

About Sirius International Insurance



Voyager Insurance understand the importance of providing you with reliable and financially secure insurance products. This is why we have chosen GlobalVoyager to be insured by Sirius International Insurance Corporation (publ) - UK Branch.

Sirius International is part of the Sirius Group, a leading international insurance company with over \$2 Billion in regulatory capital* and rated* 'A' (Excellent) by A.M. Best and 'A-' (Strong) by Standard & Pools, two of the world's leading insurance financial rating organisations.

For further information or a full copy of the policy wording, please visit www.GlobalVoyager.com

* Financial Information and Rating correct at time of print (06/2016).



Voyager Insurance Services Ltd, established in 1996, are an award winning leading provider of insurance to individuals, families and corporate groups travelling worldwide.

Also available from Voyager Insurance**:

- Corporate Travel Insurance
 - High Risk Location Insurances
 - Kidnap & Ransom Insurance
 - UK and EU Vehicle Breakdown Insurance
 - Gadget Insurance
 - Wedding and Party Event Insurance
- ...and much more!

Ask your intermediary or introducer for further details or visit www.voyagerinsurance.com

**Some products are not available outside the UK or EEA.

Intermediary/Introducer Details:

GlobalVoyager is brought to you by:

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E-Mail : enquiries@voyagerins.com

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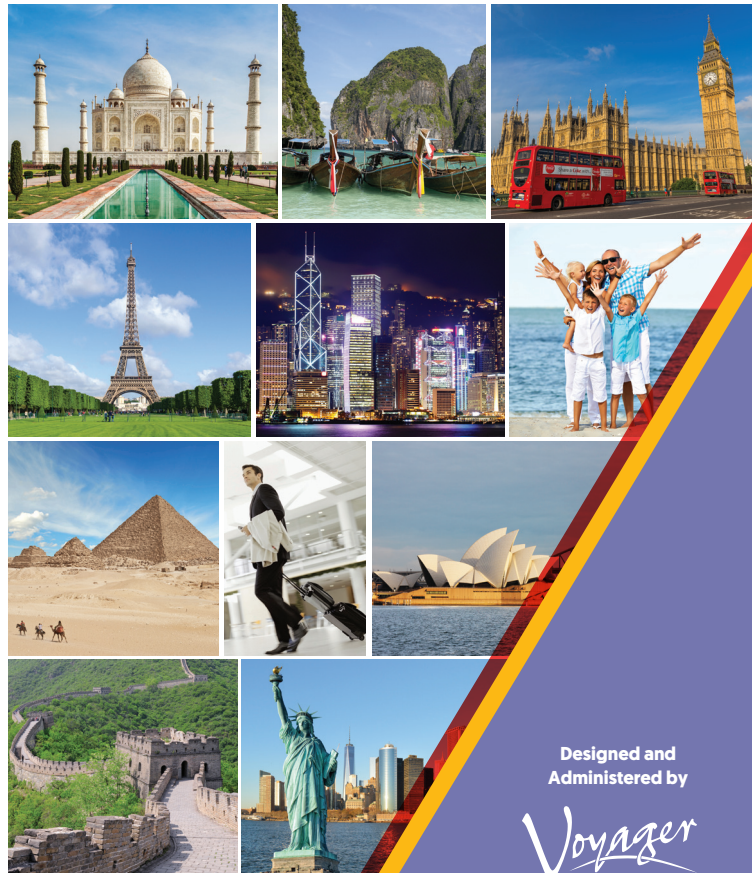
GlobalVoyager

International & Expatriate Flexible Travel & Medical Insurance

For Individuals, Families & Groups

- Short-term comprehensive trip cover from three days to three years*
- Annual Multi Trip cover - unlimited trips per year of up to 31 or 45 days* per trip.

When you travel we've got you covered ...and a whole lot more!



Designed and
Administered by

Voyager
INSURANCE

Sirius
International
'A' [Excellent] Rated
By A.M. Best as at 01/06/2016

*Maximum duration and cover available
varies depending upon age

Why do I need International Travel & Medical Insurance?

Travelling abroad for a holiday, study or a business trip can be exciting and very rewarding times, especially when travelling to and experiencing new places and cultures for the first time.

