

Table of Benefits



INSURANCE SPECIALISTS
TO THE TRAVEL INDUSTRY

Tour operator:

Isles of Scilly Travel

Scheme code:

IOS/21D

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	Not covered	Not covered
	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	Not covered	Not covered
	Reasonable and additional travelling expenses (as defined) within the UK	Not covered	Not covered
	Reasonable and additional travelling expenses (as defined) outside the UK	Not covered	Not covered
	Hospital confinement benefit	Not covered	Not covered
	Mugging benefit	Not covered	Not covered
2	Cancellation		
	Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined)	Up to £500	£50 per person or £100 per family. £10 per person excess for loss of deposit
	Worldwide trips	Not covered	Not covered
3	Curtailment and loss of holiday		
	Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined)	Up to £500	£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/21D endorsement	Nil
	Abandonment	Please refer to IOS/21D endorsement	£50 per person or £80 per family
11	Personal liability	Not covered	Not covered
12	Legal costs and expenses	Not covered	Not covered
13	COVID-19 cover		
	Emergency medical and repatriation expenses (outside the United Kingdom)	Not covered	Not covered
	Cancellation	Up to £500 for trips to the United Kingdom, Channel Islands, Isle of Man or Europe	£50 per person or £100 per family
	Curtailment	Up to £500 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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