

# Table of Benefits

## Single Trip

To make a claim please visit:  
[travelclaims.davies-group.com](http://travelclaims.davies-group.com)  
Alternatively download a claim form from:  
[ergotravelinsurance.co.uk/travel-insurance/claims](http://ergotravelinsurance.co.uk/travel-insurance/claims)  
Or contact the Davies Group:  
Post: ERGO Travel Insurance Claims, Davies  
Building, PO Box 1392, Preston PR2 0XE  
Email: [travelclaims@davies-group.com](mailto:travelclaims@davies-group.com)  
Tel: 01612 198702

Tour operator:

Scheme code:

Maximum trip duration (days):

Validity:

Applicable areas:

Regulatory status:

| Section | Cover   | Sums insured | Excess for each and every claim, per incident claimed for, by each insured person |
|---------|---|--------------|---|
| 1       | Emergency medical and repatriation expenses   |              |   |
|         | Outside the United Kingdom for emergency medical and surgical treatment and hospital and nursing home charges |              |   |
|         | Emergency dental treatment (for pain relief only)   |              |   |
|         | Local funeral expenses abroad   |              |   |
|         | Taxi fares and telephone calls necessarily incurred   |              |   |
|         | Reasonable and additional travelling expenses (as defined) within the UK                                      |              |   |
|         | Reasonable and additional travelling expenses (as defined) outside the UK                                     |              |   |
|         | Hospital confinement benefit  |              |   |
|         | Mugging benefit   |              |   |
|         | UK prescriptions  |              |   |
|         | UK physiotherapy and chiropractic care  |              |   |

| Section   | Cover   | Sums insured | Excess for each and every claim, per incident claimed for, by each insured person |
|-----------|---|--------------|---|
| <b>2</b>  | <b>Cancellation</b>   |              |   |
|           | Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined)  |              |   |
|           | Worldwide trips   |              |   |
| <b>3</b>  | <b>Curtailement and loss of holiday</b>   |              |   |
|           | Trips to the United Kingdom, Channel Islands, Isle of Man, Europe (as defined)  |              |   |
|           | Worldwide trips   |              |   |
| <b>4</b>  | <b>Personal accident</b>  |              |   |
|           | Death: <ul style="list-style-type: none"> <li>■ Up to age 15 years inclusive</li> <li>■ Age 16 years to 65 inclusive</li> <li>■ Age 66 years and over</li> </ul>  |              |   |
|           | Loss of one or more limbs and/or loss of sight in one or both eyes: <ul style="list-style-type: none"> <li>■ Up to age 15 years inclusive</li> <li>■ Age 16 years to 65 inclusive</li> <li>■ Age 66 years and over</li> </ul> |              |   |
|           | Permanent total disablement: <ul style="list-style-type: none"> <li>■ Up to age 15 years inclusive</li> <li>■ Age 16 years to 65 inclusive</li> <li>■ Age 66 years and over</li> </ul>  |              |   |
| <b>5</b>  | <b>Personal possessions</b>   |              |   |
|           | Single article limit  |              |   |
|           | Valuables limit   |              |   |
| <b>6</b>  | <b>Personal money</b>   |              |   |
|           | Under 16 years of age   |              |   |
|           | 16 years of age and over  |              |   |
| <b>7</b>  | <b>Passport and other documents</b>   |              |   |
| <b>8</b>  | <b>Baggage delay on outward journey</b>   |              |   |
| <b>9</b>  | <b>Missed departure</b>   |              |   |
|           | Trips within the United Kingdom   |              |   |
|           | Trips outside the United Kingdom  |              |   |
| <b>10</b> | <b>Travel delay and abandonment</b>   |              |   |
|           | Delay benefit   |              |   |
|           | Abandonment   |              |   |
| <b>11</b> | <b>Hijack</b>   |              |   |
| <b>12</b> | <b>Personal liability</b>   |              |   |
| <b>13</b> | <b>Legal costs and expenses</b>   |              |   |

| Section   | Cover   | Sums insured | Excess for each and every claim, per incident claimed for, by each insured person |
|-----------|---|--------------|---|
| <b>14</b> | <b>COVID-19 cover</b>   |              |   |
|           | Emergency medical and repatriation expenses (inside the United Kingdom)   |              |   |
|           | Emergency medical and repatriation expenses (outside the United Kingdom)  |              |   |
|           | Cancellation  |              |   |
|           | Curtailement  |              |   |
| <b>15</b> | <b>Cruise (optional)</b>  |              |   |
|           | A. Missed port  |              |   |
|           | B. Cabin confinement benefit  |              |   |
|           | C. Unused excursions  |              |   |
|           | D. Increased personal possessions limits <ul style="list-style-type: none"> <li>■ Single item limit</li> <li>■ Valuables</li> </ul> |              |   |
|           | E. Evening wear   |              |   |

Sold on behalf of Towergate Travel, 2 Minster Court, Mincing Lane, London EC3R 7PD Web: [towergateinsurance.co.uk/travel-insurance](http://towergateinsurance.co.uk/travel-insurance)

Claims handled by ERGO Travel Insurance Claims, Davies Building, PO Box 1392, Preston PR2 0XE Email: [travelclaims@davies-group.com](mailto:travelclaims@davies-group.com) Telephone: 01612 198702

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