



Dear Mr Sagstad

Thank you for buying this travel insurance policy. This e-mail sets out your certificate and benefits schedule. Please print this off and take it with you on your trip.

	
Certificate Number:	0001426524
Scheme Name:	Voyager Plus Travel Insurance
Policy Type:	Prime Short Stay
Scheme Ref:	VOY/VP/2019/20
Emergency Assistance:	Global Response Limited
Emergency Assistance Number:	+44 (0) 2920 468 794
Claims:	Claims Settlement Agencies Ltd
Claims Number:	+44 (0) 1702 427 172

You might like to cut-out and keep your details safe, or add the Emergency phone numbers to your phone.

Attached to this e-mail is the policy wording. This important document should be printed off and read carefully. Also attached is our Terms of Business Agreement that sets out the basis upon which we have acted for you in connection with this insurance and important regulatory and other information, including how to make a complaint.

Please read the policy wording and consider matters that may affect the validity of your insurance such as any planned activities of a potentially hazardous nature or the health of you, your travelling companions or non-travelling relatives upon whose continued state of health the trip may depend.

Wishing you a safe and enjoyable trip!

Kind regards,

Voyager Insurance Services Ltd.,
13-21 High Street, Guildford, Surrey, GU1 3DG.

Phone: +44 (0) 1483 806 680 **Fax:** +44 (0) 1483 569 676 **Email:** enquiries@voyagerins.com
Voyager Insurance Services Customer Services Team Open Hours:
9.00am-5.30pm, Monday-Friday (excluding English Public Holidays)

[Voyager Insurance Services Ltd.](#) is registered in England No. 3251842 Registered Office: Bankside 300, Peachman Way, Broadland Business Park, Norwich, Norfolk NR7 0LB. Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority (Firm reference no. 305814)



VOYAGER PLUS TRAVEL INSURANCE

CUSTOMER SERVICES:
+44 (0) 1483 806 680
EMERGENCY ASSISTANCE:
+44 (0) 2920 468 794
CLAIMS:
+44 (0) 1702 427 172

(VOY/VP/2019/20)

Policy Schedule & Certificate of Insurance

Certificate Number: 0001426524

Introducing Agent: MoneySuperMarket

Country of Residence Selected: Norway

POLICY TYPE	PACKAGE	DESTINATION	START DATE	END DATE
Prime Short Stay	Individual(s)	Area 3: Worldwide Excluding North America	26-Aug-2019	1-Sep-2019

ADDRESS	PURCHASE DATE	MEDICAL REFERENCE	TOTAL PREMIUM
19-1 TOSEONGDONG 4-GA - GALLERY 0000	26 August 2019		£ 40.62

Persons Insured:

	TITLE	INITIAL(S)	SURNAME	D.O.B	AGE
464269	Mr	Bjoern Ove	Sagstad	11/12/1990	28

ADDITIONAL COVERAGES:

	Alteration	Alteration Taken	Additional Information on Alteration
	Add Activities - Action Plus	No	
	Add Activities - Action	No	
464269	Already Departed Cover	Yes	
	Double Your Excess	No	
	Excess Waiver - Individual	No	
	One Way Trip Extended Cover - (Extends Coverage in Final Destination from 48 hours to 31 Days)	No	
	Section 20. Enhanced Travel and Terrorism Disruption - Individual	No	
	Section 21. Gadget Insurance	No	
	Section 22. Cruise Plus Insurance	No	
	Section 23. Business Plus Insurance	No	
	Section 24. Sports Equipment and Cycle Insurance	No	
	Section 25. Golf Insurance	No	

	Section 27. HolidayFromHellInsurance(TM) - Holiday Contractual Dispute Insurance	No	
	Wintersports - (Max 31 Days)	No	



VOYAGER PLUS TRAVEL INSURANCE

CUSTOMER SERVICES:
+44 (0) 1483 806 680

EMERGENCY ASSISTANCE:
+44 (0) 2920 468 794

CLAIMS:
+44 (0) 1702 427 172

Voyager Plus Travel Insurance

Summary of Cover

REF: VOY/VP/2019/20

Valid for issue no later than 29th February 2020

Provided you have paid the appropriate premium as shown on your certificate, you are covered in accordance with the full wording shown herein up to the limits indicated below. The limits apply per person for each separate trip. The excesses shown below apply for each person and each section of each claim, unless either the 'Double Your Excess' or the 'Excess Waiver' option has been selected and this is shown on your certificate. The currency in which you pay your premium, being either £GBP or €Euros, determines the currency that applies to your policy for the purposes of the benefit limits and excesses.

