



Premium Banking Benefits – Value Comparison

Consumer Intelligence

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1. Introduction

This technical report outlines the methodology used by Consumer Intelligence Ltd to provide the value comparison insights procured by Monzo on their Premium banking benefits.

2. Context and objectives of the research

Consumer Intelligence was appointed by Monzo to conduct an in-depth desktop research to attribute a quantifiable value to the benefits packages associated with their Premium banking services, Monzo Plus and Monzo Premium. Consumer Intelligence was specifically required to source, calculate and validate the average cost benefits associated with the following three elements:

- ▶ Worldwide annual travel insurance cover
- ▶ Mobile phone insurance cover
- ▶ Airport lounge access

The aim of this research was to provide reflective benefits value of what an average consumer would spend over the course of a year if purchasing the equivalent product separately, in order to support substantiated marketing messages for the overall benefits value of the Monzo Plus & Monzo Premium products.

3. Methodology

For the purpose of this research, Monzo has provided Consumer Intelligence with material and information on the premium packages they wish to benchmark against. Consumer Intelligence has used the information provided by Monzo to establish criteria for selection and evaluation of comparable offerings in the marketplace. The following steps were followed to complete this research:

- ▶ Feasibility testing and research have been conducted over five working days in July 2023
- ▶ Subsequent analyses and reviews have been carried out to ensure accuracy and quality of outcomes
- ▶ A selection of providers has been used in this research and is not representative of the whole marketplace
- ▶ To ensure a correct and accurate interpretation of our findings, Consumer Intelligence has reviewed and validated the PR and Marketing material intended to be published by Monzo

4. Research and analysis

Consumer Intelligence conducted initial research to identify comparable available products to those offered by Monzo across the market. In order to calculate the reflective commercial value for the elements required, Consumer Intelligence's research analysts acquired real quotes via desktop research. In addition to the primary research, Consumer Intelligence logic checked the validity of the benefits value for each product in order to provide messaging for an overall benefit value calculation.

The research consisted of three phases, one for each element assessed.

Phase 1 - Worldwide annual travel insurance cover

In phase 1, Consumer Intelligence sourced comparable insurance policies from four Price Comparison Websites (Money Super Market, Confused, Compare the Market & Go.Compare). All the quoted products have been assessed individually and compared to the policy provided by Monzo in order to select equivalent products to allow like-for-like comparisons.

Amongst 120+ unique brands / products quoted across the four Price Comparison Websites tested, Consumer Intelligence identified five brands who offered directly comparable policies; These are:

1. Ergo Element
2. Start Travel Essential
3. AA Bronze (CON & GC only)
4. Travel Insurance 4 Medical Economy (CTM, CON & GC only)
5. Travel Time Economy (CTM, CON & GC only)

To select the most comparable policies quoted on the four Price Comparison Websites assessed, Consumer Intelligence collected quotes using 50 risks with the following key criteria for selection:

- Annual trips cover
- Baggage cover required
- Winter sports cover required
- Include different Region for the testing
- Include different ages for the testing. Between 20-69
- Include Europe and Worldwide destination areas
- Include variable number of travellers
- Do not include medical conditions

The four PCWs used to collect data from:

- Compare The Market - <https://www.comparethemarket.com/travel-insurance/>
- Money Super Market - <https://www.moneysupermarket.com/travel-insurance/>
- Confused - <https://www.confused.com/travel-insurance>
- Go.Compare - <https://www.gocompare.com/travel-insurance/>

Based on the quotes collected, Consumer Intelligence calculated the average, lowest and highest value of comparable travel insurance policies provided by the five products selected across the four Price Comparison Websites tested (Compare the Market, Go.Compare, Money Super Market, Confused.com)

Phase 2 - Mobile phone insurance cover

In phase 2, Consumer Intelligence sourced for comparable (cover level and exclusions) mobile phone insurance models across six mobile phone brands (Apple, Samsung, Huawei, Google, Motorola, Xiaomi), sought from 10 providers, a total of 60 quotes.

All quotes acquired have been assessed individually and compared to the policy provided by Monzo in order to select equivalent products to allow like-for-like comparisons.

Amongst the six mobile phone brands identified, Consumer Intelligence selected the following models of mobile phones, criteria for cover selection:

Brand	Model	Selling Price (July 2023)	Release Date
Apple	iPhone 14 256B	£849.00	Sep-22
Samsung	Galaxy S23 256GB	£899.00	Feb-23
Huawei	P40 Pro 8/256GB	£882.00	Apr-20
Motorola	Edge 20 Pro 256GB	£550.00	Aug-21
Google	Pixel 7 12/256GB	£699.00	Oct-22
Xiaomi	12 Pro 12/256GB	£799.00	Apr-22

Criteria to be used for cover selection
Loss
Theft
Damage
Breakdown
Unauthorised network charges
Accessories

The following 10 mobile phone insurance providers were selected by Consumer Intelligence to acquire quotes for equivalent mobile phone insurance policies to that provided by Monzo, they are recognised brands and/or brands showing in the top ranks on price comparison websites:

- Nova Direct. <https://www.nova-direct.com/>
- Trusted- <https://www.trustedinsurances.com/>
- Switchedon. <https://www.switchedoninsurance.com/>
- Post Office. <https://www.postoffice.co.uk/gadget-insurance>
- Insurance2go. <https://www.insurance2go.co.uk/>
- Protect Your Gadget. <https://quote.protectyourgadgetinsurance.com/quote/gadgetdetails>
- Swipe. <https://www.swipeinsurance.co.uk/>
- Protect your Bubble. <https://www.protectyourbubble.com/>
- Freshcover. <https://freshcover.co.uk/get-a-quote>
- Loveit Coverit. <https://www.loveitcoverit.com/>

Based on the quotes collected, Consumer Intelligence calculated the average, lowest and highest value of mobile phone insurance policies comparable to that offered by Monzo.

Phase 3 - Airport lounge access

In phase 3, Consumer Intelligence researched and calculated the average cost for one airport lounge visit

and three airport lounge visits per year, across the five biggest airports in the UK, on a single visit purchase basis and annual membership basis. A total of 27 quotes have been collected.

All quotes acquired have been assessed individually and comparable annual membership providers / offerings have been selected to allow like-for-like comparisons.

The five biggest airports in the UK have been selected using the latest Civil Aviation Authority (CAA) data publicly available. The airports used for the purpose of this research are:

1. London Heathrow
2. London Gatwick
3. Manchester
4. London Stansted
5. London Luton

Amongst the airports used for this study, costs for lounge access on a single visit basis were calculated for the following lounges facilities.

