

WEBroker travel insurance application form 2012

Customer services and complaints procedure

We will do everything possible to ensure that you receive a high standard of service. If you are not satisfied with the service received please contact us.

When you contact us, please give us your name and contact telephone number. Please also quote your policy and/or claim number and the type of policy you hold.

Step one - Initiating your complaint:

Does your complaint relate to:
A. Your policy?
B. A claim on your policy?

If A, you need to contact the agent from where you bought your policy or Voyager Insurance Services on Tel: 01483 562662.

If B, you need to contact Travel Claims Services Ltd on Tel: 0207 748 0682.

We expect that the majority of complaints will be resolved at this stage, but if you are not satisfied, you can take it further:

Step two - Contacting Mapfre management:

If your complaint is one of the few that cannot be resolved by this stage contact: The Customer Relations Manager, Mapfre Asistencia S.A., PO Box 5775, Southend-on-Sea, Essex, SS1 2JY.

Step three – the FOS:

If you are still not satisfied with the way in which we have handled the complaint then you may refer the matter to the Financial Ombudsman Service who will investigate the complaint: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9ST. Telephone: 08000 234 567

Governing law

This certificate shall be governed by and construed in accordance with the Law of England & Wales unless the certificate holder's habitual residence is located in Scotland or the Channel Islands in which case the relevant law governing Scotland or the Channel Islands, as appropriate, shall apply.

Single trip	Annual multi-trip	Longstay		
Departure date <input type="text"/> <input type="text"/> <input type="text"/> Total duration - days (see insurance details for maximum) <input type="text"/> Wintersports (please tick) <input type="checkbox"/> Area of travel (please tick) <input type="checkbox"/> 1 UK <input type="checkbox"/> 2 Europe/C.I./R.O.I. <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	Departure date <input type="text"/> <input type="text"/> <input type="text"/> Total duration - months (see insurance details for minimum & maximum) <input type="text"/> Wintersports (please tick) Incidental - maximum 31 days in total <input type="checkbox"/> Whole period <input type="checkbox"/> Area of travel (please tick) <input type="checkbox"/> 1 Europe <input type="checkbox"/> 2 Worldwide exc. N.America & Caribbean <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 1 _____ 2 _____ 3 _____ 4 _____ 5 _____	Age or date of birth _____ _____ _____ _____ _____	Wintersports (please tick) <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>	Premium (per person) £ _____ £ _____ £ _____ £ _____ £ _____	Premium (per family) £ _____ £ _____ £ _____ £ _____ £ _____
WEBroker Healthcheck reference (if applicable) _____	Total premium including insurance premium tax £ _____			
The following cover options only apply if you have paid the appropriate additional premium. Please ask your agent for details. (please tick) Golf cover <input type="checkbox"/> Independent traveller extension <input type="checkbox"/> Timeshare cover <input type="checkbox"/>				
Applicants address and telephone number _____ Email address _____		Issuing agent. This must be completed. Please ask your agent for a quotation Telephone _____		
Declaration To be entitled to cover under this insurance you must have: 1. paid the appropriate premium; and 2. signed this document to confirm that you have read the important conditions relating to health & activities including the limitations applicable to existing medical conditions suffered by non-travelling relatives, important points about your travel insurance and the requirement to declare relevant facts.		Your signature (on behalf of all insured people); _____ Date: _____		

Please return completed application form with appropriate premium to your agent

Some frequently asked questions

What is the definition of a family?

Single Trip
Two adults and their dependent children under 18 at the date of departure or under 21 provided that they are still in full time education.

Single Parent family definition –

One adult and their dependent children under 18 at the date of departure or under 21 provided that they are still in full time education.

Annual Multi-Trip

Two adults and their dependent children under 18 at the date of inception or under 21 provided that they are still in full time education. All family members can travel separately.

Single Parent family definition –

One adult and their dependent children under 18 at the date of inception or under 21 provided that they are still in full time education.

Can I work abroad and still be covered?

Yes, so long as it is not heavy or hazardous manual labour such as building work or using powered machinery. Bar work and grape picking, for example, would be covered.

However the insurance will not provide any cover under the personal liability or personal accident sections of the policy for any claim arising out of or in connection with any work of any nature.
Please telephone Voyager on 01483 562662 if you are unsure whether a particular type of work will be covered.

I don't need travel insurance because I'm covered under the EHIC. Is this right?

This is a common misconception. The EHIC in Europe and MEDICARE in Australia provide reciprocal health arrangements with the UK. However, there are many restrictions such as payment is often limited to a percentage of the total cost; it only applies in certain cases; on-going drugs to treat the condition are not covered nor are ambulance costs or the cost of repatriation to your home country, which can be very significant. Under section 2 - emergency medical expenses, you will not have to pay a policy excess if your claim is reduced by using the EHIC.

What do you mean by hazardous activities?

