

## Optional Cover Benefits

*If you have chosen any of the optional cover benefits available, and have paid the additional premium required for this cover, the following also applies:*

Optional Cover Benefits		Silver £/€	Gold £/€	Platinum £/€	Excess per insured person, per section £/€
8.1	Owned and Hired Ski Equipment *Single Item	500 200	500 200	500 200	100 or 50 100 or 50
8.2	Hiring Replacement Ski Equipment	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
8.3	Lift Pass	300	300	300	Nil
8.4	Piste Closure	30 per day up to 300	30 per day up to 300	30 per day up to 300	Nil
8.5	Avalanche Cover	500	500	500	100 or 50
9.1.1	Business Equipment *Single Item	2,000 500	2,000 500	2,000 500	100 or 50 100 or 50
9.1.2	Business Documents and Records	50	50	50	Nil
9.2	Business Money	200	200	200	Nil
9.3	Replacement Staff	1,500	1,500	1,500	100 or 50
9.4	Additional Personal Accident	Normal Benefit x 2	Normal Benefit x 2	Normal Benefit x 2	Nil
10.1	Owned and Hired Golf Equipment *Single Item	1,000 500	1,000 500	1,000 500	100 or 50 100 or 50
10.2	Hiring Replacement Golf Equipment	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
10.3	Green Fees	300	300	300	Nil
11	One Way Trip – Extend Cover to 31 Days	Option	Option	Option	Nil
12	Terrorism Disruption (Extended Cancellation or Curtailment)	1,000	5,000	10,000	100 or 50
13.1	Owned and Hired Sports and Cycle Equipment *Single Item	1,500 500	1,500 500	1,500 500	100 or 50 100 or 50
13.2	Hiring Replacement Equipment	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
14	Gadget Cover (Up to 4 Gadgets)				
14.1	Accidental & Malicious Damage	Not Available	1,000	2,000	100 or 50
14.2	Theft or Loss	Not Available	1,000	2,000	100 or 50
14.3	Liquid Damage	Not Available	1,000	2,000	100 or 50
	*Single Item All sections	Not Available	500	500	100 or 50
	Unauthorised Usage	Not Available	500	500	100 or 50
			Limit 100 per occurrence	Limit 100 per occurrence	
15	Wedding Cover				
15.1	Attire *Single Item	1,000 250	1,000 250	1,000 250	100 or 50 100 or 50
15.2	Rings	250	250	250	100 or 50
15.3	Gifts *Single Item	1,000 250	1,000 250	1,000 250	100 or 50 100 or 50
	*Gift Cash Limit	150	150	150	Nil
15.4	Photographs and Video	750	750	750	100 or 50