid from Effective Date until the Policy Expiry Date shown in the Certificate of Insurance. This Insurance covers an unlimited number of business, holiday or leisure trips starting within that Period of Insurance, provided that no single trip is intended to be for longer than the maximum duration per trip shown in the Schedule of Benefits applicable to the Level of Cover shown on Your Certificate of Insurance.

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Who can be covered?

Any Director or Employee under a contract of employment, contract of service or apprenticeship with The Policyholder that arranged this Policy or person or category of persons shown in the Schedule of Insured Persons for whom the appropriate premium has been paid and who at the commencement of the Period of Insurance is less than 81 years of age.

Subject to the appropriate Family premium having been paid by The Policyholder and the Insured Person(s) being listed on the Schedule of Insured Persons, this definition and cover is extended to apply to any member of the Employee's Family.

A Family policy means two adults (or one adult for a Single Parent Family), one of whom must be a Director or Employee of The Policyholder, and all of their dependent children no older than 18 years of age or 23 years of age, if in full time education. Once a dependent child leaves full time education cover will cease immediately. All persons must live at the same home address and are entitled to travel separately, providing they are named on the Schedule of Insured Persons).

Significant and/or unusual conditions and exclusions	Relevant policy reference
Eligibility - this insurance contains restrictions regarding the eligibility requirements for Insured Persons. Coverage under this Policy will cease for the Employee and all Family members named on the Schedule of Insured Persons with immediate effect, or upon their return from an Insured Journey if they are overseas when the employment ceases (whichever is the later) if the Employee ceases to remain employed under a contract of employment, service or apprenticeship with The Policyholder. The policy does not cover a person once they have attained the age 81.	Policy Conditions, 6. Cessation of Employment. Policy Exclusions, 13.
Health - this insurance contains restrictions regarding existing medical conditions of the people travelling and of other people upon whose health the trip depends. Claims are excluded arising directly or indirectly from an illness which the Insured Person is aware of and is travelling against medical advice or where a terminal prognosis has been given or pregnancy (other than Complications of Pregnancy. You are advised to read the document carefully.	Policy Exclusions, Section B1 Medical and Emergency Travel Expenses Exclusions, Section B8 Cancellation, Curtailment Replacement or Change of Itinerary Exclusions.
Sports & activities (including Winter Sports) - you may not be insured if you are going to take part in sports & activities where there is a generally recognised risk of injury. Please check that this insurance covers you, or ask us.	Policy Exclusions and Sports Activities – Leisure List and Exclusions
Excesses - under some sections of this insurance, claims will be subject to an excess. This means each person will be responsible for paying the first part of their claim under each applicable section.	Schedule of Benefits, Policy Exclusion 1.
Personal Belongings - these claims are subject to Single Item, Pair or Set Limits and Valuables Limits. Cover is on a Full replacement value basis, provided the replacement item is substantially the same. Claims require proof of purchase/ownership for items values in excess of £/\$/€700. Loss or Destruction of Valuables, Business Equipment, Electronic Business Equipment and Business Samples shall be dealt with on a full replacement value at date of loss, subject to wear, tear and depreciation.	Schedule of Benefits. Section B6 Personal Belongings Conditions and Exclusions
Reasonable care - you need to take all reasonable care to protect yourself and your property, as you would if you were not insured. Exclusion apply to theft or attempted theft of items and valuables from any unattended vehicle.	Section B6 Personal Belongings Condition 1 and Exclusions
Security Assistance - In the event of a Security Emergency for Political and Natural Disaster Evacuation or Personal Security Specialist Expenses or claim for Kidnap and Ransom please contact Our Crisis Management Company - Northcott Global Solutions. If You require any of the following whilst on a Trip You must ring Our Crisis Management Company on the telephone number provided above and obtain their authorisation before: - You go into Hospital or clinic as an In-Patient or Day-Patient. - You wish to return home by any means other than originally booked. In the event of an Emergency or Emergency admission, please do not delay obtaining Emergency treatment. You should not attempt to find Your own solution and then expect full reimbursement from Us without prior approval first having been obtained from Our Crisis Management Company.	HDI Global Specialty SE 24/7 Assistance Services Section, Security Assistance and Medical Assistance Sections. Section B1 Medical and Emergency Travel Expenses Section, Conditions and Exclusions
Notification of claims - you must advise the claims handlers of any possible claim as soon as possible. You must supply them with full details of all the circumstances and any other information and documents we may require.	Claims Procedure

Cancellation rights

We hope You are happy with the cover this Policy provides. However if after reading this Policy Wording, Certificate of Insurance and Schedule of Benefits, this insurance does not meet with Your requirements, please notify The Policyholder that arranged this Policy for You and the Policy Administrator in writing (or the insurance intermediary who arranged this insurance) within fourteen (14) days from receipt of the Policy documents.

You may return the Policy to Us within 14 days for cancellation and a full refund of Your premium will be made to The Policyholder that paid the original premium to Us, providing no claim exists or has been made, no incident likely to result in a claim has occurred and no Insured Persons listed on the Schedule of Insured Persons has already undertaken a trip.