London Heathrow	London Gatwick	Manchester	London Stansted	London Luton
Plaza Premium (T3)	Nº1 Lounge north	Escape Lounge (T1)	Escape Lounge	Clubrooms
Plaza Premium (T2 departures)	Nº1 Lounge south	1903 Lounge (T1)		Aspire
Plaza Premium (T2 arrivals)	Clubrooms north	Escape Lounge (T2)		
Plaza Premium (T4 Arrivals)	Clubrooms south	1903 Lounge (T3)		
Plaza Premium (T4 Departures)	My Lounge north	Aspire Lounge (T1)		
Plaza Premium (T5 Departures)	My Lounge south	Aspire Lounge (T2)		
Nº1 Lounge	Club Aspire south	Escape Lounge (T3)		
Aspire Lounge (T5)	Club Aspire north	1903 Lounge (T2)		
Club Aspire (T3)	Plaza Premium North	Escape Lounge (T3)		
Club Aspire (T5)	The Gateway south	Aero Spa (T1) Departure		
Regus Express (T2)	The Gateway north			
Blush Lounge by Plaza Premium Group (T4)	Aerospa south			
Regus Express (T5)	Aerospa north			
	Nº1 Gatwick South			

Amongst the airports used for this study, costs for lounge access on an annual membership basis were calculated across two comparable third party providers who offer annual memberships to access lounges at the five biggest airports in the UK:

- ▶ Priority Pass
- ▶ Dragon Pass

Based on the quotes collected, Consumer Intelligence calculated the average, lowest and highest prices per visit and on the basis of three visits per year.

5. Overview of Consumer Intelligence

In an uncertain world, Consumer Intelligence helps businesses in the financial sector develop strategies that meet or exceed consumer expectations using its unique proprietary data and insight.

We have a 19-year track record of developing unique consumer insights which give businesses a picture of where they fit and how they are perceived in the market, by competitors and consumers alike - a picture seen uniquely through the eyes of consumers.

This is done using a holistic approach, exercising our price benchmarking and consumer research capabilities. And it is this approach that gives our clients the confidence to make bold and informed decisions; to build better quality strategies that benefit them and their customers.

We offer concrete and compelling consumer understanding that our clients can build their business on, and our Advisory service not only scans for opportunities but puts companies on the path to capturing and executing them.

Investors, Governments and regulators publish and rely upon our data to help manage the market and the economy.

We appreciate that every business is different and understand that each requires a specifically tailored approach to create actionable insight that will lead to success. That is why we focus on working in partnership with our clients to truly understand their goals, tools and priorities.

6. Appendix

Topic	Travel insurance quotes collected across 4 PCWs
Methodology	Desktop research
Objective	Assess average, lowest and highest value of comparable travel insurance policies across 4 PCWs (Compare the Market, Money Super Market, Confused, Go.Compare)

Key information of the 50 profiles used to get quotes on PCWs	
Age	20-69
Medical condition	No
Geographical area	Europe (54%), Worldwide (exc USA / Canada) (30%), Worldwide (inc USA / Canada) (16%)
Start Date	09/08/2023 (18%), 13/08/2023 (20%), 23/08/2023 (22%), 02/09/2023 (22%), 07/09/2023 (18%)
Date of Birth (range)	26 October 1953 - 30 January 2003
No. of Travellers	1 (60%), 2 (32%), 3 (6%), 4 (2%)
Hazardous Activities	Yes

Extra	Winter Sports cover
Type	Annual trip

Product criteria used to determine 'like for like' comparison with Monzo's policy
Baggage limit - up to £750
Cancellation limit - up to £5,000
Medical limit - up to £10 million

Annual premium, by provider and PCW

Provider	Product	PCW	Average Premium by PCW	Average Annual Premium by Provider
AA	Bronze	Confused	£127.6	£127.6
AA	Bronze	Go.Compare	£127.6	
Ergo	Element	Compare the Market	£82.0	£86.7
Ergo	Element	Confused	£82.0	
Ergo	Element	Go.Compare	£82.0	
Ergo	Element	Money Super Market	£100.9	
Start Travel	Essential	Compare the Market	£64.5	£67.7
Start Travel	Essential	Confused	£64.5	
Start Travel	Essential	Go.Compare	£64.5	
Start Travel	Essential	Money Super Market	£77.3	
Travel Insurance 4 Medical	Economy Extra	Compare the Market	£304.4	£304.4
Travel Insurance 4 Medical	Economy Extra	Confused	£304.4	
Travel Insurance 4 Medical	Economy Extra	Go.Compare	£304.4	
Travel Time	Economy	Compare the Market	£131.8	£131.8
Travel Time	Economy	Confused	£131.8	
Travel Time	Economy	Go.Compare	£131.8	

Market Average Annual Cover Value (like-for-like products)	Lowest Annual Cover Value	Highest Annual Cover Value	Median Annual Cover Value
£143.7	£16.7	£1,460.0	£92.0

The four tables below show travel insurance average premiums and cover levels collected from all brands across the four PCWs used, broken-down by provider.

1. Compare The Market

Insurer	Average Premium	Medical	Baggage	Cancellation
Admiral	£74.9	£10 Million	£1,000	£1,500
Admiral Gold	£113.7	£15 Million	£2,000	£3,000
Admiral Platinum	£129.8	£20 Million	£2,500	£5,000
AllSafe Premier	£361.3	£10 Million	£2,000	£4,000
AllSafe Premier Plus	£352.2	£10 Million	£3,000	£6,000
AllSafe Standard	£147.5	£5 Million	£1,000	£1,500
AllSafe Standard Plus	£316.0	£7.5 Million	£1,500	£3,000
Coverwise Bronze	£95.5	£20 Million	£1,750	£1,500
Coverwise Silver Plus	£125.6	£20 Million	£1,750	£2,000
Coverwise Standard	£78.1	£20 Million	£1,000	£1,000
Direct Travel TI Gold	£312.5	£7.5 Million	£1,500	£2,000
Direct Travel TI Platinum	£370.7	£10 Million	£2,000	£3,000
Direct Travel TI Platinum Plus	£449.3	£10 Million	£3,000	£5,000
ERGO Element	£82.0	£7.5 Million	£750	£1,500
ERGO Optimum	£169.4	£15 Million	£2,500	£5,000
ERGO Protect	£110.9	£10 Million	£1,500	£3,000
Esure Classic	£121.7	£12.5 Million	£1,500	£3,000
Esure Essential	£100.6	£10 Million	£1,000	£1,500
Esure Extra	£178.4	£15 Million	£2,000	£5,000
Explorer Gold	£113.0	£2.5 Million	£1,000	£1,500
Explorer Gold Plus	£128.6	£5 Million	£1,500	£2,500
Fit2Travel Gold	£182.1	£10 Million	£2,000	£2,500
Fit2Travel Platinum	£247.1	£10 Million	£3,000	£5,000
Fit2Travel Silver	£145.8	£10 Million	£1,000	£1,000
GreatCover Essential	£65.4	£20 Million	£1,000	£1,000
GreatCover Super	£99.0	£20 Million	£1,500	£3,000
GreatCover Super Plus	£108.3	£20 Million	£3,000	£5,000
Holiday Extras Classic	£48.8	£10 Million	£1,500	£1,000
Holiday Extras Deluxe	£69.0	£10 Million	£1,500	£1,500
Holiday Extras Elite	£101.2	£15 Million	£2,000	£3,000
Insure and Escape Deluxe	£192.9	£10 Million	£2,000	£2,000
Insure and Escape Essential	£137.6	£10 Million	£1,000	£1,000
Insure and Escape Finest	£357.2	£10 Million	£2,500	£5,000
Oasis Bronze	£66.3	£10 Million	£1,000	£1,000
Oasis Gold	£144.1	£20 Million	£3,000	£5,000
Oasis Silver	£94.2	£15 Million	£2,000	£3,000
Puffin Gold	£113.3	£10 Million	£2,000	£3,000
Puffin Platinum	£163.7	£10 Million	£2,500	£5,000
Puffin Silver	£86.8	£10 Million	£1,500	£1,500
RAC Black	£165.5	£15 Million	£2,000	£5,000
RAC Orange	£97.7	£10 Million	£1,000	£1,500
RAC Silver	£115.3	£12.5 Million	£1,500	£3,000
Sainsburys Travel Essential	£81.6	£10 Million	£1,000	£1,500
Sainsburys Travel Premier	£149.7	£15 Million	£2,000	£5,000

