



Rated by Experts

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Overview

Our product ratings use a set of 'red line' criteria to calculate an underlying score for each product, which translates to a star rating.

Products can achieve between one and five stars. The more comprehensive the product, the more likely it is to be rated highly.

To achieve a five-star rating, products must meet all of our red line criteria. We focus on core product features, and don't give extra marks for unnecessary features or optional extras.

Our current red line criteria are contained in the following pages.

We do not consider price when calculating these ratings.

Product features included

Red line requirement 1 – Offer £750 or more of cover for missed port departure

Policies must offer customers £750 or more if a customer misses their flight because of things outside their control. Policies must cover the cost of getting the customer to the next overseas port destination. This cover is like the cover provided under missed departure in normal travel insurance.

Red line requirement 2 – Have an excess of £100 or less for claims relating to missed port departure

Policies need to offer an excess of £100 or less to meet this red line.

Red line requirement 3 – Offer £750 or more of cover for the customer to re-join the cruise

Policies must offer at least £500 for accommodation and travelling costs to allow the customer to re-join the cruise at the next port departure. This could be if the customer is on a cruise, stops in city and does not make it back on time. It could also be if the passenger is temporarily ill and needs treatment whilst off the cruise, for example at a port stop. Many policies do not provide cover for this red line.

Red line requirement 4 – Have an excess of £100 or less for claims relating to re-join cruise

Policies need to offer an excess of £100 or less to meet this red line.

Red line requirement 5 – Offer £500 or more of cover if there's a timetable/itinerary change if the cruise is unable to dock at designated port

Policies must offer a total of £500 or more of cover to customers if the port schedule is changed or a port stop is cancelled by the cruise operator due to reason outside their control. A cruise might not stop at a port it was supposed to stop at because of bad weather, for example. The figure of £500 was the mode of those who covered it and it was a fair enough amount if they were to miss a port stop.

Red line requirement 6 – Have an excess of £50 or less for claims relating to a timetable/itinerary change

Policies must have an excess of £50 or less to meet this red line.

Red line requirement 7 – Offer £500 or more of cover for cabin confinement

Policies must offer a total of £500 or more of cover if a customer is confined to their cabin by the medical officer for medical reasons. For example, if the passenger was told to stay in their room by the medical officer because they had chicken-pox. Cover is provided by almost all the policies which cover cruise, as is a key feature of the cruise add on. The most common cover amount was chosen for this red line at £500.

Red line requirement 8 – Have an excess of £50 or less for claims relating to cabin confinement

Policies need to offer an excess of £50 or less to meet this red line.

Red line requirement 9 – Offer £250 or more to cover pre-paid excursions that can no longer be used

Policies must offer £250 or more to customers if the customer can no longer part take in excursions. This could be if the passenger is ill, confined to their cabin by the medical officer, or because the cruise isn't able to stop at a port. This cover is similar to the cover included for excursions under cancellation and curtailment, so the limit has been set at £250.

Red line requirement 10 – Have an excess of £50 or less for claims relating to unused excursions

Policies need an excess of £50 or less to meet this red line.

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