

Summary of cover

(this is only a brief description of the cover provided and some of the principal conditions, you must refer to the relevant section in the policy wording for full details.)

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:
PRE-TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi Trip policies from your chosen start date)				
A1	If you are unable to go on your trip Cover for your proportion of prepaid transport, accommodation & additional travel expenses, and pre-paid excursions booked before you go on your trip, that you cannot recover from any other source if you cannot travel due to your, a close relative, the person you are intending to stay with, or a business associate's death, injury or illness, redundancy, required as a witness or member of the jury in a court of law, or the requirements of H.M. Forces (Course charges or tuition fees are not included).	£10,000	<ul style="list-style-type: none"> cancellation is caused by yours, your travelling companions, the person you are intending to stay with, a business associate or your close relatives' death, injury or illness, redundancy, requirement as a witness or member of the jury in a court of law, or HM forces requirements. the cancellation is not due to your existing medical condition, unless declared and accepted by us in writing. the cancellation is not due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. cancellation is not because of the failure of your travel agent, tour operator or due to the advice of the Foreign and Commonwealth Office. 	£75*
A2	If your scheduled airline stops trading Cover for any amounts already paid and unused for your flight if the scheduled airline on which you are booked to travel stops trading before your departure.	£1,000	<ul style="list-style-type: none"> your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent. the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy. 	Nil
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	If your travel plans are disrupted If your scheduled airline stops trading Cover for any amounts already paid and unused for your flight, if the scheduled airline on which you are booked to travel stops trading after your departure.	£1,000	<ul style="list-style-type: none"> your flight is booked independently of your accommodation and you have not been offered an alternative/refund from any other agent. the scheduled airline is not in administration or, in the USA and Canada, in Chapter 11 at the time of taking out your policy. 	Nil
	Airline seat bumping Cover due to your inability to travel on a scheduled aircraft for which you have a pre-booked seat due to airline overbooking	£20 per 4hrs up to a maximum of £500	<ul style="list-style-type: none"> you are at the airport/port/station. you are flying to the same pre-booked destination. 	Nil
	If your departure is delayed by 12 hours or more Benefit for delays over 12 hours at your international departure point to help contribute towards additional accommodation, car parking charges, food, drinks or telephone calls not provided by your carrier.	£50 for the first 12hrs then £25 for every 12hrs up to a maximum of £200	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay or from your booking agents, airline or transport provider. 	Nil
	If you choose to cancel after a 24 hour delay If your <u>outbound</u> journey from the UK, Channel Islands or BFPO is delayed by more than 24 hours and you decide to abandon your trip.	£10,000	<ul style="list-style-type: none"> you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. 	£75*
	Missed departure Cover for alternative transport costs if you miss your outbound departure from your international departure point if, after leaving home, your car becomes un-driveable due to a mechanical breakdown or your public transport is delayed causing you to miss your departure from the United Kingdom, Channel Islands or BFPO.	£1,000	<ul style="list-style-type: none"> you are claiming for the circumstances listed and not for your failure to arrive in time to check in due to any other reason such as traffic, road closures and/or adverse weather conditions. you have independent written confirmation of the circumstances. you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO. 	£75
	Missed connection Cover in respect of reasonable additional travel expenses incurred to reach the overseas destination due to the outward or inward flight/sailing being delayed causing you to miss a connecting flight	£500	<ul style="list-style-type: none"> delay is not due to industrial action, mechanical failure or structural defect of the aircraft or boat. 	£75
	Channel Islands weather delay Cover for the additional cost of transport and/or accommodation to enable you to return to the Channel Islands if the flight/sailing on which you are booked to take you home is delayed for more than 12 hours as a result of bad weather.	£150	<ul style="list-style-type: none"> obtained written confirmation from the airline/ship liner or their handling agents. 	£75

*Your excess increases to £125 when over 65 years old.

