

Table of Benefits

Single Trip

To make a claim please visit:
travelclaims.davies-group.com
Alternatively download a claim form from:
ergotravelinsurance.co.uk/travel-insurance/claims
Or contact the Davies Group:
Post: ERGO Travel Insurance Claims, Davies
Building, PO Box 1392, Preston PR2 0XE
Email: travelclaims@davies-group.com
Tel: 01612 198702

Tour operator:

Scheme code:

Maximum trip duration (days):

Validity:

Applicable areas:

Regulatory status:

| Section | Cover | Sums insured | Excess for each and every claim, per incident claimed for, by each insured person |
|---------|---|--------------|---|
| 1 | Emergency medical and repatriation expenses | | |
| | Outside the United Kingdom for emergency medical and surgical treatment and hospital and nursing home charges | | |
| | Emergency dental treatment (for pain relief only) | | |
| | Local funeral expenses abroad | | |
| | Taxi fares and telephone calls necessarily incurred | | |
| | Reasonable and additional travelling expenses (as defined) within the UK | | |
| | Reasonable and additional travelling expenses (as defined) outside the UK | | |
| | Hospital confinement benefit | | |
| | Mugging benefit | | |
| | UK prescriptions | | |
| | UK physiotherapy and chiropractic care | | |

| Section | Cover | Sums insured | Excess for each and every claim, per incident claimed for, by each insured person |
|-----------|---|--------------|---|
| 2 | Cancellation | | |
| | Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined) | | |
| | Worldwide trips | | |
| 3 | Curtailment and loss of holiday | | |
| | Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined) | | |
| | Worldwide trips | | |
| 4 | Personal accident | | |
| | Death: <ul style="list-style-type: none"> ■ Up to age 15 years inclusive ■ Age 16 years to 65 inclusive ■ Age 66 years and over | | |
| | Loss of one or more limbs and/or loss of sight in one or both eyes: <ul style="list-style-type: none"> ■ Up to age 15 years inclusive ■ Age 16 years to 65 inclusive ■ Age 66 years and over | | |
| | Permanent total disablement: <ul style="list-style-type: none"> ■ Up to age 15 years inclusive ■ Age 16 years to 65 inclusive ■ Age 66 years and over | | |
| 5 | Personal possessions | | |
| | Single article limit | | |
| | Valuables limit | | |
| 6 | Personal money | | |
| | Under 16 years of age | | |
| | 16 years of age and over | | |
| 7 | Passport and other documents | | |
| 8 | Baggage delay on outward journey | | |
| 9 | Missed departure | | |
| | Trips within the United Kingdom | | |
| | Trips outside the United Kingdom | | |
| 10 | Travel delay and abandonment | | |
| | Delay benefit | | |
| | Abandonment | | |
| 11 | Hijack | | |
| 12 | Personal liability | | |
| 13 | Legal costs and expenses | | |

| Section | Cover | Sums insured | Excess for each and every claim, per incident claimed for, by each insured person |
|-----------|---|--------------|---|
| 14 | COVID-19 cover | | |
| | Emergency medical and repatriation expenses (inside the United Kingdom) | | |
| | Emergency medical and repatriation expenses (outside the United Kingdom) | | |
| | Cancellation | | |
| | Curtailement | | |
| 15 | Cruise (optional) | | |
| | A. Missed port | | |
| | B. Cabin confinement benefit | | |
| | C. Unused excursions | | |
| | D. Increased personal possessions limits <ul style="list-style-type: none"> ■ Single item limit ■ Valuables | | |
| | E. Evening wear | | |

Sold on behalf of Towergate Travel, 3000 Hillswood Drive, Hillswood Business Park, Chertsey, Surrey KT16 0RS Web: towergateinsurance.co.uk/travel-insurance

Claims handled by ERGO Travel Insurance Claims, Davies Building, PO Box 1392, Preston PR2 0XE Email: travelclaims@davies-group.com Telephone: 01612 198702

Medi-Screen is a service offered by Towergate Travel to assist in arranging your travel insurance.

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