



# Pick and Protect summary of cover

If you're heading away somewhere, it's always useful to know how much you're covered for. Just in case things don't go quite the way you planned. So here is a summary of the limits and excesses that apply to your Pick and Protect travel insurance.

At a glance you'll be able to see our standard cover limits and optional covers. And of course, you can always find full details in your policy document.

Cover limits		Policy limits per person	Excess per person, per incident
<b>Cancellation</b>			
	Overall limit	£5,000	£50 (£20 for loss of deposit)
	Excursions	£250	
	Kennel/cattery/professional pet sitter fees	£250	
<b>Missed international departure</b>			
	Overall limit	£1,000	Nil
<b>Delayed departure after check-in</b>			
	Delayed departure benefit	£250	Nil
	Benefit for each 12 hour period	£25	
	Abandonment following 24 hour delay	£5,000	£50 for abandonment after 24 hours
	Excursions	£250	
	Kennel/cattery/professional pet sitter fees	£250	
<b>Missed connections outside of the UK</b>			
	Overall limit	£1,000	Nil
<b>Abandoning your holiday</b>			
	Overall limit	£5,000	£50
	Excursions	£250	
	Kennel/cattery/professional pet sitter fees	£250	
<b>Emergency medical and associated expenses</b>			
	Overall limit	£10,000,000	£50
	Emergency medical treatment	£10,000,000	
	Emergency dental pain relief	£1,000	
	Associated expenses outside the UK	£10,000,000	
	Burial/cremation outside the UK	£10,000,000	
	Repatriation of remains from outside the UK	£10,000,000	
	Associated expenses within the UK	£2,000	
	Repatriation of remains within the UK	£2,000	
	Holiday disruption overall limit	£2,000	
	Benefit for each 24 hour period	£50	
<b>Personal accident</b>			
	Death benefit	£50,000	Nil
	Death benefit – if aged under 16	£1,000	Nil
	Permanent total disablement	£50,000	Nil
	Permanent total disablement if aged over 70	£15,000	Nil
	Loss of limb/sight	£50,000	Nil
<b>Personal liability</b>			
	Overall limit per incident	£2,000,000	£50 per incident for incidents arising from the occupation of temporary holiday accommodation
<b>Legal expenses and advice</b>			
	Overall limit	£50,000	Nil
<b>Catastrophe cover</b>			
	Overall limit	£750	£50
<b>Emergency travel document expenses</b>			
	Overall limit	£750	Nil
<b>Personal money</b>			
	Overall limit	£500	£50
	Cash/bank notes	£400	
	Cash/bank notes – if aged under 16	£100	

Cover limits		Policy limits per person	Excess per person, per incident
<b>Delayed baggage</b>			
	Overall limit	£150	Nil

The table below outlines the cover provided by our optional covers. Cover under these sections will only apply if it is shown on your policy schedule.

Cover limits		Policy limits per person	Excess per person, per incident
<b>Baggage cover</b>			
	Overall limit	£1,500	£50
	Limit for any one article, pair or set	£400	
	Limit for valuables (as defined in policy document)	£400	
<b>Winter sports cover</b>			
	Winter sports equipment		
	own equipment	£500	£50
	hired equipment	£400	Nil
	hire of replacement equipment	£200	Nil
	loss or stolen lift pass	£200	Nil
	Delay due to avalanche	£200	Nil
	Piste closure limit	£300	Nil
	– Daily benefit (transport & compensation)	£30	Nil
	Ski pack	£300	Nil
	Inability to take part in Winter sports activities	£200	Nil
	– Daily benefit	£20	Nil
<b>Golfing cover</b>			
	Own equipment	£1,500	£50
	Hire of replacement equipment	£250	Nil
	- Daily benefit	£35	Nil
	Pre-booked green fees	£250	Nil
<b>Scuba diving cover (up to 30 metres)</b>			
	Refer to limits under Emergency medical and associated expenses and Abandonment headings		Refer to excesses under Emergency medical and associated expenses and Abandonment headings
<b>Airspace closure cover</b>			
<b>Extended cancellation</b>	Overall limit	£5,000	£50
	Excursions	£250	
	Kennel/cattery/professional pet sitter fees	£250	
<b>Enforced stay abroad</b>	Overall limit – unable to return home	£1,500	Nil
	Benefit for every 24 hour period	£100	
	Overall limit – reasonable additional travel costs	£1,000	Nil
<b>Travel disruption cover</b>			
<b>Extended cancellation</b>	Overall limit	£5,000	£50
	Excursions	£250	
	Kennel/cattery/professional pet sitter fees	£250	
<b>Extended abandonment</b>	Overall limit	£5,000	£50
	Excursions	£250	
	Kennel/cattery/professional pet sitter fees	£250	
<b>Delay outside the UK</b>	Delayed departure benefit	£250	Nil
	Benefit for each 12 hour period	£25	

**TSB travel insurance is underwritten by Aviva Insurance Limited.** Registered in Scotland, no 2116. Registered Office: Pitheavlis, Perth, PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration no 202153.

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