

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

- Underwritten by Starr International (Europe) 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 iPhone Samsung Curved Screen | | 100 200 400 |
| 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.