



Rated by Experts

Leading the market in
clarity and transparency



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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.

Red Line 1 – Reasonable additional accommodation expenses

Policies must provide at least £2,000 for reasonable additional accommodation expenses for the insured person to extend their stay until medically fit to return home if travelling within the United Kingdom.

Red Line 2 – Transfer to a local hospital

Policies must provide at least £1,000 for transportation to a local hospital if appropriate, Transferring the insured person to the most suitable hospital nearest to the insured person's home within the UK.

Red Line 3 – Medical transfer costs to return home

Policies must provide at least £1,000 for transferring the insured person home if they are more than 25 miles away from home once they have approved discharge from hospital.

Red Line 4 – Have an excess of £50 or less for for medical transfer costs to return home

The excess is what the customer needs to pay when making a claim.

Red Line 5 – Offer Emergency assistance

Policies must provide immediate help in the event of an insured person's illness or injury arising outside their home country.

Red Line 6 – 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 on holiday.

Red Line 7 – Have an excess of £100 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 £100 or less to meet this red line.

Red Line 8 – Offer £3,000 or more of cover for cancelling the holiday before a customer travels

A policy must offer £3,000 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 9 – Have an excess of £50 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 cancelling a holiday.

Red Line 10 – Offer £3,000 or more of cover for repatriating customers should they need to go home

Policies must offer at least £3,000 of cover to repatriate customers 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 11 – Offer £200 or more of cover for travel and accommodation costs if a customer misses the departure of their flight

Policies must offer customers £200 or more if a customer misses their flight because of things outside their control i.e. on the motorway when driving to the airport.

Red Line 14 – Have an excess for missed departure claims less than £50

Missed departure 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 £50 or less to meet this red line.

Red Line 15 – Offer £3,000 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 £3,000 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 16 – Have an excess for claims relating to abandoning their trip less than £50

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 £50 or less to meet this red line.

Red Line 17 – Offer £200 or more of cover if a customer’s money is stolen

Policies must offer £200 or more of cover if a customer’s personal money has been lost or stolen.

Red Line 18 – Have an excess for lost or stolen money claims less than £50

Money excess is what the customer needs to pay when making a claim because their money has been stolen or lost. Policies need to offer an excess of £50 or less to meet this red line.

Red Line 19 – Offer £200 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 £200 or more.

Red Line 20 – Offer £1,000 or more of cover if customer’s personal possessions are lost or stolen

To pass this red line, policies need to offer at least £1,000 of cover for things the customer owns, such as clothes and electronics, if they’ve been lost or stolen.

Red Line 21 – Have an excess of £50 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. Policies need to have an excess of £50 or less to meet this red line.

Red Line 22 – 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 23 – 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 24 – 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 25 – Amendment fee

Policies must charge £0 if the customer needs to make changes – such as changing their name.

Red Line 26 - Accidental damage waiver

Policies must offer an accidental damage waiver.

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