Sainsburys Travel Standard	£108.1	£12.5 Million	£1,500	£3,000
Select and Protect Economy	£85.0	£5 Million	£1,500	£1,000
Select and Protect Premier	£115.4	£10 Million	£3,000	£5,000
Select and Protect Standard	£96.7	£7.5 Million	£2,000	£3,000
Start Travel Classic	£108.9	£10 Million	£1,500	£1,500
Start Travel Essential	£64.5	£5 Million	£750	£750
Start Travel Premier	£158.4	£15 Million	£2,000	£3,000
Switched On Insurance One	£68.2	£5 Million	£1,000	£1,000
Switched On Insurance Three	£136.3	£15 Million	£2,000	£3,000
Switched On Insurance Two	£90.2	£10 Million	£1,000	£2,000
Tesco Economy	£75.1	£10 Million	£1,000	£1,000
Tesco Premier	£166.1	£20 Million	£3,000	£5,000
Tesco Standard	£116.3	£10 Million	£2,000	£2,000
Travel Ins 4 Medical Econ	£304.4	£3 Million	£750	£1,500
Travel Ins 4 Medical Std	£546.5	£5 Million	£1,500	£3,000
Travel Ins 4 Medical Sup	£588.6	£10 Million	£2,500	£5,000
Travel Time Economy	£131.8	£5 Million	£500	£1,000
Travel Time Premier	£150.6	£8 Million	£1,000	£2,000
Travel Time Premier Plus	£159.5	£10 Million	£2,000	£4,000
Virgin Economy	£70.4	£10 Million	£1,000	£1,500
Virgin Premium	£119.1	£15 Million	£2,000	£3,000
Virgin Standard	£88.5	£12.5 Million	£1,600	£2,000
Viva Gold	£97.6	£7.5 Million	£1,500	£2,000
Viva Platinum	£121.2	£10 Million	£2,000	£3,000
Viva Silver	£69.9	£5 Million	£1,000	£1,000
annualtravelins.com Econ	£71.8	£20 Million	£1,100	£1,000
annualtravelins.com Sup Plus	£109.5	£20 Million	£2,600	£2,500
annualtravelins.com Super	£92.7	£20 Million	£1,500	£1,500
big blue cover Economy	£71.4	£10 Million	£1,500	£2,000
big blue cover Premier	£98.7	£10 Million	£2,500	£5,000
big blue cover standard	£88.0	£10 Million	£2,000	£3,000
cedartree Classic	£216.9	£15 Million	£1,500	£2,000
cedartree Lite	£166.2	£15 Million	£1,000	£1,000
cedartree gold	£307.3	£15 Million	£2,500	£5,000
coverforyou Diamond	£247.3	£15 Million	£3,000	£6,000
coverforyou Emerald	£94.3	£15 Million	£1,250	£1,500
coverforyou Ruby	£130.1	£15 Million	£2,000	£3,000
insurefor Economy	£72.2	£10 Million	£2,000	£2,500
insurefor Premier	£105.6	£10 Million	£3,500	£5,000
insurefor Standard	£89.2	£10 Million	£2,500	£3,000
insurewithease Gold	£138.9	£10 Million	£1,500	£3,000
insurewithease Platinum	£246.4	£10 Million	£4,000	£7,500
insurewithease Silver	£118.1	£10 Million	£1,000	£1,000
multitrip Essential	£84.3	£20 Million	£1,600	£1,000
multitrip Premier	£107.3	£20 Million	£2,000	£3,000
multitrip Premier Plus	£135.7	£20 Million	£3,500	£5,000

2. Go.Compare

Insurer	Average Premium	Medical	Baggage	Cancellation
AA Bronze	£127.6	£10 Million	£500	£1,000
AA Gold	£226.3	£10 Million	£2,500	£5,000
AA Silver	£169.4	£10 Million	£1,500	£3,000
Admiral	£74.4	£10 Million	£1,000	£1,500
Admiral Gold	£113.0	£15 Million	£2,000	£3,000
Admiral Platinum	£129.0	£20 Million	£2,500	£5,000
AllSafe Premier	£361.3	£10 Million	£2,000	£4,000
AllSafe Premier Plus	£352.2	£10 Million	£3,000	£6,000
AllSafe Standard	£147.5	£5 Million	£1,000	£1,500
AllSafe Standard Plus	£316.0	£7.5 Million	£1,500	£3,000
Coverwise Bronze	£95.5	£20 Million	£1,750	£1,500
Coverwise Silver Plus	£125.1	£20 Million	£1,750	£2,000
Coverwise Standard	£78.1	£20 Million	£1,000	£1,000
Direct Travel TI Gold	£312.5	£7.5 Million	£1,500	£2,000
Direct Travel TI Platinum	£370.7	£10 Million	£2,000	£3,000
Direct Travel TI Platinum Plus	£449.3	£10 Million	£3,000	£5,000
ERGO Element	£82.0	£7.5 Million	£750	£1,500
ERGO Optimum	£169.4	£15 Million	£2,500	£5,000
ERGO Protect	£110.9	£10 Million	£1,500	£3,000
Essential Travel Economy Plus	£67.6	£10 Million	£1,000	£750
Essential Travel Executive	£85.4	£10 Million	£1,500	£1,000
Essential Travel First Class	£113.0	£15 Million	£2,000	£2,000
Esure Classic	£121.7	£12.5 Million	£1,500	£3,000
Esure Essential	£100.6	£10 Million	£1,000	£1,500
Esure Extra	£178.4	£15 Million	£2,000	£5,000
Explorer Gold	£113.0	£2.5 Million	£1,000	£1,500
Explorer Gold Plus	£128.6	£5 Million	£1,500	£2,500
Fit2Travel Gold	£182.1	£10 Million	£2,000	£2,500
Fit2Travel Platinum	£247.1	£10 Million	£3,000	£5,000
Fit2Travel Silver	£145.8	£10 Million	£1,000	£1,000
GreatCover Essential	£56.0	£20 Million	£1,000	£1,000
GreatCover Super	£85.0	£20 Million	£1,500	£3,000
GreatCover Super Plus	£90.3	£20 Million	£3,000	£5,000
Holiday Extras Classic	£48.8	£10 Million	£1,500	£1,000
Holiday Extras Deluxe	£69.0	£10 Million	£1,500	£1,500
Holiday Extras Elite	£101.2	£15 Million	£2,000	£3,000
Insurance Republic Diamond	£112.8	£5 Million	£3,000	£4,000
Insurance Republic Gold	£77.9	£5 Million	£2,500	£3,000
Insurance Republic Silver	£68.3	£5 Million	£1,500	£2,000
Insure and Escape Deluxe	£180.5	£10 Million	£2,000	£2,000
Insure and Escape Essential	£128.3	£10 Million	£1,000	£1,000
Insure and Escape Finest	£330.7	£10 Million	£2,500	£5,000
Loveit Coverit Gold	£131.5	£15 Million	£2,000	£3,000
Loveit Coverit Platinum	£149.4	£15 Million	£3,000	£5,000
Loveit Coverit Silver	£112.6	£10 Million	£1,500	£1,000
Oasis Bronze	£66.3	£10 Million	£1,000	£1,000
Oasis Gold	£144.1	£20 Million	£3,000	£5,000
Oasis Silver	£94.2	£15 Million	£2,000	£3,000

