



Travel Insurance **Plus**

Travel Insurance you can feel at home with

Single Trip | Annual Multi-trip | Long Stay

YOUR IMPORTANT INFORMATION

**IF YOU NEED EMERGENCY MEDICAL ASSISTANCE
ABROAD OR NEED TO CUT SHORT YOUR TRIP:**

Contact Emergency Assistance Facilities 24 hours
Emergency advice line on:

+44 (0) 203 829 6696

IF YOU NEED A CLAIM FORM:
you can download the relevant form:

www.travel-claims.net

or contact Travel Claims Facilities on: +(0) 203 829 6697
For policy enquiries 02920 441271

GOLD

Summary of cover

Pages 4-7

(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). Excess is per insured person per section.

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	<p>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).</p>	£5,000	<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. 	£65
TRAVEL POLICY (cover starts when you leave home to begin your trip)				
B1	<p>If your travel plans are disrupted 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.</p>	£30 for the first 12hrs then £15 for every 12hrs up to a maximum of £300	<ul style="list-style-type: none"> you are at the airport/port/station. you have obtained written confirmation of the delay from your booking agents, airline or transport provider. you are unable to recoup costs from any other provider or agency. your trip is more than 2 days in duration. 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. 	Nil
	<p>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.</p>	£5,000	<ul style="list-style-type: none"> you have independent written confirmation of the circumstances. 	£65
	<p>Missed departure Cover for alternative transport costs if you miss your outbound departure 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 UK, Channel Islands or BFPO.</p>	£1,000	<ul style="list-style-type: none"> you are not claiming for your missed return journey back to the United Kingdom, Channel Islands or BFPO. 	Nil
B2	<p>If you need emergency medical attention To cover customary and reasonable fees or charges for necessary and emergency medical expenses, necessary travel (including hospital transfer when travelling solely in the UK, including a medical escort, if you are hospitalised more than 50 miles away from your home as a result of illness or accident) and accommodation or repatriation costs in the event of your illness, injury or death during your trip.</p>	£10,000,000	<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 to us and we have accepted in writing, and you have paid the required premium). 	£65
	<p>Emergency dental treatment Cover for emergency dental treatment only to treat sudden pain.</p>	£250	<ul style="list-style-type: none"> you are not claiming for work involving the use of precious metals in any dental treatment. you are not claiming for the provision of dentures, crowns or veneers. you are in a public/state hospital. 	Nil
	<p>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.</p>	£20 per 24hrs up to a maximum of £500		
	<p>Additional travel and accommodation expenses</p>	£1,000		Nil
B3	<p>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. If the situation allows and the period of the original trip has not expired, we will also pay necessary additional travel costs to return you to the location abroad. Air travel limited to one economy class ticket per insured person.</p>	£5,000	<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 staying with, a business associate or travelling companion. 	£65

Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess
B4	<p>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.</p> <p style="text-align: right;"> Valuables → £400 Single article/pair/set limit → £400 Unreceipted items → £150 </p> <hr/> <p>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 <u>by more than 12 hours</u> on your outward journey.</p>	<p>£2,500</p> <hr/> <p>£100 for the first 12hrs then an additional £100 after 48 hours</p>	<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.tiforoup.co.uk/services/claims/wear-tear-depreciation/ • you have a Police report confirming the loss. • 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 £100). • your electrical items, photographic equipment, jewellery or watches were not left unattended unless in a locked safe. • you are not claiming for contact/corneal lenses. • 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. 	<p>£65</p> <hr/> <p>Nil</p>
B5	<p>If your money or travel documents are lost or stolen Cover for your cash is limited to £350.</p>	<p>£500</p>	<ul style="list-style-type: none"> • your money/travel documents were <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. 	<p>£65</p>
B6	<p>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.</p>	<p>£2,000,000</p>	<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. 	<p>£65</p>
B7	<p>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.</p> <p>Accidental death benefit</p> <p>Permanent loss of sight or limb</p> <p>Permanent total disablement</p>	<p>£15,000</p> <p>£25,000</p> <p>£25,000</p>	<ul style="list-style-type: none"> • you are between 18 and 65 years old (<i>accidental death payment is reduced to £2,500 if under 18 or over 65. Permanent total disablement is reduced to £1,000 if under 18 or over 65</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. 	<p>Nil</p> <p>Nil</p> <p>Nil</p>
B8	<p>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.</p>	<p>30 mins free advice. £25,000 in pursuing compensation</p>	<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. 	<p>Nil</p>