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B2	If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel and accommodation or repatriation costs in the event of your illness, injury or death during your trip.	£5,000,000	<ul style="list-style-type: none"> you are not claiming for any private medical treatment. you have called our emergency assistance service to authorise bills over £500. you are claiming for emergency essential treatment received in a state facility and unrelated to any existing medical condition (unless you have declared it and paid the required premium). 	£75*																												
	Public hospital inconvenience benefit per 24 hours For each 24 hours you are an inpatient in a public hospital to cover costs of newspapers, telephone calls, food, visitors transport etc. during your hospitalisation, up to the maximum amount shown.	£25 per 24hrs up to a maximum of £500	<ul style="list-style-type: none"> you are in a public/state hospital. 	Nil																												
B3	If you need to come home early Pro-rata refund of your pre-paid unused trip costs from the day you come home if you, or your travel companion, have to return early because you, the person you are travelling with, the person you are staying with, a close relative or business associate in your home country, unexpectedly suffer injury, illness or death.	£10,000	<ul style="list-style-type: none"> you have actually returned home earlier than originally booked. you need to come home early due to your illness and you have contacted and had approval from our emergency assistance service. you are not claiming due to your existing medical condition, unless declared and accepted by us in writing. you are not claiming due to an existing medical condition of a non-travelling close relative, the person you are intending to stay with, a business associate or travelling companion. 	£75																												
B4	If your possessions are lost, stolen or damaged Your total limit for possessions is up to the amount shown and is split into categories within that amount. The inner limits for specific item categories are listed. Any items which do not fall within these categories are not covered:	£3,000	<ul style="list-style-type: none"> you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown at www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have reported the loss to the Police and obtained a written report. you have proof of purchase for items over the value of £50. you are not claiming for duty free items. your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £150). your electrical items, photographic equipment, jewellery or watches were not unattended unless in a locked safe. you are not claiming for a mobile/smart phone, accessories or calls. you are not claiming for contact/corneal lenses. 	£75																												
	<table style="margin-left: auto; margin-right: auto;"> <tr><td>Clothes</td><td>→</td><td>£1,500</td></tr> <tr><td>Luggage</td><td>→</td><td>£400</td></tr> <tr><td>Shoes</td><td>→</td><td>£250</td></tr> <tr><td>Cosmetics</td><td>→</td><td>£150</td></tr> <tr><td>Fine jewellery and watches</td><td>→</td><td>£300</td></tr> <tr><td>Electrical items and photographic equipment</td><td>→</td><td>£300</td></tr> <tr><td>Buggies, Strollers & Car seats</td><td>→</td><td>£100</td></tr> <tr><td>Laptops</td><td>→</td><td>£500</td></tr> <tr><td>Eyewear</td><td>→</td><td>£100</td></tr> <tr><td>Un-receipted items</td><td>→</td><td>£150</td></tr> </table>	Clothes			→	£1,500	Luggage	→	£400	Shoes	→	£250	Cosmetics	→	£150	Fine jewellery and watches	→	£300	Electrical items and photographic equipment	→	£300	Buggies, Strollers & Car seats	→	£100	Laptops	→	£500	Eyewear	→	£100	Un-receipted items	→
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	If your possessions are delayed by 12 hours Cover for the cost of <u>essential items</u> such as toiletries, change of clothes etc. if your possessions are delayed by <u>more than 12 hours</u> on your outward journey.	£500	<ul style="list-style-type: none"> you have kept all of your receipts. you accept that if your possessions become permanently lost then the cost of essential items will be deducted from your settlement of lost possessions. you have obtained written confirmation of the delay from your operator. 	Nil																												
B5	If your cash is lost or stolen Cover for your cash if it is lost or stolen.	£1,000	<ul style="list-style-type: none"> your cash/passport was <u>on your person</u> or in a locked safe and you can provide us with proof of withdrawal/currency exchange. you have a Police report confirming the loss and kept all receipts for any incurred costs. you are not claiming for the cost of missing your return flight/transport to the United Kingdom, Channel Islands or BFPO, or additional transport costs to return home. 	£75																												
	If your passport is lost or stolen Cover to contribute towards the cost of an emergency travel document → £100 Cover for necessary costs collecting your emergency travel document on your trip (taxi, transport to and from embassy, cost of photos) → £400			Nil Nil																												
B6	Personal liability Cover for costs that we have agreed to pay, that you are held legally liable to pay relating to an incident caused by you.	£2,000,000	<ul style="list-style-type: none"> you have not admitted responsibility, or agreed to pay any monies. you have kept paperwork/notes and informed us immediately. your claim is not due to any form of motorised transport or sailing vessel. you are not claiming for an incident suffered by, or any property owned by, you, a member of your family, business associate, close relative, person you are intending to stay with, or a travelling companion. 	£250																												