Benefits Schedule		£ / €					
		Level of Cover		Level of Cover		Level of Cover	
	Section of Cover	Standard up to	Excess	Prime Up to	Excess	Black Up to	Excess
1	Cancellation or Curtailment Excursions	1,000 200	75* 75*	5,000 500	50* 50*	10,000 1,000	25* 25*
2	Emergency Medical Expenses (including emergency repatriation) - Relatives Additional Expenses - Emergency Dental Treatment - Burial and Cremation	5 Million 1,000 200 2,000	75* 	10 Million 2,000 350 3,000	50* 	10 Million 3,000 500 5,000	25*
3	Hospital Stay Benefit up to (per 12 hours)	500(20)	Nil	1,000(25)	Nil	1,000(50)	Nil
4	Personal Accident - Loss of Limb/Sight - Accidental Death - Accidental Death (if under 16) - Permanent Total Disablement	10,000 5,000 2,000 10,000	Nil 	25,000 10,000 2,000 25,000	Nil 	35,000 15,000 2,000 35,000	Nil
5	Travel Delay up to (per 12 hours) - Abandonment	100(20) 1,000	Nil 75	250(25) 5,000	Nil 50	500(50) 10,000	Nil 25
6	Missed Departure/Journey Disruption - Missed Connection	250 250	75	750 500	50	1,000 750	25
7	Baggage - Limit up to - Maximum per item, pair or set - Under 18s Limit - Valuables Limit - Emergency Purchases (after 12 hours)	1,250 100 300 250 100	75 Nil	2,500 300 500 500 200	50 Nil	3,500 400 750 750 300	25 Nil
8	Personal Money - Cash Limit (Under 18's Cash Limit)	750 200 (50)	75	1,250 300 (50)	50	1,500 500 (50)	25
9	Loss of Passports and Travel Documents	500	75	1,000	50	1,500	25
10	Personal Liability	2 Million	75	2 Million	50	3 Million	25
11	Legal Expenses	10,000	75	20,000	50	35,000	25
12	Timeshare Cover	Nil	Nil	1,000	50	1,500	25

[illegible]

**Policy Options
Summary of Cover**

**REF: VOY/VP/2019/20
Valid for issue no later than 29th February 2020**

While this policy covers you as standard for leisure, business trips, cruise trips and various activities, there are a range of optional extended benefits available to you upon payment of an additional premium. Please note that this is a summary of cover only. Cover will only apply if you have paid the additional premium, per option, and each selected option is shown on your certificate. With the exception of Sections 21, 24 and 27, the limits shown below apply per person for each separate trip and the excesses shown below apply for each person and each section of each claim, unless either the 'Double your Excess' or the 'Excess Waiver' option has been selected and this is shown on your certificate. In respect of Sections 21, 24 and 27, the limits shown apply per policy irrespective of the number of insured persons. The currency in which you pay your premium, being either £GBP or €Euros, determines the currency that applies to your policy for the purposes of the benefit limits and excesses.

