



Advantage Traveller – Multi-Trip Travel Cover

ADVANTAGE TRAVELLER FROM ICENI
INTERNATIONAL - 2023 OVERVIEW

FOR POLICIES INCEPTING 1
JANUARY 2023 TO 31 DECEMBER
2023 INCLUSIVE

Product Overview

Product: Advantage Traveller – Multi-Trip Travel Cover

Standard Policy Term: 12 calendar months

Availability:

- Advantage Traveller can be provided on either an employer-funded basis, an employee-funded basis, or a combined basis with both the employer and the employee paying proportional contributions.
- May be accessed either through a broker or intermediary or directly without broker involvement.
- Advantage Wisdom may be administered through the Advantage Vault online application portal.
- Advantage Wisdom qualifies for a multi-product discount when purchased alongside an additional Advantage product.
- Cover is available for employees and their partners, plus children for whom they are legally or financially responsible.
- Advantage Traveller is available on a Europe-only or Worldwide basis.

Proposed Benefit Structure

Benefits are provided on a group policy basis.

All Directors and Employees of the Assured as per schedule lodged with Underwriters, including Spouse/Partner and Dependent Children (where the appropriate premiums have been paid) up to 18 years or 21 years if in full-time education.

Maximum age: 70 years attained.

Section	Sum Insured	Excess
Cancellation or Curtailment	Up to £3,000	£45 (£15 Loss of deposit)
Emergency Medical Expenses Including emergency repatriation	Up to £5,000,000	£45
Emergency Dental Expenses	Up to £300	£45
Funeral Expenses (Overseas)	Up to £1,000	£45
Hospital Benefit	£50 per day up to £1,000	Nil
Personal Accident Permanent Total Disablement	£50,000	Nil
Loss of Limb(s) / Eye(s)	£50,000	
Death	£25,000	
Under 18 or over 65 years of age	£2,500	
Travel Delay	£25 per 12 hours up to £500	Nil
Holiday Abandonment (after 24 hours)	Up to £3,000	£45
Missed Departure	Up to £1,000	£45
Hijack	£500 per 24 hours up to £5,000	Nil
Baggage Overall Limit	Up to £2,500	£45
Single Item, Pair or Set Limit	£250	
Valuables Limit	£400	
Golf Equipment Limit	£250	
Delayed Baggage After 12 Hours	£200	Nil
Personal Money	Up to £500	£45
Loss of Passport	Up to £300	Nil
Personal Liability	Up to £2,000,000	Nil
Catastrophe	Up to £1,500	Nil
Petcare	£40 per day after 12 hours up to £400	Nil
Rental Vehicle Excess	Up to £1,000	£45
Wintersports Coverage		
Ski Equipment - Owned	Up to £1,000	£45
Single Article Limit	£300	
Ski Equipment - Hired	Up to £500	£45
Single Article Limit	£300	
Ski Hire	£50 per day up to £500	Nil
Ski Pack	£50 per day up to £500	Nil
Piste Closure	£50 per day up to £500	Nil
Avalanche Delay	Up to £500	Nil
Legal Expenses	Up to £25,000 (overall limit £50,000)	Nil

The plan can be run on an “any time” basis, with members joining mid-term. When an existing employee joins on this basis, they shall pay the full pro-rata premium for the policy year up to the date they join the plan. Where a member joins who is a new employee to the company and who hadn’t previously declined the opportunity to join, they shall not be subject to is and their premium will be for the period from the point at which they joined the plan up to the end of the policy year.

Claims may be submitted online

Premium payable monthly or annually by Direct Debit from the policyholding company or BACS

Iceni will provide a client bespoke member benefits site from which claims may be submitted online and members may access their documents, FAQs etc.

Plan Features

Advantage Traveller

Contact Us

If you have any questions regarding this, or any other Advantage product or service, please reach out to us and we will be pleased to assist.

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Advantage Health & Lifestyle Benefits

Elevate Beyond the Ordinary

www.advantagehealth.uk.com