

FROM 37P  
PER DAY\*



# STA TRAVEL INSURANCE

A photograph of a woman from behind, walking away from the viewer. She is wearing a striped t-shirt, dark shorts, a straw hat, and a blue cast on her left leg. She is using two silver crutches to support herself. The background shows a lush green landscape with trees and a large, majestic mountain range under a clear blue sky.

WE COVER  
WORKING  
HOLIDAYS, TRIPS...  
AND BREAKS!

\*37p per day assumes an individual under the age of 35 with a 24 month Budget Europe Single Trip policy



# ABOUT STA TRAVEL INSURANCE

In the awesome world of adventure, travel insurance is usually up there with vaccinations and those zippy half short/trouser things. Occasionally painful and unfashionably practical, but 100% necessary.

Our insurance is different. Designed by travellers, for travellers, you won't find our policies anywhere else - because you won't find our travellers anywhere else.



## REASONS TO BUY STA TRAVEL INSURANCE

On top of the medical, legal and luggage cover that you'd expect from our travel insurance, you'll also find some inclusions that you wouldn't. Because we know that our travellers aren't ordinary (and we mean that in the nicest possible way), nor is our insurance cover.

### 01 24/7/365 MEDICAL HELPLINE

Access a 24 hour emergency medical helpline on the road, with multilingual staff to talk to doctors and hospitals for you.

### 02 TALK TO A UK GP ONLINE

Wherever you are in the world, our unique partnership with Push Doctor means you can speak to a GP in the UK for free at the push of a button.<sup>^</sup>

### 03 COVER FOR 100+ ACTIVITIES

Skydiving, bungy jumping, zorbing (think giant human hamster ball), we cover for over 100 sports and adrenalin activities.<sup>\*\*</sup>

### 04 FLEXIBILITY ON THE ROAD

If your travel plans change, so can your cover. As long as your policy hasn't expired, you can extend and upgrade while you're away. Homesick? Return home once without invalidating your policy.

### 05 COVER FROM 4 DAYS TO 24 MONTHS

Backpackers, families, downhill skiers... we cover everything from a dirty weekend (mountain biking, obviously) to a gap year or two.

### 06 PRE-EXISTING MEDICAL CONDITIONS

We consider all pre-existing medical conditions, with medical screening available on our Single Trip and Annual policies.<sup>\*\*</sup>

### 07 WORKING AND STUDYING ABROAD

We cover working holidays, recognised volunteer projects, study abroad programmes, ski seasons, exam resits and medical electives.

### 08 FREE COVER

Get up to 21 days free cover for winter sports and free cover for North America stopovers.

### AND FINALLY...

Because travelling without insurance is well, just a bit silly really.

<sup>^</sup> Unlimited 10 minute consultations included at no cost for the duration of your policy. Longer appointments and other services are an additional cost to you. Excludes Budget policies

<sup>\*</sup> For reasons that fall within the conditions of the policy

<sup>\*\*</sup> Excludes Budget policies

TRUSTED BY  
TRAVELLERS SINCE  
1979



## SEE A DOCTOR ONLINE

WHEREVER YOU ARE IN THE WORLD

Picture this. You're confined to your hotel room with the stomach bug from hell, too ill to drag yourself onto the streets to mime your symptoms to a local doctor.

Well dry those eyes oh sickly one! Because with STA Travel insurance, you can access free medical advice online from a GP based in the UK within minutes through our partner Push Doctor<sup>^</sup>.

There there, better now?