However, an enjoyable and rewarding trip or assignment can quickly turn into a personal and financial nightmare if you, one of your family, or a travelling companion had an accident or became unexpectedly ill while away from home and you don't have the right travel and medical insurance in place, backed by a 24/7 global medical emergency helpline.

Many people make the dangerous and expensive mistake of thinking 'it'll never happen to me' or assume their state health system or domestic health insurance plan will cover them overseas.

And it's not just your health and well-being that you need to protect when travelling abroad. The world is a busy place and sometimes, when travelling, things just don't always go to plan. In addition to protecting your health, there's a whole host of other unexpected challenges you may want to protect yourself and your wallet from – you may need to cancel your trip, your flights can get delayed, your baggage or passport could get lost or stolen, or you may need to come home early...

That is why Voyager Insurance, a leading award winning provider of international travel insurance have developed the GlobalVoyager International Travel and Medical Insurance Plan, so you, your family or group can have the flexibility to choose from a wide range of covers and protection that you need to fit both your travel and budget.

With GlobalVoyager you can spend more time enjoying your trip abroad – and leave the rest to us as ...When you travel we've got you covered and a whole lot more!

Why Choose GlobalVoyager?

GlobalVoyager is available to individuals, families and groups of any nationality worldwide travelling outside of their Home Country.

You can choose a Single Trip Policy for single trips outside of your home country up to an initial maximum trip duration of 24 months. Additionally, if you are not sure how long you will be overseas or if your trip gets extended, then as long as you had initially bought at least one month of coverage at the outset and you have no gaps in cover, you can extend your cover up to a maximum of 36 months coverage from the initial effective date.

Plus, if you have forgotten to arrange coverage before you departed, then you can even apply for cover after you have already travelled (subject to policy terms, conditions and limitations).

Or, if you are a frequent traveller, you can choose an Annual Multi-Trip Policy, saving you time and money for an unlimited number of trips within the Period of Insurance with a choice of maximum durations per trip of either up to 31 or 45 days per trip (including 21 days Winter Sports cover).

Peace of Mind - Worldwide 24/7

Whether you choose a Single Trip or Annual Multi Trip Policy, GlobalVoyager provides you with peace of mind travel and emergency medical coverage worldwide and a wide range of optional covers, all backed by a 24/7 emergency assistance helpline and global network of providers giving you access to the best available medical care wherever you choose to be covered in the world.

Flexibility, Choice and Strength of Security

We have designed GlobalVoyager to offer you maximum flexibility and the choice of covers you need when traveling abroad, all backed by the financial security and strength of proven service that underpins the product when you may need it most.

- 24/7 Quick and Easy Secure Online Quote and Buy Facility
- Available in £GBP, €Euro and \$USD
- Choice of 4 differing Levels of Cover
- Choice of travel within 3 areas of cover*
- Discounts for Couples/Single Parent Family, Family and Groups
- No Age Limits for single trip cover (Cover limits and reductions apply from age 70+), Annual Multi Trip cover available to persons aged under 70 years old at policy start date (or renewal)
- Over 120+ leisure and sports activities (non-professional) included as standard (If aged under 65 at date of departure)
- 24/7 Emergency and Medical Assistance Helpline
- Emergency Air Ambulance and Medical Evacuation Services
- Available for one way trips (max of 48 hours in final destination)
- Available to purchase before or after departure
- Wide Range of Optional Additional Benefits including
 - Enhanced Non-Medical Travel Benefits including Baggage cover
 - Cancellation, Curtailment and Abandonment Benefits**
 - Winter Sports Activities and Equipment Benefits
 - Action or Action Plus Adventure Sports & Activities (under age 65)

*Excludes coverage within your Home Country. USA Citizens must be located outside the USA at time of Application, Extension or Renewal and when selecting worldwide area of cover are limited to a maximum of 89 days per 12 month period for brief trips to the USA. **Cancellation and Abandonment cover is not available to persons located in the USA at time of Application.