The following benefits are available at no additional cost when related to an accepted hazardous activity which is covered or for which you have paid an additional premium for.				
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess
B9	Sports gear and activity equipment* Cover for any loss, theft or damage to your sports gear and / or equipment which is owned or hired by you.	£500	<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 a Police report confirming the loss. you have proof of purchase for items over the value of £50. Your bag/contents were not stolen from a beach or lido (if so we will pay up to a maximum of £100). your sports and activity equipment were not left unattended unless in a locked safe. 	£65
Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.				
B10	Wedding extension If your wedding rings are lost, stolen or damaged Cover for the loss, theft or damage of your wedding rings whilst on your trip.	£200	<ul style="list-style-type: none"> you have obtained a written report from the appropriate authorities confirming the loss or damage. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ damage was not during transit and not shipped as freight/under a bill of lading. you have a police report confirming the loss and kept all receipts for any incurred costs you are able to provide proof of ownership/purchase for items over £50. the wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage/bags stored in overhead compartment 	£65
	Single article limit →	£100		
	Unreceipted items →	£150		
	If your wedding gifts are lost or stolen Cover for the loss/theft of your wedding gifts received in resort during your trip.	£1,000	<ul style="list-style-type: none"> you have a police report confirming the loss and kept all receipts for any incurred costs the wedding rings, attire, gifts, photographs or recordings were not left unattended other than in a safe, in your locked trip accommodation 	£65
	Unreceipted items →	£150		
	If your photographs are lost, stolen or damaged Cover for the cost of reprinting lost or damaged photographs/video recordings of your wedding.	£750	<ul style="list-style-type: none"> your wedding rings were not lost/stolen from suitcases, trunks, bags (including checked in luggage/bags stored in overhead compartment 	£65
	If your wedding attire is lost or damaged The cost of repair or replacement to a similar cost of your wedding attire, i.e. wedding dress, suit, shoes if they are lost or damaged prior to your wedding whilst on your trip.	£1,500	<ul style="list-style-type: none"> you are not claiming for damage caused by: <ul style="list-style-type: none"> scratching, wear, tear, depreciation or deterioration; any process of cleaning, repairing or restoring; atmospheric or climatic conditions; moth or vermin; or electrical or mechanical breakdown or derangement. 	£65
	Unreceipted items →	£150		
B11	Golf extension If your golf equipment is lost, stolen or damaged Cover if your, or your hired, golf equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.	£1,500	<ul style="list-style-type: none"> you have proof of purchase for items over the value of £50 your items were not unattended and you have proof of ownership/purchase you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/ you have a Police report confirming the loss and kept all receipts for any incurred costs you have obtained written confirmation of the delay from the appropriate authorities you have kept all your receipts for the hire of alternative equipment. the course is closed by a club official and you have confirmation in writing you have pre-booked green fees your inability to play golf is not due to your existing medical condition, unless declared and accepted by us in writing. 	£65
	Single article limit →	£300		
	Unreceipted items →	£150		
	If your golf equipment is delayed by 12 hours Cover for each 12 hour period you have to hire golf equipment because your golf equipment is lost or stolen by more than 12 hours on your outward journey.	£25 per 12hrs up to a maximum of £200		Nil
	If you are unable to play golf due to adverse weather conditions Cover for the loss of green fees per 24 hours you are unable to play golf due to adverse weather conditions, or your illness or injury.	£75 per 24hrs up to a maximum of £300		Nil

* Please note that, even if you have chosen the excess waiver option your excess under this section remains in force.

