

Volunteer Travel Insurance

INSURER	AVIVA INSURANCE LIMITED
POLICY NUMBER	100746537GPA
CLAIM OR ASSISTANCE CONTACT NUMBER	+44 (0) 1243 964135

FREQUENTLY ASKED QUESTIONS

1. *Who is covered (Insured Person)?*

Any volunteer between 16 and 26 years of age, whilst undertaking duties for on and behalf of Project Trust.

2. *What trips are covered?*

Any trip in connection with Project Trust outside your Country of residence.

3. *How long am I covered for?*

Cover is provided from the day you leave the UK to the day you return.

4. *Can I have a family member or friend travel with me?*

No cover is provided for any parent, other relative, partner or friend that wants to travel with you on a project.

5. *Does the policy cover trips in my country of domicile?*

No, it only covers trips undertaken outside your country of residence whilst you are travelling on behalf of Project Trust.

6. *What about holidays?*

Cover is included for any days added by you before or during your trip up to a maximum of 80 days. Please note there is no cover to countries where Foreign, Commonwealth & Development Office – FCDO advise against all travel.

7. *I have a pre-existing medical condition. Am I covered?*

Provided that you are not travelling against the advice of your Medical Practitioner, your placement with Project Trust will be covered.

8. *Do I have to pay a policy excess?*

You will be required to pay an excess of £300 each and every claim in respect of Medical and other Expenses.

9. *Where are claims paid?*

Claims are settled in the UK and paid to Project Trust.

10. *Does the policy cover medical expenses?*

Yes reasonable and necessary costs incurred outside the Insured Person's Country of Domicile for medical, surgical or other remedial attention or treatment given or prescribed by a Qualified Medical Practitioner and all hospital, nursing home and ambulance charges; dental and optical expenses are covered if incurred in an emergency or if they are as a result of Bodily Injury. (Dental expenses are restricted to those incurred only for the immediate and direct relief of pain for the duration of the Journey); expenses associated with pregnancy are covered if incurred in an emergency as a result of complications (where such complications are diagnosed by a Qualified Medical Practitioner who specialises in obstetrics).

11. *Will the insurer repatriate me to the most suitable hospital or home?*

Yes provided that the repatriation is medically necessary and organised by *Cega Assistance*.

Volunteer Travel Insurance

12. If I am in hospital will the policy cover the costs for a relative or friend to be with me?

Yes the policy covers the reasonable additional costs necessarily incurred for travel and accommodation of up to two relatives, friends or close business associates who, on medical advice from a Qualified Medical Practitioner, are advised to travel to or remain with the Insured Person whilst outside their Country of Domicile.

13. Are the costs of on-going treatment in my country of domicile included?

If following emergency repatriation to your country of domicile you require on-going medical treatment as an in-patient for the same injury or illness the policy will pay the cost of medical expenses incurred and arranged by *Cega Assistance*. You will normally be admitted to a NHS hospital or local equivalent unless private treatment is deemed necessary by *Cega Assistance*.

14. Are my personal belongings covered?

No cover is provided for personal belongings.

15. If my luggage is delayed can I claim?

No, because no cover is provided for personal belongings.

16. And money?

No cover is provided for money.

17. What if my passport or travel documents are lost or stolen?

No cover is provided for travel documents, including passports and plane tickets.

18. Am I covered if my trip is cancelled, disrupted or curtailed?

If your journey is delayed, cancelled, altered or curtailed, all as a direct result of any cause outside of Project Trust's or your control then the policy will pay for reasonable and necessary expenses to get you back home.

19. What if my life is at risk if I remain in the country I am visiting?

The policy will pay for the reasonable and necessary costs and expenses incurred on your behalf by *Cega Assistance* and for security specialists' costs if your journey is disrupted due to Political Intervention; Natural Disaster; Hijack; Kidnap and a Life-Threatening situation.

20. Are any hazardous activities excluded?

The only excluded activities are flying in a plane as a pilot or crew member; and armed forces personnel (including reserve personnel).

21. Are any journeys not covered?

Yes, the following journeys are not covered:

- a) any taken against the advice of a Qualified Medical Practitioner.
- b) where the purpose of the Journey is to receive medical treatment or advice.
- c) where the purpose of the Journey is directly or indirectly related to a medical condition or situation known to exist by the Insured Person.
- d) to countries where Solace Global or the Foreign, Commonwealth & Development Office' advise against all travel.

22. Is there anything that the policy will not pay for?

You need to read the policy for full details of all the exclusions however for journeys that are covered the policy not pay for:

- a) any expenses incurred more than 24 months after the date the need for treatment first arises.
- b) expenses incurred as a result of suicide, attempted suicide or self-inflicted injury.
- c) own criminal acts.

Volunteer Travel Insurance

WHAT TO DO IN AN EMERGENCY

In the event of an emergency, you should call the 24 hour Emergency Assistance helpline on:

+44 (0) 1243 964135

This will connect you to CEGA who are the approved emergency medical assistance company used by Aviva.

You should be prepared to tell CEGA the following information:

- Your Policy Number
- Contact details for you
- Advise exactly what has happened so they can make the necessary arrangements for your emergency assistance/treatment

CEGA will then provide you with guidance on the next steps to take.

Please ensure you definitely require the assistance of CEGA. As soon as you make a call to them, a fee will be charged to Project Trust against their insurance policy and volunteers are instantly charged the £300 excess.

IF YOU ARE IN DOUBT ABOUT ANYTHING TO DO WITH A CLAIM, PLEASE CONTACT JIL MCMEEKIN ON:

TELEPHONE : 01879 230 444

EMAIL : JIL.MCMEEKIN@PROJECTTRUST.ORG.UK