Puffin Gold	£113.3	£10 Million	£2,000	£3,000
Puffin Platinum	£163.7	£10 Million	£2,500	£5,000
Puffin Silver	£86.8	£10 Million	£1,500	£1,500
RAC Black	£165.5	£15 Million	£2,000	£5,000
RAC Orange	£97.7	£10 Million	£1,000	£1,500
RAC Silver	£115.3	£12.5 Million	£1,500	£3,000
Sainsburys Travel Essential	£81.6	£10 Million	£1,000	£1,500
Sainsburys Travel Premier	£149.7	£15 Million	£2,000	£5,000
Sainsburys Travel Standard	£108.1	£12.5 Million	£1,500	£3,000
Select and Protect Economy	£85.0	£5 Million	£1,500	£1,000
Select and Protect Premier	£115.4	£10 Million	£3,000	£5,000
Select and Protect Standard	£96.7	£7.5 Million	£2,000	£3,000
Start Travel Classic	£108.9	£10 Million	£1,500	£1,500
Start Travel Essential	£64.5	£5 Million	£750	£750
Start Travel Premier	£158.4	£15 Million	£2,000	£3,000
Switched On Insurance One	£68.2	£5 Million	£1,000	£1,000
Switched On Insurance Three	£136.3	£15 Million	£2,000	£3,000
Switched On Insurance Two	£90.2	£10 Million	£1,000	£2,000
Tesco Economy	£75.1	£10 Million	£1,000	£1,000
Tesco Premier	£166.1	£20 Million	£3,000	£5,000
Tesco Standard	£116.3	£10 Million	£2,000	£2,000
Travel Ins 4 Medical Econ	£304.4	£3 Million	£750	£1,500
Travel Ins 4 Medical Std	£546.5	£5 Million	£1,500	£3,000
Travel Ins 4 Medical Sup	£588.6	£10 Million	£2,500	£5,000
Travel Insurance Saver Bronze	£166.4	£10 Million	£1,500	£1,250
Travel Insurance Saver Gold	£260.8	£10 Million	£3,000	£4,000
Travel Insurance Saver Silver	£200.9	£10 Million	£2,000	£2,500
Travel Time Economy	£131.8	£5 Million	£500	£1,000
Travel Time Premier	£150.6	£8 Million	£1,000	£2,000
Travel Time Premier Plus	£159.5	£10 Million	£2,000	£4,000
Tripsure Bronze	£62.9	£5 Million	£1,250	£2,000
Tripsure Platinum	£82.4	£5 Million	£2,500	£3,500
Tripsure Standard	£69.0	£5 Million	£2,000	£2,500
Virgin Economy	£70.4	£10 Million	£1,000	£1,500
Virgin Premium	£119.1	£15 Million	£2,000	£3,000
Virgin Standard	£88.5	£12.5 Million	£1,600	£2,000
Viva Gold	£97.6	£7.5 Million	£1,500	£2,000
Viva Platinum	£121.2	£10 Million	£2,000	£3,000
Viva Silver	£69.9	£5 Million	£1,000	£1,000
annualtravelins.com Econ	£58.7	£20 Million	£1,100	£1,000
annualtravelins.com Sup Plus	£91.8	£50 Million	£2,600	£2,500
annualtravelins.com Super	£77.7	£40 Million	£1,500	£1,500
big blue cover Economy	£71.4	£10 Million	£1,500	£2,000
big blue cover Premier	£98.7	£10 Million	£2,500	£5,000
big blue cover standard	£88.0	£10 Million	£2,000	£3,000
cedartree Classic	£216.9	£15 Million	£1,500	£2,000
cedartree Lite	£166.2	£15 Million	£1,000	£1,000
cedartree Premium	£307.3	£15 Million	£2,500	£5,000
coverforyou Diamond	£237.8	£15 Million	£3,000	£6,000
coverforyou Emerald	£89.1	£15 Million	£1,250	£1,500
coverforyou Ruby	£125.6	£15 Million	£2,000	£3,000
insurefor Economy	£72.5	£10 Million	£2,000	£2,500
insurefor Premier	£100.2	£10 Million	£3,500	£5,000
insurefor Standard	£89.3	£10 Million	£2,500	£3,000

insurewithease Gold	£138.9	£10 Million	£1,500	£3,000
insurewithease Platinum	£246.4	£10 Million	£4,000	£7,500
insurewithease Silver	£118.1	£10 Million	£1,000	£1,000
multitrip Essential	£80.3	£20 Million	£1,600	£1,000
multitrip Premier	£111.7	£20 Million	£2,000	£3,000
multitrip Premier Plus	£145.9	£20 Million	£3,500	£5,000

