

# Summary of Cover 2011/12



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Below is a summary of cover. Full terms, conditions and exclusions are show in the policy wording.

Section	Cover provided	Standard		Premier	
		Up to	Excess	Up to	Excess
<b>SUMMARY OF COVER – PRE - TRAVEL POLICY (POLICY A)</b>					
<b>A1</b>	<b>Cancelling your trip</b> (see notes 1 and 2)	<b>£2,000</b>	<b>£99</b> (Loss of deposit £20) (Cruise Cancellation £250)	<b>£3,000</b>	<b>£75</b> (Loss of deposit £20) (Cruise Cancellation £250)
<b>SUMMARY OF COVER - TRAVEL POLICY (POLICY B)</b>					
<b>B1</b>	<b>Departure delay</b> First 12 hours Each further 12 hours <b>Missed departure</b> <b>Abandonment</b>	No cover No cover <b>£800</b> <b>£2,000</b>	  <b>£99</b> <b>£99</b>	  <b>£1,000</b> <b>£3,000</b>	  <b>£75</b> <b>£75</b>
<b>B2</b>	<b>Your personal possessions</b> - Valuable limit - Single article limit - Travel document - Sports equipment <b>Personal possessions delayed in transit for more than 12 hours</b>	<b>£1,000</b> £150 £150 £100 No cover <b>£25 / £75</b>	<b>£99</b>    <b>Nil</b>	<b>£1,500</b> £250 £250 £250 £500 <b>£50 / £150</b>	<b>£75</b>    <b>Nil</b>
<b>B3</b>	<b>Your personal money &amp; travel documents</b> Cash limit	<b>£200</b> £100	<b>£99</b>	<b>£500</b> £200	<b>£75</b>
<b>B4</b>	<b>Emergency medical expenses outside your home country</b> (see note 2)	<b>£3,000,000</b>	<b>£99</b> (Cruise - £250)	<b>£10,000,000</b>	<b>£75</b> (Cruise - £250)
<b>B5</b>	<b>Curtailement</b> (cutting short your trip) (see note 2)	<b>£2,000</b>	<b>£99</b> (Cruise - £250)	<b>£3,000</b>	<b>£75</b> (Cruise - £250)
<b>B6</b>	<b>Your personal liability</b>	<b>£2,000,000</b>	<b>£250</b> for damage to rental property	<b>£2,000,000</b>	<b>£250</b> for damage to rental property
<b>B7</b>	<b>Personal accident</b> (see note 3)	<b>£10,000</b>	<b>Nil</b>	<b>£30,000</b>	<b>Nil</b>
<b>B8</b>	<b>Legal advice and expenses</b>	<b>£5,000</b>	<b>£250</b>	<b>£25,000</b>	<b>£250</b>
<b>B9</b>	<b>Withdrawal of services</b>	<b>No Cover</b>		<b>£50 / £500</b>	<b>Nil</b>
<b>B10</b>	<b>Mugging</b>	<b>No Cover</b>		<b>£40 / £400</b>	<b>Nil</b>
<b>B11</b>	<b>Catastrophe Cover</b>	<b>No Cover</b>		<b>£1,000</b>	<b>£75</b>
<b>B12</b>	<b>Unused Excursions</b>	<b>No Cover</b>		<b>£100</b>	<b>Nil</b>
<b>B13</b>	<b>Pet Care</b>	<b>No Cover</b>		<b>£20 / £100</b>	<b>Nil</b>
<b>B14</b>	<b>Hijack</b>	<b>No Cover</b>		<b>£50 / £500</b>	<b>Nil</b>
<b>B15</b>	<b>Winter Sports Cover</b> (when additional premium is paid) Ski Equipment - Owned - Single Item Limit - Hired Ski Hire Ski Pack Piste Closure Avalanche Closure	£350 £200 £200 £20 / £100 £50 / £150 £15 / £150 £150	£99   <b>Nil</b> <b>Nil</b> <b>Nil</b> <b>£99</b>	£500 £250 £250 £20 / £200 £75 / £300 £20 / £200 £250	£75   <b>Nil</b> <b>Nil</b> <b>Nil</b> <b>£75</b>

#### Pre-travel policy applicable to A1.

**Note 1.** Your policy may not provide cover for re-occurring or pre-existing medical conditions. If you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on + 44 (0) 845 6 582 999 to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

#### Pre-travel and travel policy applicable to A1, B4 & B5.

**Note 2.** Your policy may not provide cover for re-occurring or pre-existing medical conditions. You must also tell us if your health or medication changes between buying this policy and travelling and if you have ever had a heart related problem, a stroke, cancer, any breathing problems, diabetes or had any other medical condition which has been treated in hospital or has been referred to a specialist in the last 2 years you should phone Travellers HealthCheck on + 44 (0) 845 6 582 999 to see if cover is available. Travellers HealthCheck will confirm any special terms in writing.

#### Travel policy applicable to B7.

**Note 3.** Cover for accidental death is reduced to £1,000 if you are under 16 years of age. The benefit for inability to work does not apply if you are over 75.