

Table of Benefits

Shows the Levels of Cover and alternative excesses you can choose from. Please see **Your** individual **Schedule of Insurance** for the Level of Cover and excesses **You** have chosen. Benefit limits and excesses in the Table of Benefits are shown in both Sterling (£) and Euros (€) and each **Insured Person** 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 and Single Trip policies – **Silver**, **Gold** and **Platinum**.

Section of Cover		Silver £/€	Gold £/€	Platinum £/€	Excess per insured person, per section £/€
1.1.1	Cancellation or Curtailment	1,500	2,500	5,000	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 With age-related cover limitations 1)Accidental Death Under 16 limit 2,500 Over 65 limit 5,000 2)Loss of one limb or one eye Under 16 or over 65 limited to 50% 3)Loss of two limbs or both eyes or one limb and one eye Under 16 or over 65 limited to 50% 4)Permanent Total Disablement Under 16 limited to 50% Over 65 no cover	Ages 16-65 Age-related limitations in column 1 10,000 10,000 10,000 10,000	Ages 16-65 Age-related limitations in column 1 15,000 15,000 15,000 15,000	Ages 16-65 Age-related limitations in column 1 50,000 50,000 50,000 50,000	Nil Nil Nil 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 Total Limit	150	300	450	100 or 50
4.2	Delayed Baggage	150	300	450	Nil
5.1	Money and Documents	300	600	900	100 or 50
	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	250
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