This leaflet is only a summary guide. Please refer to the current Policy Wording for full details of cover, limits, conditions and exclusions available upon request or from www.globalvoyager.com

When you travel we've got you covered ... and a whole lot more!

| Policy Features Table | | | | |
|---|--|----------|-------|-------|
| Policy Type | Basic | Standard | Super | Elite |
| Single Trip | Yes | Yes | Yes | Yes |
| Max Trip Duration* | | | | |
| - Aged under 70 | 24 Months (extendable to a maximum trip duration of 36 months) | | | |
| - Aged 70-79 | 180 Days (including extensions) | | | |
| - Aged 80+ | 60 Days (including extensions) | | | |
| *Aged at date of departure/extension | | | | |
| Annual Multi Trip | No | Yes | Yes | Yes |
| Maximum Age | Under 70 at policy start date (or renewal) | | | |
| Prompt Renewal Discount | 10% off prevailing rate at time of renewal if renewed on or within 10 days of expiry | | | |
| Maximum Duration per Trip | Choice of 31 or 45 Days Per Trip (includes 21 days Winter Sports Benefits per Period of Insurance) | | | |
| - Unlimited number of trips within a Period of Insurance. - Insured may travel separately. | | | | |
| Excess Options | £150/€200/\$250 Standard Excess <u>Optional</u> | | | |
| - Excess is per Insured Person, Per Incident, Per Section. | NIL Medical Excess [Non-Medical Excesses remain unchanged] | | | |
| | Double Excess Doubles All Medical and Non-Medical Excesses | | | |
| Family Policy Excess Cap | Maximum 3 x Individual Excess per 12 months | | | |
| Co-Insurance | No Co-Insurance on any sections | | | |
| Travel Type | Leisure, Business, Student & Diplomatic | | | |
| Territorial Limit of Cover Options | Travel entirely <u>within</u> : | | | |
| - excludes cover in Home Country i.e. primary residence (as shown on your Application) | i) Europe (as defined) ii) Worldwide exc. USA & Canada iii) Worldwide | | | |
| Stop-overs and transfers in a country within a higher numbered and rated Area of cover en-route to the final destination are insured, provided they do not exceed 48 hours in each direction. | | | | |
| One Way Trip Cover | Up to 48 Hours in final destination (to be within Period of Insurance). | | | |
| Emergency Continuation of Cover | Up to 6 Months past policy expiry for continued treatment outside Home Country. | | | |
| Citizenship Return Cover | Includes trips to your Country of Citizenship provided it is within your Territorial Limit. USA Citizens: Cover limited to up to 89 days per 12 months for brief trips to USA. | | | |

Coverage if Already Departed

- i) Yes** – Available subject to:
- An online declaration by you confirming at time of purchase that you know of no circumstances which are likely to give rise to a claim under this insurance policy.
 - All cover must start on the day following purchase, and
 - 14 day wait period before medical expenses cover commences in respect of illness if departure from Home Country was more than 7 days before purchase date.

Single Trip Policy Additional Features (Not available on Annual Multi Trip Policies)

Extendable Period of Insurance

- Yes** subject to an initial minimum Period of Insurance of 31 days or more:
- Cover can be extended on an incremental continuous basis prior to expiry of current Period of Insurance.
 - Simply purchase your new Policy on or prior to the date of expiry of your GlobalVoyager Policy existing and make sure you keep details of your prior Policy(ies) in the event of a claim.
 - The maximum Period of Insurance outside your Home Country, including extensions from the original date of departure is

| | | |
|----------------|-----------|---------------------------------|
| Aged* under 70 | 36 Months | *at date of departure/extension |
| Aged* 70-79 | 180 Days | |
| Aged* 80+ | 60 Days | |
 - Cover for eligible newly diagnosed medical conditions first occurring after the Start Date is continuous if no break in cover.
 - USA Citizens may not extend their Period of Insurance if they are located within the USA at the time of applying for an extension.

Home Mid Trip Return Home Cover - Elite Policy Only

- Yes** subject to an initial minimum Period of Insurance purchased of 31 days or more:
- Up to a cumulative total of two weeks during the Period of Insurance.
 - May not be taken to receive treatment for an illness or injury that occurred during a trip.

End of Trip Home Country Cover (Optional) - Elite Policy Only

- Yes** subject to a minimum Period of Insurance and trip duration of 180 continuous days outside of your Home Country:
- Up to an additional 30 days End of Trip Home Country Cover may be purchased.
 - Must be included within the Period of Insurance selected.
 - No End of Trip Home Country Cover is provided under Optional Schedule(s) B,C,D or E even if shown on your Certificate.



