

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 & Super Plus Covers Only - additional premium & T&C's apply)
- Three 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, Sports Equipment & Cycle 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).
- COVID-19 cover for Cancellation Cover, Emergency Medical Expenses, Additional Hospital Benefit & Additional Travel and Accommodation Expenses.

Benefits

Cover Per Person/Per Section/Per Trip Level of Cover >	Standard	Super	Super Plus
	Limits €/£	Limits €/£	Limits €/£
Cancellation (Excess: €/£70)	2,000	5,000	10,000
Cancellation Cover as a result of COVID-19	2,000	5,000	10,000
Curtailement (Excess: €/£70)	2,000	5,000	5,000
Emergency medical expenses and Repatriation (Excess: €/£70)	5,000,000	10,000,000	10,000,000
Additional Travel & Accommodation Expenses in respect of COVID-19 (Excess: €/£70)	2,000	2,000	2,000
Funeral Expenses & Repatriation of remains	5,000	5,000	5,000
Additional Hospital Benefit	1,000 (25/24hrs)	2,000 (25/24hrs)	2,000 (25/24hrs)
Travel Delay (Excess: €/£70)	140 (28/12hrs)	300 (30/12hrs)	300 (30/12hrs)
Abandonment (Excess: €/£70)	2,000	5,000	5,000
Personal Accident			
Permanent Disability	15,000	25,000	35,000
Loss of Limb(s) or Loss of Sight	7,000	14,000	14,000
Missed Departure (Excess: €/£70)	400	1,000	1,000
Baggage & Personal Effects			
Lost, stolen or damaged (Excess: €/£70)	750	2,000	3,500
Delayed Baggage			
One article, pair, set or collection	35	100	100
One article, pair, set or collection	70	350	350
Total all Valuables	Not Covered	250	250
Spectacles or Sunglasses	70	70	70
Personal Money (Excess: €/£70)	Not Covered	500	500
Cash Limit (Excess: €/£28)	Not Covered	150	150
Loss of Passport & Travel Documents (Excess: €/£70)	210	500	500
Hijack & Mugging Benefit	1,400 (70/24hrs)	7,000 (280/24hrs)	7,000 (280/24hrs)

Cover Per Person/Per Section/Per Trip Level of Cover >	Standard	Super	Super Plus
	Limits €/£	Limits €/£	Limits €/£
Personal Liability (Excess: €/£140)	2,000,000	2,000,000	2,000,000
Legal Expenses (Excess: €/£280)	10,000	25,000	25,000
Pet Care Expenses	Not Covered	50 per day up to 250	50 per day up to 250
Policy Options Schedule of Benefits			
Business Plus Cover (Optional) (Excess: €/£70)			
Replacement Business Colleague (cancellation/curtailment)	1,400	2,800	2,800
Business Equipment, Laptops, Documents and Samples - Single Item Limit	700 400	1,400 500	1,400 500
Replacement Business Documents & Sample	420	720	720
Business Money - Cash Limit	500 250	1,000 500	1,000 500
Golf Cover (Optional) (Excess: €/£70)			
Golf Equipment	2,100	3,500	3,500
Green / Club Fees	280	560	560
Golf Hire	140	210	210
Hole-in-one (Nil Excess)	70	140	140
Winter Sports Cover (Optional) (Excess: €/£70)			
Piste Closure & Avalanche Delay (Nil Excess)	up to 280 28/day	up to 560 28/day	up to 560 28/day
Winter Sports Hire	up to 280 28/day	up to 560 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	up to 420 21/day
Winter Sports Equipment			
Owned	420	700	700
Hired	210	420	420
Cruise Plus Cover (Optional) (Excess: €/£70)			
Missed Cruise Departure	300	300	300
Cabin/Stateroom Confinement (Nil Excess)	300 (50 per complete day)	300 (50 per complete day)	300 (50 per complete day)
Unused Pre Booked Excursions	300	300	300
Missed Port Itinerary Change Benefit	300 (50 per change)	300 (50 per change)	300 (50 per change)
Cruise Connection	1,500	1,500	1,500
Sports Equipment & Cycle Cover (Optional) (Excess: €/£70)			
Owned, Hired Sports & Cycle Equipment	Not Covered	1,500	1,500
Single Article Limit		500	500
Hire or Replacement Equipment		20 per day up to 400	20 per day up to 400



Travel Benefits

INSURANCE

Cover Per Person/Per Section/Per Trip Level of Cover >	Standard	Super	Super Plus
	Limits €/£	Limits €/£	Limits €/£
Policy Options Schedule of Benefits			
Gadget Cover (Optional) (Excess: €/£70)			
Number of Gadgets Insured (per person)	Not Covered	5	5
Overall Limit		2,000	2,000
Maximum Per Item		750	750
Maximum Payable Screen Repair - Non-iPhone		100	100
iPhone		200	200
Samsung Curved Screen	400	400	
Unauthorised Usage Costs (per incident)	Not Covered	500 (100)	500 (100)
Trip Extension Cover (Optional) (Annual policies only)	Not Covered	60 days 90 days (Max Age 66)	60 days 90 days (Max Age 66)
Excess Option			
	Double Excess	Doubles All Excesses on the Policy for a discount to be applied.	

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.