

Table of Benefits



INSURANCE SPECIALISTS
TO THE TRAVEL INDUSTRY

Tour operator:

Scheme code:

Maximum trip duration (days):

Validity:

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		
	Emergency dental treatment (for pain relief only)		
	Local funeral expenses abroad		
	Taxi fares and telephone calls necessarily incurred		
	Reasonable and additional travelling expenses (as defined) within the UK		
	Reasonable and additional travelling expenses (as defined) outside the UK		
	Hospital confinement benefit		
	Mugging benefit		
	UK prescriptions		
	UK physiotherapy and chiropractic care		
2	Cancellation		
	Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined)		
	Worldwide trips		

Section	Cover	Sums insured	Excess for each and every claim, per incident claimed for, by each insured person
3	Curtailment and loss of holiday		
	Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined)		
	Worldwide trips		
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 		
	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 		
	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 		
5	Personal possessions		
	Single article limit		
	Valuables limit		
6	Personal money		
	Under 16 years of age		
	16 years of age and over		
7	Passport and other documents		
8	Baggage delay on outward journey		
9	Missed departure		
	Trips within the United Kingdom		
	Trips outside the United Kingdom		
10	Travel delay and abandonment		
	Delay benefit		
	Abandonment		
11	Hijack		
12	Personal liability		
13	Legal costs and expenses		

Section	Cover	Sums insured	Excess for each and every claim, per incident claimed for, by each insured person
14	COVID-19 cover		
	Emergency medical and repatriation expenses (outside the United Kingdom)		
	Cancellation		
	Curtailment		
15	Cruise (optional)		
	A. Missed port		
	B. Cabin confinement benefit		
	C. Unused excursions		
	D. Increased personal possessions limits <ul style="list-style-type: none"> ■ Single item limit ■ Valuables 		
	E. Evening wear		

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