

**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
<b>Cancelling your trip</b>			
	Overall limit Excursions Kennel/cattery fees	£5,000 £250 £250	£50 (£20 for loss of deposit)
<b>Missed International Departure to and from the UK</b>			
	Overall limit	£1,000	Nil
<b>Delayed Departure after check-in</b>			
	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
<b>Missed Connections Outside the UK</b>			
	Overall Limit	£1,000	Nil
<b>Abandoning your holiday</b>			
	Overall limit Excursions Kennel/cattery fees	£5,000 £250 £250	£50
<b>Emergency Medical and Associated Expenses</b>			
	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
<b>Personal Accident</b>			
	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
<b>Personal Liability</b>			
	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
<b>Enforced Stay Abroad</b>			
	Overall limit – unable to return home Benefit for every 24 hour period	£1,500 £100	Nil
	Overall limit – reasonable additional travel costs	£1,000	
<b>Legal Expenses and Advice</b>			
	Overall limit	£50,000	Nil
<b>Catastrophe cover</b>			
	Overall limit	£750	£50
<b>Emergency Travel Document Expenses</b>			
	Overall limit	£750	Nil
<b>Personal Money</b>			
	Overall limit	£500	£50
	Cash/bank notes	£300	
	Cash/bank notes – if aged under 16	£100	
<b>Delayed Baggage</b>			
	Overall limit	£150	Nil
<b>Baggage cover (Optional)</b>			
	Overall limit	£1,500	£50
	Limit for any one article, pair or set	£400	
	Limit for valuables (as defined in policy booklet)	£400	
<b>Winter Sports cover (Optional)</b>			
	Winter sports equipment		£50
	– own equipment	£500	
	– hired equipment	£400	
	– hire of replacement equipment	£200	
	– loss or stolen lift pass	£200	
	Delay due to Avalanche	£200	
	Piste Closure limit	£300	
	– Daily benefit (transport & compensation)	£30	
	Ski Pack	£300	
	Inability to take part in Winter Sports Activities	£200	
	– daily benefit	£20	
<b>Golfing cover (Optional)</b>			
	Own equipment	£1,500	£50
	Hire of replacement Equipment	£250	
	– daily benefit	£35	
	Pre-booked green fees	£250	
<b>Scuba Diving cover (Optional)</b>			
	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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