### BOOK AN APPOINTMENT

Be seen in minutes or schedule an appointment that suits you



### SPEAK TO A DOCTOR ONLINE

Speak face-to-face with a UK GP through our app or website



### START FEELING BETTER

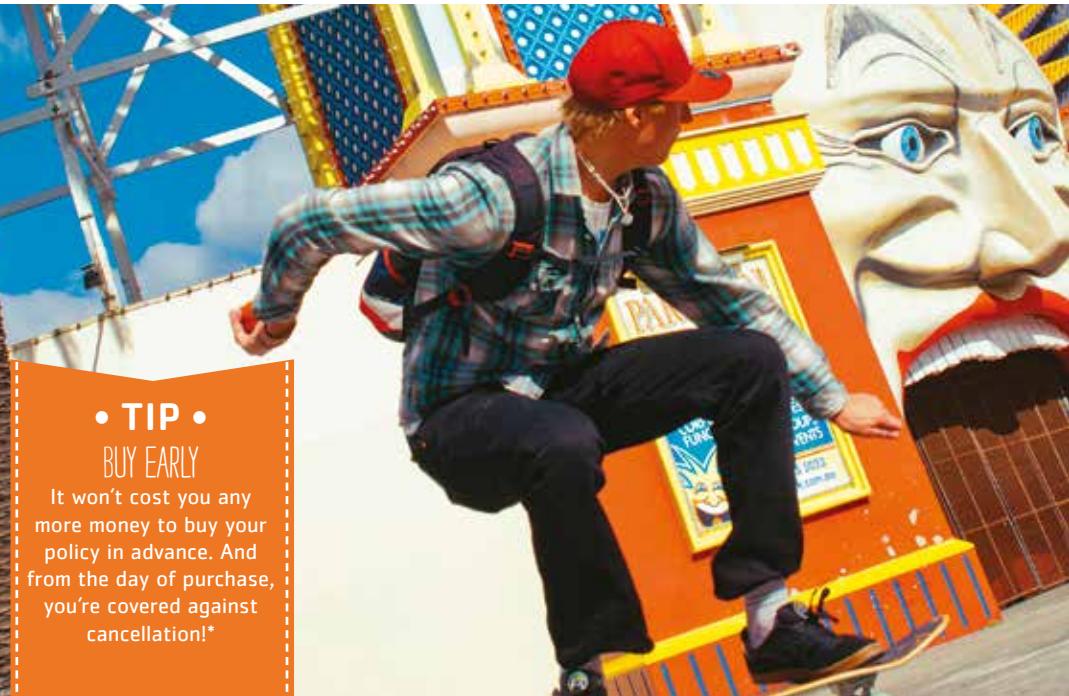
Get medical advice, instant prescriptions, referrals and fit notes

A subscription to the Push Doctor online GP service will be included in your insurance\*\* free of charge for the duration of your policy. Annual multi-trip policies include 12 months subscription and the service can be used in the UK as well as when travelling.

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#### • TIP • BUY EARLY

It won't cost you any more money to buy your policy in advance. And from the day of purchase, you're covered against cancellation!\*





# CHOOSE YOUR COVER

We have four different levels of cover to choose from. When deciding which cover is best for you, consider how much your belongings are worth, how much your trip cost should you be forced to cancel, and how many things you'll want to run and jump off (see page 5).

## • TIP •

### LOSE THE EXCESS!

Opt to reduce your excess to £50 or waive the medical excess entirely. See page 10 for more details

