FPS travel cover

ANNUAL TRAVEL SCHEME 2026/27
PACKAGE OF BENEFITS AT A GLANCE

The Insured Benefits of Cover provided are shown below. If a Benefit of Cover is not listed below, there is no cover provided under this Insurance.

Benefits	Cover	Section
Medical and additional expenses +	up to £5,000,000	**Section 1-A**
Overseas local burial/cremation*	up to £5,000	**Section 1-A**
Emergency dental treatment	up to £750	**Section 1-A**
Repatriation of mortal remains to the UK	Covered	**Section 1-B**
Emergency medical repatriation and evacuation*	Covered	**Section 1-B**
Cruise ship evacuation*	up to £25,000	**Section 1-C**
Compassionate overseas visit*	Covered	**Section 1-D**
Overseas hospital stay cash benefit* for each night (when using a state hospital or UK GHIC) maximum of	£50 £100 up to £900	**Section 1-E**
Assault benefit for each night of hospitalisation maximum of	£50 up to £1,000	**Section 1-F**
Replacement of prescription medication	up to £300	**Section 1-G**
Personal accident* in the event of death of a child under age 16	£15,000 £3,000	**Section 2**
Personal baggage single item/set of items limit	up to £2,500 up to £350	**Section 3**
Delayed baggage* (more than 12 hours)	up to £250	**Section 3**
Personal money cash limit	up to £500 up to £250	**Section 3**
Loss of passport	up to £500	**Section 3**
Loss of deposit or cancellation	up to £5,000	**Section 4**
Curtailment	up to £5,000	**Section 4**
Delayed departure* for every 12 hours up to a maximum of	£50 £200	**Section 5**
Extended delayed departure	up to £2,000	**Section 5**
Cancellation due to delayed departure	up to £5,000	**Section 5**
Missed departure	up to £1,000	**Section 6**
Catastrophe cover*	up to £1,000	**Section 7**
Legal expenses*	up to £25,000	**Section 8**
Personal liability*	up to £2,000,000	**Section 9**
Winter sports	Various amounts	**Section 10**
Travel within the United Kingdom only	Various amounts	**Section 11**

Please note:

All benefits are subject to an excess of £75 except those marked with an asterisk (*).

UK travel cover has the same excesses as overseas cover (except those marked with an asterisk), where applicable. The following benefits are not available to insured members travelling solely within the UK: Section 1 – Medical benefits, Section 3 – Loss of passport, Section 10 – Winter sports.

The benefit marked with a cross (+) is subject to £75 excess unless a UK Global Health Insurance Card (UK GHIC) is used to reduce costs.

A £75 excess means you must pay the first £75 of each and every claim per incident for each insured member.

Where a benefit is shown as "Covered" in the table above, the overall £5,000,000 cover limit relating to medical and additional expenses applies.

Where there is a specific limit or amount payable for any individual benefit, this is stated.

Benefits are subject to the conditions, limitations and exclusions detailed in the Evidence of Insurance.

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