Benefits Schedule	£/€	Level of Cover	Standard	Excess	Prime	Excess	Black	Excess
Wintersports Sections 17, 18, & 19 only apply if you have paid the appropriate additional premium for Short Stay and Longstay policies. They are automatically included under Annual Multi-Trip policies, up to a total of 21 days.								
Section 17. Ski Equipment - overall limit		800	75	800	50	800	25	
- maximum per item, pair or set owned or borrowed		500		500		500		
- maximum per item, pair or set hired		300		300		300		
- necessary Ski Equipment hire (amount per day)		150(50)	Nil	150(50)	Nil	150(50)	Nil	
Section 18. Ski Pack up to		400	75	400	50	400	25	
Section 19. Piste Closure up to (amount per 24 hour period) (not applicable to Longstay policies)		200(20)	Nil	200(20)	Nil	200(20)	Nil	
Section 20. Enhanced Travel or Terrorism Disruption*								
20.1. Extended Cancellation or Curtailment up to		1,000	75	5,000	50	10,000	25	
20.2. Extended Travel Delay								
(a) after 12 hours delay		(a)40	Nil	(a)40	Nil	(a)40	Nil	
(b) each 12 hours thereafter		(b)20		(b)20		(b)20		
(c) up to		(c)200		(c)200		(c)200		
20.3. Abandonment or Additional Expenses up to		1,000	75	5,000	50	10,000	25	
20.4. Extended Missed Departure up to		1,000	75	1,000	50	1,000	25	
20.5. Accommodation Costs up to		1,000	75	5,000	50	10,000	25	
Section 21. Gadget Insurance** - covers up to 5 Gadgets								
- up to (maximum per item)		2,000 (750)	75***/ 100****	2,000 (750)	50***/ 100****	2,000 (750)	25***/ 100****	
- Unauthorised Usage Costs (per incident)		500 (100)		500 (100)		500 (100)		
Section 22. Cruise Plus Insurance								
22.1. Rejoin Your Cruise Cover up to		500	75	500	50	500	25	
22.2. Missed Port Departure up to		1,000	Nil	1,000	Nil	1,000	Nil	
22.3. Cabin/Stateroom Confinement up to (per 24 hour period)		1,000 (100)	Nil	1,000 (100)	Nil	1,000 (100)	Nil	
22.4. Itinerary Change up to (per port)		500 (100)	Nil	500 (100)	Nil	500 (100)	Nil	
22.5. Unused Excursions up to		500	75	500	50	500	25	
22.6. Cruise Interruption up to		1,000	Nil	1,000	Nil	1,000	Nil	
Section 23. Business Plus Insurance								
23.1. Business Equipment limit		1,000	75	1,000	50	1,000	25	
- Single article, pair or set limit		500		500		500		
- Samples		500		500	50	500		
- Emergency Courier Expenses		200	75	200	Nil	200	25	
23.2. Business Equipment Hire/Delay (per 24 hour period)		500 (50)	Nil	500 (50)	50	500 (50)	Nil	
23.3. Business Money up to		1,000	75	1,000		1,000	25	

- Cash limit	500		500		500	
23.4. Staff Replacement Costs up to	2,500	75	2,500	50 Nil	2,500	25
23.5. Extra Personal Accident (in addition to Section 4) up to	10,000	Nil	25,000		35,000	Nil
- maximum payable in the event of death	5,000		5,000		5,000	
- maximum payable in the event of death for under 16s	1,000		1,000	Nil	1,000	
23.6. Extra Baggage Delay - emergency purchases after 12 hours	100	Nil	100		100	Nil
delay up to						
- after 24 hours delay	500		500		500	
Section 24. Sports Equipment and Cycle Insurance						
24.1. Sports Equipment and Cycle insurance - overall limit	1,500	75***/ 100****	1,500	50***/ 100****	1,500	25***/ 100****
- maximum per item	750		750		750	
Section 25. Golf Insurance						
25.1. Golf Equipment limit	2,000	75	2,000	50	2,000	25
- Single article limit	250		250		250	
25.2. Golf Equipment Hire (per 24 hour period) up to	200 (40)	Nil	200 (40)	Nil	200 (40)	Nil
25.3. Green Fees (per 24 hour period) up to	300 (75)	Nil	300 (75)	Nil	300 (75)	Nil
Section 26. Wedding Insurance						
26.1. Ceremonial Attire up to	1,500	75	1,500	50	1,500	25
26.2. Wedding Gifts (per couple) up to	1,000	75	1,000	50	1,000	25
- Single article, pair or set limit	250		250		250	
26.3. Wedding Rings up to	250	75	250	50	250	25
26.4. Photographs and Video Recording up to	750	75	750	50	750	25
Section 27. HolidayFromHellInsurance™ Cover Insurance						
27.1. Travel Dispute Professional Fees up to	25,000	75	25,000	50	25,000	25

