

European & Worldwide cover for residents of Spain, Portugal & Gibraltar

- Gibraltar Residents - Underwritten by Starr International (Europe) Limited.
- Spanish & Portuguese Residents - Underwritten by Starr Europe Insurance Limited.
- Single trip & Annual multi-trip cover available. AMT Standard Cover trip duration 31 days or Super Cover 45 days (or up to 60 or 90 days with Super Cover Only - additional premium & T&C's apply)
- Two levels of cover.
- Individual, couple and family cover options.
- Optional golf, winter sports (up to age 70), business cover, cruise plus cover, enhanced missed departure & travel disruption cover, gadget cover and option to double the excess. (Currently unavailable due to COVID-19 for Cruise Plus and Enhanced Missed Departure optional covers).
- Many medical conditions covered.
- Cover up to age 79 on single trip policies and annual multi trip policies (T&C's apply).

Benefits

Cover Per Person/Per Section/Per Trip Level of Cover >	Standard	Super
	Limits €/£	Limits €/£
Cancellation (Excess: €/£70)	2,000	5,000
Curtailement (Excess: €/£70)	2,000	5,000
Funeral Expenses & Repatriation of remains	5,000	5,000
Emergency medical expenses and Repatriation (Excess: €/£70)	5,000,000	10,000,000
Additional Hospital Benefit	1,000 (25/24hrs)	2,000 (25/24hrs)
Travel Delay (Excess: €/£70)	140 (28/12hrs)	300 (30/12hrs)
Abandonment (Excess: €/£70)	2,000	5,000
Personal Accident		
Permanent Disability	15,000	25,000
Loss of Limb(s) or Loss of Sight	7,000	14,000
Missed Departure (Excess: €/£70)	400	1,000
Baggage & Personal Effects		
Lost, stolen or damaged (Excess: €/£70)	750	2,000
Delayed Baggage		
One article, pair, set or collection	70	350
Total all Valuables	Not Covered	250
Spectacles or Sunglasses	70	70
Personal Money (Excess: €/£70)	Not Covered	500
Cash Limit (Excess: €/£28)	Not Covered	150
Loss of Passport & Travel Documents (Excess: €/£70)	210	500
Hijack & Mugging Benefit	1,400 (70/24hrs)	7,000 (280/24hrs)
Personal Liability (Excess: €/£140)	2,000,000	2,000,000
Legal Expenses (Excess: €/£280)	10,000	25,000
Business Plus Cover (Optional) (Excess: €/£70)		
Replacement Business Colleague (cancellation/curtailement)	1,400	2,800
Business Equipment, Laptops, Documents and Samples - Single Item Limit	700 400	1,400 500
Replacement Business Documents & Sample	420	720

Cover Per Person/Per Section/Per Trip Level of Cover >	Standard	Super
	Limits €/£	Limits €/£
Business Plus Cover (Optional) (Excess: €/£70)		
Business Money	500	1,000
- Cash Limit	250	500
Golf Cover (Optional) (Excess: €/£70)		
Golf Equipment	2,100	3,500
Green / Club Fees	280	560
Golf Hire	140	210
Hole-in-one (Nil Excess)	70	140
Winter Sports Cover (Optional) (Excess: €/£70)		
Piste Closure & Avalanche Delay (Nil Excess)	up to 280 28/day	up to 560 28/day
Winter Sports Hire	up to 280 28/day	up to 560 28/day
Winter Sports Pack (Inc ski school and lift pass)	up to 210 21/day	up to 420 21/day
Winter Sports Equipment		
Owned	420	700
Hired	210	420
Enhanced Missed Departure & Travel Disruption (Optional) (Excess: €/£70)		
Missed Connection	1,000	1,000
Substitute Accommodation	3,000	3,000
Enforced Stay	1,500	1,500
Cruise Plus Cover (Optional) (Excess: €/£70)		
Missed Cruise Departure	300	300
Cabin/Stateroom Confinement (Nil Excess)	300 (50 per complete day)	300 (50 per complete day)
Unused Pre Booked Excursions	300	300
Missed Port Itinerary Change Benefit	300 (50 per change)	300 (50 per change)
Cruise Connection	1,500	1,500
Gadget Cover (Optional) (Excess: €/£70)		
Number of Gadgets Insured (per person)	Not Covered	5
Overall Limit		2,000
Maximum Per Item		750
Maximum Payable Screen Repair -		
	Non-iPhone	100
	iPhone	200
	Samsung Curved Screen	400
Unauthorised Usage Costs (per incident)	Not Covered	500 (100)
Trip Extension Cover (Optional)	Not Covered	60 days 90 days (Max Age 66)
Excess Option		
	Double Excess	Doubles All Excesses on the Policy

Areas of Cover

Europe			
Albania	Andorra	Armenia	Austria
Azerbaijan	Azores	Belgium	Belarus
Bosnia-Herzegovina	Bulgaria	Channel Islands	Corsica
Croatia	Cyprus	Czech Republic	Denmark (incl Faroe Islands)
Egypt	Estonia	Finland	France (incl Corsica)
Georgia	Germany	Gibraltar	Greece (incl Greek Islands)
Hungary	Iceland	Ireland	Italy (incl Aeolian Islands, Sardinia & Sicily)
Latvia	Liechtenstein	Lithuania	Luxembourg
Macedonia	Madeira	Malta	Moldova
Monaco	Montenegro	Morocco	Netherlands
Norway (incl Jan Mayen, Svalbard Islands)	Poland	Portugal (incl Azores & Madeira)	Romania
Russia (West of Urals)	San Marino	Serbia (incl Kosovo)	Slovakia
Slovenia	Spain (incl Balearic & Canary Islands)	Sweden	Switzerland
Tunisia	Turkey	Ukraine	United Kingdom (incl Great Britain, NI and the Isle of Man)
Vatican City			

Benefits are per person and apply to both single trip and annual multi trip policies on European & Worldwide travel. Terms & Conditions apply, please refer to your policy booklet for full details.

Worldwide
Worldwide (excluding USA, Canada & Caribbean) and Worldwide (including USA, Canada & Caribbean).

Party Type Definitions

Couple: a legally married couple, common-law husband and wife, civil law partner or an adult couple who have lived together for at least one year.

Family: a family can include up to four children aged under 19 at the date of issue, or dependants up to 21 if in full time education.

Single-Parent Family: a single parent family can include up to four children aged under 19 at the date of issue, or dependants up to 21 if in full time education.