



Comparison Table

This is only a summary of the main benefits, please refer to the policy wording for full details of the terms, conditions and exclusions.

Cover	Benefit limit (up to and including)		
	Classic	Premier	Gold
Maximum trip duration for annual multi-trip	31 days per trip (with options to upgrade)	31 days per trip (with options to upgrade)	91 days per trip
Cover for pre-existing conditions	No	Medical conditions considered (additional premium may apply)	Medical conditions considered (additional premium may apply)
Cancellation or cutting short the trip	£3,000*	£5,000*	£10,000
Missed departure	£500*	£750*	£1,000
Travel delay	£20 for the first 12 hours, £10 for each further 12-hour period, up to £150	£20 for the first 12 hours, £10 for each further 12-hour period, up to £250	£20 for the first 12 hours, £10 for each further 12-hour period, up to £250
Assistance cover	Included	Included	Included
Medical emergency including repatriation	Unlimited*	Unlimited*	Unlimited
Emergency dental treatment	£1,000	£1,000	£1,000
Hospital daily benefit	£15 per day up to £1,000	£25 per day up to £1,500	£25 per day up to £1,500
Emergency return home	The costs to return to your home	The costs to return to your home	The costs to return to your home
Legal protection	£25,000	£25,000	£25,000
Personal accident (limitations for under 18s and over 69s)	£30,000	£50,000	£50,000
Personal baggage	£1,500*	£1,500*	£2,500
Single item limit and valuables limit (mobile phones, laptops, computers are not covered)	£250*	£300*	£750
Baggage delay	£150 after 12-hour period of delay	£200 after 12-hour period of delay	£250 after 12-hour period of delay

Cover	Benefit limit (up to and including)		
	Classic	Premier	Gold
Money and passport	£500 (£100 for under 18s)*	£500 (£100 for under 18s)*	£500 (£100 for under 18s)*
Personal legal responsibility	£2,000,000	£2,000,000	£2,000,000
UK trips (minimum of two nights pre-booked accommodation, 50 miles from home)	Refer to policy for what is covered*	Refer to policy for what is covered*	Refer to policy for what is covered
Mugging benefit	£500	£500	£1,000
Hijack	£500	£500	£750
Kennel and cattery fees	£25 per day up to £250	£25 per day up to £250	£25 per day up to £500
Cover for sports and activities	Refer to policy for what is covered	Refer to policy for what is covered	Refer to policy for what is covered
Golf cover	Refer to policy for what is covered	Refer to policy for what is covered	Refer to policy for what is covered
Winter sports	10 days included on annual and optional on single trips	17 days included on annual and optional on single trips	21 days included on annual and optional on single trips
Excess	£50	£50	Nil
Upper age limit for single trip policies	89	89	89
Upper age limit for multi-trip policies	79	79 worldwide, 89 Europe	79
Dependant upper age limit (whilst in full-time education)	17	17	17

Click on the links below to view the policy wordings:

[Classic](#)

[Direct \(Gold and Premier\)](#)

*Excess applies.

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