	BUDGET	STANDARD	PREMIER	PREMIER PLUS	EXCESS
<b>MEDICAL</b>					
Emergency medical and associated expenses	£1 million	£2 million	£10 million	£15 million	£100*
- In-patient benefit	£20 per day, max £600	£20 per day, max £600	£20 per day, max £600	£40 per day, max £2,000	
- Transport and accommodation	Reasonable costs	Reasonable costs	Reasonable costs	Reasonable costs	
- Dental	No cover	£350	£500	£750	
- Funeral expenses	£2,500	£2,500	£2,500	£5,000	
- Search and rescue	No cover	No cover	£5,000	£5,000	
- Excursions	£150	£150	£150	£250	
<b>PERSONAL ACCIDENT</b>					
Death (age 16–65 inclusive)	No cover	£15,000	£20,000	£25,000	Nil
Death (age 15 and under)		£1,000	£1,000	£1,000	
Loss of limb/sight		£15,000	£20,000	£25,000	
Permanent total disablement		£30,000	£40,000	£50,000	
Repayment of student loan	No cover	£2,500	£5,000	£5,000	Nil
<b>LUGGAGE</b>					
Personal Possessions	£200	£1,000	£1,500	£3,000	£100
- Single item, pair or set	£100	£150	£250	£500	
- Valuables limit	£100	£400	£400	£600	
- Tobacco, alcohol and fragrances	£50	£50	£50	£50	
Electrical item cover		Optional cover at additional cost			£100 (max 2 registered items)
Loss of passport	£200	£250	£500	£500	Nil
Personal money	No cover	No cover	£200	£500	£100
- Cash limit	No cover	No cover	£200	£250	
Delayed personal possessions	No cover	No cover	£50 per day, max £100	£150 (after 12 hrs)	Nil
<b>LEGAL</b>					
Personal liability	£500,000	£1 million	£2 million	£2 million	Nil
Legal expenses	£25,000	£25,000	£25,000	£30,000	Nil
<b>CANCELLATION OR DELAY</b>					
Cancellation or curtailment	£1,000	£1,500	£2,000	£10,000	£100*
- Excursions	£150	£150	£150	£250	
End supplier failure	No cover	No cover	£2,000	£5,000	Nil
Government travel restrictions	No cover	No cover	£1,000	£1,000	Nil
Missed departure	No cover	£300	£500	£1,500	Nil
Delayed departure	No cover	£100 (£20 each 12 hrs)	£100 (£20 each 12 hrs)	£150 (£50 after 1st 12 hrs, £25 each extra 12 hrs)	Nil
Abandonment	No cover	£1,500 (after 2 hrs)	£2,000 (after 12 hrs)	£10,000 (after 12 hrs)	£100*
<b>OTHER</b>					
Hijack	No cover	£2,500	£3,000	£3,000	Nil
Hostage	No cover	No cover	£3,000	£3,000	Nil
Pet care	No cover	No cover	No cover	£750 (£75 per day)	Nil

\* No excess under Premier Plus



# OVER 100 ACTIVITIES INCLUDED

Travelling generally makes us freer, braver and instantly more willing to parachute out of planes, climb really big-looking mountains and mistakenly believe we can surf!

While other travel companies will make you pay extra to add activities to your policy, we include the below at no extra charge on our Standard, Premier and Premier Plus policies!

Why? Because we never want you to be 'that dude' left at the bottom with a neck full of cameras, unable to jump because they weren't insured. Know the one? Not cool.