** excess increased to £250 on Grade 3 activities.

Optional extensions: Please find cover which is available at an additional premium. These extensions only apply if you have selected them upon purchase and is reflected in your insurance documentation.					
Section:	Benefit:	Cover available up to:	Cover is only provided if:	Your excess:	
B12	Business extension				
	If your business equipment is lost or stolen	£2,000	<ul style="list-style-type: none"> you have proof of purchase for items over the value of £50. you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. 	£65	
	Cover if your business equipment is lost, stolen or damaged whilst on your trip for the repair or original purchase price less wear and tear.				
	Single article limit	→ £500			
	Computer equipment single article and maximum total limit	→ £1,500			
	Emergency courier expenses	→ £500			
	Business samples	→ £500			
	Unreceipted items	→ £150			
	If your business money is lost or stolen (cash limit of £500)	£1,000	<ul style="list-style-type: none"> your items were not unattended and you have proof of ownership/purchase. you are not claiming for a mobile phone, accessories or calls. 	£65	
	If your business equipment is delayed by 12 hours	£100 per 12hrs up to a maximum of £200	<ul style="list-style-type: none"> your money is on your person or in a locked safe and you can provide us with proof of withdrawal/currency exchange and Police report confirming the loss. 	Nil	
	Cover per 12 hours your business equipment is delayed on your outbound journey.				
	Business equipment hire	£50 per 12hrs up to a maximum of £500		Nil	
	Cover for hiring business equipment if yours is lost, stolen, damaged or delayed in transit by more than 12 hours				
B13	Winter sports extension				
	Ski equipment cover for your, or your hired, ski equipment if it is lost, stolen or damaged.	£750	<ul style="list-style-type: none"> you are able to provide proof of the loss/damage and provide receipts you have a Police report confirming the loss and kept all receipts for any incurred costs you accept your policy is not new-for-old cover and a deduction will be taken off for wear and tear. Details are shown on www.tifgroup.co.uk/services/claims/wear-tear-depreciation/. 	£65	
	Unreceipted items	→ £150			
	Delayed ski equipment cover for hiring ski equipment if yours is delayed over 12 hours.	£30 per 12hrs up to a maximum of £300			Nil
	Loss of ski pack cover for loss of use due to your injury or illness.	£500		<ul style="list-style-type: none"> your equipment is delayed on your outbound journey from the United Kingdom, Channel Islands or BFPO. the ski equipment was not left unattended unless left between 6.00 am and 11.00 pm local time in the locked boot or covered luggage area of a motor vehicle and entry was gained by violent and forcible means. 	£65
	Piste closure cover for each full 24 hours the piste is closed due to lack of snow.	£20 per 24hrs up to a maximum of £200		<ul style="list-style-type: none"> you have supporting medical evidence confirming your inability to ski. you are skiing North of the earths equator between 1st Jan-30th April, or South of the earths equator between 1st June-31st Oct and at a destination of higher than 1600 metres above sea level 	Nil
Delay due to avalanche/landslide cover for additional travel and accommodation expenses if your journey is delayed by more than 12 hours as a result of an avalanche or landslide.	£30 per 12hrs up to a maximum of £300		<ul style="list-style-type: none"> you have written confirmation detailing dates and times the resort/piste was closed. the avalanche/landslide has occurred after your departure from the United Kingdom, Channel Islands or BFPO. 	Nil	
The following benefit is underwritten by Certain Underwriters at Lloyd's					
Section:	Benefit:	Cover available up to:	Cover is provided for:	Your excess:	
B14	Airline or End Supplier Failure Cover for either airline failure or end supplier failure.	£5,000	<ul style="list-style-type: none"> Irrecoverable sums paid in advance in the event of insolvency of the Scheduled Airline, Hotel, Train Operator including Eurostar, Car Ferries; Villas abroad & Cottages in the UK; Coach Operator, Car Hire company, Caravan Sites, Campsites, Mobile Home, Camper Rental, Safaris; Excursions; Eurotunnel; Theme Parks such as Disneyland Paris all known as the End Supplier of the travel arrangements not forming part of an inclusive holiday prior to departure In the event of insolvency after departure: <ul style="list-style-type: none"> additional pro rata costs incurred by the Person-Insured in replacing that part of the travel arrangements to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements; or if curtailment of the holiday is unavoidable - the cost of return transportation to the United Kingdom, Channel Islands, Isle of Man or Northern Ireland to a similar standard of transportation as enjoyed prior to the curtailment of the travel arrangements. 	Nil	