GlobalVoyager - Schedule of Benefits, Limits and Excesses

The limits apply per person for each separate trip unless specified otherwise in writing. Benefit Currency is determined by the currency in which your premium is paid.

| | | Basic Level of Cover | Standard Level of Cover | Super Level of Cover | Elite Level of Cover |
|---|---|---|---|---|--|
| Schedule A. | | | | | |
| Emergency Medical Expenses, Evacuation & Assistance Benefits | | | | | |
| A1 | Emergency Medical Expenses Including | <ul style="list-style-type: none"> ✓ Medical Expenses ✓ Hospital Treatment, Room & Board ✓ Intensive Care ✓ Specialists, Surgery & Anaesthetics ✓ Out-Patient Medical Expenses ✓ Family Doctor Medical Expenses ✓ Cremation/Burial/Repatriation of Remains | | <ul style="list-style-type: none"> ✓ Emergency Local Ambulance ✓ Prescription Drugs & Dressings ✓ Durable Medical Equipment ✓ Dental costs due to accidental injury ✓ Visitor To Bedside ✓ Return of Minor Children | |
| | Maximum Sum Insured [Aged under 70] - Maximum Aggregate Sum Insured - Per Insured Person | £60,000 €80,000 \$100,000 | £600,000 €800,000 \$1,000,000 | £1,500,000 €2,000,000 \$2,500,000 | £6,000,000 €8,000,000 \$10,000,000 |
| | Senior Citizen Travellers - Age 70 - 79 | £15,000 €20,000 \$25,000 | £30,000 €40,000 \$50,000 | £60,000 €80,000 \$100,000 | £60,000 €80,000 \$100,000 |
| | Senior Citizen Travellers - Age 80+ | £10,000 €13,000 \$15,000 | £15,000 €20,000 \$25,000 | £30,000 €40,000 \$50,000 | £30,000 €40,000 \$50,000 |
| A2 | Sudden, Unexpected & Acute Recurrence of Pre-Existing Condition Medical Coverage Limit: [Under age 65 only and subject to 6 months continual registration with a doctor(s) immediately prior to departure] | No Cover For Pre-Existing Conditions | No Cover For Pre-Existing Conditions | £30,000 €40,000 \$50,000 | £60,000 €80,000 \$100,000 |
| | Evacuation Coverage Limit: | No Cover For Pre-Existing Conditions | No Cover For Pre-Existing Conditions | £30,000 €40,000 \$50,000 | £60,000 €80,000 \$100,000 |
| A3 | 24/7 Emergency Medical Helpline | Unlimited 24/7/365 | Unlimited 24/7/365 | Unlimited 24/7/365 | Unlimited 24/7/365 |
| A4 | Dental Expenses – Sudden Dental Pain | £90/€120/\$150 | £90/€120/\$150 | £150/€200/\$250 | £300/€400/\$500 |
| A5 | Physiotherapy/Chiropractor - Limit [Limit Per Day] | £1,000 €1,333 \$1,500 [£30/€40/\$50] | £1,500 €2,000 \$2,500 [£30/€40/\$50] | £1,500 €2,000 \$2,500 [£30/€40/\$50] | £3,000 €4,000 \$5,000 [£60/€80/\$100] |
| A6 | Common Carrier Accidental Death - Reduced Sums Insured apply to age under 18 and age 66 years or over - Nil Excess Applies | £15,000 €20,000 \$25,000 | £30,000 €40,000 \$50,000 | £45,000 €60,000 \$75,000 | £60,000 €80,000 \$100,000 |
| A7 | State Hospital Cash Benefit - Per 24 Hours Admitted - Maximum Nights - Nil Excess Applies | £60/€80/\$100 14 | £60/€80/\$100 14 | £60/€80/\$100 14 | £120/€160/\$200 30 |
| A8 | Hospital Stay Benefit - Per 24 Hours Admitted - Maximum Number of Nights - Nil Excess Applies | No Cover | No Cover | No Cover | £150/€200/\$250 10 |
| A9 | Reciprocal Health Agreement Benefit | Nil Excess When a claim saving is made as a result of using a European Health Insurance Card (EHIC) or Reciprocal Health Agreement. | | | |

A standard Excess of £150/€200/\$250 applies to each Section of Schedule A per Insured Person, Per Incident, Per Section (unless shown to the contrary or you select Nil Medical Excess or Double Excess)

GlobalVoyager - Schedule of Benefits, Limits and Excesses

The limits apply per person for each separate trip unless specified otherwise in writing. Benefit Currency is determined by the currency in which your premium is paid.

