

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. All benefits and excesses are applicable to each individual named in your Schedule of Insurance. There are three Levels of Cover options for both Annual Multi-Trip policies and Single-Trip policies – Silver, Gold and Platinum.

	Silver Cover	Gold Cover	Platinum Cover	Excess per insured person, per section
Cancellation or Curtailment (£/€)	1,500	2,500	5,000	100 or 50
Travel Disruption (£/€)	250	500	750	100 or 50
Alternative Accommodation (£/€)	250	500	750	100 or 50
Missed Departure and Transport diversion (£/€)	250	500	750	100 or 50
Travel Delay Inconvenience Benefit (£/€)	10 per day up to 300	20 per day up to 600	30 per day up to 900	Nil
Alteration of Itinerary (£/€)	250	500	750	100 or 50
Emergency Medical and Repatriation Expenses (£/€)	1,000,000	3,500,000	10,000,000	100 or 50
Hospital Inconvenience Benefit (£/€)	10 per day up to 100	20 per day up to 200	30 per day up to 300	Nil
Funeral Expenses (£/€)	1,500	3,500	5,000	100 or 50
Pet Care (Additional Kennel/Cattery) (£/€)	50 per day up to 500	50 per day up to 500	50 per day up to 500	Nil
Personal Accident (£/€) With age-related cover limitations	Ages 16-65 Age-related limitations in column 1	Ages 16-65 Age-related limitations in column 1	Ages 16-65 Age-related limitations in column 1	
1) Accidental Death (£/€) Under 16 limit 2,500 Over 65 limit 5,000	10,000	15,000	50,000	Nil
2) Loss of one limb or one eye (£/€) Under 16 or over 65 limited to 50%	10,000	15,000	50,000	Nil
3) Loss of two limbs or both eyes or one limb and one eye (£/€) Under 16 or over 65 limited to 50%	10,000	15,000	50,000	Nil
4) Permanent Total Disablement (£/€) Under 16 limited to 50% Over 65 no cover	10,000	15,000	50,000	Nil
Baggage and Personal Effects (£/€) Single Item Pair or Set Limit (£/€) Valuables Total Limit (£/€)	750 150 150	5,000 300 500	7,500 450 450	100 or 50
Delayed Baggage (£/€)	150	300	450	Nil
Money and Documents (£/€) Cash Limit (aged 18 and above) Cash Limit (under 18)	300 150 100	600 300 150	900 450 225	100 or 50
Fraudulent Use of Lost Credit/Debit Card (£/€)	150	300	450	100 or 50
Legal Expenses (£/€)	10,000	15,000	25,000	250
Personal Liability (£/€)	1,000,000	1,500,000	12,000,000	250
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

Optional Cover Benefits

For Single-Trip policies optional benefits must be chosen and paid for at the time that the policy is purchased. They cannot be added once the policy has been issued.

For Annual Multi-Trip policies optional benefits can be purchased when the policy is issued or added during the validity period of the policy. If you wish to add some extra cover, it must be added before you leave home to start a Trip and cannot be added once you are already on a trip.

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:

	Silver Cover	Gold Cover	Platinum Cover	Excess per insured person, per section
Winter Sports				
Owned and Hired Ski Equipment (£/€)	500	500	500	100 or 50
Single Item equipment (£/€)	200	200	200	100 or 50
Hiring replacement ski equipment (£/€)	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
Lift Passes (£/€)	300	300	300	Nil
Piste Closure (£/€)	30 per day up to 300	30 per day up to 300	30 per day up to 300	Nil
Avalanche Cover (£/€)	500	500	500	100 or 50
Business Equipment				
Business Equipment (£/€)	2,000	2,000	2,000	100 or 50
Single Item Limit (£/€)	500	500	500	Nil
Business Documents and Records (£/€)	50	50	50	Nil
Business Money (£/€)	200	200	200	Nil
Replacement Staff (£/€)	1,500	1,500	1,500	100 or 50
Additional Personal Accident (£/€)	Normal Benefit x 2	Normal Benefit x 2	Normal Benefit x 2	Nil
Golf				
Owned and Hired Golf Equipment (£/€)	1,000	1,000	1,000	100 or 50
Single Item Limit (£/€)	500	500	500	100 or 50
Hiring Replacement Golf Equipment (£/€)	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil
Green Fees (£/€)	300	300	300	Nil
One way Trip				
One way Trip - extend cover by up to 31 days (Limitations apply) (£/€)	Option available	Option available	Option available	Nil
Terrorism Disruption				
Terrorism Disruption (£/€) (Extended Cancellation or Curtailment)	1,000	5,000	10,000	100 or 50
Owned and Hired Sports and Cycle Equipment				
Owned and Hired Sports and Cycle Equipment (£/€)	1,500	1,500	1,500	100 or 50
Single Item Limit (£/€)	500	500	500	100 or 50
Hiring Replacement Equipment (£/€)	20 per day up to 400	20 per day up to 400	20 per day up to 400	Nil

Gadget Cover (up to 4 gadgets)				
Accidental & Malicious Damage (£/€)	Not Available	1,000	2,000	100 or 50
Theft or Loss (£/€)	Not Available	1,000	2,000	100 or 50
Liquid Damage (£/€)	Not Available	1,000	2,000	100 or 50
Unauthorised Usage (£/€)	Not Available	500 (Limit 100 per occurrence)	500 (Limit 100 per occurrence)	100 or 50
Single Item Limit all sections (£/€)	Not Available	500	500	100 or 50
Wedding Cover				
Attire (£/€)	1,000	1,000	1,000	100 or 50
Single Item Limit (attire) (£/€)	250	250	250	100 or 50
Rings (£/€)	250	250	250	100 or 50
Gifts (£/€)	1,000	1,000	1,000	100 or 50
Single Item Limit (gifts) (£/€)	250	250	250	100 or 50
Gift Cash Limit (gifts) (£/€)	150	150	150	Nil
Photographs and Video (£/€)	750	750	750	100 or 50
Covid-19/SARs-CoV-2 Cover Extension				
Cancellation / Curtailment (£/€)	1,500	2,500	5,000	100 or 50
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
Transport costs (£/€)	300 Europe 500 worldwide	600 Europe 1,000 worldwide	900 Europe 1,500 worldwide	Nil
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
Car Hire Excess Waiver Cover				
Excess Reimbursement (£/€) Europe Worldwide Towing Costs (following an accident)(£/€)	5,000 50,000 500	5,000 50,000 500	5,000 50,000 500	Nil
Key Cover and Lock-Out (£/€)	500 (per year)	500 (per year)	500 (per year)	Nil
Curtailment of Rental Per day (£/€) Per Car Hire Agreement	30 300	30 300	30 300	Nil
Drop-off Charges (£/€)	300	300	300	Nil
Mis-Fueling (£/€)	500 (per year)	500 (per year)	500 (per year)	Nil