*Applicable to travel arrangements that do not form part of a package holiday. ** not available on Longstay policies in excess of 120 days.
 *** Excess applicable to Accidental or Malicious damage, Theft and Unauthorised Usage Costs claims/ **** Excess applicable to Loss claims. N/A = Not Available



VOYAGER PLUS TRAVEL INSURANCE

CUSTOMER SERVICES:
+44 (0) 1483 806 680
EMERGENCY ASSISTANCE:
+44 (0) 2920 468 794
CLAIMS:
+44 (0) 1702 427 172

(VOY/VP/2019/20)

Statement of Fact

Certificate Number: 0001426524

Country of Residence Selected: Norway

This Document provides the answers which you gave in the process of applying for and purchasing your Voyager Plus Travel insurance and which form the basis upon which your premium was quoted with the policy terms and conditions offered. You should check these carefully to ensure they are correct and contact us immediately if they need to be changed.

Please ensure you have taken reasonable care to answer all the questions honestly and to the best of your knowledge. If you don't, your policy may be cancelled, or treated as if it never existed, or your claim rejected or not fully paid.

If your answers to these questions change during the period of the insurance it is a general condition of this policy that you advise us by contacting Voyager Healthcheck on 01483 806 666 for medical queries and Voyager Insurance Services Ltd. on 01483 806 680 for all other queries as soon as possible so that we may reassess your coverage relating to any trips you have booked or may wish to book in the future.

QUESTION	YOUR ANSWER
Please consider questions 1-5 & 7 very carefully in relation to yourself and your travelling companions insured under this policy. Question 6 relates to non travellers and travelling companions not insured by us.	No
1. Do any of the statements below apply to you or your travelling companions?: i. have you/they been given a terminal diagnosis? ii. are you/they planning to travel against the advice of a Medical Practitioner or travelling specifically to seek, or you/they know you will need, medical treatment while you/they are away? iii. are you/they aware of the need for an operation or course of treatment at a hospital or specialist clinic. iv. do you/they have any undiagnosed symptoms that require tests or investigation or are you awaiting the results of any tests or investigations?	No
2. Do you or your travelling companion(s) wish to apply for cover for your/their current or pre-existing medical condition(s)? Examples include (but are not limited to): diabetes, high blood pressure, depression, heart, circulatory and respiratory conditions (including asthma)? If you select No: you and your travelling companion(s) will have no cover for any claim directly or indirectly relating to your/their current pre-existing medical condition(s). Please proceed to question 6. If you select Yes: to apply for cover and ensure you/they have the right cover it is important you/they tell us about your/their medical history and that all current pre-existing medical conditions are declared fully, accurately and truthfully to the best of your/their knowledge. Failure to do so could invalidate your/their policy and may result in part or all of a claim not being paid.	No
3. Within the last 24 months, have you or your travelling companion(s) suffered from, been investigated for, diagnosed with, received treatment or taken any medication for; 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)?	

<p>NB – You/they must contact Voyager Healthcheck if you/they have taken any medication or have had any surgical procedures for any of these conditions in the past 24 months.</p>	
<p>4. Do you or your travelling companion(s) currently suffer from or have suffered from any medical condition that has required referral to or consultation with a specialist clinic or hospital for treatment, tests or investigation within the 24 months prior to the date this insurance was arranged or the date that you/they subsequently made arrangements for a trip?</p> <p>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.</p> <p>If you or your travelling companion(s) have stable conditions that each require no more than 2 routine check-ups/ reviews per year with a specialist clinic or your/their usual medical practitioner then you/they do not need to be screened.</p>	
<p>5. Has your doctor or your travelling companion(s) doctor changed or commenced any regular prescribed medication in the last 3 months?</p>	
<p>6. Are you aware of any pre-existing medical conditions suffered by non-travellers or travelling companion(s) not insured by us whose state of health is likely to cause you to cancel or amend your travel plans?</p>	No
<p>7. Are you planning to take part in any hazardous activities (see General Exclusions 12-16 on page 18)?</p> <p>If so, please contact Voyager Insurance Services on 01483 806 680 to see what cover may be available.</p>	No
<p>Please click to confirm that you have read and understood the important conditions relating to health and activities.</p>	Yes
<p>Contact Preferences</p>	No
<p>8. We would like to ask you about your experience today through our nominated Feedback partner. This data is ONLY used for Feedback and no other marketing, it helps us to improve what we do and how we do it. Please select Yes if you would like to opt-in to provide feedback.</p>	No
<p>9. We would like to keep in touch with you, periodically, with timely reminders, special offers, news and other products that we think might be useful to you. Please select Yes if you would like to opt-in to receive communications from us or your intermediary.</p>	

