

Travel Plus

Schedule of Benefits

Single Trip & Annual Multi-trip

Section & Cover	Essential	Premier	Premier Plus
1 - Emergency Medical Assistance & Expenses	£7,500,000	£10,000,000	£10,000,000
Hospital benefit	£100 (£10 each 24 hrs)	£500 (£25 each 24 hrs)	£2,000 (£100 each 24 hrs)
Emergency dental treatment	£200	£350	£500
Kennel/Cattery fees	£500	£500	£500
2 - Personal Accident	£5,000	£15,000	£30,000
3 - Baggage	£1,000	£2,000	£3,000
Pair or set limit	£200	£300	£500
Total for all valuables	£100	£300	£750
Sports equipment limit	£100	£300	£750
4 - Cancellation & Cutting Short a Trip	£750	£3,000	£7,500
5 - Travel Delay & Missed Departure	X		
Delayed departure		£100 (£20 each 10 hrs)	£500 (£100 each 10 hrs)
Abandonment of trip (after 10 hours delay)		£3,000	£7,500
Missed departure (on your outward journey)		£500	£1,500
6 - Passport, Documents or Driving Licence	£200	£300	£500
7 - Personal Money	£300	£500	£1,500
Cash limit	£150	£250	£750
8 - Personal Liability	£2,000,000	£2,000,000	£2,000,000
9 - Legal Expenses & Advice	X	£10,000	£50,000
10 - Baggage Delay (after 8 hours delay)	£150	£150	£500
11 - Travel Risks	X		
Hijack/Kidnap		£2,500 (£100 each 24hrs)	£10,000 (£500 each 24hrs)
Mugging		£250	£1,000
Catastrophe		£750	£1,500
12 - Terrorism Cover			
Emergency medical assistance & expenses	£7,500,000	£10,000,000	£10,000,000
Additional travel & accommodation expenses	X	£1,500	£3,000
Hospital benefit	£100 (£10 each 24 hrs)	£500 (£25 each 24 hrs)	£2,000 (£100 each 24 hrs)
Personal accident	£5,000	£15,000	£30,000
13 - Journey Disruption including Airspace Closure	Optional	Optional	Included
Delayed departure	£250 (£50 each 12 hrs)	£250 (£50 each 12 hrs)	£250 (£50 each 12 hrs)
Unused travel & accommodation costs/Excursions	£5,000/£250	£5,000/£250	£5,000/£250
Additional accommodation & transport costs	£1,000	£1,000	£1,000
Kennel/Cattery/Pet sitting fees	£200	£200	£200
14 - Scheduled Airline Failure and End Supplier Failure	X	£3,000	£5,000
15 - Winter Sports Cover	X	Optional	ST - Optional AMT – Included (up to 45 days)
Winter sports equipment own		£500	£1,000
Winter sports equipment hired		£150	£300
Piste closure (not UK)		£250 (£25 each 24 hrs)	£500 (£50 each 24 hrs)
Delay due to avalanche		£200	£400
Winter sports activity and ski pack		£250	£500
Delayed winter sports equipment (after 8 hrs delay)		£100	£200

Section & Cover	Essential	Premier	Premier Plus
16 - Cruise Cover	X	Optional	ST - Optional AMT - Included
Missed embarkation cover		£1,500	£1,500
Formal cruise attire & delay (over 8 hrs)		£2,500/£500	£2,500/£500
Cruise itinerary changes		£1,000	£1,000
Additional emergency medical assistance & expenses - ship to shore repat		£100,000	£100,000
Cabin confinement		£1,000 (£100 each 24 hrs)	£1,000 (£100 each 24 hrs)
Unused excursions		£500	£500
17 - Business Cover	X	Optional	Optional
Business equipment		£2,000	£2,000
- Business samples limit		£1,000	£1,000
- Pair or set limit		£1,000	£1,000
Essential item replacement & hire (after 8 hours delay)		£250	£250
Courier replacement costs		£250	£250
Business money		£1,000	£1,000
Employee replacement		£1,000	£1,000
18 - Gadget Cover	X	£1,000	£1,500
19 - Consular Assist Cover	X	Insured Incident	Insured Incident
20 - Travel Consumer Dispute	X	£10,000	£50,000
Standard Excess*	£100	£75 (Voluntary £250 available)	£50 (Voluntary £250 available)
Independent Travel by Children (AMT)***	X	✓	✓
Single Trip Maximum Trip duration	94 days	94 days (35 days if aged 75 years and over)	94 days (35 days if aged 75 years and over)
AMT Trip duration	24 days	35 days (option to increase to 45/60 days)**	35 days (option to increase to 45/60 days)**
Age Limits – Single Trip	65 yrs	89 yrs	89 yrs
Age Limits – AMT	65 yrs	85 yrs	85 yrs

*** Excess**

The excess as shown above will apply to sections 1, 3, 4 (£25 Loss of Deposit excess will apply), 5, 6, 7, 8, 12, 14 and 18.

Where cover is included or taken as an option, the excess will also apply to sections 15, 16, and 17.

Section 18 'Gadget cover' the excess for Premier cover is reduced to £50.

Section 20 'Travel consumer dispute' the excess is reduced to £35.

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 sections 18 and 20).

Note: any excess imposed by us following your call to our Medical Screening Service will apply (other than sections 18 and 20).

Voluntary excess: if you have opted for a discounted premium in favour of a voluntary excess, all excesses (other than sections 18 and 20) will be increased to £250.

There is no voluntary excess option available if you have purchased an Annual Multi-trip policy with Essential cover.

** Only available if aged 18 – 69.

*** Under 18 years old on the date cover commences, or under 23 if still in full time education.