

ETI FULL TRAVEL Cover Single Trip travel insurance

Table of Benefits: sums insured & excesses		
SECTION	SUM INSURED	EXCESS
Emergency medical & repatriation expenses <ul style="list-style-type: none"> • Hospital confinement abroad • Additional UK transport and accommodation costs • Funeral expenses in the United Kingdom • Emergency dental treatment 	£5,000,000 £15 per 24 hours, max £300 £1,000 £1,000 £200	£75* Nil Nil
Personal accident <ul style="list-style-type: none"> • Death • Disablement 	£10,000 ** £10,000	Nil Nil
Cancellation	£3,500	£75*
Curtailment	£3,500	£75*
Travel delay & disruption <ul style="list-style-type: none"> • Delay • Abandonment after 24 hours • Missed departure / disruption 	£20 per 12 hours, max £100 £3,000 £3,000	Nil £75 £75
Personal effects / possessions <ul style="list-style-type: none"> • Single Item Limit • Valuables limit • Personal Money limit • Cash limit 	£1500 £250 £300 in total £500 in total £200 (£50 if under age 18)	£75
Luggage delay	£50 per 24 hours, max £100	Nil
Personal liability <ul style="list-style-type: none"> • Property damage • Bodily injury 	£100,000 £2,000,000	£100 Nil
Legal costs and expenses	£25,000	Nil

* Excess is higher for persons aged over 64 years. Please refer to the relevant Policy Section.

** Sum insured is lower for persons aged under 18 and over 64. Please refer to Section 2.

For more info check full T&C of this product.

ETI Prime Plus Cancellation and Baggage Single trip cancellation and baggage insurance

Sums insured & excesses		
SECTION	SUM INSURED	EXCESS (Age at inception)
CANCELLATION	Up to £3,500	<ul style="list-style-type: none"> • Under 65: 20% or £75 whichever is higher • 66 to 70: 20% or £100 whichever is higher • 71 to 74: 20% or £125 whichever is higher • 75 to 79: 20% or £150 whichever is higher
CURTAILMENT	Up to £3,500	<ul style="list-style-type: none"> • Under 65: 20% or £75 whichever is higher • 66 to 70: 20% or £100 whichever is higher • 71 to 74: 20% or £125 whichever is higher • 75 to 79: 20% or £150 whichever is higher
BAGGAGE	Up to £1,500 in total <ul style="list-style-type: none"> • Single Item Limit: £250 • Valuables limit: £300 in total • Personal Money limit: £500 in total • Cash limit: £200 in total (£50 if aged under 18) 	£75

What is covered

CANCELLATION

All travel charges which you have paid and/or are contracted to pay before the departure date, and cannot recover in respect of any part of the trip which you are necessarily required to cancel as a result of:

1. Your accidental Bodily Injury or Illness or death (or that of a Relative, a Close Business Associate or a friend with whom you have arranged to travel or stay).
2. You or any person with whom you have arranged to travel or stay, having being subject to compulsory quarantine or being summoned for non-foreseeable compulsory military or jury service or as a witness in a court of law during the planned period of the trip, except as an expert witness in a professional capacity.
3. Your redundancy (qualifying you to claim for payment under current Redundancy Payment Legislation) and that of any person with whom you intend to travel, provided that such notice of redundancy is advised to us within 14 days of its announcement.
4. Your private dwelling becoming uninhabitable following fire, storm or flood, or your presence being required by the police following burglary at your private dwelling occurring at any time after purchase of the Policy.
5. Your pregnancy, where confirmation of your pregnancy by a hospital or registered Medical Practitioner is announced to you after you bought the Policy and booked the Insured Journey, provided you immediately (within seven days) cancel your trip.

CURTAILMENT

All reasonable additional travel expenses incurred by you in returning to your home address in your country of residence where such return is urgently necessitated by:

1. Your accidental Bodily Injury or Illness or death (or that of a Relative, a Close Business Associate or a friend with whom you have arranged to travel or stay), where such Relative or Close Business Associate, is resident in your country of residence.
2. You or any person with whom you have arranged to travel or stay, having being subject to compulsory quarantine or being summoned for non-foreseeable compulsory military or jury service or as a witness in a court of law during the period of the trip, except as an expert witness in a professional capacity.
3. Your Kidnap or the Hijack of the scheduled public transport on which you are travelling.
4. Your redundancy (qualifying you to claim for payment under current Redundancy Payment Legislation) or that of any person with whom you are travelling provided that such notice of redundancy is advised after your departure.
5. Your private dwelling becoming uninhabitable following fire, storm or flood, or your presence being required by the police following burglary at your private dwelling occurring at any time after commencement of the Insured Journey.

What is not covered

CANCELLATION

1. Any cancellation of a trip which was booked prior to the Policy Period.
2. Any cancellation arising from circumstances which could reasonably have been anticipated at the time you booked your trip.
3. Any cancellation arising from your normal pregnancy, without any accompanying Bodily Injury, Illness, disease or complication.
4. Any cancellation following your disinclination to travel.
5. Any cancellation as a consequence of Terrorism including your fear of travelling.
6. Any cancellation of a trip due to the fear or risk of contracting an epidemic or pandemic virus/Illness unless the Foreign and Commonwealth Office has currently issued a recommendation "not to travel".
7. Any losses due to a carrier refusing to allow you to travel.
8. Any additional costs or expenses due to your failure to notify the travel agent, tour operator or provider of transport immediately it is found necessary to cancel.
9. Any charges in respect of the Insured Journey
 - (I) for which there is no contractual liability; or
 - (II) which are recoverable elsewhere.
10. Any costs or expenses arising by virtue of the liquidation, administration or receivership of the carrier or travel operator.
11. Any costs or expenses arising from a Catastrophe.
12. Any additional costs or expenses arising by virtue of failure to check in or comply with the travel itinerary supplied.
13. Any claim arising from a psychological/mental illness suffered by you or a Relative whether travelling or not.
14. Any loss arising from failure to obtain the required passport, visa or ESTA (Electronic System for Travel Authorisation for travel to the USA)
15. The Policy Excess.

CURTAILMENT

1. Any curtailment of a trip which was commenced prior to the Policy Period.
2. Any curtailment as a consequence of Terrorism.
3. Any curtailment of a trip due to the risk of contracting an epidemic or pandemic virus/Illness unless the Foreign and Commonwealth Office has issued a recommendation "not to travel" after your departure from the UK.
4. Any costs arising from your Normal Pregnancy, without any accompanying Bodily Injury, Illness, disease or complication.
5. Any expense following your disinclination to travel or to continue with your trip or loss of enjoyment on your trip.
6. Any expense arising from circumstances which could reasonably have been anticipated at the time you commenced your trip.
7. Any additional costs or expenses due to your failure to notify the travel agent, tour operator or provider of transport immediately it is found necessary to curtail.
8. Any charges in respect of the Insured Journey
 - (I) for which there is no contractual liability; or
 - (II) which are recoverable elsewhere.
9. Any costs or expenses arising by virtue of the liquidation, administration or receivership of the carrier or travel operator.
10. Any costs or expenses arising from a Catastrophe.
11. Any additional costs or expenses arising by virtue of failure to check in or comply with the itinerary supplied.
12. The Policy Excess.

For more info check full T&C of this product.