3. Money Super Market

Insurer	Average Premium	Medical	Baggage	Cancellation
Admiral	£76.9	£10 Million	£1,000	£1,500
Admiral Gold	£116.7	£15 Million	£2,000	£3,000
Admiral Platinum	£133.3	£20 Million	£2,500	£5,000
Ageas Travel	£80.3	£10 Million	£1,000	£1,500
Ageas Travel Extra	£96.5	£12.5 Million	£1,500	£3,000
Ageas Travel Ultra	£110.7	£15 Million	£2,000	£5,000
Coverwise Bronze	£99.2	£20 Million	£1,750	£1,500
Coverwise Silver Plus	£128.9	£20 Million	£1,750	£2,000
Coverwise Standard	£80.4	£20 Million	£1,000	£1,000
ERGO Element	£100.8	£7.5 Million	£750	£1,500
ERGO Optimum	£208.5	£15 Million	£2,500	£5,000
ERGO Protect	£136.4	£10 Million	£1,500	£3,000
Esure Classic	£128.0	£12.5 Million	£1,500	£3,000
Esure Essential	£105.3	£10 Million	£1,000	£1,500
Esure Extra	£187.2	£15 Million	£2,000	£5,000
Holiday Extras Classic	£48.8	£10 Million	£1,500	£1,000
Holiday Extras Elite	£101.2	£15 Million	£2,000	£3,000
Insurance Republic Diamond	£125.3	£5 Million	£3,000	£4,000
Insurance Republic Gold	£86.5	£5 Million	£2,500	£3,000
Insurance Republic Silver	£75.7	£5 Million	£1,500	£2,000
Leisure Guard Premier	£127.7	£10 Million	£2,000	£5,000
Leisure Guard Standard	£92.0	£5 Million	£1,000	£1,500
LeisureGuard Prem Plus	£158.6	£10 Million	£3,000	£7,500
Oasis Bronze	£66.0	£10 Million	£1,000	£1,000
Oasis Gold	£144.1	£20 Million	£3,000	£5,000
Oasis Silver	£94.0	£15 Million	£2,000	£3,000
Post Office Core	£60.8	£5 Million	£1,500	£1,000
Post Office Extra	£75.5	£7.5 Million	£2,000	£3,000
Post Office Max	£102.0	£10 Million	£3,000	£5,000
RAC Orange	£99.2	£10 Million	£1,000	£1,500
RAC Silver	£122.5	£12.5 Million	£1,500	£3,000
RIAS Travel	£81.7	£10 Million	£1,000	£1,500
RIAS Travel Plus	£98.3	£12.5 Million	£1,500	£3,000
RIAS Travel Premier	£112.8	£15 Million	£2,000	£5,000
Start Travel Classic	£128.1	£10 Million	£1,500	£1,500
Start Travel Essential	£77.3	£5 Million	£750	£750
Start Travel Premier	£186.5	£15 Million	£2,000	£3,000
Switched On Insurance One	£70.4	£5 Million	£1,000	£1,000
Switched On Insurance Three	£131.8	£15 Million	£2,000	£3,000
Switched On Insurance Two	£86.0	£10 Million	£1,000	£2,000
Tesco Economy	£78.8	£10 Million	£1,000	£1,000
Tesco Premier	£164.4	£20 Million	£3,000	£5,000
Tesco Standard	£114.5	£10 Million	£2,000	£2,000

Tripsure Bronze	£69.7	£5 Million	£1,250	£2,000
Tripsure Platinum	£91.5	£5 Million	£2,500	£3,500
Tripsure Standard	£76.0	£5 Million	£2,000	£2,500
Virgin Economy	£76.7	£10 Million	£1,000	£1,500
Virgin Premium	£130.0	£15 Million	£2,000	£3,000
Virgin Standard	£95.9	£12.5 Million	£1,600	£2,000
big blue cover Economy	£75.5	£10 Million	£1,000	£2,000
big blue cover Premier	£104.3	£10 Million	£2,500	£5,000
big blue cover standard	£94.1	£10 Million	£1,500	£3,000
cedartree Classic	£161.6	£15 Million	£1,500	£2,000
cedartree Lite	£127.7	£15 Million	£1,000	£1,000
cedartree gold	£229.5	£15 Million	£2,500	£5,000
coverforyou Emerald	£69.7	£15 Million	£1,250	£1,500
coverforyou Premier	£150.2	£15 Million	£3,000	£6,000
coverforyou Ruby	£98.5	£15 Million	£2,000	£3,000
insurefor Economy	£73.4	£10 Million	£2,000	£2,500
insurefor Premier	£101.4	£10 Million	£3,500	£5,000
insurefor Standard	£90.4	£10 Million	£2,500	£3,000
multitrip Essential	£53.6	£20 Million	£1,600	£1,000
multitrip Premier	£81.6	£20 Million	£2,000	£3,000
multitrip Premier Plus	£111.6	£20 Million	£3,500	£5,000

4. Confused

Insurer	Average Premium	Medical	Baggage	Cancellation
AA Bronze	£127.59	£10 Million	£500	£1,000
AA Gold	£226.30	£10 Million	£2,500	£5,000
AA Silver	£169.41	£10 Million	£1,500	£3,000
Admiral	£77.97	£10 Million	£1,000	£1,500
Admiral Gold	£118.43	£15 Million	£2,000	£3,000
Admiral Platinum	£135.23	£20 Million	£2,500	£5,000
AllSafe Premier	£361.30	£10 Million	£2,000	£4,000
AllSafe Premier Plus	£352.25	£10 Million	£3,000	£6,000
AllSafe Standard	£147.48	£5 Million	£1,000	£1,500
AllSafe Standard Plus	£315.96	£7.5 Million	£1,500	£3,000
Coverwise Bronze	£95.53	£20 Million	£1,750	£1,500
Coverwise Silver Plus	£125.08	£20 Million	£1,750	£2,000
Coverwise Standard Plus	£81.07	£20 Million	£1,000	£1,000
Direct Travel TI Gold	£312.51	£7.5 Million	£1,500	£2,000
Direct Travel TI Platinum	£370.66	£10 Million	£2,000	£3,000
Direct Travel TI Platinum Plus	£449.33	£10 Million	£3,000	£5,000
ERGO Element	£81.96	£7.5 Million	£750	£1,500
ERGO Optimum	£169.45	£15 Million	£2,500	£5,000
ERGO Protect	£110.89	£10 Million	£1,500	£3,000
Essential Travel Economy Plus	£67.62	£10 Million	£1,000	£750
Essential Travel Executive	£85.38	£10 Million	£1,500	£1,000
Essential Travel First Class	£113.03	£15 Million	£2,000	£2,000
Esure Classic	£121.70	£12.5 Million	£1,500	£3,000
Esure Essential	£100.55	£10 Million	£1,000	£1,500
Esure Extra	£178.44	£15 Million	£2,000	£5,000
Explorer Gold	£113.00	£2.5 Million	£1,000	£1,500
Explorer Gold Plus	£128.57	£5 Million	£1,500	£2,500
Fit2Travel Gold	£182.05	£10 Million	£2,000	£2,500