## Adventure sports & adrenalin activities covered on the Standard, Premier and Premier Plus policy

Abseiling, \*American Football, Archery, \*Big Foot Skiing, \*Bob-Sledding, \*Body Boarding, \*Boogie Boarding, \*Bungee Jumping, ^Canoeing (up to grade 5), Cave Tubing, Clay Pigeon Shooting, \*Cross-Country Skiing (on locally-recognised tracks), Cycling (not including touring, off road, mountain biking or BMX), Deep Sea Fishing, \*Dog Sledging, Fell Walking, Fencing, Fishing (freshwater/pier/sea), \*Football, \*Flying (as a passenger in a fully-licenced passenger-carrying aircraft including jet and propeller aeroplanes, helicopters, gliders and micro lights), Glacier Crossing/Hiking, Glacier Skiing, Go-karting, Grass Skiing, \*Hang Gliding, \*Heli Skiing, \*High Diving (in a pool, not cliff diving), \*Hockey, \*Horse Riding, \*Hot Air Ballooning (as a passenger on organised excursion), Ice Climbing, Ice Fishing, Ice-skating (rink only), Indoor Skydiving, In-line Skating, ^Jet Boating/Shotover Jet Boating, \*Jet Skiing, ^Kayaking (up to grade 5), Kite buggying, ^Kite surfing, \*Luging, \*Marathon running, \*Martial arts (training only), \*Mono-Skiing, Moped/Motor Cycling (when valid UK motorcycle licence held and wearing crash helmets), Orienteering, Overland Expeditions, Paintballing, \*Parachuting/Skydiving (static line, tandem or accelerated free fall AFF levels 1-8, up to BPA 'A' Licence. No acrobatics or formation), \*Paragliding, Parapenting, ^Parasailing, ^Parascending over water, Pony/Horse/Camel trekking, Quad Biking (when a supervised activity and wearing crash helmets), Racquet Ball, Rafting up to grade 3 rapids (including white water and \*black water), Rambling, \*River Boarding, Road Running, Roller blading/roller hockey/roller skating, Rowing, \*Rugby, Safari (in a vehicle or on foot as part of an organised tour), ^Safari Bob Diving, \*Sailing, \*Sand Boarding/Skiing, ^Scuba Diving (to 30 metres excluding wreck diving), \*Skeleton Sledding, ^Snuba Or BOSS (Breathing Observation Submersible Scooter), Segways, Shooting (target, when a supervised activity), \*Skateboarding, \*Skiing (on and off piste), Ski Bobbing, Sledging/Tobogganing, ^Snorkelling, \*Snowboarding (on and off piste), ^Surfing, ^Swimming, Swimming and Snorkelling with Dolphins/Beluga Whales/Manatees/Sharks/Seals/Stingrays/Turtles (when a supervised activity), \*Snow Blading, \*Snow Cat Skiing, \*Snow Mobiling/Skidooing, \*Snow Parks (beginner/intermediate only, no jumps aerials or acrobatics), \*Snow Shoeing, Trampolining, Trekking/walking/hiking (up to a maximum height of 6,000 metres), \*Triathlon, \*Via Ferrata, \*Wakeboarding, ^Water Polo, ^Water Skiing, Weight Training, Whale Watching, ^Wind Surfing/Sail Boarding, Zip Climbing, Zip Wiring, ^Yachting, Zorbing, 4X4 trips (passenger or driver on an organised tour only)

## Additional adventure sports & adrenalin activities covered on the Premier and Premier Plus policies only

^Bamboo Boat Rafting, Bouldering (when a supervised activity), Canyoning, Caving/Potholing (as part of a group, not ice), Cycling (including touring/mountain biking on and off road but not BMX), Luge (street on designated course), Mountaineering (with ropes and/or guides and when a supervised activity) \*Polo, Rafting up to grade 5 rapids (including white water and \*black water), Rock Climbing (with ropes and/or guides when a supervised activity), Rock Scrambling (when a supervised activity), Shark Cage Diving, \*Show Jumping, Volcano Boarding.

### If the activity you are intending to do is not mentioned here please ask your Travel Expert about cover

Activities marked with a ^ are only covered in a pool, or within territorial or inland waters

Activities marked with a \* require purchase of the appropriate Sports Trip/Winter Sports policy or add on if it is the main purpose of your journey or the main activity for a period of time within it. Please ask your travel expert for further details  
Please refer to policy wordings for a full list of activities covered



# CHOOSE YOUR DURATION - WORLDWIDE SINGLE TRIP

Our Worldwide Single Trip insurance allows you to take one trip at your chosen level of cover, to all countries not listed under our European policy. All policies can be extended up to 24 months while you're away, so long as the policy hasn't expired.

**BLUE COVER** is for people aged 18-34

**GOLD COVER** is for people aged 35-65

## COVER FOR KIDS

FREE cover for children aged 2 and under, and 50% discount for accompanied children aged 3-17 on all our Single Trip policies!

