




Dear Mrs Bansal

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:	0001275507
Scheme Name:	Voyager WEBroker
Scheme Ref:	VOY/WBB/2016
Emergency Assistance:	Global Response
Emergency Assistance Number:	+44 (0) 2920 468 794
Claims:	CSA 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 the e-mail is the policy wording. This important document should be printed off and read carefully. Also attached is our Terms of Business statement 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: 01483 806 681 Fax: 01483 569676 Email: [enquiries@voyagerins.com](mailto:enquiries@voyagerins.com)

[Voyager Insurance Services Ltd.](#) is registered in England No. 3251842 Registered Office: Buzzards Hall, Friars Street, Sudbury, Suffolk CO10 2AA. Voyager Insurance Services Ltd is authorised and regulated by the Financial Conduct Authority (Firm reference no. 305814)



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[enquiries@voyagerins.com](mailto:enquiries@voyagerins.com) [www.voyagerinsurance.com](http://www.voyagerinsurance.com)

## Confirmation of Insurance Coverage

### Re: Confirmation of coverage for

Mrs	SHWETA	Bansal
Master	YASH	Mittal

**Certificate Number: 0001275507**

### To whom it may concern:

Please be advised that Mrs SHWETA Bansal has purchased Voyager WEBroker Travel Insurance Short Stay Certificate of Insurance number 0001275507 effective 17-Sep-2016 to 18-Sep-2016.

The policy is administered by Voyager Insurance Services Ltd., and underwritten by Sirius International Insurance Corporation UK Branch, Floor 4, 20 Fenchurch Street, London, EC3M 2BY, United Kingdom. Sirius International Insurance Corporation has an "A" (Excellent) rating from A.M. Best.

- Medical coverage is provided while travelling Europe / Channel Islands / Republic of Ireland / Isle of Man as per policy provisions.
- Coverage includes the **Schengen** states per the policy provisions.
- Emergency Repatriation (also known as Evacuation) is provided up to a maximum benefit of £GBP 10,000,000 including Return of Mortal Remains benefits up to the overall maximum of £GBP 10,000,000 are included when coordinated by our nominated emergency service.
- A copy of Benefits Schedule of Coverage and Excesses providing an outline of coverage provided, limitations and maximum benefits, is enclosed (or available upon request), as well as the Certificate of Insurance of the Policy indicated above.

This information will verify that Eligible Expenses, including Hospitalisation expenses, are subject to a £GBP 50 Excess unless the Certificate of Insurance shows that Double Excess or Excess waiver (Zero Excess) option has been purchased.

The maximum limit of coverage for the lifetime of the Policy £GBP 10,000,000 per person for each separate trip.

If you have any questions, or would like to speak to someone regarding the above cover, please feel free to contact our office at the number listed below.

Sincerely,

Customer Service  
Voyager Insurance Services Ltd.

**General Statement of Demands and Needs** *This product is designed to meet the general demands and needs of a typical customer who is concerned with obtaining some insurance protection from the high cost of unexpected medical costs overseas. It may not be suitable for all customers' demands and needs. Further details of the benefits can be found in the Policy Summary. This statement does not form part of the terms and conditions of your policy.*

Registered no. 325842

Intermediaries (ATII)

Please note that all calls may be recorded.



( VOY/WBB/2016 )

**Policy Schedule & Certificate of Insurance****Certificate Number: 0001275507**

POLICY TYPE	PACKAGE	DESTINATION	START DATE	END DATE
Short Stay	Single Parent Family	Europe / Channel Islands / Republic of Ireland / Isle of Man	17-Sep-2016	18-Sep-2016

ADDRESS	PURCHASE DATE	MEDICAL REFERENCE	TOTAL PREMIUM
4 Amsterdam Road, London, E14 3JB	24 August 2016		£ 17.88

Persons Insured:					
	TITLE	INITIAL(S)	SURNAME	D.O.B	AGE
298017	Mrs	SHWETA	Bansal	14/12/1984	31
298017	Master	YASH	Mittal	30/08/2014	2

ADDITIONAL COVERAGES:			
	Alteration	Alteration Taken	Additional Information on Alteration
	Wintersports	No	

## Summary of Cover

## Ref VOY/WBB/2016 Valid for issue no later than 28th February 2017

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 (unless doubled by taking the double your excess option as shown on your certificate) apply for each person and each section of each claim, unless the excess waiver option has been selected and this is shown on your certificate.

