

M&S INSURANCE

M&S Travel Insurance summary of cover limits

The sections below summarise the limits and excesses that apply to your M&S Travel Insurance so you can see our cover limits at a glance, and the optional covers that are available. Full details of the cover can be found in your policy booklet.

You can choose the excess and some of the cover limits based upon your requirements.

Cover sections

Limits

Cancelling or coming home early

Overall limit

£2000 or £4000 or £6000

Excess: You will pay the first £50 or £100 per person per incident towards any claim under this section.

Emergency medical and associated expenses

Overall limit:

£10,000,000

- Emergency medical treatment £10,000,000
- Associated expenses outside the UK £10,000,000
- Emergency dental cover abroad £150
- Burial/cremation outside the UK £1500
- Repatriation of remains within the UK £750

Excess: You will pay the first £50 or £100 per person per incident towards any claim under this section.

Medical inconvenience

Overall limit

£500

- Benefit for each 24 hour period £20

Unused travel and accommodation costs

£2000 or £4000 or £6000

Travel disruption

Missed Departures

- Reaching your destination £600
- Unused travel and accommodation costs £2000 or £4000 or £6000
- Taxi/hire car limit £150

Excess: No excess applies to this section.

Travel delay

Overall limit

£150

- Benefit for first 12 hour period £25
- Benefit for consecutive 12 hour periods £15

Alternative travel arrangements

Overall limit

£2000 or £4000 or £6000

- Taxi/hire car limit £150

Excess: No excess applies to this section.

Alternative accommodation

Overall limit

£2000 or £4000 or £6000

Taxi/hire car limit £150

Excess: No excess applies to this section.

Emergency travel document expenses

Overall limit

£250

Excess: No excess applies to this section.

Cover sections (continued)	Limits
Personal money	
Overall limit	£500
• Cash/bank notes	£250
• Cash/bank notes if aged under 16	£50
Excess: You will pay the first £50 or £100 per person per incident towards any claim under this section.	
Personal liability	
Overall limit per incident	£2,000,000
Excess: You will pay the first £100 per incident towards any claim arising from the occupation of temporary holiday accommodation.	
Legal expenses and advice	
Overall limit per person	£25,000
Maximum per incident	£50,000
Excess: No excess applies to this section.	
Accidental death or permanent disability	
Death benefit	£25,000
• Death benefit - if aged under 16	£1,000
Permanent total disablement	£25,000
Loss of limb/sight	£25,000
Excess: No excess applies to this section.	

The sections below outline the optional covers that are available. These covers will only apply if you have selected them and if they are shown on your Schedule as chosen.

Optional cover section(s)	Limits
Your belongings	
Overall limit	£1000 or £2500
• Limit for any one article, pair or set	£250
• Limit for valuables	£250
Excess: You will pay the first £50 or £100 per person per incident towards any claim under this section.	
Delayed baggage	
Overall limit	£150
Excess: No excess applies to this section.	
Winter sports cover	
Winter sports equipment	
• Own equipment	£500
• Hired equipment	£250
• Limit for any one article, pair or set	£250
• Hire of replacement equipment overall limit	£250
• Hire of replacement equipment daily limit (new)	£25
• Lost or stolen lift pass	£150
Winter sports holiday disruption	
Overall limit	£300
• Daily benefit (transport and compensation)	£30
• Additional travel and accommodation due to avalanche/landslide	£300
Ski pack	£500
Excess: You will pay the first £50 or £100 per person per incident towards any claim for winter sports equipment.	

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