

Table of Benefits

*These are the maximum sums insured. Please see **Your** individual **Schedule of Insurance** for the Level of Cover **You** have purchased. Benefit limits in the Table of Benefits are shown in both Sterling (£) and Euros (€) and **You** will be covered up to the limits shown in the same currency in which **You** pay **Your** premium and claims will also be settled in this currency. There are three Levels of Cover options for Annual Multi Trip policies – **Silver, Gold and Platinum** whilst Single Trip policies have **Gold** Levels of Cover.*

Section of Cover		Silver £/€	Gold £/€	Platinum £/€	Excess per insured person, per section £/€
1.1.1	Cancellation or Curtailment	1,000	5,000	10,000	100 or 50
1.1.2	Travel Disruption	250	500	750	100 or 50
1.1.3	Alternative Accommodation	250	500	750	100 or 50
1.2	Missed Departure and Transport diversion	250	500	750	100 or 50
1.3	Travel Delay Inconvenience Benefit	10 per day up to 100	20 per day up to 200	30 per day up to 300	Nil
1.4	Alteration of Itinerary	250	500	750	100 or 50
2.1	Emergency Medical and Repatriation Expenses	1,000,000	3,500,000	10,000,000	100 or 50
2.2	Hospital Inconvenience Benefit	10 per day up to 300	20 per day up to 600	30 per day up to 900	Nil
2.3	Funeral Expenses	1,500	3,500	5,000	100 or 50
2.4	Pet Care (Additional Kennel/Cattery)	50 per day up to 500	50 per day up to 500	50 per day up to 500	Nil
3	Personal Accident				
	1) Accidental Death	10,000	15,000	50,000	Nil
	2) Loss of one limb or one eye	10,000	15,000	50,000	Nil
	3) Loss of two limbs or both eyes or one limb and one eye	10,000	15,000	50,000	Nil
	4) Permanent Total Disablement	10,000	15,000	50,000	Nil
4.1	Baggage and Personal Effects	750	5,000	7,500	100 or 50
	• Single Item Pair or Set Limit	150	300	450	100 or 50
	• Valuables Limit	150	300	450	100 or 50
4.2	Delayed Baggage	150	300	450	Nil
5.1	Money and Documents				
	• Cash Limit (aged 18 and above)	150	300	450	100 or 50
	• Cash Limit (under 18)	100	150	225	100 or 50
5.2	Fraudulent Use of Lost Credit/Debit Card	150	300	450	100 or 50
6.1	Legal Expenses	10,000	15,000	25,000	250
6.2	Personal Liability	1,000,000	1,500,000	2,000,000	250
7	Hijack and Kidnap	50 per day up to 1,000	75 per day up to 1,500	100 per day up to 2,000	Nil