

Frequently Asked Questions

Q. I have a question about the insurance, do I contact Banner Financial Services or Travelteer?

A. If your question has anything to do with Insurance please contact Banner Financial Services on info@bannergroup.com or call 0345 450 4589 if you have any questions about your project please contact Travelteer.

Q. How can I pay for my policy?

A. You can pay via card using our online quote and buy service.

Q. I have answered NO to all of the declarations but I am concerned the policy may not cover my condition, what should I do?

A. Please contact Banner Financial Services on info@bannergroup.com or call 0345 450 4589.

Q. Am I covered for Corona virus.

A. Yes for all sections except section 3 cancellation and curtailment. See endorsement as part of application for the insurance for full details.

Q. Is there an excess on the policy?

A. Yes, there is a £50 excess on the policy.

Q. How will you get my policy documents to me?

A. We will email you all of your policy documents. We recommend you print them and also save all of the documents in your email inbox for future reference.

Q. Can I get a better rate if I am travelling as part of a group?

A. No, the rate is on a per person basis and is the same however many people you are travelling with.

Q. I am travelling as part of a family/group, do I have to fill in a form for each person who is travelling?

A. Yes. Each person must enter their details in order to generate a policy.

Q. Are children charged the same rate as adults?

A. Yes.

Q. I am doing some traveling before/after my Travelteer Project, can my whole trip be covered or will you only cover my time spent at the Travelteer project?

A. So long as you will be attending a Travelteer project at some point during your trip then we can cover the entire trip under this policy. Some Countries are excluded so must be referred, see listing during application.

Q. I am going to be doing a sky dive while I am away, will this be covered?

A. More often than not we are able to cover one off activities such as sky-diving and bungee

jumping but please email us to confirm the details of your activity before you purchase the insurance.

Q. When will my cover be in place?

A. As soon as you have paid for your insurance the cover will be in place. This means that if you have paid for your insurance and you then have to cancel your trip (depending on the reason for cancellation) you will be able to utilise the cancellation cover in the policy.

Q. My flight dates have changed, can I make amendments to the policy once it has been issued?

A. You may amend the policy but we will charge a £15.00 admin fee for any changes once the policy documents have been issued. Obviously if you add further days cover to your trip these will also be charged to you as well.

Q. Can I take this policy even if I am not visiting a Travelteer project?

A. No. You must be attending a Travelteer project at some point during your trip.

Q. I am leaving my overseas destination to return home on one date but due to flight times I am arriving the next day, which date do I note as my return date?

A. Please note the actual date that you touch down in your home country as your return date.

Q. I am not a national of the country that I live in. Which do I put as my Home Country (country of domicile)

A. Please note whichever country you would be repatriated to in the event of an emergency as your home country.

Q. Will you use my contact details to contact me in future about anything other than this insurance policy?

A. No. Banner Financial Services will only use your contact details to make contact with you with regards to this insurance policy.

Q. What do I do in the event of a claim?

A. When we issue you with your policy documents there will be a document with instructions of what to do in the event of a claim. We recommend this is printed and kept with you and the document is also saved in your email inbox along with your other policy documents.

Q. My question isn't listed here, what should I do?

A. Please email us at info@bannergroup.com or call 0345 450 4589.