

 **Fairer** Finance



Rated by Experts

Leading the market in  
clarity and transparency

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## Contents

Overview	3
Red Line Criteria	4
Contact Fairer Finance	12

## 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 £2 million or more of cover for medical treatment needed following an injury or illness.

A policy must offer £2 million or more for medical treatment needed in the event a customer becomes ill or is injured whilst abroad. This must include cover for transport used in emergencies, such as ambulances.

Red line requirement 2 – Have an excess for medical claims of £100 or less

Medical excess is what the customer needs to pay when making a medical claim. Policies need to have an excess of £100 or less to meet this red line.

Red line requirement 3 – Have a 24hour telephone helpline.

Policies must have a 24 hour telephone helpline that customers can call if there's an emergency.

Red line requirement 4 – Offer £100 or more of cover for any dental treatment customers may need

Policies must provide cover £100 or more for dental treatment needed whilst the customer is abroad.

### Red line requirement 5 – Have an excess for any dental claims of £100 or less

Dental excess is what the customer needs to pay when making a dental claim. Policies need to offer an excess of £100 or less to meet this red line.

### Red line requirement 6 – Offer £3000 or more for returning a customer's body or ashes home if they die on holiday

A policy must offer at least £3000 for returning the customer's body or ashes home if they pass away whilst abroad – some insurers call this 'repatriation'.

### Red line requirement 7 – Offer a £1 million or more of cover for personal liability

Policies must provide at least £1 million of legal cover for customers if they accidentally injure or kill someone or their property whilst abroad.

### Red line requirement 8 – Have an excess of £250 or less for personal liability

Personal liability excess is what the customer needs to pay when making a claim for personal liability. Policies need to offer a liability excess of £250 or less to meet this red line.

### Red line requirement 9 – Offer £2,000 or more of cover if customer's personal possessions are lost or stolen

To pass this red line, policies need to offer at least £2,000 of cover for things the customer owns, such as clothes and electronics, if they've been lost or stolen whilst abroad.

### Red line requirement 10 – Have an excess of £100 or less for claims relating to lost or stolen possessions

Personal possession excess is what the customer needs to pay when making a claim for items the customer has lost or had stolen whilst abroad. Policies need to have an excess of £100 or less to meet this red line.

### Red line requirement 11 – Offer £200 or more of cover for replacing any single item lost or stolen as part of personal possessions.

Policies must offer at least £200 of cover for each item a customer has lost or stolen.

### Red line requirement 12 – Offer £200 or more of cover for replacing any valuable items lost or stolen as part of personal possessions.

Policies must offer at least £200 of cover for each valuable item a customer has lost or stolen. A valuable item are things such as jewellery, watches, earrings, etc.

Red line requirement 13 – Offer £100 or more if a customer's bags are delayed for a long amount of time.

If a customer's bags are delayed for a long period whilst the customer is at their holiday destination, policies must provide customers with £100 or more to buy essentials.

Red line requirement 14 – Offer £2,000 or more of cover for cancelling the holiday before a customer travels

A policy must offer £2,000 or more if the customer needs to cancel their holiday before they have left. This could be due to reasons such as a death in the family or problem with their house.

Red line requirement 15 – Have an excess of £100 or less for claiming when cancelling a customer's holiday

Cancellation excess is what the customer needs to pay when making a claim due to with cancelling a holiday.

Red line requirement 16 – Offer £2,000 or more of cover for flying customers back home should they need to go home

Policies must offer at least £2,000 of cover to fly a customer back home if they need to cut their trip short. A policy must cover customers if they need to return home if there's a death or illness in the family, or if the police needs them to come back – for example, if their home has been burgled.

Red line requirement 17 – Offer £150 or more of cover for cancelling any excursions customers had pre-booked

If a customer cuts a trip short, policies must offer £150 or more to cover any pre-booked excursions that they would need to cancel.

Red line requirement 18 – Offer £1,500 or more of cover should the airline customers were supposed to fly with goes bust, leaving them unable to fly

If an airline which a customer is supposed to fly with goes out of business, policies must offer at least £1,500 of cover to fly the customer back to the UK. A policy must, also, pay for alternative travels plans if they have not left the UK.

Red line requirement 19 – Have an excess for any claims relating to airline failure less than £100

Airline failure excess is what the customer needs to pay when making a claim because their airline has gone out of business. Policies need to have an excess of £100 or less to meet this red line.

Red line requirement 20 – Offer £750 or more of cover for travel and accommodation costs if a customer misses the departure of their flight

Policies must offer customers £750 or more if a customer misses their flight because of things outside their control. For example, if an earlier (connecting) flight was delayed, or there was a crash on the motorway when driving to the airport.

### Red line requirement 21 – Have an excess for missed departure claims less than £100

Airline failure excess is what the customer needs to pay when making a claim because they've missed the departure of their flight or ferry. Policies need to have an excess of £100 or less to meet this red line.

### Red line requirement 22 – Offer £2,000 or more of cover for a customer abandoning their trip if it's delayed for a long period of time

Policies must offer at least £2,000 for getting the customer home if they decide to cancel their trip because of a long delay. Most policies say this must be at least a 24 hour delay but some say this delay can be as low as 12 hours.

### Red line requirement 23 – Have an excess for claims relating to abandoning their trip less than £100

Abandoning trip excess is what the customer needs to pay when making a claim because they've decided to cancel their trip because of a long delay. Policies need to have an excess of £100 or less to meet this red line.

### Red line requirement 24 – Offer £200 or more of cover if a customer's money (cash) is stolen

Policies must offer £200 or more of cover if a customer's cash has been lost or stolen.

### Red line requirement 25 – Have an excess for lost or stolen money claims less than £100

Money excess is what the customer needs to pay when making a claim because their cash has been stolen or lost. Policies need to offer an excess of £100 or less to meet this red line.

### Red line requirement 26 – Offer £250 or more of cover for a new passport if a customer's is lost or stolen.

Policies must cover the cost of the customer getting a new passport, whilst on holiday, as well as extra costs of travelling to get it for £250 or more.

### Red line requirement 27 – Have an amendment fee less than £10

Policies must charge £10 or less if the customer needs to make changes – such as changing their name.

### Red line requirement 28 – Have mental health cover

Policies must offer cover for mental health problems that arise during a trip.

### Red line requirement 29 – Natural disaster cover

Policies must offer cover for relocation in the event of a natural disaster

### Red line requirement 30 – Natural disaster baggage cover

Policies must offer cover for the loss of baggage in the event of a natural disaster

**The two additional red lines for Annual travel insurance policies:**

Red line requirement 31 – Allow people named on the policy to travel separately

All adults named on a policy will be covered if they travel on their own.

Red line requirement 32 – Have a maximum holiday length of more than 28 days

Annual trip policies must cover customers for holidays of at least 28 days per trip.

## Contact Fairer Finance

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