

Changes to legislation: Finance Act 1994, Paragraph 4 is up to date with all changes known to be in force on or before 07 July 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) View outstanding changes

SCHEDULES

[^{F2}SCHEDULE 6A

PREMIUMS LIABLE TO TAX AT THE HIGHER RATE

Textual Amendments

- F2** Sch. 6A inserted (19.3.1997 with effect as mentioned in s. 24 of the amending Act) by 1997 c. 16, s. 22(3), Sch. 4

PART II

DESCRIPTIONS OF PREMIUM

[^{F3} *Travel insurance*

Textual Amendments

- F3** Sch. 6A para. 4 and the preceding cross-heading substituted (31.7.1998 with effect as mentioned in s. 146(3)(4) of the amending Act) by 1998 c. 36, s. 146(2) (with Sch. 18 para. 6(3))

- ^{F14} (1) A premium under a taxable insurance contract falls within this paragraph if it is in respect of the provision of cover against travel risks for a person travelling.
- (2) Where—
- (a) a contract of insurance provides cover against both travel risks and risks other than travel risks,
 - (b) the premium attributable to the cover against travel risks does not exceed 10 per cent. of the total premium payable under the contract, and
 - (c) the contract does not provide cover for a person travelling against travel risks falling within two or more of the paragraphs of sub-paragraph (3) below,
- the premium, so far as attributable to the cover against travel risks, does not fall within this paragraph by virtue of sub-paragraph (1) above.
- (3) The travel risks mentioned in sub-paragraph (2)(c) above are—
- (a) liability in respect of cancellation of travel or of accommodation arranged in connection with travel;
 - (b) delayed or missed departure;
 - (c) curtailment of travel or of the use of accommodation arranged in connection with travel;
 - (d) loss or delayed arrival of baggage;
 - (e) personal injury or illness or expenses of repatriation.

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(4) A premium does not fall within this paragraph by virtue of sub-paragraph (1) above if it is payable under a taxable insurance contract relating to a motor vehicle and is attributable to cover of the kind generally known as—

- (a) fully comprehensive,
- (b) third party, fire and theft,
- (c) third party, or
- (d) roadside assistance,

or if it is payable under a taxable insurance contract relating to a caravan, boat or aircraft and is attributable to cover of a description broadly corresponding to any of those set out in paragraphs (a) to (d) above (so far as applicable) provided in respect of the caravan, boat or aircraft for a period of at least one month for the person travelling.

(5) In this paragraph—

“person travelling” includes a person intending to travel;

“travel risks” means risks associated with, or related to, travel or intended travel—

- (a) outside the United Kingdom,
- (b) by air within the United Kingdom,
- (c) within the United Kingdom in connection with travel falling within paragraph (a) or (b) above, or
- (d) which involves absence from home for at least one night,

or risks to which a person travelling may be exposed during, or at any place at which he may be in the course of, any such travel.]]

Textual Amendments

F1 Sch. 6A para. 4 substituted (31.7.1998 with effect as mentioned in s. 146(3) of the amending Act) by 1998 c. 36, s. 146(2) (with Sch. 18, para. 6(3))

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Changes and effects yet to be applied to the whole Act associated Parts and Chapters:

Whole provisions yet to be inserted into this Act (including any effects on those provisions):

- s. 16A(2)(g) inserted by [2023 c. 30 Sch. 13 para. 28](#)
- s. 160(2)-(7) modified by 2010 c. 8 s. 464(6) (as inserted) by [2017 c. 32 Sch. 5 para. 1](#)
- Sch. 5 para. 2(1)(pa) inserted by [S.I. 2022/109 reg. 4](#) (This amendment not applied to [legislation.gov.uk](#). The affecting statutory instrument has no legal effect. It was made under a procedure which meant that it ceased to have effect 28 days after signing unless it was debated and approved in Parliament within that time. It was not debated and approved within 28 days, so it has expired with no effect.)