



Save £30! Gap Year For Grown Ups have negotiated special rates with Endsleigh - price £445 for 12 months cover. (See price chart for cover for fewer months.)

Travel Insurance

Whether you're taking a year or a few months out on a holiday or career break, this tailor made policy will give you all the protection you need for the more adventurous traveller.

The Activities Essential Cover allows you to travel with all the vital cover needed for emergencies at a modest premium.

On The Spot Medical Claims

If you have the unfortunate experience of having to claim for medical reasons whilst on your trip we are able to offer you immediate help and instant claims payments through an international network of Assistance Branches, plus a 24 hr English speaking world-wide medical helpline - a must if you have a problem in the back of beyond.

Special Features of Endsleigh

- Lengthy list of activities fully covered.
- Discount for couples.

Money Back Guarantee

There are policy terms and conditions which cannot be shown in full here. When you receive the policy document, read it carefully and if you are not entirely satisfied, return it to us within 14 days of receipt, as long as you have not travelled, we will return your premium in full - subject of course to you meanwhile having had no claims.

In association with:





Activity Essential Benefits

Medical Expenses	Maximum Sum Insured
a) Medical Expenses incl. repatriation	£2,000,000
b) Emergency dental treatment	£250
c) Getting someone out to you	£3,000
d) Funeral Costs Abroad	£2,000
Personal accident and injury benefit	
Permanent total disablement	£10,000
Personal belongings & luggage	
a) Luggage overall limit	£1,500
i) Cash limit	£200
ii) Money total limit	£200
iii) Single article limit	£200
iv) Valuables (total)	£250
b) Passports, tickets & passes	£250
c) Luggage Delay	no cover
Cancellation & curtailment	
a) Cancelling your trip	£3,000
b) If your tour operator goes bankrupt	no cover
c) Cutting your trip short	£3,000
d) Missed the boat/plane/cross channel train	£250
Personal Liability	£1,000,000
Legal Expenses	£10,000
Additional Sports Equipment	£500

In association with:





What's Covered?

Sports and Activities Included

Abseiling, activity centre holidays, american football, archery, athletics, ballooning (as an organised excursion) bamboo boat rafting, baseball, basketball, bmx biking, boogie boarding, bouldering, bungee jumping, canoeing (except open sea or slalom), casual work including manual, cricket, cross country running, cycle touring, deep sea diving (deeper than 25 meters), dinghy sailing, elephant trekking, expeditions, farm holidays, fencing, football, frisbee, gliding, go carting, golf, hang gliding, high diving (platform only), hiking, hockey (field only), horse trekking, horse riding (casual) ice skating, jet skiing, jogging and any other sport not involving an extra risk, kayaking, kite surfing/skiing/buggying, la cross, marathon/triathlon, martial arts, martial arts training microlighting, mopeds (No PA cover if crash helmet not worn mopeds <50cc) , motor cycle casual riding (No PA cover if crash helmet not worn on motorbikes >50cc), mountain biking on/off road, orienteering, outward bound, overlanding, paint balling, paragliding, parachuting, parapending (behind motorised vehicle), parasailing (behind a boat), parascending, potholing/caving as part of a group, power boating (as a passenger), quad biking, regular sports, river kayaking, river sledging, river boarding, rollerblading, rowing, rugby, safaris (without guns), sailing boarding, sailing, sandboarding, scrambling, scuba diving to 30m, show jumping, skate boarding, skin diving, sky diving, snorkelling, soccer, surfing, trekking above 2500m, trekking under 2500m, triathlon, volleyball, wake boarding, walking high altitude, water skiing, weight lifting, whitewater boating/canoeing/kayaking, yachting in territorial waters, zip climbing, zip wiring.

In association with:





General

- . The first £40 of each claim with the exception of the liability, air range, travel delay and personal accident and injury benefits is excluded
- . Any expenses which you would have incurred in the normal course of your trip
- . Any consequence arising directly or indirectly from the transmission of the Human Immunodeficiency Virus (HIV) and/or any HIV related illness
- . Any claim arising from suicide, self injury, alcohol or drugs or any willful exposure to needless peril

Medical and Personal accident

- . Pregnancy or Childbirth
- . Mental or nervous illness
- . If you are travelling against the advice of a medical practitioner
- . Any condition for which diagnosis or treatment has been received during the previous twelve months
- . Any treatment that could reasonably be delayed until your journey home
- . Cosmetic surgery, chiropractic treatment, osteopathy or vaccinations
- . Any expenses incurred in the UK

Luggage

- . Valuables unattended unless left with a travelling companion
- . Cycles and contact lenses
- . Sports equipment in use

Cancellation

- . You failing to allow sufficient time to reach your UK departure point

The following definition also applies to this policy:

Couple - 2 persons traveling together irrespective of whether or not they are in a relationship.



In association with:





Price Guide

Save £30! Gap Year For Grown Ups have negotiated special rates with Endsleigh - price £385 for 12 months cover. (See price chart for cover for fewer months.)

Our sales prices are as follows:

Period of cover (months)	Price
1	£95
2	£110
3	£140
4	£180
5	£220
6	£260
7	£290
8	£325
9	£350
10	£390
11	£425
12	£445

In association with:



