

Enhanced Travel Insurance now with COVID-19 cover

A greater level of protection



Islands have collaborated with Millstream Underwriting Ltd, who specialise in travel, accident and health products to develop a new, unique and market leading Travel Insurance product that has been specifically designed for Channel Islands residents.

Millstream are backed by Allianz SE, who have AA security rating from industry reporting specialists, Standard & Poor's. This means, not only will you have a great policy, it is backed by an internationally recognised, financially secure insurer, so you know you will be in safe hands.

The policy has a huge range of benefits included as standard, on top of all the normal cover you expect to get from a travel policy, such as Cancellation Expenses, Travel Delay and Medical Expenses cover and now includes Covid-19 cover to help you stay protected.

As this situation is ongoing it is vital that you have a policy that will respond to any Covid-19 disruption to your future travel plans.

Cover is now available for:

- ✔ **Cancelling your trip:** You will be covered up to the policy limits for irrecoverable cost if you have to cancel your trip because you or your travel companions become ill with Covid-19 or if you are specifically asked to quarantine, for example through the track and trace system.
- ✔ **Your trip being interrupted:** You will be covered up to the policy limits if your holiday is disrupted because you or your travel companions fall ill with Covid or you are specifically asked to quarantine.
- ✔ **Emergency medical help:** You and your travel companions will be covered for emergency medical assistance if you fall ill with Covid.

What is not covered:

- ✘ There is no cover for your trip being interrupted or for emergency medical help if you travel against the advice of the Foreign, Commonwealth & Development Office (FCDO), even if it is essential.
- ✘ There will be no cover for cancellation or cutting your trip short if general quarantine restrictions are put in place, for example, if your town or city is locked down or the Government or local authority are asking the general public to self-isolate when returning from a high-risk country.

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islands
taking care of tomorrow

Summary of Benefits

Cover for trips to the UK even if you are staying with family, friends or in your second home

no need for two nights pre-booked accommodation for cover to apply

Hire-car excess damage waiver

Save money when you hire a car in the UK or Europe, as cover is included for up to £1,500 to meet any hire car excess.

Stranded passenger

Automatic access to a network of more than 1200 executive airport lounges around the world if your flight is delayed by more than 2 hours

360 Assistance Service

24 hour a day, 365 days a year, Medical, Travel and Security assistance service for most countries in the world, with real time alerts, an easy to read country summary, evacuation procedures, important contact numbers and other important information to help you plan an itinerary and keep you updated by email or text

The Wallet

A secure document platform on your smartphone or tablet where you and only you can access your documentation, submit claims and store emergency information for you to use when you need it.

Emergency Evacuation

you get £10,000 of expenses per person and up to £50,000 in total, to get you and your family out of danger when you need it most

Sports cover

Huge varieties of sports and activities are covered automatically, at no additional cost to you

Extended trip cover

A 90 day trip limit included as standard at no additional cost

Winter sports

Winter sports cover included as standard, for up to 21 days a year, with the option to increase cover to include more hazardous winter sports like heli-skiing and off-piste skiing, outside the resort boundary

Claims Service

No claim forms to fill in with a dedicated, specialist claim line including 24/7 emergency assistance.

Advanced medical underwriting and screening

Far more medical conditions can be covered than ever before, with a specialist nurse team on call to pass you through medical screening for more serious or complicated conditions

Family cover

You can all be on the same policy until your children reach 21 (or 25 if they are in higher education)

Motorcycle touring

Tour Europe for up to 14 days as standard on our Annual travel policies

Sailing

you can sail up to 60 mile from shore safe in the knowledge that you are protected

You can also extend your policy in a number of ways:

- Cover for students travelling between Channel Island homes and UK or European universities
- The option to increase your Cancellation cover to £7,500 and above
- Include additional hazardous sports activities
- Increase your winter sports cover
- Cover your Golf equipment and green fees

If you have high value or more complex travel needs Islands can arrange a specialist High Net Worth product for you with an even wider range of benefits. Please call us to discuss.