Please Note: If during your application you have answered **No** to "Important Conditions and Questions Relating to Health and Activities" Question 2 and therefore **opted not to apply to cover Pre-Existing Medical Conditions**, you have no cover for any claim directly or indirectly related to your Pre-Existing Medical Condition(s), in accordance with the policy terms, conditions and exclusions (irrespective of if they could have been covered had you chosen to answer **Yes** to apply for and declare such Pre-Existing Medical Condition(s) and they could have been subsequently covered).

There is also no cover under this policy for claims related directly or indirectly to these conditions if you have answered **Yes** to any of the Questions 1 and 3 - 8, unless agreed by Us in writing and noted on your certificate. Please refer to General Conditions 1,2 & 3 in your Policy Wording.

Voyager Bag Back Recovery Service Sheet

IMPORTANT: How it Works and What You Need To Do

- Tear off and insert one of the slips below into each of your pieces of luggage prior to your travel or return.
- We recommend an outside pocket and/or inside the luggage on top of its contents.
- When you check your luggage in, make sure you keep a copy of your Baggage Tag Number
- For more details on the Voyager Bag Back Service please refer to your Voyager Plus Policy Wording.

-----Tear Here and Insert in Your Luggage-----

Voyager Plus Travel Insurance

Voyager Bag Back Recovery Service

this luggage is protected by the Voyager Bag Back Recovery Service.

If found please contact Global Response Voyager Bag Back on

Telephone (UK) : +44 (0)2920 468 794

Email : operations@global-response.co.uk

Please Quote: **Voyager Bag Back 2019/20
0001426524**

Global Response will take your details and help co-ordinate the return of the luggage to it's owner.

Thank you for your help.

-----Tear Here and Insert in Your Luggage-----

Voyager Plus Travel Insurance

Voyager Bag Back Recovery Service

this luggage is protected by the Voyager Bag Back Recovery Service.

If found please contact Global Response Voyager Bag Back on

Telephone (UK) : +44 (0)2920 468 794

Email : operations@global-response.co.uk

Please Quote: **Voyager Bag Back 2019/20
0001426524**

Global Response will take your details and help co-ordinate the return of the luggage to it's owner.

Thank you for your help.

-----Tear Here and Insert in Your Luggage-----

Voyager Plus Travel Insurance

Voyager Bag Back Recovery Service

this luggage is protected by the Voyager Bag Back Recovery Service.

If found please contact Global Response Voyager Bag Back on

Telephone (UK) : +44 (0)2920 468 794

Email : operations@global-response.co.uk

Please Quote: **Voyager Bag Back 2019/20**
0001426524

Global Response will take your details and help co-ordinate the return of the luggage to it's owner.

Thank you for your help.

Voyager Insurance Services Ltd. - Terms of General Insurance Business - Website Sales

Your attention is drawn to the following notes relating to the insurance you have arranged, or wish to arrange with us.

Who We Are

- Voyager Insurance Services Ltd is an independent insurance intermediary and acts on your behalf in arranging your insurance. We are authorised and regulated by the Financial Conduct Authority (FCA). Our register number is 305814. We are permitted to arrange, advise on, deal as an agent of insurers and clients and assist in claims handling with respect to noninvestment insurance policies. You can check these details on the Financial Services Register by visiting the FCA's website, www.fca.org.uk/register, or by contacting the Financial Conduct Authority on 0800 111 6768.

Explanation of Service

- Our service includes providing you with information relating to the cover we can arrange, arranging your insurance cover with insurers to meet your requirements, and helping you with any ongoing changes you have to make. As part of our service, we can also assist you with any claim you need to make.
- In arranging this web-based insurance we deal with a single panel of insurers, details of these are shown in the policy wording.
- We do not provide any advice or recommendation concerning the insurance that you are arranging. The site includes information and certain questions to narrow down the selection of products available to you, from which you can then make your own choice.