Fit2Travel Platinum	£247.09	£10 Million	£3,000	£5,000
Fit2Travel Silver	£145.77	£10 Million	£1,000	£1,000
GreatCover Essential	£59.85	£20 Million	£1,000	£1,000
GreatCover Super	£92.30	£20 Million	£1,500	£3,000
GreatCover Super Plus	£99.34	£20 Million	£3,000	£5,000
Holiday Extras Classic	£48.79	£10 Million	£1,500	£1,000
Holiday Extras Deluxe	£68.96	£10 Million	£1,500	£1,500
Holiday Extras Elite	£101.24	£15 Million	£2,000	£3,000
Insurance Republic Diamond	£114.52	£5 Million	£3,000	£4,000
Insurance Republic Gold	£79.05	£5 Million	£2,500	£3,000
Insurance Republic Silver	£69.08	£5 Million	£1,500	£2,000
Insure and Escape Deluxe	£193.65	£10 Million	£2,000	£2,000
Insure and Escape Essential	£138.02	£10 Million	£1,000	£1,000
Insure and Escape Finest	£357.65	£10 Million	£2,500	£5,000
Loveit Coverit Gold	£131.49	£15 Million	£2,000	£3,000
Loveit Coverit Platinum	£149.40	£15 Million	£3,000	£5,000
Loveit Coverit Silver	£112.62	£10 Million	£1,500	£1,000
Oasis Bronze	£66.35	£10 Million	£1,000	£1,000
Oasis Gold	£144.13	£20 Million	£3,000	£5,000
Oasis Silver	£94.19	£15 Million	£2,000	£3,000
Puffin Gold	£113.32	£10 Million	£2,000	£3,000
Puffin Platinum	£163.67	£10 Million	£2,500	£5,000
Puffin Silver	£86.82	£10 Million	£1,500	£1,500
RAC Black	£165.45	£15 Million	£2,000	£5,000
RAC Orange	£97.73	£10 Million	£1,000	£1,500
RAC Silver	£115.33	£12.5 Million	£1,500	£3,000
Sainsburys Travel Essential	£81.57	£10 Million	£1,000	£1,500
Sainsburys Travel Premier	£149.68	£15 Million	£2,000	£5,000
Sainsburys Travel Standard	£108.15	£12.5 Million	£1,500	£3,000
Select and Protect Economy	£85.00	£5 Million	£1,500	£1,000
Select and Protect Premier	£115.41	£10 Million	£3,000	£5,000
Select and Protect Standard	£96.75	£7.5 Million	£2,000	£3,000
Start Travel Classic	£108.94	£10 Million	£1,500	£1,500
Start Travel Essential	£64.53	£5 Million	£750	£750
Start Travel Premier	£158.45	£15 Million	£2,000	£3,000
Switched On Insurance One	£68.18	£5 Million	£1,000	£1,000
Switched On Insurance Three	£136.31	£15 Million	£2,000	£3,000
Switched On Insurance Two	£90.20	£10 Million	£1,000	£2,000
Tesco Economy	£75.06	£10 Million	£1,000	£1,000
Tesco Premier	£166.10	£20 Million	£3,000	£5,000
Tesco Standard	£116.32	£10 Million	£2,000	£2,000
Travel Ins 4 Medical Econ	£304.45	£3 Million	£750	£1,500
Travel Ins 4 Medical Std	£546.52	£5 Million	£1,500	£3,000
Travel Ins 4 Medical Sup	£588.63	£10 Million	£2,500	£5,000
Travel Insurance Saver Bronze	£166.44	£10 Million	£1,500	£1,250
Travel Insurance Saver Gold	£260.83	£10 Million	£3,000	£4,000
Travel Insurance Saver Silver	£200.86	£10 Million	£2,000	£2,500
Travel Time Economy	£131.81	£5 Million	£500	£1,000
Travel Time Premier	£150.56	£8 Million	£1,000	£2,000
Travel Time Premier Plus	£159.47	£10 Million	£2,000	£4,000
Tripsure Bronze	£63.58	£5 Million	£1,250	£2,000
Tripsure Platinum	£83.59	£5 Million	£2,500	£3,500
Tripsure Standard	£70.02	£5 Million	£2,000	£2,500

Virgin Economy	£70.39	£10 Million	£1,000	£1,500
Virgin Premium	£119.12	£15 Million	£2,000	£3,000
Virgin Standard	£88.52	£12.5 Million	£1,600	£2,000
Viva Gold	£97.60	£7.5 Million	£1,500	£2,000
Viva Platinum	£121.24	£10 Million	£2,000	£3,000
Viva Silver	£69.88	£5 Million	£1,000	£1,000
annualtravelins.com Econ	£66.03	£20 Million	£1,100	£1,000
annualtravelins.com Sup Plus	£99.31	£50 Million	£2,600	£2,500
annualtravelins.com Super	£83.39	£40 Million	£1,500	£1,500
big blue cover Economy	£71.40	£10 Million	£1,500	£2,000
big blue cover Premier	£98.67	£10 Million	£2,500	£5,000
big blue cover standard	£87.99	£10 Million	£2,000	£3,000
cedartree Classic	£216.93	£15 Million	£1,500	£2,000
cedartree Lite	£166.20	£15 Million	£1,000	£1,000
cedartree gold	£307.34	£15 Million	£2,500	£5,000
coverforyou Diamond	£237.82	£15 Million	£3,000	£6,000
coverforyou Emerald	£92.50	£15 Million	£1,250	£1,500
coverforyou Ruby	£123.41	£15 Million	£2,000	£3,000
insurefor Economy	£72.49	£10 Million	£2,000	£2,500
insurefor Premier	£100.17	£10 Million	£3,500	£5,000
insurefor Standard	£89.35	£10 Million	£2,500	£3,000
insurewithease Gold	£138.90	£10 Million	£1,500	£3,000
insurewithease Platinum	£246.42	£10 Million	£4,000	£7,500
insurewithease Silver	£118.13	£10 Million	£1,000	£1,000
multitrip Essential	£66.25	£20 Million	£1,600	£1,000
multitrip Premier	£99.16	£20 Million	£2,000	£3,000
multitrip Premier Plus	£130.81	£20 Million	£3,500	£5,000

Topic	Mobile phone insurance quotes for annual cover, without add-ons
Methodology	Desktop research
Objective	Assess average, lowest and highest value of comparable mobile phone insurance across 6 mobile phone brands / models

Criteria to be used for cover selection
Purchase date of 01/08/2023
Loss
Theft
Damage
Breakdown
Unauthorised network charges
Accessories
Phone
Excess £75

Brand	Model	Selling Price (July 2023)	Release Date (UK)
Apple	iPhone 14 256B	£849.00	Sep-22
Samsung	Galaxy S23 256GB	£899.00	Feb-23
Huawei	P40 Pro 8/256GB	£882.00	Apr-20
Motorola	Edge 20 Pro 256GB	£550.00	Aug-21
Google	Pixel 7 12/256GB	£699.00	Oct-22
Xiaomi	12 Pro 12/256GB	£799.00	Apr-22

