



Benefits – Summary Table

The following table of benefits is only applicable to OK To Travel policies purchased between December 2018 and August 2021, underwritten by Union Reiseversicherung AG (URV) or Whitehorse Insurance Ireland. If you are unsure which benefits apply to your policy cover, please see your policy wording or contact us on 01223 446 920 for further information.

Cover Description (Excess)	Standard	Premier	Premier Extra	Premier Plus
Cancellation	NIL	£1,000 (£75)	£3,000 (£50)	£5,000 (NIL)
Cancellation following a positive COVID-19 test within 14 days of trip	NIL	NIL	NIL	£5,000 (NIL)
Travel Delay	£100 (NIL)	£100 (NIL)	£100 (NIL)	£100 (NIL)
Abandonment	NIL	£1,000 (£75)	£3,000 (£50)	£5,000 (NIL)
Missed Departure	£500 (NIL)	£500 (NIL)	£500 (NIL)	£500 (NIL)
End Supplier Financial Failure	£5,000 (NIL)	£5,000 (NIL)	£5,000 (NIL)	£5,000 (NIL)
Natural Disaster	£1,000 (NIL)	£1,000 (NIL)	£1,000 (NIL)	£1,000 (NIL)
Additional Pet Care	£500 (NIL)	£500 (NIL)	£500 (NIL)	£500 (NIL)
Denied Boarding	NIL	NIL	NIL	£560 (NIL)
Emergency Medical Expenses	£10,000,000 (£500)	£10,000,000 (£100)	£10,000,000 (£50)	£10,000,000 (NIL)
Repatriation	£200,000 (NIL)	£200,000 (NIL)	£200,000 (NIL)	£200,000 (NIL)
Additional Medical Expenses	£750 (NIL)	£750 (NIL)	£750 (NIL)	£750 (NIL)
Admission to Public Hospital	£1,000 (NIL)	£1,000 (NIL)	£1,000 (NIL)	£1,000 (NIL)
Curtailment	NIL	£1,000 (£75)	£3,000 (£50)	£5,000 (NIL)
Mobility Aids	£2,500 (NIL)	£2,500 (NIL)	£2,500 (NIL)	£2,500 (NIL)
Delayed Baggage	£100 (NIL)	£100 (NIL)	£300 (NIL)	£300 (NIL)
Valuables	£250 (£75)	£250 (£75)	£250 (£50)	£300 (NIL)
Gadget Cover	£1,500 (£75)	£1,500 (£75)	£1,500 (£50)	£1,500 (NIL)
Personal Property	£2,000 (£75)	£2,000 (£75)	£2,000 (£50)	£3,000 (NIL)
Single Article Limit	£250	£250	£250	£300
Cash	£400 (NIL)	£400 (NIL)	£400 (NIL)	£400 (NIL)
Emergency Documents	£300 (NIL)	£300 (NIL)	£300 (NIL)	£300 (NIL)
Legal Advice	£20,000 (£100)	£20,000 (£100)	£20,000 (£50)	£20,000 (NIL)
Accidental Injury	£15,000 (NIL)	£15,000 (NIL)	£15,000 (NIL)	£15,000 (NIL)
Personal Liability	£2,000,000 (NIL)	£2,000,000 (NIL)	£2,000,000 (NIL)	£2,000,000 (NIL)

See Page 2 for optional policy extensions



Optional Extra Covers (additional premium payable)

Optional Winter Sports Extension - if the appropriate premium has been paid

Ski Equipment	£500
Single Article Limit	£250
Closed resort	£350
Delayed Ski Equipment	£150
Ski Pack	£400

Optional Golf Extension - if the appropriate premium has been paid

Own Equipment	£750
Delayed Equipment	£375
Adverse Weather	£375
Hole in One	£100