Basic
Level of Cover

Standard
Level of Cover

Super
Level of Cover

Elite
Level of Cover

Schedule A. ...Continued

Emergency Medical Expenses, Evacuation & Assistance Benefits

| | | Basic Level of Cover | Standard Level of Cover | Super Level of Cover | Elite Level of Cover |
|------------|--|---|---|--|---|
| A10 | Hijack/Car-Jacking/Mugging Benefit - Limit - Nil Excess Applies [Per 24 hours] | £600 €800 \$1,000 [£30/€40/\$50] | £1,500 €2,000 \$2,500 [£30/€40/\$50] | £1,500 €2,000 \$2,500 [£30/€40/\$50] | £3,000 €4,000 \$5,000 [£60/€80/\$100] |
| A11 | Kidnap & Ransom Crisis Response - Crisis Response Fees & Expenses | No Cover | £3,000 €4,000 \$5,000 | £4,500 €6,000 \$7,500 | £6,000 €8,000 \$10,000 |
| A12 | Criminal Assault Benefit - Limit [Per 24 hours Admitted] - Nil Excess Applies | No Cover | No Cover | £3,000 €4,000 \$5,000 [£150/€200/\$250] | £6,000 €8,000 \$10,000 [£600/€800/\$1,000] |
| A13 | Sports Activities (Leisure List) Over 120 Activities included (inc. group, club, school, college & university sports) Maximum Age: under 65 years | Included | Included | Included | Included |

Excludes WinterSports & Professional Sports.- Refer to optional Winter Sports, Action List or Action Plus List of sports for adventure sports.

International Assistance, Evacuation and Repatriation Benefits

Only applicable when arranged through the Nominated Emergency Assistance Service

| | | | | | |
|------------|--|---|---|---|--|
| A14 | Emergency Medical Evacuation and Repatriation - to nearest medical facility or Home Country (upon stabilisation) | £300,000 €400,000 \$500,000 | £600,000 €800,000 \$1,000,000 | £1,500,000 €2,000,000 \$2,500,000 | £6,000,000 €8,000,000 \$10,000,000 |
| A15 | Natural Disaster Evacuation & Accommodation | £60/€80/\$100 per day for up to five days | £60/€80/\$100 per day for up to five days | £150/€200/\$250 per day for up to five days | £150/€200/\$250 per day for up to ten days |
| A16 | Security and Political Evacuation (Non-Medical Reasons) | £6,000 €8,000 \$10,000 | £15,000 €20,000 \$25,000 | £30,000 €40,000 \$50,000 | £60,000 €80,000 \$100,000 |
| A17 | Trip Interruption - Nil Excess Applies | £3,000 €4,000 \$5,000 | £3,000 €4,000 \$5,000 | £3,000 €4,000 \$5,000 | £6,000 €8,000 \$10,000 |

24 Hour Emergency and Medical Assistance & Pre-Authorisation Helpline

Your GlobalVoyager Policy comes with the peace of mind support of a worldwide Emergency and Medical Assistance and Pre-Authorisation Helpline available to you 24/7 365 days a year. They may be contacted at any time, should you require advice or assistance regarding all emergency matters.

If you require any of the following whilst on a trip you must ring the Emergency and Assistance Service for Pre-Authorisation before seeking any of the following treatment, services and/or supplies:

- You incur, or are likely to incur, costs in excess of £500/€600/\$750 (currency is determined by the currency in which your premium was paid) (If you are unsure, always check with your Medical Practitioner, Hospital or Medical Provider before incurring any costs).
- You go into Hospital or clinic as an In-Patient or Day-Patient,
- Out-Patient Surgery

- Second Surgical Opinion
- CAT, PET and MRI Scans
- Incurring charges for Emergency Medical Evacuation/Repatriation
- Incurring charges for Emergency Natural Disaster, Political and Security Evacuation
- Incurring charges for travel arrangements or accommodation
- Incurring charges of cremation, burial or repatriation of your remains
- Incurring Kidnap and Ransom Crisis Response Costs, or
- If you wish to return Home earlier than your original plans.

Failure to follow the Pre-Authorisation process before incurring any costs may result in your claim being denied in part or in full.

If you have not obtained Pre-Authorisation in respect the above treatments, services and/or supplies from our Nominated Emergency Assistance Service, we reserve the right to deny your claim under this section or apply substantial co-payments from you to a maximum of 50% of the covered costs. (Refer to Policy Wording available upon request for further details, conditions and limitations).

GlobalVoyager - Schedule of Optional Benefits Table

Each of the optional Schedules shown below only apply if you have paid the additional premium, per schedule, and the selected schedule(s) is shown on your Certificate of Insurance.

Benefit Currency is determined by the currency in which your premium is paid.

Schedule B. Optional Enhanced Travel Benefits

The limits apply per person for each separate trip unless specified otherwise in writing.

| | | Basic Level of Cover | | Standard Level of Cover | Super Level of Cover | Elite Level of Cover | Excess |
|-----------|--|---|--|---|---|--|-------------------------|
| Section | | Cover Limits | | Cover Limits | Cover Limits | Cover Limits | All Plans |
| B1 | Baggage Loss/Theft/Damage - Overall Limit | £250/ €333/ \$415 | | £500/ €666/ \$833 | £500/ €666/ \$833 | £1,500/ €2,000/ \$2,500 | £60/ €80/ \$100 |
| | - Total Limit for all Unreceipted Items | | | £150/€200/\$250 | | | |
| | - Under 18's Possession Limit | | | £150/€200/\$250 | | | |
| | - Maximum per item, pair or set | | | £150/€200/\$250 | | | |
| | - Total Limit for all Valuables | | | £150/€200/\$250 | | | |
| | - Total Limit for Alcohol and Tobacco | | | £30/€40/\$50 | | | |
| | - Baggage Delay : Per 24 Hours [Maximum Limit] | | | £60/€80/\$100 [£420/€560/\$700] | | | Nil |
| B2 | Personal Money - Overall Limit | Nil | | £150/€200/\$250 | £200/€330/\$364 | £300/€400/\$500 | £60/ €80/ \$100 |
| | - Cash Limit | Nil | | £75/€100/\$125 | £100/€165/\$180 | £150/€200/\$250 | |
| | - Under 18 Limit | Nil | | £30/€40/\$50 | £30/€40/\$50 | £30/€40/\$50 | |
| B3 | Loss of Passport & Travel Documents | £75/€100/\$125 | | £75/€100/\$125 | £100/€165/\$180 | £150/€200/\$250 | £30/ €40/ \$50 |
| B4 | Travel Delay Benefit : Limit [£15/€20/\$25 Per 12 hours] | Nil | | £150/€200/\$250 | £300/€400/\$500 | £600/€800/\$1,000 | Nil |
| B5 | Missed Departure & Journey Disruption | £75/€100/\$125 | | £150/€200/\$250 | £300/€400/\$500 | £600/€800/\$1,000 | £60/ €80/ \$100 |
| B6 | Legal Expenses | £1,500/ €2,000/ \$2,500 | | £3,000/ €4,000/ \$5,000 | £6,000/ €8,000/ \$10,000 | £12,000/ €16,000/ \$20,000 | £120/ €160/ \$200 |
| B7 | Personal Liability | £1,500/ €2,000/ \$2,500 | | £15,000/ €20,000/ \$25,000 | £30,000/ €40,000/ \$50,000 | £60,000/ €80,000/ \$100,000 | £120/ €160/ \$200 |
| B8 | Personal Accident - Reduced Sums Insured Apply to age under 18 and 66 years and over | Up to £15,000/ €20,000/ \$25,000 | | Up to £30,000/ €40,000/ \$50,000 | Up to £45,000/ €60,000/ \$75,000 | Up to £60,000/ €80,000/ \$100,000 | Nil |
| B9 | Replacement Personnel/ Chaperone/Group Leader | £500/€666/\$833 | | £750/€1,000/ \$1,250 | £1,000/€1,650/ \$1,800 | £1,500/€2,000/ \$2,500 | £120/ €160/ \$200 |