Cover is automatically provided for a wide range of typical holiday activities undertaken on an amateur basis. The policy wording includes lists of all the activities that are included automatically within the standard premium paid (Leisure) or for which an additional premium and special terms apply (Action or Action Plus).

Activities listed as Action or Action Plus often involve a higher degree of risk and can only be covered subject to payment of an additional premium and to the special terms shown.

Please ask your issuing broker or agent for details of the hazardous activities lists if you are planning to take part in any particular sports or activities to check whether they are insured and whether you may need to pay an additional premium.

Cover for other activities that are not listed may be available upon application to insurers, providing full details. Any such cover that can be offered will only be effective when the additional premium has been paid and a written endorsement issued on behalf of insurers to confirm the agreement



Don't leave it to chance!

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

EXCEPTIONAL COVER • GREAT VALUE

Why choose Voyager WEBroker travel insurance?

- Excellent value for money**
 - Great prices without sacrificing cover
- Free kids**
 - even better value for families
- Holiday financial failure protection**
 - keeping your money safe
- Superior levels of cover**
 - providing the ultimate protection - including cover for independent travel (optional)
- 24/7 Assistance**
 - helping you through your most difficult times
- Fast and fair claims handling**
 - less hassle for you should you need to claim
- 14 day money back guarantee**
 - so that you can make sure the policy is right for you
- Most work and holiday activities covered**
 - if in doubt about hazardous activities please ask your agent for details

This insurance is arranged by Voyager Insurance Services Ltd. and underwritten by MAPFRE Asistencia S.A. trading in the UK as MAPFRE Assistance. Voyager Insurance Services Ltd. and MAPFRE Asistencia S.A. are authorised and regulated by the Financial Services Authority (FSA).

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Voyager
WEBroker

TRAVEL INSURANCE 2012

Valid for issue no later than 31st October 2012

What am I covered for?

Single trip, annual multi-trip and longstay travel insurance

Description of cover	Limits per person	Excesses
1. Cancellation or curtailment	£5,000	£50* (£20 LoD)
2. Emergency medical expenses <i>including emergency repatriation including relatives additional expenses including emergency dental treatment</i>	£10,000,000	£50*
3. Hospital stay benefit (amount per day)	£350	Nil
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death maximum payable in the event of death if under 16</i>	£1,000 (£20)	Nil
5. Travel delay (a) £ after 12 hrs delay (b) £ each 12 hrs thereafter (c) max abandonment (after 12 hours)	£30,000 £5,000 £2,000	Nil £50
6. Missed departure and journey disruption	(a) £40 (b) £20 (c) £200 £5,000	Nil £50
7. Baggage - overall limit <i>under 18 possessions limit maximum per item, pair or set total limit for all valuables emergency purchases (after 12 hours)</i>	£1,000	£50
8. Personal money <i>cash limit (£50 for under 18s)</i>	£2,000 £500 £250	£50
9. Loss of passport	£500	Nil
10. Personal liability	£2,000,000	£100
11. Legal expenses	£20,000	£100
12. Business personnel replacement	£2,500	Nil
13. Holiday financial protection	£3,000	Nil
14. Hijack (amount per day)	£1,000 (£100)	Nil
15. Mugging (amount per day)	£500 (£50)	Nil
16. Pet care (amount per day)	£500 (£50)	Nil

Sections 17-19 only apply if you have paid the appropriate additional wintersports premium for single trip & longstay policies. They are automatically included under annual multi-trip policies.

17. Ski equipment - overall limit <i>maximum per item, pair or set owned or borrowed maximum per item, pair or set hired</i>	£800 £500 £300	£50
18. Ski pack	£400	£50
19. Piste closure (amount per day) (not applicable to longstay policies)	£200 (£20)	Nil

Section 20 only applies if you have paid the appropriate additional premium.

20. Independent traveller extension <i>i. extended cancellation or curtailment cover ii. extended travel delay cover iii. extended missed departure cover</i>	£5,000 £40/£20/£200 £1,000	£50 Nil £50
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* Adults 65-84 years - £100 excess for cancellation & curtailment (£20 loss of deposit) and medical claims only.

• Maximum excess any one claim or incident - £100 or (£200 in respect of adults aged 65-84 years in respect of medical or cancellation/curtailment claims)

Single trip and longstay features	
Maximum age at date of departure	84
Single trip	84
Longstay	64
Maximum period any one trip	45 days
Single trip	15 months
Longstay	15 months

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 start date of policy	74
Maximum period per trip (if aged 70-74)	45 days (22 days)
Travel for business reasons	Covered
UK trips (minimum 2 nights in pre-booked accommodation or transport)	Covered
Family members can travel separately	Yes
Wintersports - up to a total maximum of (maximum age 69)	21 days

Important conditions relating to health & activities

Please consider these questions very carefully in relation to yourself and your travelling companions insured by us.

