

5 Star Annual Travel Insurance Factsheet

★ Defaqto Star Ratings – Annual Travel Insurance

Defaqto Star Ratings for annual travel insurance are based on our **independent, expert** analysis of the 36 most important features to you the consumer, out of over 140 in total. These are grouped into four categories: cover availability, policy cover, excesses and terms.

Our **experts** analyse the market, which comprises of over 900 insurance policies, and then set benchmarks for a 1-5 scoring system for each of the 36 features. Usually the more comprehensive a policy is the more points it will score; the overall score is then calculated to give the product a rating from 1-5 Stars.

In addition to achieving a high number of points in all of the criteria, to achieve a 5 Star Rating the policy must exceed the benchmark for each of the 'core criteria' below. If a policy fails any core criteria test it will automatically be given a lower Star Rating.



🔍 Core criteria

Must cover up to 90 days of overseas travel per year and allow all insured adults to travel independently from each other and still be covered	✓	Personal liability cover must be included in case you cause any harm to a person or accidental damage to property	✓
A minimum of £1m of medical expenses cover must be included and any excess for medical claims must be lower than £100	✓	Cover must be provided for at least medical expenses in the unlikely event of an act of terrorism	✓
At least £1,500 of cover in case you need to cancel or cut short a trip and any excess for claims for cancellation must be lower than £100	✓	Must include cover for a dental emergency	✓
Cover in case you miss your departure because of transport failure must be included	✓	Cover must be included in case you lose your passport	✓
Cover for delayed departure of transport must be included	✓	At least £5,000 of cover for remains transportation in the event of death overseas must be included	✓
Cover of at least £1,500 in case you decide to abandon your trip because of very long departure delays must be included	✓	Receipts must not be required to claim for the loss of less valuable items	✓

✔ All criteria

Criteria are given a score from 1-5, where 5 is the highest and 1 is the lowest, based on how this policy compares to the rest of the market.

Cover availability	Cover limits	Cover limits (cont.)	Policy excesses
Cover availability and limits on travel times	Limits on claims payouts	Limits on claims payouts	Limitations/excesses applied to claims
Independent travel cover	Medical expenses limit	Baggage cover single item limit	Application of multiple excesses
Maximum overseas days per year	Overseas funeral costs limit	Baggage cover valuables limit	Medical claims excess
Maximum trip duration	Remains transportation limit	Delayed baggage claim limit	Medical excess with EHC card
Minimum UK visit duration	Dental emergency limit	Cancellation claim limit	Baggage claims excess
Number of cancellation perils	Hospital benefit overall limit	Missed departure claim limit	Cancellation claims excess
Number of leisure activities	Hospital benefit per day	12 hour delayed departure benefit	
	Accidental disablement benefit	Travel abandonment limit	
Policy terms	Accidental death benefit	Scheduled airline failure limit	
Basis of cover for baggage	Lost or stolen cash limit	Personal liability claim limit	
Extent of terrorism cover	New for old for lost baggage	Legal expenses claim limit	
Claims amount requiring receipts	Baggage cover total limit	Loss of passport claim limit	

Total score