Premium per month, by insurance provider and mobile brand						
Insurance Provider	Apple	Samsung	Huawei	Motorola	Google	Xiaomi
Nova Direct	£5.50	£5.50	£5.50	£5.50	£5.50	£5.50
Trusted	£9.30	£9.20	£7.50	£5.70	£7.50	£9.70

Average annual premium by insurance provider

£66.00

Lowest annual premium by insurance provider

£66.00

Highest annual premium by insurance provider

£121.00

Average annual premium across the market

£96.58

£97.80

Switchedon	£9.00	£9.00	£6.50	£6.00	£6.50	£9.50	£93.00
Post Office	£10.50	£10.50	£9.50	£8.00	£9.50	£12.50	£121.00
Insurance2go	£8.99	£8.99	£8.99	£7.99	£7.99	£8.99	£103.88
Protect Your Gadget	£9.75	£9.75	£7.25	£6.75	£7.25	£10.25	£102.00
Swipe	£7.25	£7.25	£7.25	£5.00	£7.25	£7.50	£83.00
Protect your Bubble	£8.99	£9.49	£10.49	£8.49	£9.49	£10.49	£114.88
Freshcover	£7.37	£7.00	£6.42	£4.92	£6.07	£7.37	£78.30
Loveit Coverit	£8.19	£7.94	£10.99	£6.99	£7.49	£11.39	£105.98

Average annual premium by brand	£101.81	£101.54	£96.47	£78.41	£89.45	£111.83
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Lowest annual premium by brand	£78.41
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Highest annual premium by brand	£111.83
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Average annual premium across the market	£96.58
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* Quotes collected via insurance providers' Direct channels. All quotes refer to market prices as of August 2023 and are for mobile phones in 'new' conditions
 * Can be options for promo/discount/referral codes
 * Protect your Bubble includes loss as an add-on
 * Insurance2go for Motorola & Google offered 75 excess so we have selected for other mobiles we have selected 100 as per MS

Topic	Airport Lounge Access across the 5 biggest outbound airports in the UK
Methodology	Desktop research
Objective	Assess average, lowest and highest cost for 3 visits per year on a single visit purchase basis and annual membership basis

Cost for 3 visits per year for customers who pay on a single visit basis - purchasable directly at the airport lounge:

Average cost per visit	£37.15
Lowest cost per visit	£31.99
Highest cost per visit	£49.99
Average cost for 3 visits	£111.45
Lowest cost for 3 visits	£95.97
Highest cost for 3 visits	£149.97

Cost for 3 visits per year for customers who hold annual memberships, by provider and type of membership:

	Priority Pass			Dragon Pass		
	Standard	Standard Plus	Prestige	Classic	Preferential	Prestige
Annual membership fee	£55.00	£206.00	£419.00	£99.00	£259.00	£429.00
Number of free visits	0	10	Unlimited	1	8	Unlimited
Number of visits to pay	3	0	0	2	0	0
Cost per visit for members	£24.00	£24.00	-	£35.00	£35.00	-
Total cost for 3 visits	£127.00	£206.00	£419.00	£169.00	£259.00	£429.00

Average cost for 3 visits (standard / classic only)	£148.00
Lowest cost for 3 visits (standard / classic only)	£127.00
Highest cost for 3 visits (standard / classic only)	£169.00

Some lounges are currently closed – please see comments below for further information

The tables below show the 5 biggest outbound airports in the UK and the related lounge facilities available. The tables show findings for cost for lounge access on a single visit basis, as well as on an annual basis. Comparable annual membership providers / offerings have been selected to allow like-for-like comparison.

Price per single visit at the 5 biggest outbound airports in the UK, by airport and lounge

Rank	Airport	Lounge	Price per visit ¹	Comments
1	London Heathrow	Plaza Premium (T3)	N/A	Not Available
		Plaza Premium (T2 departures)	£40.00	-
		Plaza Premium (T2 arrivals)	N/A	Not Available
		Plaza Premium (T4 Arrivals)	N/A	Not Available
		Plaza Premium (T4 Departures)	£41.85	-
		Plaza Premium (T5 Departures)	£35.00	-
		Nº1 Lounge	£34.00	*Offers in (T3 departures)
		Aspire Lounge (T5)	£39.99	Club Aspire (T5 Departure)
		Club Aspire (T3 Departure)	£34.99	-
2	London Gatwick	Nº1 Lounge north	£40.00	Adult (12+) £40 Child (2-11) £20 Infant (0-2) free
		Nº1 Lounge south	£40.00	Adult (12+) £40 Child (2-11) £20 Infant (0-2) free
		Clubrooms north	£45.00	Prices from just £45.00
		Clubrooms south	N/A	Not available
		My Lounge north	N/A	Not available
		My Lounge south	£32.00	Adult (12+) £32 Child (2 – 11) £20 Infant (0 – 1) free
		Club Aspire south	N/A	Not available
		Club Aspire north	N/A	Not available
		Plaza Premium north	£36.00	Adult (12+) £36 Child (2-11) £25.20
		Plaza Premium south	N/A	Not available
		Flight Lounge north	£37.00	Coming Soon to north New Lounge added Adult (12+) £37 Child (2-11) £18
The Gateway Lounge North Terminal	£32.00	Adult (12+) £32 Child (2 – 11) £20 Infant (0 – 1) free		
3	Manchester	Escape Lounge (T1)	£31.99	Pre-book price from just £31.99 per person Infants (0-35 months) free of charge
		1903 Lounge (T1)	N/A	Currently closed Pre-book from just £44.99 per person
		Escape Lounge (T2)	£32.99	Pre-book price From £32.99 per person Infants (0-35 months) free of charge
		1903 Lounge (T3)	N/A	Currently closed Pre-book from just £44.99 per person
		Aspire Lounge (T1)	N/A	Not available
		Aspire Lounge (T2)	N/A	Not available
		1903 Lounge (T2)	£49.99	Price From £49.99 per person but it changes according to the date and timings. Pre-book from just £44.99 per person
		Escape Lounge (T3)	£32.99	Pre-book price From £32.99 per person Infants (0-35 months) free of charge

4	London Stansted	Escape Lounge	£31.99	Pre-book price From £31.99 per person Infants (0-35 months) free of charge
5	London Luton	Clubrooms	N/A	Not Available
		Aspire	£37.99	Adults and Children aged 11+: £37.99 Children aged 2 to 11: £21.49 Infants under 2: Free

Cost for 3 visits per year for customer with no annual membership

Average cost per visit	£37.15
Lowest cost per visit	£31.99
Highest cost per visit	£49.99
Average cost for 3 visits	£111.45
Lowest cost for 3 visits	£95.97
Highest cost for 3 visits	£149.97