### HOMESICK?

You can make one trip home on all our single trip policies.  
Available on policies of 6 months and longer

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	BUDGET		STANDARD		PREMIER excl. North America		PREMIER incl. North America		PREMIER PLUS excl. North America		PREMIER PLUS incl. North America	
4 days	£26	£34	£38	£57	£43	£58	£50	£66	£64	£96	£69	£105
7 days	£29	£40	£41	£63	£47	£64	£55	£71	£70	£105	£76	£115
12 days	£39	£52	£57	£86	£64	£87	£69	£93	£90	£135	£96	£145
18 days	£43	£58	£62	£90	£66	£90	£79	£104	£105	£155	£111	£167
23 days	£47	£62	£67	£94	£71	£95	£87	£119	£115	£173	£123	£185
31 days	£48	£64	£70	£99	£76	£102	£90	£121	£121	£182	£130	£196
6 wks	£68	£90	£95	£135	£103	£137	£123	£164	£164	£246	£176	£265
2 mths	£85	£112	£123	£174	£132	£176	£144	£191	£199	£298	£210	£315
10 wks	£96	£128	£138	£196	£148	£198	£167	£219	£230	£345	£245	£362
3 mths	£104	£138	£150	£217	£164	£219	£183	£248	£253	£379	£269	£401
4 mths	£137	£180	£195	£295	£226	£297	£265	£348	£350	£525	£379	£575
5 mths	£155	£204	£223	£335	£260	£337	£298	£387	£399	£593	£429	£643
6 mths	£177	£233	£254	£387	£302	£390	£342	£446	£459	£695	£499	£745
7 mths	£219	£277	£314	£450	£370	£459	£422	£484	£564	£846	£611	£925
8 mths	£239	£292	£374	£469	£407	£479	£459	£525	£631	£959	£669	£1,000
9 mths	£262	£328	£413	£519	£443	£529	£505	£569	£690	£1,049	£735	£1,099
10 mths	£285	£347	£420	£548	£484	£560	£548	£615	£749	£1,119	£797	£1,199
11 mths	£301	£380	£433	£590	£510	£602	£582	£641	£799	£1,199	£849	£1,299
12 mths	£313	£389	£449	£597	£535	£610	£599	£680	£815	£1,229	£879	£1,329
18 mths	£457	£546	£653	£838	£775	£859	£879	£971	Not available	Not available	Not available	Not available
24 mths	£602	£697	£830	£1,078	£1,020	£1,099	£1,159	£1,261	Not available	Not available	Not available	Not available

## Including North America cover

North America is defined as the USA, Canada, any of the islands in the Caribbean Sea including the Bahamas

## FREE COVER FOR NORTH AMERICA!

Our Premier and Premier Plus excluding North America policies allow you to have a stopover in North America for up to 5 days, at no extra cost!



## CHOOSE YOUR DURATION - EUROPEAN SINGLE TRIP

Perfect for city breaks, a week in the sun or a summer on the road, our European Single Trip policies cover one trip at your chosen level of cover.

	BUDGET	STANDARD	PREMIER		PREMIER PLUS	
4 days	£13	£17	£17	£20	£20	£27
7 days	£14	£18	£20	£27	£25	£32
12 days	£18	£25	£26	£36	£32	£42
18 days	£21	£29	£29	£41	£35	£46
23 days	£24	£32	£35	£50	£43	£57
31 days	£27	£36	£39	£57	£47	£62
6 wks	£39	£50	£58	£83	£69	£91
2 mths	£50	£64	£67	£105	£87	£114
10 wks	£57	£74	£71	£120	£100	£132
3 mths	£67	£87	£91	£140	£115	£151
4 mths	£73	£92	£104	£154	£126	£160
5 mths	£97	£123	£139	£205	£168	£211
6 mths	£107	£137	£154	£231	£186	£237
7 mths	£136	£175	£195	£294	£236	£299
8 mths	£148	£192	£212	£318	£254	£325
9 mths	£159	£204	£228	£342	£278	£348
10 mths	£166	£211	£260	£391	£312	£399
11 mths	£174	£222	£277	£415	£332	£421
12 mths	£182	£233	£294	£426	£351	£432
18 mths	£265	£323	£431	£582	£516	£591
					Not available	Not available
24 mths	£268	£388	£570	£751	£683	£759
					Not available	Not available

# European Single Trip Covers:



## ANNUAL MULTI-TRIP COVER

Designed for globe trotters, serial weekenders and lapsed travel addicts, if you take more than one trip per year, then save money and take the hassle out of buying individual policies with our Annual cover.