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B7	Overseas credit card fraud Cover for any fraudulent purchases or withdrawals made on your credit or debit card	£200	<ul style="list-style-type: none"> you have notified your credit or debit card provider immediately as soon as the loss or theft was discovered. you have obtained a Police report within 24 hours of the loss or theft your PIN number has NOT been used to make fraudulent purchase or cash withdrawals 	£75
B8	Accidental death and disability benefit A single payment payable for your accidental death, permanent disability or loss of sight or use of limbs whilst on your trip.		<ul style="list-style-type: none"> you are between 18 and 65 years old (<i>payment is reduced to £1,000 if under 18 or over 65 at the time of the incident</i>). you qualify for the full benefit, no partial settlements are payable. you have not deliberately exposed yourself to danger and that the incident is due to an accident and not illness, intoxication or infection. you are not under 18 or over 65 and claiming permanent disablement. 	Nil
	Accidental death benefit	£10,000		Nil
	Permanent loss of sight or limb	£25,000		Nil
	Permanent total disablement	£25,000		Nil
B9	If you need legal advice Cover for 30mins free legal advice relating to your trip as well as legal expenses we have agreed in writing in pursuing compensation in the event of your death or personal injury whilst on your trip.	£50,000 in pursuing compensation	<ul style="list-style-type: none"> you are not claiming against a travel agent, tour operator/organiser, the insurers/agents or claims office. you are using our appointed legal advisors. you understand that only cases considered likely to succeed with a settlement value estimated to be in excess of the associated legal costs are accepted. 	Nil
B10	If a natural disaster occurs Cover for alternative accommodation in the event your pre-booked accommodation is damaged by a natural disaster.	£500	<ul style="list-style-type: none"> the disaster occurs during your trip. you have not been offered alternative accommodation by your tour operator/booking agent. you have written confirmation of the disaster and confirmation that your accommodation is unavailable from a resort representative. 	£75
B11	Kennel or cattery fees Benefit for each complete period of 24 hours that you are delayed following the delayed arrival in the UK, Channel Islands or BFPO of your pre-booked flight, train, coach or sea trip on the return journey which results in you incurring additional kennel or cattery fees	£20 per 24hrs up to a maximum of £100	<ul style="list-style-type: none"> your pet was pre-booked into a kennel or cattery and the stay exceeds the pre-booked period of accommodation. you reached your international departure point on your return journey in time to board the pre-booked transport. you are able to provide written confirmation from the transport provider showing the original booked time, the actual arrival time and the reason for the delay. 	Nil
B12	Rental vehicle return Cover for any additional days rental incurred if you, or any authorised travelling companion are unable to return the car by the contracted time due to your injury or illness	£250	<ul style="list-style-type: none"> the hire car contract is in your name the claim is substantiated by the appropriate medical evidence from the emergency assistance service the claim is NOT due to a pre-existing medical condition that has not been declared and accepted by us. 	£75
B13	If you are hijacked Cover for each full 24hrs you are confined due to hijack	£100 per 24hrs up to a maximum of £5,000	<ul style="list-style-type: none"> you have obtained written confirmation from the airline, carrier or their handling agents stating the circumstances and period of confinement. you have obtained a written Police report confirming the incident. you have a valid medical claim under section B2. 	Nil
	If you are mugged Cover for each full 24hrs you are hospitalised following a mugging	£50 per 24hrs up to a maximum of £1,000		Nil
B14	Withdrawal of services If your pre-booked hotel completely withdraws, due to strike or industrial action, after your arrival;		<ul style="list-style-type: none"> you have a written report from hotel management confirming the cause of the disruption including the time it started and the time it finished services are not restored after 24 hours 	Nil
	1. water or electrical facilities	£50 per 24hrs up to a maximum of £500		
	2. swimming pool facilities			
	3. kitchen services to the extent no food is available			
	4. chambermaid services			

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