

Year Round Travel Insurance

| Policy Benefits | Summary of Cover & Maximum benefit limits <i>(sub limits may apply)</i> | Premier | Economy |
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| Cancellation, curtailment and trip interruption charges * | Covers you for irrecoverable unused travel and accommodation costs, and other pre-paid charges which you have paid or are contracted to pay should you need to cancel or curtail your trip. <i>Reduced limits apply for Economy Cover.</i> | £5,000 | £1,000 |
| Emergency medical and other expenses * | Covers you for emergency medical expenses including surgical, hospital and nursing fees, emergency dental treatment and reasonable additional transport and accommodation expenses for a travelling companion, friend or close relative to stay with you or travel to you or a suitable hospital if you cannot return home due to medical reasons. | £10m | £10m |
| Hospital benefit | Covers you for additional expenses such as taxi fares and phone calls incurred by you and your visitors during your stay in hospital. | £800 | £800 |
| Personal accident | Covers you for death, loss of limb(s) or sight or permanent total disablement due to an accident whilst abroad. <i>Reduced limits apply for Economy cover.</i> | £20,000 | £10,000 |
| Baggage * | Covers you for accidental loss of, theft of or damage to your personal baggage. Cover is also provided for the emergency replacement of clothing, medication and toiletries if your baggage is temporarily lost in transit during your outward journey. <i>Reduced limits apply for Economy cover.</i> | £2,000 | £500 |
| Personal money, passport and documents * | Covers you for accidental loss of, theft of or damage to personal money and documents. Cover is also provided for reasonable additional travel and accommodation costs incurred in obtaining a replacement visa or passport if lost or stolen. <i>Reduced limits apply for Economy cover.</i> | £500 | £250 |
| Personal liability * | Covers you for legal liability in respect of accidental injury, loss or damage to third parties or their property. | £2m | £2m |
| Delayed departure | Covers you if the departure of the public transport on which you are booked to travel is delayed at your final departure point for at least 12 hours beyond your scheduled time of departure. | £300 | No Cover |
| Missed departure | Covers you for additional travel and accommodation costs to reach your booked destination following failure of public transport, Strike/Industrial Action or Breakdown/Accident of your private vehicle whilst travelling to your scheduled departure point. | £1,000 | £1,000 |
| UK departure assistance and missed UK connection | Covers you for extra costs incurred for delays or missed connections following failure of public transport, or breakdown of, or accident to, the private vehicle in which the insured is travelling. <i>Applicable to residents of the United Kingdom and the Channel Islands only.</i> | £500 | £500 |
| Legal expenses and assistance | Covers you for legal costs to pursue a civil action for compensation against someone else who causes you bodily injury, illness or death. <i>Reduced limits apply for Economy cover.</i> | £25,000 | £10,000 |
| Extended kennel and / or cattery fees | Covers you for additional kennel or cattery fees incurred if your domestic dog(s) or cat(s) are in a kennel / cattery during your trip and your return home has been delayed. | £250 | £250 |
| Hijack and kidnap | Covers you if you are prevented from reaching your destination as a result of hijack or kidnap. | £5,000 | £5,000 |
| Winter sports <i>(Optional)</i> | Cover limits: Ski equipment £500 , Hired ski equipment £250 , Ski equipment hire £300 , Ski pack £500 , Lost lift pass £200 , Piste closure £200 & Avalanche or landslide cover £150 . <i>(Cover available up to and including age 70.)</i> | Cover subject to payment of an additional premium | Cover subject to payment of an additional premium |

* Policy Excess - Premier £65 / Economy £75 (£100 Medical - Economy only)

For a copy of the full policy terms and conditions, please contact your Issuing Agent.