† Comparable third party providers who offer annual memberships to access lounges at the 5 biggest outbound airports in the UK✓ = lounge access provided

* Cheaper at weekend, weekday used for quotes

Rank	Airport	Lounge	Lounges available with Priority Pass	Lounges available with Dragon Pass	Comments		
1	London Heathrow	Plaza Premium (T3)	X	✓	Does not Offer Plaza Premium Lounge in (T3) in Priority Pass also not listed on London Heathrow website Plaza Premium (Arrivals) Temporary Closed Dragon Pass		
		Plaza Premium (T2 departures)	✓	✓			
		Plaza Premium (T2 arrivals)	✓	✓	(Temporarily closed) in Dragon Pass		
		Plaza Premium (T4 Arrivals)	✓	✓	(Temporarily closed) in Dragon Pass		
		Plaza Premium (T4 Departures)	✓	✓			
		Plaza Premium (T5 Departures)	✓	✓			
		N-1 Lounge	✓	✓	No1 Lounge Heathrow, Available only in (T3) for Priority Pass No 1 Heathrow) Available only in (T3) for Dragon Pass		
		Aspire Lounge (T5)	X	X	Does not offers Aspire Lounge (T5) in Priority Pass. Does not offers Aspire Lounge (T5) in Dragon Pass.		
		Club Aspire (T3)	✓	X	Not available in Dragon pass		
		Club Aspire (T5)	✓	X	New Added in Priority Pass		
		Regus Express (T2)	X	X	Not available in Priority Pass Not available in Dragon pass		
		Blush Lounge by Plaza Premium Group (T4)	✓	✓	New Added in Priority Pass New Added in Dragon Pass, International Departure,Domestic Departure		
		Regus Express (T5)	X	X	Not available in Priority Pass Not available in Dragon pass		
2	London Gatwick	N-1 Lounge north	✓	✓	Note: Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. In order to reserve your space, we recommend you visit https://no1lounges.com/prioritypass/prebook to pre-book your lounge. (Priority Pass) No1 Gatwick North, North Terminal Domestic Departure,International Departure (Dragon Pass)		
		N-1 Lounge south	✓	X	Note: Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. In order to reserve your space, we recommend you visit https://no1lounges.com/prioritypass/prebook to pre-book your lounge.(Priority Pass) Not Found, Dragons pass		
		Clubrooms north	✓	✓	Note: Closed: Dec 25. Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. In order to reserve your space, we recommend you visit https://no1lounges.com/prioritypass/prebook to pre-book your lounge. (Priority Pass) Clubrooms (Additional Charge Applies) , Domestic Departure,International Departure (Dragon pass).		
		Clubrooms south	✓	✓	Note: Closed: Dec 25. Lounge remains closed until further notice.		
		My Lounge north	X	X	Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. In order to reserve your space, we recommend you visit https://no1lounges.com/prioritypass/prebook to pre-book your lounge.(Priority Pass) (Temporarily closed) in Dragon Pass		
		My Lounge south	✓	✓	Does not Offer My Lounge North in Priority Pass Does not Offer My Lounge North in Dragon Pass		
		Club Aspire south	✓	X	South Terminal		
		Club Aspire north	X	X	Domestic Departure,International Departure (Dragon Pass)		
		The Gateway south	X	X	Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. In order to reserve your space, we recommend you visit https://no1lounges.com/prioritypass/prebook to pre-book your lounge. (Priority Pass) South Terminal		
		The Gateway north	✓	✓	Domestic Departure,International Departure (Dragon Pass)		
		Aerospa south	X	✓	Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. In order to reserve your space, we recommend you visit https://no1lounges.com/prioritypass/prebook to pre-book your lounge. (Priority Pass)		
		Aerospa north	X	✓	Domestic Departure,International Departure (Dragon Pass)		
		No1 Gatwick South	✓	✓	06:00 - 20:00 daily		
		Plaza Premium north	✓	✓	Note: Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. (Priority Pass) Not Available in Dragon Pass		
		3	Manchester	Escape Lounge (T1)	✓	✓	Does not Offer My Lounge North in Priority Pass Does not Offer My Lounge North in Dragon Pass
				1903 Lounge (T1)	X	X	Note: Closed: Dec 25.
Escape Lounge (T2)	✓			✓	Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. (Priority Pass) Domestic Departure,International Departure (Dragon Pass)		
1903 Lounge (T3)	X			X	Not available in Priority Pass Not available in Dragon pass		
Aspire Lounge (T1)	✓			✓	Note: Food and beverages service stops 30 minutes before closing time.		
Aspire Lounge (T2)	✓			✓	Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. (Priority Pass) Domestic Departure,International Departure (Dragon Pass)		
Aero Spa (T1) Departure	X			✓	Not available in Priority Pass Not available in Dragon pass		
Escape Lounge (T3)	✓			✓	Note: Closed: Dec 25. Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints.		
Escape Lounge (T3)	✓			✓	(Priority Pass) Domestic Departure,Domestic Arrival (Dragon Pass)		
Escape Lounge (T3)	✓			✓	Note: Hours are subject to seasonal changes. (Priority Pass) Domestic Departure,International Departure (Dragon Pass) Offers in Dragon Pass only (New)		
4	London Stansted	Escape Lounge	✓	✓	LOCATION Manchester International, Terminal 3 Airside - proceed through Security and turn right towards the shops. Turn left, pass 'In Motion' and take the lift or stairs on the left hand side to Level 3. At the top of the stairs, follow signs for 'Card Holder Lounge'. Flights departing from Terminal 3 only. (Priority Pass) Airside - After passport control and security check, the lounge is located next to gates 46 - 56. (Dragon Pass) (NEW)		
		Escape Lounge	✓	✓	LOCATION Manchester International, Terminal 3 Airside - proceed through Security and turn right towards the shops. Turn left, pass 'Dixons' and take the lift or stairs on the left hand side to Level 3. The lounge is located before the main Duty Free Shops adjacent to the 'BA Executive Lounge'. Flights departing from Terminal 3 only. (Priority Pass) Airside - After passport control and security check, turn right towards the shops. Pass 'Dixons' and take the elevator or stairs on the left hand side to level 3. The lounge is located before the main duty free shops adjacent to the 'BA Executive Lounge'. (Dragon Pass)		
5	London Luton	Clubrooms	X	X	Note: Closed: Dec 25. Food and beverages service stops 30 minutes before closing time.		
		Aspire	✓	✓	Due to peak seasonal activity, it is expected this lounge will see an increase in the number of guests. Therefore, access may be periodically restricted due to space constraints. (Priority Pass) Main Terminal International Departure (Dragon Pass)		
5	London Luton	Clubrooms	X	X	Not available in Priority Pass Not Available in Dragon Pass		
		Aspire	✓	✓	Hours are subject to change and may vary according to flight schedules. (Priority Pass) Main Terminal Domestic Departure,International Departure (Dragon Pass)		