Your Duty to Give Information to Insurers

- Your insurance is based upon the information you provide to the insurers when arranging or renewing the insurance or making any mid-term changes. You must ensure that all such information given is complete and accurate. Please take care to answer all questions honestly and to the best of your knowledge.
- You are responsible for all answers or statements that you make when arranging the insurance, on proposal forms, statements of fact, claim forms or other material documents and you should ensure these are full and accurate.
- If you do not answer the questions correctly at the start of the policy or fail to advise the insurers promptly of changes to the information you have given during the period of insurance, this may invalidate your insurance cover and could mean that part, or all, of a claim may not be paid.

Confidentiality

- All personal information about you will be treated as private and confidential (even when you are no longer a customer), except where the disclosure is made at your request, with your consent, in relation to arranging your insurance or where we are required to by law.
- Some or all of the information you supply to us in connection with your insurance proposal will be held on computer and may be passed to insurance and/or other companies for underwriting and claims purposes.
- Under current Data Protection Act legislation you have a right of access to see personal information about you that is held in our records, whether electronically or manually. If you have any queries, please write to the Data Protection Officer at Voyager Insurance Services Ltd., 13-21 High Street, Guildford, Surrey GU1 3DG.
- For more information please refer to our Privacy Notice at www.voyagerinsurance.com/privacy/

How to claim

- Please refer to your policy wording if you need to make a claim. You should contact the specified claims handlers as soon as possible. If in any doubt about whom to contact, please telephone us on 01483 806 680.

Fees and Charges

- Alterations & Cancellations - An administration fee of £15 may be charged for any alteration or for any cancellation of a policy outside the initial 14 day 'cooling off' period.

Protecting your money

- Prior to your premium being forwarded to the insurers, and for your protection, we hold premiums and claims monies received as agent of your insurer and your policy is treated as having been paid for once you have paid us.

Complaints

- It is our intention to provide a high level of service at all times. If, however, you have reason to make a complaint about our service, we have internal procedures for handling complaints fairly and promptly. In the first instance you should contact the Managing Director at Voyager Insurance Services Ltd, 13-21, High Street, Guildford, Surrey GU1 3DG or telephone 01483 806 680.

Our procedure is that:

- Your complaint will be acknowledged within 5 business days.
- Wherever possible, your complaint will be dealt with within 20 business days and if compensation or redress is felt to be appropriate details of this will be provided. If it is felt that your complaint is not justified you will be provided with full reasons for this decision.
- If it is not possible to respond to your complaint within 20 business days you will be advised of the reasons in writing and given a note of when you may expect a final response.
- If you remain dissatisfied, you may be entitled to refer the matter to the Financial Ombudsman Service. We shall provide you with details upon request. Further information is available at www.financial-ombudsman.org.uk or telephone 0800 023 4567.
- If you do decide to refer any matters to the Financial Ombudsman Service your legal rights will not be

affected.

- Alternatively, in respect of online sales only The European Commission has set up an online platform where consumers in all EU Countries can register a complaint. This can only be made for complaints about purchases made online

The Online Dispute Register (ODR) directs your enquiry to our complaints procedure, where it will be handled in the usual way. It will also let you know that the Financial Ombudsmans Service (FOS) is the UK's dispute resolution body for insurance. Should you need to escalate your complaint further, ODR will transmit your complaint to the FOS after 30 days.

Please note that this new EU service facilitates contact only it does not provide any other complaints service. You can find this platform at <http://ec.europa.eu/odr>

Compensation Arrangements

- We are members of the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we are unable to meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme is available at www.fscs.org.uk or telephone 0800 678 1100 or 020 7741 4100.

Meeting your Demands and Needs for Insurance

- The policy coverage provided is typical of the great majority of this type of insurance and is designed to meet the needs of the customer when considering the risks associated with their plans. This website has been designed to provide you with enough information for you to decide whether this policy meets your particular demands and needs but we have not given you any specific or personal recommendation to buy this insurance.