TAKE  
UNLIMITED  
TRIPS!



# STUDENTS, WORKERS & VOLUNTEERS

Because travelling isn't always about sunloungers and margarita marathons (well, not all the time anyway) our insurance is packed full of inclusions that are kind to students, workers and volunteers too.

## Included on all our Single Trip policies

- EXAM RESIT COVER.** We automatically include cancellation cover should you need to cancel your trip due to exam resits.
- COVER FOR WORKING HOLIDAYS.** Up to 24 month policies for working holiday makers in Australia, New Zealand or Canada, including the farm work required for a second Australian visa and Winter Sports add-ons for ski seasons.
- VOLUNTEER COVER.** All of our Single Trip policies cover recognised volunteering projects working with animals, children and communities.



## 12 MONTH STUDY ABROAD COVER

Created for students with an adventurous streak, if you're running away to study abroad for a year, then this policy covers the below in addition to our Single Trip inclusions (see page 4).

- COVER TO RETURN HOME 3 TIMES.** Unlike our Single Trip policies, you can return home to the UK up to 3 times on our Study Abroad policy.
- MEETS UNITED STATES REGULATIONS.** This policy meets the minimum coverage as required by the US federal regulations for a person participating in an American Study Programme.

WORLDWIDE				EUROPE			
STANDARD	PREMIER excl. NORTH AMERICA	PREMIER incl. NORTH AMERICA		STANDARD	PREMIER		
£464	£679	£527	£734	£610	£839	£326	£430



## MEDICAL ELECTIVE COVER

Designed exclusively for our medical elective students, this add-on can be bolted onto any of our Single Trip policies to keep you safe while you're off saving the world!

- EQUIPMENT.** Cover for the loss or theft of your personal portable medical equipment, up to £500.
- NEEDLE-STICK.** Receive the cost of retro-viral drugs in the case of needle-stick attack.
- HIV INFECTION.** Receive compensation in case of HIV virus infection, of up to £10,000.



## WINTER SPORTS COVER

Created for skiers, shredders and seasonaires; if you're heading for the mountains this season then you'll need our Winter Sports cover.

On top of covering the winter activities on page 5, we'll also cover your equipment and provide compensation for piste closure (while you sit in the hot tub drinking chalet wine).

Take out an individual Winter Sports policy or add weeks onto your Single Trip policy if it's part of a bigger trip.



	STANDARD	PREMIER	PREMIER PLUS
Refund of ski pack due to accident/illness	£200	£300	£300
Delayed Ski Equipment	£150	£300	£300
Loss, theft or damage to Ski Equipment (own)	£350	£500	£500
Loss, theft or damage to Ski Equipment (hired)	£150	£300	£300
Piste Closure	£20 per day, max £200	£20 per day, max £300	£20 per day, max £300
Avalanche Closure	£200	£300	£300

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## SPORTS TRIP COVER

Heading off on a rugby tour, martial arts training course or showjumping holiday? If you're going away especially to play sports you'll need specialist Sports Trip cover.

Starting from £26\*\* for 7 days, talk through your plans with one of our Travel Experts and they'll find the best policy for you.



### • TIP •

### FREE COVER!

We automatically include 7 days FREE Winter Sports cover on our Single Trip policies and 21 days on our Annual policies. Ask us if you need more!\*



## FINALLY, TAILOR YOUR POLICY!

After choosing your level of cover and policy duration, you can tailor your final policy with our range of add-ons.

### Natural Catastrophe Cover fr £10

Get cover for travel disruption in case of unexpected natural phenomena such as volcanic eruptions, ash clouds and earthquakes.

