

Volunteer Travel Insurance

INSURER	AVIVA INSURANCE LIMITED
POLICY NUMBER	100746537GPA
CLAIM OR ASSISTANCE CONTACT NUMBER	+44 (0) 1243 621066

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](#).

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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.

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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 621066

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