

# Travel Plus

## Schedule of Benefits

### Single Trip (ST) & Annual Multi-trip (AMT)

This document is a summary of the insurance cover.

Please refer to your policy documentation for full details of your cover and the terms and conditions.

| Section & Cover  | Essential              | Premier  | Premier Plus   |
|--|------------------------|--|--|
| <b>1 - Emergency Medical Assistance &amp; Expenses</b>         | £5,000,000             | £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                   | £500   | £500   |
| Kennel/Cattery fees  | £500                   | £500   | £500   |
| <b>2 - Personal Accident</b>                                   |                        |  |  |
| Death (under 16 / over 69 years)                               | £5,000 (£1,000)        | £10,000 (£5,000)   | £30,000 (£5,000)   |
| Loss of limb(s) or loss of sight                               | £5,000                 | £15,000  | £30,000  |
| Permanent total disablement (over 69 years)                    | £5,000 (Nil)           | £15,000 (Nil)  | £30,000 (Nil)  |
| <b>3 - Baggage</b>   | £750                   | £2,000   | £3,000   |
| Pair or set limit  | £200                   | £400   | £500   |
| Total for all valuables  | £100                   | £600   | £750   |
| Sports equipment limit   | £100                   | £300   | £750   |
| <b>4 - Cancellation &amp; Cutting Short a Trip</b>             | £750                   | £5,000   | £10,000  |
| <b>5 - Travel Delay &amp; Missed Departure/Connection</b>      | No Cover               |  |  |
| Delayed departure  |                        | £100 (£25 each 10 hrs)                                     | £500 (£100 each 10 hrs)                                      |
| Abandonment of trip (after 10 hours delay)                     |                        | £5,000   | £10,000  |
| Missed departure/Missed connection                             |                        | £750   | £1,500   |
| <b>6 - Passport, Documents or Driving Licence</b>              | £100                   | £300   | £500   |
| <b>7 - Personal Money</b>                                      | £300                   | £750   | £1,500   |
| Cash limit   | £150                   | £350   | £750   |
| <b>8 - Personal Liability</b>                                  | £2,000,000             | £2,000,000   | £2,000,000   |
| <b>9 - Legal Expenses &amp; Advice *</b>                       | No Cover               | £25,000  | £50,000  |
| <b>10 - Baggage Delay (after 8 hours delay)</b>                | £150                   | £150   | £500   |
| <b>11 - Travel Risks</b>                                       | No Cover               |  |  |
| Hijack/Kidnap  |                        | £2,500 (£100 each 24hrs)                                   | £10,000 (£500 each 24hrs)                                    |
| Mugging  |                        | £250   | £1,000   |
| Catastrophe  |                        | £750   | £1,500   |
| <b>12 - Terrorism Cover</b>                                    |                        |  |  |
| Emergency medical assistance & expenses                        | £5,000,000             | £10,000,000  | £10,000,000  |
| Additional travel & accommodation expenses                     | No Cover               | £1,500   | £3,000   |
| Hospital benefit   | £100 (£10 each 24 hrs) | £500 (£25 each 24 hrs)                                     | £2,000 (£100 each 24 hrs)                                    |
| Personal accident:   |                        |  |  |
| Death (under 16 / over 69 years)                               | £5,000 (£1,000)        | £10,000 (£5,000)   | £30,000 (£5,000)   |
| Loss of limb(s) or loss of sight                               | £5,000                 | £15,000  | £30,000  |
| Permanent total disablement (over 69 years)                    | £5,000 (Nil)           | £15,000 (Nil)  | £30,000 (Nil)  |
| <b>13 - Extended Journey Disruption</b>                        | No Cover               |  |  |
| Delayed departure  |                        | £250 (£50 each 12 hrs)                                     | £250 (£50 each 12 hrs)                                       |
| Unused travel & accommodation costs/Excursions                 |                        | £5,000/£250  | £5,000/£250  |
| Additional accommodation & transport costs                     |                        | £1,000   | £1,000   |
| Kennel/Cattery/Pet sitting fees                                |                        | £200   | £200   |
| <b>14 - Scheduled Airline Failure and End Supplier Failure</b> | No Cover               | £2,500   | £5,000   |
| <b>15 - Winter Sports Cover **</b>                             | No Cover               |  |  |
| Winter sports equipment own                                    |                        | ST - Optional<br>AMT – Included<br>(up to 21 days)<br>£500 | ST - Optional<br>AMT – Included<br>(up to 45 days)<br>£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   |

|   |          |   |   |
|---|----------|---|---|
| <b>16 - Cruise Cover**</b><br>Missed embarkation cover<br>Formal cruise attire & delay (over 8 hrs)<br>Cruise itinerary changes<br>Additional emergency medical assistance & expenses - ship to shore repat<br>Cabin confinement<br>Unused excursions | No Cover | ST - Optional<br>AMT - Included<br>£750<br>£1,500/£250<br>£500 (£50 each missed port)<br><br>£100,000<br>£500 (£50 each 24 hrs)<br>£250 | ST - Optional<br>AMT - Included<br>£1,500<br>£2,500/£500<br>£1,000 (£100 each missed port)<br><br>£100,000<br>£1,000 (£100 each 24 hrs)<br>£500 |
| <b>17 - Business Cover</b><br>Business equipment<br>- Business samples limit<br>- Pair or set limit<br>Essential item replacement & hire (after 8 hours delay)<br>Courier replacement costs<br>Business money<br>Employee replacement                 | No Cover | Optional<br>£2,000<br>£1,000<br>£1,000<br><br>£250<br>£250<br>£1,000<br>£1,000  | Optional<br>£2,000<br>£1,000<br>£1,000<br><br>£250<br>£250<br>£1,000<br>£1,000  |
| <b>18 - Gadget Cover</b>  | No Cover | £1,000  | £1,500  |
| <b>19 - Travel Consumer Dispute</b>   | No Cover | £10,000   | £50,000   |
| <b>Standard Excess***</b>   | £100     | £75<br>(Voluntary £250 available)   | £50<br>(Voluntary £250 available)   |
| <b>Independent Travel by Children (AMT)****</b>   | X        | ✓   | ✓   |
| <b>Single Trip Maximum Trip duration</b>  | 94 days  | 94 days<br>(35 days if aged 76 years and over)  | 94 days<br>(35 days if aged 76 years and over)  |
| <b>AMT Trip duration</b>  | 24 days  | 35 days   | 60 days<br>(35 days if aged 70 years and over)  |
| <b>Age Limits – Single Trip</b>   | 65 yrs   | 89 yrs  | 89 yrs  |
| <b>Age Limits – AMT</b>   | 65 yrs   | 79 yrs  | 79 yrs  |

\* **Legal Expenses & Advice** – 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.

\*\*\* **Excess**  
The excess as shown above will apply to sections 1, 3, 4, 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.  
For loss of deposit claims a reduced excess will apply to section 4: £25 Essential cover, £15 Premier or Premier Plus cover.  
Section 18 'Gadget cover', the excess for Premier cover is reduced to £50.  
Section 19 '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 19).  
**Note:** any excess imposed by us following your call to our Medical Screening Service will apply (other than sections 18 and 19).  
Voluntary excess: if you have opted for a discounted premium in favour of a voluntary excess, all excesses (other than sections 18 and 19) will be increased to £250.  
There is no voluntary excess option available if you have purchased Essential cover.

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