

Outgoing - Travel Insurance

Insurance purchased through Outgoing

We believe that safety and enjoyment are equally important when booking a holiday with Outgoing. It is therefore why it is a condition of booking with Outgoing that you have obtained adequate and valid specialist travel insurance that will cover your requirements for the entire duration of your trip.

Outgoing partner with Endsleigh Insurance, where we have created a bespoke travel insurance policy that can be included as a part of your holiday package.

Cover includes cancellation and curtailment of the trip due to accident, illness or sickness; the cost of any repatriation back to the beneficiary's home country following a medical emergency. Additionally cover for over 90 sports and activities are included as standard under this group policy and full details are available within the activity guide lists in the group policy documents.

The group policy has been arranged for the benefit of persons travelling on a trip (the beneficiary / beneficiaries) with Outgoing (the group policyholder).

Key features and benefits:

- A 24 hour helpline for medical emergencies
- Emergency medical expenses in the event of illness or injury
- Protection against cancellation or curtailment charges
- Cover for loss or damage to baggage and personal money
- A wide range of sports and activities covered

Key eligibility criteria and exclusions:

- Not available to anyone aged 65 or over
- No cover under cancellation or curtailment charges, emergency medical expenses or personal accident relating to any reason set out under 'Important conditions relating to health' – see group policy wording
- No cover where the FCO or World Health Organisation has advised against travel
- No cover where travel is not departing from and returning to your home country
- Each claim will be subject to a £50.00 excess wherever an excess applies

The table below displays a summary of the maximum amounts which are payable under each section. Please note the group policy is subject to terms, conditions, limits and exclusions - please refer to the group policy wording and the statement of insurance for full details of the cover available.

Statement of insurance:

[European Essential Cover - up to 4 days and 7 days](#)

[European Essential Cover Plus Cat 1 - up to 7 days](#)

[European Essential Cover Plus Cat 2 - up to 7 days](#)

[European Essential Cover Plus Winter - up to 8 days](#)

To view the full policy click [here](#)

Section	Essential benefits	Maximum amount	Excess
1	Cancellation or curtailment charges Aggregate Limit Excursions	£2,000 £50,000 £250	£50
2	Emergency medical & other expenses Emergency dental treatment Search and rescue	£5,000,000 £250 no cover	£50
3	Hospital benefit	no cover	-
4	Personal accident i. Death benefit (aged under 16) Death benefit (aged 16 to 64) Death benefit (aged 65 and over) ii. Loss of limbs or sight (aged under 65) iii. Permanent total disablement (aged under 65)	£1,000 £15,000 £1,000 £15,000 £15,000	£0
5	Baggage Baggage (Including valuables) a) Single article, pair or set limit b) Valuables limit in total Baggage delay	£1,500 £200 £250 no cover	£50 - -
6	Personal money, passport & documents 1. a) Currency, notes and coins b) Currency, notes and coins (aged under 16) c) Other personal money and documents 2. Passport or visa	£200 £50 £200 £250	£50
7	Personal liability	£1,000,000	£100
8	Delayed departure	no cover	-
9	Missed departure	£250	£50
10	Hijack and hostage	no cover	-
11	Catastrophes and natural disasters	no cover	-
12	Air rage	no cover	-
13	Incarceration	no cover	-
14	Overseas legal expenses & assistance Aggregate limit	£10,000 £10,000	£0
15	Extended kennel and/or cattery fees In home country	£250 £150	£0
16	Group Travel 1. Replacement of group leader 2. Personal money 3. Group equipment	£5,000 £1,000 £5,000	£50

Winter sport cover available if additional premium has been paid

17	Ski equipment Single article, pair or set limit	£750 (own) / £250 (hired) £250	£50
----	---	-----------------------------------	-----

18	Hire of ski equipment	£30 per day up to £200	£0
19	Ski pack		£0
	a) Injury or illness	£500	
	b) Lost pass	£150	
20	Piste closure	£30 per day up to £200	£0
21	Avalanche cover	£200	£50

A full copy of the insurance policy and statement of insurance document can be viewed in the below links. It is important you read the insurance policy prior to completing your booking so you are fully aware of the levels of cover provided and are confident that the policy will meet your needs.

Global Health Insurance Card (GHIC)

We highly recommend that all travellers obtain a Global Health Insurance Card (GHIC). It is important to note that this is not a replacement for travel insurance. The GHIC may not cover the cost of all treatment or repatriation as per that received in the UK.

Alternative travel insurance providers

Should you decide to make your own travel insurance arrangements, please note adequate and valid travel insurance is a requirement for all those travelling with Outgoing. It is a condition of completing your booking with Outgoing that you agree to obtain adequate travel insurance by the date of departure.

If you have any questions about the travel insurance, we have designed for you through Endsleigh, please contact the Outgoing Customer Service team on customerservice@outgoing.co.uk.

September 2023

Outgoing is an appointed representative of Endsleigh Insurance Services Limited, which is authorised and regulated by the Financial Conduct Authority.

Endsleigh Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register by visiting its website at <https://register.fca.org.uk/>. Endsleigh Insurance Services Limited. Company No. HYPERLINK "https://find-and-update.company-information.service.gov.uk/search?q=00856706" \t "_blank" 00856706 registered in England at Third Floor South, Quadrangle, Imperial Square, Cheltenham, Gloucestershire, GL50 1PZ.