	Benefits schedule	Limits	Excess
1	Cancellation or curtailment	£5,000	£50* (£20)**
2	Emergency medical expenses <i>including emergency repatriation</i> <i>including relatives additional expenses</i> <i>including emergency dental treatment</i>	£10,000,000  £350	£50* (£100)***
3	Hospital stay benefit (amount per day)	£1,000 (£20)	Nil
4	Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death</i> <i>maximum payable in the event of death if under 16</i>	£30,000 £5,000 £2,000	Nil
5	Travel delay (a)£ after 12 hrs delay (b)£ each 12 hrs thereafter (c)max abandonment (after 12 hours)	(a)£40 (b)£20 (c)£200  £5,000	Nil  £50
6	Missed departure and journey disruption	£1,000	£50
7	Baggage - overall limit <i>under 18 possessions limit</i> <i>maximum per item, pair or set</i> <i>total limit for all valuables</i> <i>emergency purchases (after 12 hours)</i>	£2,000 £500 £250 £500 £200	£50   Nil
8	Personal money <i>Cash limit (Under 18s cash limit)</i>	£500 £250 (£50)	£50
9	Loss of passport	£500	Nil
10	Personal liability	£2,000,000	£100
11	Legal expenses	£20,000	£100
12	Timeshare cover - cancellation or curtailment	£1,000	£50
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
<b>Sections 17-18 &amp; 19 only apply if you have paid the appropriate wintersports premium for short stay and long stay policies. They are automatically covered under annual multi-trip policies.</b>			
17	Ski equipment - overall limit <i>maximum per item, pair or set owned or borrowed</i> <i>maximum per item, pair or set hired</i> <i>necessary ski equipment hire (amount per day)</i>	£800 £500 £300 £150 (£50)	£50  Nil
18	Ski pack	£400	£50
19	Piste closure (amount per day) (not applicable to long stay policies)	£200 (£20)	Nil
<b>Section 20 only applies if you have paid the appropriate additional premium as shown on your certificate</b>			
20	Enhanced Travel Disruption**** <i>extended cancellation or curtailment</i>	£5,000	£50

	<i>extended travel delay (a) £ after 12 hours delay (b) £ each 12 hrs thereafter (c) £ max abandonment or additional expenses extended missed departure accommodation costs</i>	<i>(a)£40 (b)£20 (c)£200</i>  <i>£5,000</i> <i>£1,000</i> <i>£5,000</i>	<i>Nil</i>  <i>£50</i> <i>£50</i> <i>£50</i>
<b>Optional extensions</b>			
If you have selected any additional policy options as shown on your certificate, please refer to the separate policy options wording provided. A copy is available upon request.			
<b>Annual multi-trip features</b>			
Maximum age at date of purchase			74
Maximum period per trip if aged 18 - 69 <i>if aged 70-74</i>			45 days 31 days
Business travel			Yes
UK trips (minimum of 2 nights using pre-booked pre-paid accommodation or transport)			Yes
Family members can travel separately			Yes
Wintersports - up to total maximum of			21 days
<b>Short stay features</b>			
Maximum age at date of departure			84
Maximum period per trip <i>if aged 75-84 (area 3 &amp; 4 only)</i>			60 days 31 days
Valid for departures prior to			28/02/2018
<b>Long stay features</b>			
Maximum age at date of departure			59
Maximum trip duration			18 months*
* maximum duration may be extended up to a maximum of 24 months subject to individual referral and must be agreed by us and confirmed in writing.			
Valid for departures prior to			28/02/2018
* Adults aged 65-84 years - £100 excess for cancellation or curtailment and medical claims only. Maximum excess any one claim or incident £100 (or £200 in respect of adults aged 65-84 years) for cancellation or curtailment and medical claims only. ** Loss of deposit claims only. *** For long stay policies the excess is increased to £100 for medical claims only. **** Applicable to travel arrangements that do not form part of a package holiday.			

## Options Summary of Cover

## Ref VOY/WBB/2016 Valid for issue no later than 28th February 2017

The options below only apply if you have paid the additional premium, per option, and the selected option(s) is shown on your certificate. With the exception of Options 7 and 8, 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 the 'Double your excess' option has been selected and this is shown in your certificate. In respect of Options 7 and 8, i) the limits shown apply per policy irrespective of the number of insured persons and ii) the options to double or waive the excess do not apply.

