

Table of Benefits



INSURANCE SPECIALISTS
TO THE TRAVEL INDUSTRY

Tour operator:

Isles of Scilly Travel

Scheme code:

IOS/21

Maximum trip duration (days):

The length of your pre-booked trip up to a maximum duration of 40 days

Validity:

Valid for holidays booked and policies issued from 01/01/2021 to 31/12/2021 with travel commencing up to 31/12/2022



Section	Cover	Sums insured	Excess for each and every claim, per incident claimed for, by each insured person
1	Emergency medical and repatriation expenses		
	Outside the United Kingdom for emergency medical and surgical treatment and hospital and nursing home charges	Up to £2,000,000	£40 per person or £80 per family
	Emergency dental treatment (for pain relief only)	Not covered	Not covered
	Local funeral expenses abroad	Not covered	Not covered
	Taxi fares and telephone calls necessarily incurred	Up to £100	Nil
	Reasonable and additional travelling expenses (as defined) within the UK	Up to £300	£40 per person or £80 per family
	Reasonable and additional travelling expenses (as defined) outside the UK	Up to £2,000,000	£40 per person or £80 per family
	Hospital confinement benefit	£10 for every complete 24 hours up to a maximum of £100 for trips solely within the United Kingdom.	Nil
	Mugging benefit	£50 per 24 hours, up to £500	Nil
2	Cancellation		
	Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined)	Up to £2,000	£50 per person or £100 per family. £10 per person excess for loss of deposit
	Worldwide trips	Not covered	Not covered
3	Curtailed and loss of holiday		
	Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined)	Up to £2,000	£50 per person or £100 per family
	Worldwide trips	Not covered	Not covered

Section	Cover	Sums insured	Excess for each and every claim, per incident claimed for, by each insured person
4	Personal accident		
	Death: <ul style="list-style-type: none"> Up to age 15 years inclusive Age 16 years to 65 inclusive Age 66 years and over 	<ul style="list-style-type: none"> £1,000 £15,000 £7,500 	Nil
	Loss of one or more limbs and/or loss of sight in one or both eyes: <ul style="list-style-type: none"> Up to age 15 years inclusive Age 16 years to 65 inclusive Age 66 years and over 	<ul style="list-style-type: none"> £15,000 £15,000 £15,000 	Nil
	Permanent total disablement: <ul style="list-style-type: none"> Up to age 15 years inclusive Age 16 years to 65 inclusive Age 66 years and over 	<ul style="list-style-type: none"> Not Covered £15,000 £15,000 	Nil
5	Personal possessions		Up to £1,500
	Single article limit	£200	£40 person or £80 per family
	Valuables limit	£200	£40 per person or £80 per family
6	Personal money		
	Under 16 years of age	Up to £50	Nil
	16 years of age and over	Up to £200	£40 per person or £80 per family
7	Passport and other documents	Up to £200	Nil
8	Baggage delay on outward journey	Up to £100	Nil
9	Missed departure		
	Trips within the United Kingdom	Up to £250	Nil
	Trips outside the United Kingdom	Not covered	Not covered
10	Travel delay and abandonment		
	Delay benefit	Please refer to IOS/21 endorsement	Nil
	Abandonment	Please refer to IOS/21 endorsement	£50 per person or £80 per family
11	Personal liability	Up to £2,000,000	Nil
12	Legal costs and expenses	Up to £25,000	Nil
13	COVID-19 cover		
	Emergency medical and repatriation expenses (outside the United Kingdom)	Up to £1,000,000	£40 per per or £80 per family. Nil Confinement & Hospital Benefit claims
	Cancellation	Up to £2,000 for trips to the United Kingdom, Channel Islands, Isle of Man or Europe	£50 per person or £100 per family
	Curtailment	Up to £2,000 for trips to the United Kingdom, Channel Islands, Isle of Man or Europe	£50 per person or £100 per family

Towergate Travel

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