

# 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		
	Curtailment		
<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		
<b>16</b>	<b>Winter sports (optional)</b>		
	A. Winter sports equipment – loss, theft or damage <ul style="list-style-type: none"> <li>Replacement or repair</li> <li>Hire of replacement equipment</li> </ul>		
	B. Winter sports equipment – delay <ul style="list-style-type: none"> <li>Hire of replacement equipment</li> </ul>		
	C. Ski pass – loss or theft		
	D. Ski pack – illness or injury		
	E. Ski pack or alternative resort – piste closure		
	F. Travel disruption – avalanche or landslide		
<b>17</b>	<b>Pet care (optional)</b>		
	A. Cancellation or abandonment – lost kennel and cattery fees		
	B. Delayed return – additional kennel and cattery fees		

Sold on behalf of Towergate Travel, 3000 Hillwood Drive, Hillwood Business Park, Chertsey, Surrey KT16 0RS Web: [towergateinsurance.co.uk/travel-insurance](https://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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