World Explorer Hotspot

It is standard for travel insurance plans to exclude coverage in countries listed as 'Do Not Travel' or as level 4 in government advisory lists.

Enter World Explorer Hotspot, a medical and travel insurance plan designed to provide advanced protection for individuals and groups traveling to the world's high-risk areas, including war zones.

insurednomads.com/world-explorer-hotspot

Medical Expenses

We will cover you for emergency medical expenses incurred on your trip caused by an accident or illness and including evacuation to a nearby hospital or elsewhere as appropriate.

Medical Maximum: **EUR 500,000**

Medical Assistance and Evacuation

24/7 emergency medical assistance and repatriation expenses to ensure you are looked after in stressful situations.

Personal Accident Cover

We will cover you for bodily injury or accidental death occurring from an unforeseen event such as road traffic accident or terrorist attack. Bodily injury includes permanent total disability.

Crisis Response

We provide response costs for wrongful detention or kidnap. You will have access to a 24hr global security centre, costs of an interpreter or the deployment of a specialist security consultant to assess your situation and provide advice.

Search and Rescue

Costs to assist and trigger Mountain Rescue, Coastguard or National Air/Sea rescue that responds for a threat to your life or if you go missing or get injured or seriously ill & whilst travelling off the beaten track.

Policy limit of **EUR 25000**

Political and Crisis Evacuation

You will have access to deployment of specialist security consultants in case political evacuation is required.

Natural Disaster & Catastrophe Evacuation

We are on stand-by for your evacuation or movement to safety should you be in imminent danger or suffer harm as a result of natural occurrences such as earthquake, flood, tsunami, wildfire or volcanic eruption.

Ransom

You will be indemnified for a payment surrendered on behalf of the insured to meet part of a kidnap demand.

Policy limit of **EUR 250000**

Airport Lounge Access

When you register your flights in advance and they are delayed you qualify for airport lounge access at over 1300 locations. Access is provided for you and up to four traveling companions. It's part of the **InstaPass** benefit by Insured Nomads.

HotspotCover Offered through a partnership with HotspotCover, its policy is underwritten by Opportuna Insurance PCC Limited - Frank Risks Cell, which is authorized and regulated by The Guernsey Financial Services Commission (GFSC). Opportuna Insurance PCC Limited is a Protected Cell Company licensed in the Bailiwick of Guernsey (registration number 68684). Share capital in Cell Hotspot is 100% subscribed to Hotspot Cover DAC, a Designated Activity Company registered in Ireland (registration number 632153) authorized and regulated under part 16 of the Companies Act 2014. Hotspot Cover is backed with reinsurance capacity by A- rated capacity at Lloyd's Of London.