

ANNUAL TRAVEL SCHEME 2023/24 PACKAGE OF BENEFITS AT A GLANCE

Medical and additional expenses + up to £5,000,000 Section 1-A Overseas local burial/cremation* up to £2,000 Section 1-A Emergency dental treatment up to £750 Section 1-A Repatriation of mortal remains to the UK Covered Section 1-B Emergency medical repatriation and evacuation* up to £25,000 Section 1-B Cruise ship evacuation* up to £25,000 Section 1-C Compassionate overseas visit* Covered Section 1-D Overseas hospital stay cash benefit* for each night of hospitalisation maximum of £55 up to £900 Section 1-E Assault benefit for each night of hospitalisation maximum of £50 up to £1,000 Section 1-F Personal accident** in the event of death of a child under age 16 £15,000 section 2 Section 2 Personal baggage single item/set of items limit up to £150 section 3 Section 3 Delayed baggage* (more than 12 hours) up to £250 section 3 Section 3 Personal money cash limit up to £250 section 3 Section 4 Loss of passport up to £250 section 4 Section 5 Loss of deposit or cancellation up to £5,000 section 5 Sec	Benefits	Cover	Section
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Winter sports Various amounts Section 10	Legal expenses*	up to £25,000	Section 8
	Personal liability*	up to £2,000,000	Section 9
UK travel cover Various amounts Section 11	Winter sports	Various amounts	Section 10
	UK travel cover	Various amounts	Section 11

Please note:

All benefits are subject to an excess of £60 except those marked with an asterisk (*).

UK travel cover has the same excesses as overseas cover (except those marked with an asterisk), where applicable. The following benefits are not available to insured members travelling solely within the UK: Section 1 - Medical benefits, Section 3 - Loss of passport, Section 10 - Winter sports.

The benefit marked with a cross (+) is subject to £60 excess unless a UK Global Health Insurance Card (UK GHIC) is used to reduce costs.

A ± 60 excess means you must pay the first ± 60 of each and every claim per incident for each insured member.

Where a benefit is shown as "Covered" in the table above, the overall £5,000,000 cover limit relating to medical and additional expenses applies. Where there is a specific limit or amount payable for any individual benefit, this is stated.

Benefits are subject to the conditions, limitations and exclusions detailed in the Evidence of Insurance.