

ANNUAL TRAVEL SCHEME 2026/27

PACKAGE OF BENEFITS AT A GLANCE

Benefits	Cover	Section
Medical and additional expenses +	up to £5,000,000	Section 1-A
Overseas local burial/cremation*	up to £2,000	Section 1-A
Emergency dental treatment	up to £750	Section 1-A
Repatriation of mortal remains to the UK	Covered	Section 1-B
Emergency medical repatriation and evacuation*	Covered	Section 1-B
Cruise ship evacuation*	up to £25,000	Section 1-C
Compassionate overseas visit*	Covered	Section 1-D
Overseas hospital stay cash benefit* for each night (when using a state hospital or UK GHIC) maximum of	£25 £75 up to £900	Section 1-E
Assault benefit for each night of hospitalisation maximum of	£50 up to £1,000	Section 1-F
Replacement of prescription medication	up to £300	Section 1-G
Personal accident* in the event of death of a child under age 16	£15,000 £3,000	Section 2
Personal baggage single item/set of items limit	up to £1,500 up to £350	Section 3
Delayed baggage* (more than 12 hours)	up to £150	Section 3
Personal money cash limit	up to £500 up to £250	Section 3
Loss of passport	up to £250	Section 3
Loss of deposit or cancellation	up to £5,000	Section 4
Curtilment	up to £5,000	Section 4
Delayed departure* for every 12 hours up to a maximum of	£50 £200	Section 5
Extended delayed departure	up to £2,000	Section 5
Cancellation due to delayed departure	up to £5,000	Section 5
Missed departure	up to £1,000	Section 6
Catastrophe cover*	up to £300	Section 7
Legal expenses*	up to £25,000	Section 8
Personal liability*	up to £2,000,000	Section 9
Winter sports	Various amounts	Section 10
Travel within the United Kingdom only	Various amounts	Section 11

Please note:

All benefits are subject to an excess of £75 except those marked with an asterisk (*).

UK travel cover has the same excesses as overseas cover (except those marked with an asterisk), where applicable. The following benefits are not available to insured members travelling solely within the UK: Section 1 – Medical benefits, Section 3 – Loss of passport, Section 10 – Winter sports.

The benefit marked with a cross (+) is subject to £75 excess unless a UK Global Health Insurance Card (UK GHIC) is used to reduce costs.

A £75 excess means you must pay the first £75 of each and every claim per incident for each insured member.

Where a benefit is shown as "Covered" in the table above, the overall £5,000,000 cover limit relating to medical and additional expenses applies.

Where there is a specific limit or amount payable for any individual benefit, this is stated.

Benefits are subject to the conditions, limitations and exclusions detailed in the Evidence of Insurance.