

first direct

**Travel Insurance Single Trip
and Annual Multi-trip
Summary of Cover**

Summary of limits and excesses

The table below outlines the key features of the Single and Multi-trip Travel Insurance so you can see at a glance the standard cover limits and optional trade up covers. Full details can be found in the policy booklet. **first direct** Travel Insurance is provided by Aviva Insurance Limited.

| Single & Annual Multi Trip Cover Limits | | Policy Limits per Person per Trip | Excess per person, per incident |
|--|--|---|--|
| Cancelling your trip | | | |
| | Overall limit Excursions Kennel/cattery fees | £5,000 £250 £250 | £50 (£20 for loss of deposit) |
| Missed International Departure to and from the UK | | | |
| | Overall limit | £1,000 | Nil |
| Delayed Departure after check-in | | | |
| | Delayed departure benefit Benefit for each 12 hour period Abandonment following 24 hour delay Excursions Kennel/cattery fees | £250 £25 £5,000 £250 £250 | £50 for abandonment after 24 hours |
| Missed Connections Outside the UK | | | |
| | Overall Limit | £1,000 | Nil |
| Abandoning your holiday | | | |
| | Overall limit Excursions Kennel/cattery fees | £5,000 £250 £250 | £50 |
| Emergency Medical and Associated Expenses | | | |
| | Emergency medical treatment Emergency dental pain relief Associated expenses outside the UK Burial/cremation outside the UK Repatriation of remains from outside the UK Associated expenses within the UK Repatriation of remains within the UK Holiday Disruption – overall limit Benefit for each 24 hour period | £10,000,000 £350 £10,000,000 £5,000 £7,500 £2,000 £2,000 £1,000 £50 | £50 Nil – Holiday Disruption |
| Personal Accident | | | |
| | Death benefit Death benefit – if aged under 16 Permanent total disablement Permanent total disablement if aged over 70 Loss of limb/sight | £50,000 £1,000 £50,000 £15,000 £50,000 | Nil |
| Personal Liability | | | |
| | Overall limit per incident | £2,000,000 | £50 for incidents arising from the occupation of temporary holiday accommodation |

| Single & Annual Multi Trip Cover Limits | | Policy Limits per Person per Trip | Excess per person, per incident |
|---|--|--|--|
| Enforced Stay Abroad | | | |
| | Overall limit – unable to return home Benefit for every 24 hour period | £1,500 £100 | Nil |
| | Overall limit – reasonable additional travel costs | £1,000 | |
| Legal Expenses and Advice | | | |
| | Overall limit | £50,000 | Nil |
| Catastrophe cover | | | |
| | Overall limit | £750 | £50 |
| Emergency Travel Document Expenses | | | |
| | Overall limit | £750 | Nil |
| Personal Money | | | |
| | Overall limit Cash/bank notes Cash/bank notes – if aged under 16 | £500 £300 £100 | £50 |
| Delayed Baggage | | | |
| | Overall limit | £150 | Nil |
| Baggage cover (Optional) | | | |
| | Overall limit Limit for any one article, pair or set Limit for valuables (as defined in policy booklet) | £1,500 £400 £400 | £50 |
| Winter Sports cover (Optional) | | | |
| | Winter sports equipment – own equipment – hired equipment – hire of replacement equipment – loss or stolen lift pass Delay due to Avalanche Piste Closure limit – Daily benefit (transport & compensation) Ski Pack Inability to take part in Winter Sports Activities – daily benefit | £500 £400 £200 £200 £200 £300 £30 £300 £200 £20 | £50 |
| Golfing cover (Optional) | | | |
| | Own equipment Hire of replacement Equipment – daily benefit Pre-booked green fees | £1,500 £250 £35 £250 | £50 |
| Scuba Diving cover (Optional) | | | |
| | Refer to limits under Emergency Medical and Associated Expenses and Abandonment headings | | Refer to excesses under Emergency Medical and Associated Expenses and Abandonment headings |

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