



**Save £30! Gap Year for Grown Ups have negotiated special rates with Endsleigh - price £229 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 career break or gap year, this tailor made policy will give you all the protection you need as long as you are aged 36 or under at the commencement of your trip. Unlike most policies, this covers you while working.

The Gap Year plan 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

- . Most sports and activities included automatically at no extra cost
- . Discount for couples.
- . Depending on how light you are travelling you have the option to remove luggage cover and obtain a 20% discount.

### 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:





## Gap Year Policy Benefits

Medical Expenses	Maximum Sum Insured
a) Medical Expenses incl. repatriation	£1,000,000
b) Emergency dental treatment	no cover
c) Getting someone out to you	£1,000
d) Funeral Costs Abroad	£2,000
Personal accident and injury benefit	
Permanent total disablement	no cover
Personal belongings & luggage	
a) Luggage overall limit	£500
i) Cash limit	no cover
ii) Money total limit	no cover
iii) Single article limit	£200
iv) Valuables (total)	£150
b) Passports, tickets & passes	£150
c) Luggage Delay	no cover
Cancellation & curtailment	
a) Cancelling your trip	£1,000
b) If your tour operator goes bankrupt	no cover
c) Cutting your trip short	£1,000
d) Missed the boat/plane/cross channel train	£250
Personal Liability	£1,000,000
Legal Expenses	£10,000

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## Principle Exclusions

### Sports and Activities Automatically Included

**a) Most sports and activities are covered in full however often you undertake them during your trip. These include:**

Activity centre holiday, BMX biking, canoeing, casual work (including manual), cycling, farm holidays, hiking, motorcycling, mountain biking, outward bound, safaris, sail boarding, sailing, scrambling, scuba diving to 30m, skin diving, snorkeling, surfing, wind surfing.

**b) A range of Activities will be automatically covered when you undertake them occasionally on your trip. These include:**

American Football, archery, ballooning, bungee jumping, football, gliding, hand gliding, high diving (platform only), hockey (field only), horse riding, jetskiing, marathon/triathlon, martial arts, microlighting, parachuting, paragliding, parasending, potholing/caving (as part of a group), powerboating as a passenger, rugby, show jumping, skiing and snow boarding (on piste only), sky diving, water skiing, white water boating/rafting/canoeing/kayaking, yachting (in territorial waters)

### The following dangerous sports are excluded from this policy:

Base jumping; big foot skiing\*\*; bobsleigh/skeleton/luge\*\*; bouldering\*; canyoning\*; cliff diving; competitions\*; expeditions or trekking\*; free climbing; glacier crossing\*; heliskiing\*\*; hunting or shooting of any kind; ice caving; ice hockey\*\*; motor rallying\*; mountaineering or outdoor rock climbing\*; overlanding\*; piloting an aircraft\*; polo\*; power boating\*; professional sports; safaris using guns; scuba diving over 30m\*; ski acrobatics; ski jumping; ski stunting; snow mobiles/skidoos\*\*; snow shoeing\*\*; solo pot holing; solo rock climbing; solo sea sailing; speed skating\*; stunt flying and aerobatics; tobogganing\*\*; yachting out of territorial waters\*

Activities marked \* can be covered by our Activity policy, and those marked \*\* by our Winter Sports policy.

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## 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

- . Any single item worth more than £200 and total valuables of £150 (Gap year)
- . Valuables unattended unless left with a travelling companion
- . Cycles and contact lenses
- . Sports equipment in use

## Liability

Liability for any business or professional activity

- . Any claim related to dangerous sports
- . Control or use of motorised vehicles, watercraft or aircraft

## 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.

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## Price Guide

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Our sales prices are as follows:

Period of cover (months)	Price
1	£40
2	£75
3	£95
4	£110
5	£125
6	£140
7	£155
8	£170
9	£185
10	£199
11	£213
12	£229

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