Schedule C. Optional Cancellation, Curtailment & Abandonment Benefits

| Limit per Period of Insurance irrespective of the number of trips. | | Basic Level of Cover | Standard Level of Cover | Super Level of Cover | Elite Level of Cover | Excess |
|--|--|-------------------------|-------------------------------|-------------------------------|-------------------------------|-----------------------|
| Section | Cover Limits | | Cover Limits | Cover Limits | Cover Limits | All Plans |
| C1 | Cancellation*, Curtailment & Abandonment* (after 12 hours) [*Excludes persons resident in the USA at time of Application] | £500/ €666/ \$833 | £1,000/ €1,333/ \$1,666 | £1,500/ €2,000/ \$2,500 | £3,000/ €4,000/ \$5,000 | £60/ €80/ \$100 |

Schedule D. Optional Winter Sports Activities & Benefits 21 days Winter Sports cover automatically included under Annual Multi Trip Policies per Period of Insurance

| D1 | Winter Sports Activities Maximum Age : Under 65 | Big-Foot Skiing, Cross Country Skiing (Nordic Skiing / Langlauf), Glacier Skiing, Recreational Racing, Snowmobiling, Mono Skiing, Off-Piste Skiing and Snowboarding (provided local safety guidelines and warnings are observed, except in areas considered to be unsafe by authorised resort management unless with a qualified local guide); On Piste Skiing or Snowboarding, Snowblading and Sledging/Tobogganing; Glacier Walking (under 2000m) | | | | |
|---|--|---|-------------------------|----------------------|-----------------------------|-----------------------|
| The limits apply per person for each separate trip unless specified otherwise in writing. | | Basic Level of Cover | Standard Level of Cover | Super Level of Cover | Elite Level of Cover | Excess |
| Section | Cover Limits | | Cover Limits | Cover Limits | Cover Limits | All Plans |
| D2 | i) Ski Equipment – Overall Limit | £150/€200/\$250 | £300/€400/\$500 | £500/€666/\$833 | £750/ €1,000/ \$1,250 | £60/ €80/ \$100 |
| | Maximum per item, pair/set: - owned/borrowed | £150/€200/\$250 | £250/€333/\$415 | £360/€480/\$600 | £360/€480/\$600 | |
| | - hired | £150/€200/\$250 | £180/€240/\$300 | £240/€320/\$400 | £240/€320/\$400 | |
| | ii) Ski Hire [amount per day @ £30/€40/\$50] | £75/€100/\$125 | £120/€160/\$200 | £150/€200/\$250 | £180/€240/\$300 | Nil |
| D3 | Ski Pack | £150/€200/\$250 | £180/€240/ \$300 | £240/€320/\$400 | £240/€320/\$400 | £60/ €80/ \$100 |
| D4 | Piste Closure [amount per day @ £30/€40/\$50] | £75/€100/\$125 | £120/€160/\$200 | £150/€200/\$250 | £180/€240/\$300 | Nil |

Schedule E. Optional Action or Action Plus – Adventure Sports and Activities

| | | | |
|-----------|--|---|----------------|
| E1 | Action List** Maximum Age : under 65 years | As Per Schedule A. Emergency Medical Expenses, Evacuation & Assistance Benefits | Medical Excess |
| E2 | Action Plus List** Maximum Age : under 65 years | As Per Schedule A. Emergency Medical Expenses, Evacuation & Assistance Benefits | Medical Excess |

** Maximum Age Under 65 : Excludes Personal Accident & Personal Liability
- Max duration 90 days (90+ days subject to referral)

Important Conditions Relating To Health

Many travel insurances completely exclude all and any claims relating to pre-existing conditions. GlobalVoyager can provide cover for Sudden, Unexpected Acute Recurrence of a Pre-Existing Condition (under the Super and Elite levels of cover only) for persons aged under 65 years (see below).

Please note there is no cover for Pre-Existing Medical Conditions under the Basic or Standard Levels of Cover. Please consider these questions very carefully in relation to yourself and your travelling companions insured under this policy. Failure to answer the questions truthfully could result in your policy being invalid and mean that all or part of a claim may not be paid. Refer to Policy Wording (available upon request) or at www.GlobalVoyager.com for full details.

