

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 Limit	500	500	500	100 or 50
		200	200	200	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 Limit	2,000	2,000	2,000	100 or 50
9.1.2	Business Documents and Records	500	500	500	100 or 50
9.2	Business Money	50	50	50	Nil
9.3	Business Money	200	200	200	Nil
9.4	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 Limit	1,000	1,000	1,000	100 or 50
10.2	Hiring Replacement Golf Equipment	500	500	500	100 or 50
10.3	Green Fees	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
11	One Way Trip – Extend Cover by up to 31 Days (Limitations apply)	300	300	300	Nil
11	One Way Trip – Extend Cover by up to 31 Days (Limitations apply)	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 Limit	1,500	1,500	1,500	100 or 50
13.2	Hiring Replacement Equipment	500	500	500	100 or 50
14	Gadget Cover (Up to 4 Gadgets)	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
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
14.4	Unauthorised Usage	Not Available	500	500	100 or 50
	Single Item Limit all sections	Not Available	Limit 100 per occurrence 500	Limit 100 per occurrence 500	100 or 50
15	Wedding Cover				
15.1	Attire	1,000	1,000	1,000	100 or 50
	Single Item Limit	250	250	250	100 or 50
15.2	Rings	250	250	250	100 or 50
15.3	Gifts	1,000	1,000	1,000	100 or 50
	Single Item Limit	250	250	250	100 or 50
	Gift Cash Limit	150	150	150	Nil
15.4	Photographs and Video	750	750	750	100 or 50

16	Covid-19/SARs-CoV-2 Cover Extension				
16.1	Cancellation	1,500	2,500	5,000	100 or 50
16.2.1	Accommodation	50 per 24 hours up to 700	100 per 24 hours up to 1,400	150 per 24 hours up to 2,100	Nil
16.2.2	Transport costs	300 Europe 500 worldwide	600 Europe 1,000 worldwide	900 Europe 1,500 worldwide	Nil
16.3	Emergency Medical, Repatriation and Other Expenses (cover as Sections 2.1 -2.4)	1,000,000	3,500,000	10,000,000	100 or 50
17	Car Hire Excess Waiver Cover				
17.1	Excess Reimbursement				
	Europe	5,000	5,000	5,000	Nil
	Worldwide	50,000	50,000	50,000	Nil
	Towing Costs (following an accident)	500	500	500	Nil
17.2	Key Cover and Lock-Out	500 (per year)	500 (per year)	500 (per year)	Nil
17.3	Curtailment of Rental				
	Per day	30	30	30	Nil
	Per Car Hire Agreement	300	300	300	Nil
17.4	Drop-off Charges	300	300	300	Nil
17.5	Mis-Fueling	500 (per year)	500 (per year)	500 (per year)	Nil

General Definitions

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy, the **Schedule of Insurance** or endorsements and are shown in **bold** print.

1. Accident

A sudden and unforeseen event including **Exposure** and the word “accidental” shall be construed accordingly.

2. Bodily Injury

A **Bodily Injury** caused solely by **Accidental** means and occurring solely and directly and independently of any other cause which occurs at an identifiable time and place within twelve (12) calendar months of the date of the **Accident**.

3. Business Documents and Records

Any **Document** related to **Your** business that provides details related to **Your** business’s internal and external transactions and which are written or printed on paper. **Business Documents and Records** include but are not limited to letters, invoices, order sheets, printed emails, notes, reports, financial or otherwise, which belong to **Your** business and are in **Your** custody and are taken on or acquired during a business **Trip** undertaken by **You**.

4. Business Equipment

Any equipment used in the support of **Your** business, which is portable by design, including but not limited to personal computers, telephones and calculators trade samples, or articles which belong to **Your** business and are in **Your** custody and are taken on or acquired during a business **Trip** undertaken by **You**.

5. Business Money

Money which belongs to **Your** business and which **You** have in **Your** possession for the purpose of paying expenses related to **Your** business and which **You** have taken on or acquired during a business **Trip** undertaken by **You**.

6. Complications of Pregnancy and Childbirth

In this Policy **Complications of Pregnancy and Childbirth** will only include the following:

- i. Toxaemia (toxins in the blood);
- ii. Gestational hypertension (high blood pressure arising as a result of pregnancy);