To avoid unnecessary extra cost, you should only contact the screening service if the answer to any of questions 1, 2 or 3 is YES. If all the appropriate answers are NO then there is no need to contact Healthcheck and your condition(s) will be insured. Please note that if you do contact Healthcheck and go through a full screening when the appropriate answers are all NO then you will have to pay the appropriate additional premium quoted if you wish to cover your declared conditions.

1 Within the last 12 months, have any of you suffered from, been investigated or treated for or diagnosed with:
a. any cancer or malignant condition
b. any lung related condition (other than stable, well controlled asthma that requires not more than 2 medications, including inhalers)
c. any heart related condition (including angina)?
NB – You must contact Healthcheck if you take regular medication for any of these conditions.

Yes

There is NO cover for claims related directly or indirectly to these conditions unless declared to us and confirmed in writing. However, cover may be available by contacting **WEBroker Healthcheck on 0845 003 5244**

Please note that there will be an additional premium charged if you use this service, the amount of which varies and is determined by the details declared. Any special terms that are necessary will be explained to you and confirmed in writing.

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 health of a close relative whose health may cause you to cancel or curtail your trip or any planned hazardous activities. If you are in any doubt as to whether a fact is relevant, you should tell us. If you do not tell us this may result in your claim being invalid.

No

2 Do any of you suffer from any other medical condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 12 months prior to the date this insurance was arranged or the date that you subsequently made arrangements for a trip?
NB – Continuing regular medication that is taken at home for a stable, well-controlled condition does not amount to “treatment” in this context and so does not need to be screened. If you have stable conditions that require no more than two routine check-ups/reviews per year each then you do not need to be screened.

Yes

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 health of a close relative whose health may cause you to cancel or curtail your trip or any planned hazardous activities. If you are in any doubt as to whether a fact is relevant, you should tell us. If you do not tell us this may result in your claim being invalid.

No

3 Has your doctor increased your regular prescribed medication in the last three months?

Yes

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 health of a close relative whose health may cause you to cancel or curtail your trip or any planned hazardous activities. If you are in any doubt as to whether a fact is relevant, you should tell us. If you do not tell us this may result in your claim being invalid.

No

Your medical conditions (if any) will be covered

4 Are you planning to take part in any hazardous activities (see general exclusion 9 in the policy wording) or are you aware of any other circumstances that could reasonably be expected to give rise to a claim?

Yes

If so, please contact **Voyager Insurance Services on 01483 562662**

You should only contact the WEBroker Healthcheck line on 0845 003 5244 if:

- you need to declare a medical condition;
- you develop a medical condition after your policy was issued;
- your existing condition changes after your policy was issued;

your medical conditions. If you need to make a claim arising from a medical condition that has not been declared and accepted by us, it is unlikely that your claim will be paid.

If we are unable to cover a medical condition, this will mean that any other person insured by us will not be able to make a claim arising from the medical condition(s).

and any of the answers to questions 1 to 3 above are or become Yes. The confidential helpline will be able to confirm if cover can be provided for

This may even apply if the person with the medical condition(s) purchases cover from another provider.

Each person insured would still be covered for any unrelated medical condition(s) and other sections of cover subject to the terms and conditions of this policy.

Health exclusions

- 1 You will not be covered for any claim arising from a medical condition of someone you were going to stay with, a non-travelling relative or a business associate if you are aware of the medical condition at the time your policy was issued, as stated in questions 1, 2 & 3 above unless declared to and accepted by Voyager Insurance Services Ltd on 01483 562662.
- 2 You will not be covered if you travel against the advice of a doctor or where you would have been if you had sought their advice before beginning your journey.
- 3 You will not be covered if you know you will need medical treatment or consultation at any medical facility during your journey.
- 4 You will not be covered for any directly or indirectly related claim if, before your journey, a doctor diagnosed that you have a terminal condition.

- 5 You will not be covered if you were waiting for medical treatment or consultation at any medical facility as a hospital in-patient or were under investigation for a medical condition when your policy was issued.
- 6 You will not be covered if you are travelling specifically for the purpose of obtaining and/or receiving any elective surgery, procedure or hospital treatment.

Minor ailments

You do not have to declare minor ailments e.g. hay fever, tonsillitis, ear infections, colds / flu, skin irritations, chiroprody, dental treatment etc if you:

- were only prescribed short term antibiotics, non-prescription pain killers, creams / ointments;
- have had no further problems since; or
- have been advised by your doctor that it is safe to travel.

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 the important conditions relating to health and activities and to the general exclusions in the policy wording. 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 this may result in your claim being invalid. Please note calls may be recorded.

Note

This is not a private medical insurance policy and only gives cover for emergency medical treatment in the event of an accident or an unexpected illness occurring during your journey.

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 complaints 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 a 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.