1. Have you or your travelling companions been given a terminal diagnosis?

NO

YES

2. Are you or your travelling companions planning to travel against the advice of a Medical Practitioner or travelling specifically to seek, or you know you will need, medical treatment while you are away?

NO

YES

3. Are you or your travelling companions aware of the need for an operation or course of treatment at a Hospital or clinic or do you have any undiagnosed symptoms that require tests or investigation, or you are awaiting the results of any tests or investigations?

NO

YES

4. Has your or your travelling companions' doctor changed any regular prescribed medication in the last 3 months?

NO

YES

5. Has your Pre-Existing Condition(s) required or received medical treatment or consultation within the

- (i) 24 months prior to the purchase date of the Certificate of Insurance*, or
- (ii) 60 months prior to the purchase date of the Certificate of Insurance in the case of heart (including high blood pressure), circulatory or cancer related conditions?

*Note in respect of 5.i) above only:

* Continuing regular medication that is taken at home for a stable, well controlled condition does not amount to 'treatment' in this context. If you or your travelling companions have stable conditions that require no more than 2 routine check-ups/reviews per year, this does not amount to 'consultation' in this context.

NO

YES

There is NO COVER for claims related to these conditions.



Sudden, Unexpected Acute Recurrence of a Pre-Existing Condition(s) will be covered subject to the terms of the Policy, under Section A2 for Super and Elite Levels of Cover Policies Only.

[Note: Only available if you are aged under 65 years and subject to you having been registered for a continual period of at least 6 months immediately prior to departure with a Doctor or Doctors who can provide confirmation of your full medical history; or you have undertaken a routine physical examination in the 6 months immediately prior to departure [a full copy of which being available to us upon request in the event of a claim].



No Cover is provided for Pre-Existing Conditions for Basic and Standard Levels of Cover Policies.

Unlisted Activities

Are you planning to take part in any hazardous activities other than those available under Leisure, Action or Action Plus lists (see General Exclusion 16 - 18 in the Policy Wording)? If so, please contact Voyager Insurance Services Ltd. on UK +44(0) 1483 80 66 88 to see what cover may be available.

Important – Changes in Circumstances

You must tell us if, at any time during the Period of Insurance and each time you make arrangements to travel, there is a change in circumstances and you answer 'Yes' to any of the important conditions relating to health and activities by contacting Voyager Insurance Services Ltd. on UK +44(0)1483 80 66 88 as soon as possible so that we may reassess your coverage relating to any trips booked or may wish to book in the future. Please refer to General Conditions 1 - 5 in the Policy Wording.

Eligibility To Buy

GlobalVoyager is available to any nationality worldwide providing cover while travelling outside their Home Country subject to eligibility, provided that at time of purchase, they were located in the home country selected from the online system during their application. If you have already departed, please select your Home Country where you will be returning to.

If you have multiple residences or passports, then your home country will be considered to be the country listed on your application.

The following eligibility conditions apply to all persons applying for or extending a GlobalVoyager policy (and/or renewing an Annual Multi Trip Policy).

At the start date you must:

- i) Pay the required premium on or before the start date of your policy.
- ii) Be aged eighteen (18) years or over unless travelling with your parent, guardian or a legally responsible adult, in which case the minimum age is reduced to 15 days old;
- iii) Have received all immunisations and vaccinations recommended by your Home Country prior to entry into the destination country or countries;
- iv) USA Citizens, in addition to the above points:
 - a) Must be located outside of the USA as of the start date of coverage; or extension; or renewal date.
 - b) Visiting the USA your maximum trip duration cannot exceed 89 days within the USA per 12 month period.

If you are not eligible, your GlobalVoyager policy is void from inception and all premium paid will be refunded.

How To Buy

It's quick and easy to get a quote and apply online for GlobalVoyager. You can instantly get a wide range of quotes for the differing levels of cover, excesses and available options. Simply select the coverage, excess, options and quote that best fits your personal needs, then follow the online sales and application process and pay securely online by credit or debit card. There are no complicated paper forms to fill in or delays waiting for your documents to arrive by post – it is all delivered direct to you by email. When buying, please check carefully that you have entered your correct e-mail address!

Speak with the intermediary who gave you this leaflet on how to apply for cover.