



Key features

Longstay & Backpacker is a specially designed travel insurance policy for UK university students who take extended trips abroad of up to 18 months for working, studying or volunteering abroad.

Main benefits include

Three levels of cover to choose from

'Backpacker' provides essential cover for cancellation; curtailment; personal possessions; emergency medical expenses; personal liability and personal accident.

'Longstay' provides higher limits and additional cover for gadgets; departure delay; missed departure; possessions delayed in transit; personal money & loss of travel documents and legal advice & expenses.

'Longstay Plus' Provides the same benefits with higher limits for emergency medical, personal possessions, including valuables and gadgets.

Gadget cover (included with 'Longstay' & 'Longstay Plus')

We will provide insurance during the period of cover for theft, accidental damage (including liquid damage), loss, breakdown and unauthorised call/data use for your gadgets including, Mobile Phones, iPads, Tablets, Camera's, Laptops, Portable Gaming Consoles, iPods/MP3 Players, E-readers/Kindles, Smart Watches, Sat Nav's, and Portable DVD Players purchased as new or in the case of refurbished items purchased directly from the manufacturer by you in the UK or the Channel Islands; that is no more than 3 years old at point of policy purchase.

Return home at no extra charge!

For those wishing to break their trip midway, the insured can return home, say, at Christmas or Easter. The policy provides cover for up to two trips home up to a maximum 21 days per trip during the policy period. Cover is suspended during the period at home.

Automatic 'Stop-over' cover

Cover is automatically provided for 'stop-overs' of up to 7 days maximum in a higher rated area e.g. travelling to New Zealand via the USA.

FREE sports & activities cover

A wide range of activities are included free of charge under Backpacker, Longstay and Longstay Plus with Activity Pack 1. Other sports and activities may be covered under Activity Packs 2, 3 or 4 on payment of an additional premium.

Note: This policy does not cover: Base jumping; Canyoning; Extreme skiing; Cruise trips or working as a Ski instructor.

Excess waiver option

For a single additional premium, the standard claims excess can be reduced to 'nil'. Please note that any additional excess imposed following a call to the medical screening line, or the £50 excess under Section C2 – Gadget cover, would still apply.

24 hour medical emergency assistance

A 24 hours a day, 7 days a week, 365 days a year helpline is provided for assistance in the event of a medical emergency abroad.

Please refer to the [Insurance Policy](#) for full details of the cover and limits.

Age & trip limits

Longstay & Longstay Plus:

From age 16* or up to age 75 if travelling to European, Australian and New Zealand destinations or for those travelling to Worldwide destinations the maximum age is 69, on the date you purchase your policy.

Backpacker:

From age 16* or up to age 39 on the date you purchase your policy.

If you are aged over 75 (or over 69 for Worldwide cover), please contact us for an alternate policy.

Longstay, Longstay Plus & Backpacker Plus provides cover for single trip travel for periods from 1 month up to a maximum trip duration of 18 months.

*when travelling independently from an insured adult.

Pre-existing medical conditions

This policy may not provide cover for re-occurring or pre-existing medical conditions; however some cover may be available by contacting Travel Administration Facilities. See page 2 of the [Insurance Policy](#) for further details.

Eligibility

Year Abroad Insurance is available to UK, Channel Islands and for British Forces Posted Overseas (BFPO) residents, who have not spent more than 6 months abroad in the last 12 months.

Insurers

Year Abroad Insurance is underwritten by Union Reiseversicherung AG and administered in the UK by Travel Insurance Facilities plc, except for Gadget cover which is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Partners Group and Travel Consumer Dispute cover which is underwritten by Royal & Sun Alliance Insurance plc.

Year Abroad Insurance is a trading name of Risk Management & Corporate Insurance Services Limited which is registered in England, No: 4127123. Registered office address 3-4 Tannery House, Tannery Lane, Send, Surrey, GU23 7EF.