

Cover is only available if you are a resident of the UK, for travel within and from the UK and repatriation will be from within or to the UK only.

The following is only a summary of the main cover limits. You should read the rest of the policy for the full terms and conditions.

SUMMARY OF COVER Cover limits and applicable excesses per person		
Section and Cover	Benefit (up to)	Excess
1. Cancellation/Loss of Deposit	£2,000 (£5,000 in respect of Air/Cruise Holidays)	£75 (Nil in respect of Loss of Deposit)
2. Travel Delay - delayed departure - abandonment	£60 (£20 first full 12 hours, £10 each extra 12 hours) £1,500 (after 12 hours)	Nil £75
3. Missed Departure	£100 in England, Scotland & Wales £300 for Northern Ireland, Isles of Scilly, Channel Islands, Isle of Man & Europe	Nil
4. Personal accident	£10,000 (subject to age limits)	Nil
5. Medical & Other Expenses (including Curtailment and Repatriation) - Funeral expenses abroad - Taxi fares & telephone calls	£1,000,000 - outside the UK medical (emergency dental treatment limited to £350), additional travel, accommodation & repatriation expenses if you are hospitalised or have to stay beyond your return date (trips solely within the UK are limited to £1,500 and to £300 for additional travelling expenses) £1,000 £100	£75
6. Hospital Benefit - Trips solely within the UK	£15 each 24-hour period, max £450 £10 each 24-hour period, max £100	Nil Nil
7. Personal Property - Single item, pair or set - Valuables limit Delayed Baggage Personal Money - Children aged under 16	£1,500 £200 £200 £100 £200 £50	£75 Nil £75
8. Loss of Passport Expenses	£200 including loss or theft of visa	Nil
9. Personal Liability	£1,000,000	Nil
10. Legal Costs & Expenses	£25,000	Nil

Inner limits - some sections of cover also have extra sub-limits, for example the personal accident section has a benefit limit depending on the age of the person insured.

Please read this policy and carry it with you during your journey

IMPORTANT TELEPHONE NUMBERS	
24-hr Emergency Medical Assistance	+44 20 8603 9856
24-hr Legal helpline (outside your home country)	+44 20 8603 9804
Claims	020 8603 9958