



**TRAVEL INSURANCE
COVER FROM UNDER £9.50***

EXCLUSIVE 10% FIRST-YEAR DISCOUNT CODE: UOM10

GET A QUOTE

THE EMERALD DIFFERENCE

- ✓ 1,000s of medical conditions covered including HIV, HepB and HepC
- ✓ 24-hour helpline if you're detained, arrested or assaulted abroad because of your sexuality
- ✓ Confidential online medical screening process
- ✓ Vet and extra kenneling costs if delayed

PROTECT YOURSELF

- ✓ 24/7/365 emergency medical assistance
- ✓ Up to £2,000 cover for baggage and personal effects per trip
- ✓ Automatic cover for mobile phone and other gadgets
- ✓ Single trip or annual cover

CORE

Cancellation & Curtailment
£3,000

Delayed Departure
£15 per 12 hours up to £150

Missed Departure
Up to £350

Baggage & Possessions
£1,500

PREMIER

Cancellation & Curtailment
£5,000

Delayed Departure
£15 per 12 hours up to £150

Missed Departure
Up to £1,000

Baggage & Possessions
£2,000

OPTIONAL WINTER COVER

Unable to ski for > 24 hours due to lack of snowfall (Dec-Mar)

Loss, theft or damage to equipment or lift pass

Ski hire, lift passes or ski tuition if fall ill

12+ hour delays due to avalanche

OPTIONAL GOLF COVER

Round of drinks if score hole-in-one during tournament

Loss, theft or damage to clubs

Hiring clubs if lost or delayed in transit

Unused green fees or club hire as a result of injury, illness or adverse weather

*See website for details.