



Volunteers & Voyage Crew Group Travel Insurance Insurance Product Information Document

Company: Canopus at Lloyd's

Product: Travel

This insurance is underwritten by Canopus at Lloyd's. Canopus at Lloyd's is a trading style of Canopus Managing Agents Limited. Canopus Managing Agents Limited whose registered office is Gallery 9, One Lime Street, London EC3M 7HA, is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority. Firms Reference Number 204847.

This document contains some important facts about your Travel Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording.

Please take time to read this policy document to make sure you understand the cover it provides.

What is this type of insurance?

This is an Annual Travel Insurance policy. This Insurance covers you for trips taken on behalf of Tall Ships and Incidental Holiday travel with a destination outside of the UK or within the UK subject to an overnight stay or air travel



What is insured?

- ✓ 1. Cancellation or Curtailment
- ✓ 2. Replacement & Re-joining Expenses
- ✓ 3. Journey Continuation
- ✓ 4. Travel Delay
- ✓ 5. Medical, Repatriation and Additional Expenses
- ✓ 6. Hospital Benefit
- ✓ 7. Personal Liability
- ✓ 8. Legal Expenses
- ✓ 9. Personal Baggage and Money
- ✓ 10. Delayed Baggage
- ✓ 11. Personal Accident
- ✓ 12. Hi-jack and Kidnap
- ✓ 13. Political and Natural Disaster Evacuation Expenses

You may not be covered for all of the above items. For a comprehensive list of all of the benefits you have selected and the sums insured provided by this Insurance, please see the Policy Schedule and Policy Wording.



What is not insured?

- ✗ Travelling: Contrary to medical advice; Contrary to health and safety restriction(s) from an airline or carrier; To obtain medical treatment; After a terminal prognosis.
- ✗ Travelling if you have received treatment for any of the following during the 24 months prior to the date of booking a trip:
a stroke; any form of cancer, leukaemia or tumour; a transplant; any heart problem; dialysis; any blood disorder; any breathing or respiratory problem (not including Asthma unless requiring inpatient treatment); any psychiatric illness or dementia; any gastro intestinal condition e.g. colitis, stomach ulcer; any neurological system related condition
- ✗ Travelling if you have been seen by a specialist in three months prior to booking a trip
- ✗ Travelling if you are aware of any other reason as to why the trip is likely to be cancelled.
- ✗ Any persons aged 80 years or over at the commencement of a Period of Travel
- ✗ Any claim arising from: Intentional self-injury, Suicide or attempted suicide; Provoked assault or fighting; any Criminal act; Engagement in riots of any kind; Deliberate exposure to exceptional danger.
- ✗ Participation in: Any form of operational duties as a member of the armed forces; Aeronautics or aviation, other than as a passenger; Riding or driving in any kind of race; Mountaineering or rock climbing; Sports tours.
- ✗ Any psychiatric, mental or nervous disorder including anxiety and/or depression.
- ✗ Acquired Immune Deficiency Syndrome (AIDS), AIDS related complex (ARC), or Human Immunodeficiency Virus (HIV).
- ✗ Any claim resulting directly from the influence of alcohol, drugs or solvents.
- ✗ Any Trip which is longer than 45 days unless agreed by us in writing.
- ✗ Any claim arising from pressure waves caused by aircraft or other aerial devices.
- ✗ Any claim arising out of War in the UK or in a Country known to be in a state of War at the commencement of travel.
- ✗ Any act of Terrorism which involves the use of nuclear weapon or device or chemical or biological agent.

For a comprehensive list of all of the Policy Exclusions of this Insurance, please see the Policy Wording.



AmTrust Underwriting

An AmTrust Financial Company



Are there any restrictions on cover?

- ! The maximum duration for any one continuous Period of Travel shall not exceed 45 days in duration. We will not cover You for any part of the trip where the Period of Travel exceeds 45 days in duration unless agreed by Us in writing prior to the Period of Travel.
- ! This Policy is issued on the condition that You have no knowledge of any other corporate travel Insurance in force except as specifically declared to Us at inception or agreed by Us during the Period of Insurance. If at the time of a claim there is another insurance Policy in Your name which covers You or an Insured Person for the same expense or loss, We will only pay a proportion of the claim, determined by reference to the cover provided by each section except for Item 11 of the Policy Schedule. Items 11(1)-11(6) of the Policy Schedule will be paid in full.

For a comprehensive list of all of the Policy Conditions of this Insurance, please see the Policy Wording.



Where am I covered (Geographical Limits)?

- ✓ You are covered anywhere in the world unless otherwise stated in the Policy Schedule.



What are my obligations?

- Any change in your business activities must be notified to your Broker and agreed in writing by us.
- Any change to the Insured Person's occupation as originally disclosed to us must be notified to your broker and agreed in writing by us. At the beginning of the period of insurance or when making changes to your policy, you must give complete and accurate answers to any questions you are asked relating to the insurance.
- You must tell your broker as soon as practicable if you become aware of any inaccuracies or changes in the information you have provided to us, whether happening before or during the period of insurance.
- In event of an accident or illness which may result in a claim under this insurance you must:
 - seek the attention of a duly qualified medical adviser as soon as practicable who you must allow to examine you for the purpose of reviewing the claim.
 - notify your broker as soon as practicable.
 - provide us with the necessary authorisations to obtain your medical information and correspondence relating to the subject of the claim or a related pre-existing condition.
 - provide your broker with all the information we reasonably require.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

Your broker will advise you of the full details of when and the options by which you can pay.



When does the cover start and end?

Please see the Policy Schedule for the Policy Effective Date and Policy Expiry Date.



How do I cancel the contract?

You can cancel this insurance at any time by contacting your broker. After the fourteen (14) day cooling off period, provided you have not made a claim, you will be entitled to a refund of any premium paid, subject to a deduction for any time for which you have been covered and the administrative cost of providing the insurance.