

Essential – Coverage Levels

The table shows the limits of cover under each section of the Roam Essential policy. All limits are per insured person, except under section I which is per policy.

Section		Financial Limit	Excess
A	Cancelling your holiday	Up to £500	£150
B	Emergency medical and other expenses	Up to £10,000,000	£150
	Emergency dental treatment limit	Up to £1,000	£150
	Additional accommodation and travelling costs	Up to £10,000,000	£150
	Funeral expenses abroad	Up to £10,000,000	£150
	Returning your body home	Up to £10,000,000	£150
C	Hospital benefit (payment per complete 24-hour period in hospital)	Up to £500 / £50	Nil
D	Personal accident	£25,000	Nil
	Permanent total disability (aged under 18)	£15,000	Nil
	Permanent total disability (aged 18 to 65)	£25,000	Nil
	Permanent total disability (aged over 65)	No cover	Nil
	Loss of one or more limbs (aged under 18)	£20,000	Nil
	Loss of one or more limbs (aged 18 to 65)	£25,000	Nil
	Loss of one or more limbs (aged over 65)	No cover	Nil
	Loss of sight (aged under 18)	£20,000	Nil
	Loss of sight (aged 18 to 65)	£25,000	Nil
	Loss of sight (aged over 65)	No cover	Nil
	Death benefit (aged under 18)	£15,000	Nil
	Death benefit (aged 18 to 65)	£25,000	Nil
	Death Benefit (aged over 65)	£5,000	Nil
E	Baggage	Up to £500	£150
	Gadgets	Up to £400	£150
	Valuables	Up to £300	£150
	Single article	Up to £250	£150
	Unsubstantiated items	Up to £300	£150

	Delayed baggage	Up to £150	Nil
F	Personal money, passport and documents	Up to £400	£150
	Theft	Up to £400	£150
	Accidental loss	Up to £200	£150
	Passport	Up to £400	£150
	Cash limit	Up to £200	£150
	Cash limit for under 16-year-olds	Up to £100	£150
G	Delayed departure (payment per complete 12 hours' delay)	Up to £250 / £25	Nil
	Abandoning your holiday after 12 hours' delay	Up to £500	£150
H	Missed departure	Up to £500	£150
I	Personal liability per policy	Up to £1,000,000	£150
J	Legal protection limit per insured person	Up to £25,000	£150
	Legal protection limit per policy	Up to £50,000	£150
K	Cutting short your holiday	Up to £5,000	£150

Optional Cover

This table shows the limits of cover under each section of the optional cover available to you. All limits are per insured person.

Section		Financial Limit	Excess
L	Winter sports		
	Ski equipment	Up to £750	£150
	Single article limit	Up to £500	£150
	Part or set of articles	Up to £500	£150
	Ski equipment hire (payment per complete 24-hour period)	Up to £510 / £30	Nil
	Ski pack	Up to £600	Nil
	Piste closure (payment per complete 12-hour period)	Up to £500 / £50	Nil
	Additional accommodation	Up to £500	£150
M	Wedding and civil partnership cover		
	Rings – per person	Up to £250	£150
	Gifts – per couple	Up to £1,000	£150

	Attire – per person	Up to £1,500	£150
	Photographs – per couple	Up to £750	£150
N	Cruise cover		
	Extended baggage limit	Up to £5,000	£150
	Extended gadget limit	Up to £2,000	£150
	Extended valuables limit	Up to £1,000	£150
	Extended single article limit	Up to £1,000	£150
	Extended unsubstantiated limit	Up to £500	£150
	Extended delayed baggage limit	Up to £300	Nil
	Missed shore trip (payment per missed shore trip)	Up to £300 / £50	Nil
	Confinement (payment per complete 24-hour period)	Up to £300 / £50	Nil
	Loss of excursions	Up to £300	£150
O	Golf cover		
	Golf equipment	Up to £2,000	£150
	Hire of golf equipment (payment per complete 24-hour period)	Up to £1,000 / £100	Nil