

Travel Plus

Schedule of Benefits - Single Trip (ST) & Annual Multi-trip (AMT)

Your chosen cover option will be specified in your policy schedule. You should read the policy wording for the full terms and conditions.

Cover per person/per event	Essential - Limit up to	Premier - Limit up to	Premier Plus - Limit up to
Excess*	£100	£75	£50
1 Emergency Medical Assistance & Expenses Hospital benefit Emergency dental treatment Kennel/Cattery fees	£5,000,000 £100 (£10 each 24 hrs) £200 £500	£10,000,000 £500 (£25 each 24 hrs) £500 £500	£10,000,000 £2,000 (£100 each 24 hrs) £500 £500
2 Personal Accident Death (under 16 / over 69 years)# Loss of limb(s) or loss of sight Permanent total disablement (over 69 years)#	£5,000 (£1,000) £5,000 £5,000 (Nil)	£10,000 (£5,000) £15,000 £15,000 (Nil)	£30,000 (£5,000) £30,000 £30,000 (Nil)
3 Baggage - Pair or set limit - Total for all valuables - Sports equipment limit	£750 £200 £100 £100	£2,000 £400 £600 £300	£3,000 £500 £750 £750
4 Cancellation & Cutting Short a Trip	£750	£5,000	£10,000
5 Travel Delay, Missed Departure & Missed Connection Delayed departure Abandonment of trip (after 10 hours delay) Missed departure/Missed connection	No Cover	£100 (£25 each 10 hrs) £5,000 £750	£500 (£100 each 10 hrs) £10,000 £1,500
6 Passport, Documents or Driving Licence	£100	£300	£500
7 Personal Money - Cash limit	£300 £150	£750 £350	£1,500 £750
8 Personal Liability	£2,000,000	£2,000,000	£2,000,000
9 Legal Expenses**	No Cover	£25,000	£50,000
10 Baggage Delay (after 8 hours delay)	£150	£150	£500
11 Travel Risks Hijack/Kidnap Mugging Catastrophe	No Cover	£2,500 (£100 each 24 hrs) £250 £750	£10,000 (£500 each 24 hrs) £1,000 £1,500
12 Extended Journey Disruption Delayed departure Unused travel & accommodation costs/Excursions Additional accommodation & transport costs Kennel/Cattery/Pet sitting fees	No Cover	£250 (£50 each 12 hrs) £5,000/£250 £1,000 £200	£250 (£50 each 12 hrs) £5,000/£250 £1,000 £200
13 End Supplier Failure Insurance	No Cover	£2,500	£2,500
14 Winter Sports Cover*** Winter sports equipment own Winter sports equipment hired Piste closure (not UK) Delay due to avalanche Winter sports activity and ski pack Delayed winter sports equipment (after 8 hrs delay)	No Cover	Optional (ST) / Included (AMT) £500 £150 £250 (£25 each 24 hrs) £200 £250 £100	Optional (ST) / Included (AMT) £1,000 £300 £500 (£50 each 24 hrs) £400 £500 £200
15 Cruise Cover*** Missed embarkation cover Formal cruise attire & delay (over 8 hrs) Cruise itinerary changes Additional emergency medical assistance & expenses - ship to shore repat Cabin confinement Unused excursions	No Cover	Optional (ST) / Included (AMT) £750 £1,500/£250 £500 (£50 each missed port) £100,000 £500 (£50 each 24 hrs) £250	Optional (ST) / Included (AMT) £1,500 £2,500/£500 £1,000 (£100 each missed port) £100,000 £1,000 (£100 each 24 hrs) £500
16 Business Cover Business equipment - Business samples limit - Pair or set limit Essential item replacement & hire (after 8 hours delay) Courier replacement costs Business money Employee replacement	No Cover	Optional £2,000 £1,000 £1,000 £250 £250 £1,000 £1,000	Optional £2,000 £1,000 £1,000 £250 £250 £1,000 £1,000
17 Gadget Cover	No Cover	£1,000	£1,500

*** Excess**

- The excess as shown above, will apply to sections 1, 3, 4, 5, 6, 7, 8 and 17.
- Where cover is included or taken as an option, the excess will also apply to sections 14, 15 and 16.
- For loss of deposit claims a reduced excess will apply to section 4: £25 Essential cover, £15 Premier or Premier Plus cover.
- Section 17: Gadget cover the excess for Premier cover is reduced to £50.
- **Excess waiver:** if you have paid the additional premium for the excess waiver, the excess would be reduced to Nil in the event of a claim (other than section 17).
Note: any excess imposed by us following your call to our Medical Screening Service will apply (other than section 17).
- **Voluntary excess:** if you have opted for a discounted premium in favour of a voluntary excess, all excesses (other than section 17) will be increased to £250.
There is no voluntary excess option available if you have purchased Essential cover.

**** Legal Expenses** - Not more than £50,000 Premier cover or £100,000 Premier Plus cover, in total for all persons insured on this policy.

***** Winter Sports & Cruise covers** - Annual Multi-trip (AMT) policy cover is automatically included. Single Trip (ST) policy additional premium must be paid and shown on your policy schedule.

Age on the date cover commences.