### Medical Excess Waiver fr £14

Pay to remove the £100 excess on any future medical claims on our Single and Annual polices. Single Trip fr £14, Annual fr £25, Couple fr £34, Family fr £46.

### Excess Reduction fr £22

Reduce the excess to £50 across most of our cover on our Standard and Premier polices; or remove it completely from £23 on our Premier Plus policy.

### Electrical Item Cover fr £30

If you're travelling with electronic items, such as laptops and cameras that exceed the "single item" value on your policy, you can insure up to two additional items to a maximum value of £1,000 against loss, theft or damage.

### Higher Cancellation Cover fr £114

Only available on our Premier policy, if your trip cost over £2,000 then you can pay to increase your "Cancellation & Curtailment" cover to £5,000.

### Pre-Existing Medical Conditions

We consider all pre-existing medical conditions, and medical screening is available on our Standard, Premier and Premier Plus Single Trip and Annual policies.



### FLIGHT ONLY COVER

If you already have insurance for the country that you are travelling to, or don't require it because you're a resident, then we can provide basic cover for the duration of your flight. This is for a maximum of 2 days for a one-way trip and 4 days for a return trip.

This basic policy includes loss or theft of luggage, travel documents, cancellation and personal accident cover based on our Standard cover. There is no cover for medical expenses.



### CAR HIRE EXCESS COVER

If you're hiring a car abroad the hire company will stipulate an excess in case you damage the vehicle, or it gets stolen. This can typically be up to £1000 meaning you'd be liable to pay the first £1000 of putting right any incident. Ouch!

Our Car hire excess cover can protect you from liability for the excess up to a maximum of £2500 per claim.



ONE-WAY	RETURN
£13	£17

fr £5.50 per day



## 01 Can I cancel my travel insurance?

All of our policies have a 14 day “cooling off” period, allowing you to cancel free of charge as long as you haven’t claimed and your policy hasn’t started. After 14 days, all policies are non-refundable.

## 02 What if I have a pre-existing medical condition?

After purchasing your policy, you’ll need to call the confidential medical screening helpline on 020 8603 9573 to check whether your condition can be covered and if there is any additional premium to pay.

## 03 How do I make a claim?

Your policy document contains detailed information about how to claim under any section of your policy. Read this carefully, or call the claims line if you are not sure.

## 04 Can I insure my mobile phone, I can’t live without it!

Mobiles and other electronic items can be covered up to a total value of £1,000 on our Premier Plus policy or by purchasing an electrical item add-on.

## 05 Can I extend my insurance while I’m away?

Yes! As long as your policy hasn’t ended, you can extend your policy up to 24 months in total. Don’t forget, you’ll need to go through medical screening again or purchase any add-ons if you did so when you booked your original policy.

Cut me out and take me with you!



MY STA TRAVEL INSURANCE



My policy number is

24hr emergency medical assistance: +44 20 8666 9387

24hr legal helpline: +44 20 8603 9804

Claims: +44 20 8666 9367 | [travel.claims@allianz-assistance.co.uk](mailto:travel.claims@allianz-assistance.co.uk)

For non-emergency incidents, consult your policy document immediately for the correct procedures to follow and relevant contact details.



## IMPORTANT INFORMATION

Claims related to existing medical conditions are not covered unless the condition(s) have been declared to and accepted in writing by the insurer. If you purchase Premier Plus, Premier or Standard cover in store or over the telephone, you should contact the STA Medical Screening Helpline asap to declare any existing medical conditions. An additional premium may be required to cover some conditions.

Cover is available to people up to and including the age of 65 years. Insurance is available to people who have been resident and registered with a doctor in the UK, Channel Islands, Isle of Man or Republic of Ireland, for at least three months.

A policy excess is payable under some sections of cover and is payable per person, per claim, per section.

This leaflet is intended to give a general outline of the cover provided by STA Travel's insurance. We recommend you read the policy wording in full.

All premiums include Insurance Premium Tax at the current rate. All prices are subject to change.



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