

Inspire Travel Insurance

Purchasing the right travel insurance for your gap year or career break is like buying peace of mind during your time abroad. We require all Inspire travellers to buy travel insurance so that we know you are protected during your placement with us.

At Inspire we have worked together with UK insurance company Endsleigh to tailor-make our insurance policy for our volunteer abroad and travel programmes. The policy covers you throughout your programme in any Inspire destination and can be extended to include any onward travel arrangements.

Summary of cover

The summary table below shows the maximum amount which is payable, per traveller, under each section within the Inspire travel insurance policy:

Cover	Limit
Cancellation & curtailment charges (incl. exam re-sit)	£5,000
Emergency Medical and other Expenses	£10,000,000
Baggage	£2,500
Personal Accident	£30,000
Overseas Legal Expenses	£50,000
Missed Departure	£500
Personal Money	£500
Personal Liability	£2,000,000
Single article cover (for items such as laptops)	£600

Cost of cover

The Inspire policy represents excellent value for you and compares favourably with competition. Costs are based on the length of time insured. The table below explains the cost structure:

	Worldwide excluding USA, Canada and Caribbean		
	Volunteer	Volunteer & Conservation	Volunteer & Adventure
Per week cost	£9.04	£9.94	£15.81

NB: You must be aged over 16 and under 75 years old at the time of departure. Please note that if you are aged between 55 and 74 there will be an additional premium. Please ask us for more information on additional premiums for ages over 55.

Inspire Activities Covered

Together with Endsleigh Insurance we have developed three policies which cover participants on our programmes. If you are interested in purchasing one of these policies please ask us for an Insurance Application Form. If you do not purchase one of our policies you will still need comprehensive travel insurance for the duration of your travel and you will need to send us a copy of your policy document.

Gap Year & Career Break Policy 1: Volunteer

No personal liability cover for pursuit of any business, trade, profession or occupation.

- abseiling (within organiser's guidelines)
- aerobics
- archery
- badminton
- bamboo rafting
- banana boating
- bar work
- baseball
- basketball
- blokarting (no personal liability cover)
- bmx biking (no stunting or racing)
- body boarding (boogie boarding)
- bowls
- bungee jumping (up to 3 jumps in total within professional organiser's guidelines and wearing appropriate safety equipment)
- camel riding (no personal liability cover)
- canoeing (up to grade 3 rivers)
- caring / nursing (excluding the administering of drugs or medicine)
- casual or off road mountain biking (not endurance or racing)
- catamaran sailing (if qualified and no personal liability cover)
- chef
- child care
- children's entertainer
- classroom teacher
- clay pigeon shooting (no personal liability cover)
- cleaner
- clerical or professional occupations
- climbing (on climbing wall only)
- counselling or mentoring youngsters
- cricket
- croquet
- curling
- cycling (racing & not racing)
- deep sea fishing
- dinghy sailing (no personal liability cover)
- driving any motorised vehicle for which you are licensed to drive in the UK (other than in motor rallies or competitions and no personal liability cover)
- elephant riding
- farm work (but not including the use of plant or power tools and machinery)
- fell walking/running
- fencing
- field work
- fishing
- flying (as a fare paying passenger in a fully licensed passenger carrying aircraft)
- football (Association) - amateur only and not main purpose of the trip
- fruit or vegetable picking
- general classroom duties
- glacier walking
- go karting (within organiser's guidelines and no personal liability cover)
- golf
- gorilla trekking (professionally escorted tours only)
- guide or tour leader
- gymnastics
- heptathlon
- high diving
- hiking
- hockey
- horse riding (excluding competitions, racing, jumping and hunting)
- hot air ballooning (organised pleasure rides only)
- hydro zorbing
- indoor climbing (on climbing wall)
- jet boating (no racing or personal liability cover)
- jet skiing (no racing or personal liability cover)

- jogging
- kayaking (up to grade 3 rivers)
- kitchen assistant
- lacrosse
- manual work (but not including the use of plant or power tools and machinery)
- marathon running
- motorcycle touring off road (no racing)
- netball
- occasional light manual work (but not including the use of plant or power tools and machinery)
- octopush
- off road 4x4 driving (no racing)
- open water swimming (professionally escorted tours only)
- orienteering
- orphanage work (excluding the administering of drugs or medicine)
- overlanding
- paint balling (wearing eye protection and no personal liability cover)
- parascending - over water
- pony trekking
- power boating
- quad biking (no personal liability cover)
- racket ball
- rambling
- ranch work (but not including the use of plant or power tools and machinery)
- rap jumping (within organiser's guidelines)
- retail trade including manual work (but not including the use of plant or power tools and machinery)
- rifle range shooting (no personal liability cover)
- ringos
- roller skating and blading (wearing pads & helmets)
- rounders
- rowing (except racing)
- running (non-competitive and not marathon)
- safari trekking in a vehicle (must be organised tour)
- safari trekking on foot (must be organised tour)
- sailing (if qualified and no personal liability cover)
- salesman
- sand dune surfing/skiing
- sandboarding
- sandyachting (no personal liability cover)
- scuba diving to max depth 30m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- shooting (within organiser's guidelines)
- skateboarding (wearing pads & helmets)
- small bore target shooting (within organiser's guidelines and no personal liability cover)
- snorkelling
- softball
- sports coach (general sports including: football, netball, athletics, basketball, swimming, cricket, volleyball, rugby, tennis)
- squash
- street hockey (wearing pads and helmets)
- students working as counsellors or university exchanges for practical course work (non manual)
- summer camp worker
- superintendence of manual work
- supervised construction duties (but not including the use of plant or power tools and machinery)
- surfing
- swimming
- swimming with dolphins
- Sydney harbour bridge walk
- table tennis
- ten pin bowling
- tennis
- theme park worker
- trampolining
- trekking up to 3,500m above sea level
- tug of war
- via ferrata
- volleyball
- waiter / waitress
- wake boarding
- walking
- war games (wearing eye protection and no personal liability cover)
- water polo
- water skiing
- whale watching
- white water rafting up to level 4 (within organiser's guidelines)
- wind surfing
- yachting (if qualified and no personal liability cover)
- zorbing

Gap Year & Career Break Policy 2: Volunteer & Conservation

This policy covers all of the activities in Policy 1 as well as the additional activities below:

- Working with animals and wildlife including handling infant crocodiles/alligators and direct contact with elephants (excluding hunting and direct contact with snakes and sharks) under the constant supervision of the conservation staff in a controlled environment and working within the guidelines of the organisation that you are working with.

Gap Year & Career Break Policy 3: Volunteer & Adventure

This policy covers all of the activities in Policy 1 as well as the additional activities below:

- American football
- canyoning
- caving
- expeditions up to 6,000m above sea level (professionally escorted tours only)
- flying (other than as a fare paying passenger in a fully licensed passenger carrying aircraft)
- football (amateur only and main purpose of the trip)
- gliding (and hang-gliding)
- judo
- karate
- kite surfing
- microlighting
- paragliding
- rugby
- scuba diving to max depth 40m below sea level (if qualified scuba diver and not diving alone or accompanied by qualified instructor)
- trekking between 3,501 to 6,000m above sea level (professionally escorted tours only)
- triathlons

Activities excluded from cover are:

- base jumping
- black water rafting bouldering
- boxing
- bull fighting
- canoeing (grade 4 and above rivers)
- cave diving
- cave tubing
- cliff jumping
- coasteering
- dirt surfing
- dragon boat racing
- expeditions over 6,000 metres above sea level extreme mountain biking
- free diving
- gorge scrambling
- hunting
- hydrospeeding
- ice diving
- kayaking (grade 4 and above rivers)