	Benefits schedule	Limits	Excess
1	<b>Option 1 - Double your excesses</b>  All excesses on sections 1-20 of your travel insurance policy and any options selected below, listed on your certificate, are doubled, other than section 25 & 26.	As per applicable policy sections	Applicable excess x 2
2	<b>Option 2 - One way trip extended cover (up to 31 days)</b>  Cover within final destination country increased to a maximum of 31 days.	As per applicable policy sections	As per applicable policy sections
3	<b>Option 3 - Section 21. Business Plus insurance</b>  <b>21.1. Business Equipment - overall limit</b> <i>maximum per item, per set</i> <i>samples</i> <i>emergency courier expenses</i>  <b>21.2. Business equipment hire/delay after 12 hours (amount per day)</b>  <b>21.3. Business money (cash limit)</b>  <b>21.4. Staff replacement costs</b>  <b>21.5. Personal accident (additional to section 4)</b> <i>maximum payable in the event of death</i> <i>maximum payable in the event of death if under 16</i>  <b>21.6. Baggage delay - after 12 hours delay</b> <i>after 24 hours delay for purchases made</i>	£1,000 <b>£500</b> <b>£500</b> <b>£200</b>  £500 (£50)  £1,000 (500)  £2,500  £30,000  <b>£5,000</b>  <b>£1,000</b>  £100 <b>£500</b>	£50 <b>Nil</b> <b>Nil</b> <b>£50</b>  Nil  £50  £50  Nil  <b>£5,000</b>  <b>£1,000</b>  Nil <b>Nil</b>
4	<b>Option 4 - Section 22. Golf Insurance</b>  <b>22.1. Golf equipment - overall limit</b> <i>maximum per item, pair or set</i>  <b>22.2. Golf equipment hire (amount per day)</b>  <b>22.3. Green fees (amount per day)</b>	£2,000 <b>£250</b>  £200 (£40)  £300 (£75)	£50 <b>Nil</b>  Nil  Nil
5	<b>Option 5 - Section 23. Wedding Insurance</b>  <b>23.1. Ceremonial attire</b>  <b>23.2. Wedding gifts, per couple (maximum per item, pair or set)</b>  <b>23.3. Wedding rings</b>  <b>23.4. Photographs and video recording</b>	£1,500 £1,000 (£250) £250 £750	£50 £50 £50 £50
6	<b>Option 6 - Section 24. Cruise Plus insurance</b>  <b>24.1. Rejoin your cruise</b>  <b>24.2. Missed port departure</b>  <b>24.3. Cabin/stateroom confinement</b>  <b>24.4. Itinerary change (per port)</b>  <b>24.5. Unused excursions</b>  <b>24.6. Cruise interruption</b>	£500 £1,000 £1,000 (£100) £500 (£100) £500 £1,000	£50 Nil Nil Nil £50 Nil
7	<b>Option 7 - Section 25. HolidayFromHellInsurance TM</b>  Travel Dispute Professional Fees	£25,000	£35
8	<b>Option 8 - Section 26. Gadget Insurance*</b>	Level 1** Level 2**	

<b>26.1.</b> Overall limit	£1,000	£2,000	£50***
Number of gadgets insured	Up to 3	Up to 5	(£100 Loss)
Maximum per item	£500	£750	
<b>26.2.</b> Unauthorised usage costs	£250	£250	£50
<i>*Note:</i>			
<i>1) not available on Longstay policies over 90 days.</i>			
<i>2) not available if resident outside of the UK, Channel Islands or Isle of Man.</i>			
<i>**Level as shown on Your Certificate</i>			
<i>**Excess applicable to Accidental Damage, Theft or Malicious Damage claims.</i>			



## 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](http://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 the Data Protection Act 1998 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 Managing Director at Voyager Insurance Services Ltd., 13-21 High Street, Guildford, Surrey GU1 3DG.

### 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 562 662.

### Fees and Charges

- We make no administration fee or charge for any of our services in connection with arranging this insurance. However, we reserve the right to charge an additional amount of £1 if you request us to post your policy documentation to you.
- Alterations & Cancellations - An administration fee of £5 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 562 662.

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](http://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.

### 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](http://www.fscs.org.uk) or telephone 020 7892 7300.

### 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.