

Schedule of Sections and Sums Insured

	SECTION	TITLE	SUMS INSURED			EXCESS Applies to all levels of cover		
			BRONZE	SILVER	GOLD			
A		CANCELLATION & CURTAILMENT	£1,000	£3,000	£5,000	£50 £25 Loss of Deposit		
B	1	EMERGENCY MEDICAL EXPENSES & REPATRIATION	£2,000,000	£5,000,000	£10,000,000	£50 £100 (over 65's)		
		DENTAL TREATMENT (emergency pain relief only)	£250	£250	£250	£50		
		CONVALESCENCE	Per Day	-	£100	NIL		
			Max in Total	-	£1,000	NIL		
	2	HOSPITAL BENEFIT	Per Day	-	£20	£20	NIL	
			Max in Total	-	£500	£750	NIL	
3	MUGGING BENEFIT	Per Day	-	£20	£20	NIL		
		Max in Total	-	£100	£100	NIL		
C		PERSONAL ACCIDENT	Maximum	-	£25,000	£50,000	NIL	
		Loss of Limbs or Sight (aged 65 and under)	-	-	£25,000	£50,000	-	
		Permanent Total Disablement (aged 65 and under)	-	-	£25,000	£50,000	-	
		Death Benefit (aged 18 to 65)	-	-	£8,500	£17,000	-	
		Death Benefit (under 18 or 66 yrs and over)	-	-	£4,000	£8,000	-	
		All Benefits (66 years and over)	-	-	£4,000	£8,000	-	
D	1	DELAYED DEPARTURE	First 12 Hours	£20	£30	£40	NIL	
			Additional 6 Hours	£10	£15	£20	NIL	
			Max in Total	£60	£200	£260	NIL	
	2	ABANDONMENT	After 24 hrs for Trips of 1 to 7 Days	-	£3,000	£5,000	NIL	
			After 36 hrs for Trips over 8 Days	-	£3,000	£5,000	£50	
	3	MISSED DEPARTURE	Europe	£200	£200	£500	NIL	
Worldwide			£300	£600	£1,000	NIL		
E		BAGGAGE, MONEY,PASSPORT	-	£1,000	£2,000	£50		
		Single Item Limit (Maximum)	-	£250	£250	£50		
		Valuables Limit in Total	-	£500	£500	£50		
		MONEY	-	£500	£500	£50		
		LOSS OF PASSPORT	-	£250	£250	£50		
		DELAYED BAGGAGE, Maximum	-	£250	£350	-		
		After first full 12 Hours (12 to 24 hrs)	-	£75	£100	-		
		After next 12 Hours (24 to 36 hrs) additional	-	£75	£100	-		
	After next 12 Hours (over 36 hours) additional	-	£100	£150	-			
F	1	BUSINESS COVER (OPTIONAL)						
		BUSINESS EQUIPMENT		£2,000	£2,000	£75		
		Single Item Limit	-	£750	£750	£75		
		Computer Single Item Limit	-	£1,500	£1,500	£75		
		Samples Limit	-	£500	£500	£75		
		DELAYED BUSINESS EQUIPMENT AND HIRE	Per Day	£100	£100	-		
			Max in Total	-	£300	£300	£75 (damage only)	
		COURIER OF ESSENTIAL EQUIPMENT	-	£500	£500	£75		
	BUSINESS MONEY	-	£500	£500	£75			
G	1	WINTERSPORTS COVER (OPTIONAL SINGLE TRIP) (INCLUDED ANNUAL MULTI TRIP)	SKI EQUIPMENT OWNED	£500	£1,000	£1,000	£75	
			SKI EQUIPMENT HIRED	£250	£500	£500	£75	
			Single Item Limit	£150	£250	£250		
			SKI HIRE	Per Day	£20	£30	£30	-
				Max in Total	£200	£300	£300	-
	2	SKI PACK	Per Day	£30	£50	£50	-	
			Max in Total	£200	£300	£300	-	
	3	PISTE OR AVALANCHE CLOSURE	Per Day	-	£30	£30	-	
Max in Total			-	£300	£300	-		
H	1	GOLF COVER (OPTIONAL)	GOLF EQUIPMENT	-	£1,000	£1,000	£75	
			Single Item Limit	-	£200	£200		
			GOLF EQUIPMENT HIRE	Per Day	-	£30	£30	-
				Max in Total	-	£300	£300	-
	2	NON REFUNDABLE GOLFING FEES	Per Day	-	£75	£75	-	
			Max in Total	-	£300	£300	-	
3	HOLE IN ONE BENEFIT	Per Day	-	£50	£50	-		
		Max in Total	-	£50	£50	-		
I		WEDDING COVER (OPTIONAL)						
		WEDDING RINGS (per person)	-	£250	£250	£50		
		WEDDING GIFTS (per couple)	-	£1000	£1,000	£100		
		WEDDING CLOTHES (per person)	-	£1,500	£1,500	£50		
		WEDDING PHOTOGRAPHS (per couple)	-	£750	£750	£50		
J		PERSONAL LIABILITY	£1,000,000	£2,000,000	£2,000,000	£300		
K		OVERSEAS LEGAL EXPENSES	£5,000	£15,000	£25,000	£300		
L		CATASTROPHE COVER	-	£1,000	£1,000	£50		
M		HIJACK	Per Day	-	£50	NIL		
			Max in Total	-	£1,000	NIL		
N		INCONVENIENCE COVER	-	-	£750	NIL		
O		WITHDRAWAL OF SERVICES	Per Day	-	£30	NIL		
			Max In Total	-	£300	NIL		
P		DYNAMIC PACKAGING	-	£750	£75			