Your Policy will be retroactively cancelled and You cannot make a claim under it and neither You nor Us will have any further rights, liabilities or obligations under this insurance Policy.

Note: If you wish to cancel your Policy after 14 days from the date of receipt of Your Policy documents, or a claim exists or has been made, or an incident likely to result in a claim has occurred or an Insured Person listed on the Schedule of Insured Persons on Your Certificate of Insurance has already undertaken a trip, We cannot refund Your premium to The Policyholder that arranged this Policy.

Please contact the Policy Administrator (or the intermediary who arranged this Policy) to cancel Your Policy and request to obtain a refund (if applicable). Their address and telephone number will appear on the intermediary's correspondence.

If You have any questions regarding the Terms of Your Policy, please contact the Policy Administrator directly for clarification, otherwise it shall be assumed that all Terms are understood and acceptable to You. We shall not be bound to accept any renewal or extension of any insurance Policy. We may cancel the cover provided by this Policy for War by sending 7 days written notice to You at Your last known address.

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How to make a claim under the VoyagerProtect Travel Insurance Policy

The Claims Administrator must be notified as soon as reasonably possible after any event or occurrence which may result in a claim and in any event no later than 60 days after the occurrence of such event. Should a claim be notified after this time, it may be declined.

For claims other than those falling under the Kidnap and Ransom, Political and Natural Disaster Evacuation or Personal Security Specialist Expenses please contact our Claims Administrator:

Intana Global

Email : HDIGSClaims@intana-global.com
Phone : +44(0) 1444 442 170

Security Assistance

In the event of a Security Emergency for Political and Natural Disaster Evacuation or Personal Security Specialist Expenses or claim for Kidnap and Ransom please contact Our Crisis Management Company - Northcott Global Solutions on:

Phone 24/7 : +44 (0) 207 183 8910 **stating NGS Ref: NGSIH004**
Back Up Mobile : +44 (0) 778 562 7433
Email : ops@northcottglobalsolutions.com

Please have your certificate number to hand, and have ready any documents you may have that could be relevant to your claim (for example medical certificates, travel tickets, boarding passes, letters from authorities/public transport providers/airlines, depending on which section of cover you are claiming for). If you do not have any documents with you, your claim might be delayed, please ask the operator for assistance. You may need to get additional information about your claim while you are away, such as a Police report. You may also be asked to send us additional information and documentation (we will give you advice if this becomes necessary). The nature of the documentation we need may include hotel bills, hospital bills, pharmacy receipts and/or taxi receipts and will depend on your individual circumstances and the type of claim you are making.

Please read the general conditions contained in this policy document and the relevant sections of your policy for more information. We may refuse to reimburse you for any expenses for which you cannot provide receipts or bills.

Complaints procedure for the Voyager Plus Travel Insurance Policy

What to do if You have a complaint:

Our aim is to provide an excellent service to customers at all times. However, We understand that from time to time, We may not live up to our own high standards, and recognise that occasionally things do go wrong. Whenever this happens, We welcome Your feedback to ensure that We provide the kind of service You expect.

Complaints can be notified to Us by phone, e-mail or in writing. You will find contact details below. We take all complaints seriously and aim to resolve all problems promptly and fairly.

1. Upon receipt of Your complaint, We will, within no more than five working days, send You a letter to acknowledge Your complaint, and explain to You how we will investigate Your complaint. We will also enclose a copy of Our complaints procedure.
2. We will endeavour to send a final response to You within eight weeks of receipt of Your complaint. If We are unable to provide You with a final response within this time frame, We will write to You explaining the delay and advise You when You can expect a final response.
3. If more than eight weeks from the date of Your complaint have elapsed and You have not received a final response, or You are dissatisfied with the final response You have received from Us, You may choose to refer Your complaint to:

Financial Ombudsman Service (FOS)
Exchange Tower
London, E14 9SR
United Kingdom

Tel: 0800 023 4 567 – free for people phoning from a “fixed line” (for example a landline at home)
0300 012 3 123 – free for mobile phone users who pay a month charge for calls to numbers starting 01 or 02
<http://www.financial-ombudsman.org.uk/>

Please note: You must refer Your complaint to FOS within six months of the date on Our final response letter. If You do not refer Your complaint within this time Period, FOS will not have our permission to consider Your complaint and so will only be able to do so in very limited circumstances, for example, if FOS believes that the delay was as a result of exceptional circumstances.

Financial Services Compensation Scheme

HDI Global Specialty SE is covered by the Financial Services Compensation Scheme (FSCS), which means that You may be entitled to compensation if HDI Global Specialty SE is unable to meet their obligations to You. For further information on the FSCS, please visit www.fscs.org.uk or by contacting:

Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU, United Kingdom.
Telephone 0800 678 1100 or 020 7741 4000
Email enquiries@fscs.org.uk

VoyagerProtect is designed and administered by Voyager Insurance Services Limited,
as Coverholder on behalf of HDI Global Specialty SE – UK Branch.

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Voyager Insurance Services Ltd. is authorised and regulated by the Financial Conduct Authority (FRN: 305814).