

Summary of Cover

Comprehensive Cover		Standard Cover		Essentials Cover		Backpacker Cover	
Section	Cover	Excess +	Cover	Excess +	Cover	Excess +	Cover
A1 Cancellation & Curtailment	Up to £5,000	£100*(£25 in respect of LOD only)	Up to £5,000	£100* (£25 in respect of LOD only)	Up to £1,000	£100* (£25 in respect of LOD only)	Up to £1,500
A2 Catastrophe	Up to £1,000	£100	N/A	N/A	N/A	N/A	N/A
A3 Withdrawal of Services	£50 per day up to £500	Nil	£50 per day up to £250	Nil	N/A	N/A	N/A
B Emergency Medical and Treatment Expenses	Up to £10,000,000	£100*	Up to £5,000,000	£100*	Up to £5,000,000	Up to £5,000,000	Up to £5,000,000
C Hospital Benefit	£25 per day Up to £750 (outside UK)	Nil	£25 per day Up to £750 (outside UK)	Nil	£15 per day Up to £300 (outside UK)	£15 per day Up to £300 (outside UK)	£75
D1 Travel Delay	£300 (£30 for each 12 hours of delay)	Nil	£150 (£30 for each 12 hours of delay)	Nil	£100 (£20 for each 12 hours of delay)	£100 (£20 for each 12 hours of delay)	Nil
D2 Holiday Abandonment	Up to £3,000	£100*	Up to £3,000	£100*	Up to £1,500	Up to £1,500	£60
E Mugging Benefit	£100 per day up to £300	Nil	N/A	N/A	N/A	£100 per day up to £400	£60
F Missed Departure	Up to £1,000	£100	Up to £1,000	£100	Up to £500	Up to £500	£60
G Personal Accident	Maximum Benefit £25,000	Nil	Maximum Benefit £15,000	Nil	Maximum Benefit £10,000	Maximum Benefit £10,000	Nil
Loss of Limbs or Sight	£25,000		£15,000		£10,000	£10,000	
Permanent Total Disablement	£25,000		£15,000		£10,000	£10,000	
Death Benefit (aged 18 - 65)	£15,000		£7,500		£5,000	£5,000	
Death Benefit (aged under 18 and over 65)	£5,000		£3,750 (Under 18's only)		£2,500	£2,500 (Under 18's only)	
H Personal Liability	Up to £2,000,000	£250	Up to £2,000,000	£250	Up to £2,000,000	Up to £2,000,000	£250
I Legal Expenses	Up to £25,000	£250	Up to £25,000	£250	Up to £10,000	Up to £10,000	£250
J Pet Care	Up to £300	Nil	Up to £300	Nil	N/A	N/A	N/A
K Hijack Benefit	£100 per day up to £2,000	Nil	N/A	N/A	N/A	£50 per day up to £500	Nil
Personal Effects & Baggage & Personal Money							
L1 Personal Effects & Baggage	Up to £1,500	£100	Up to £1,500	£100	Up to £750	Up to £1,000	£60
Single Item Limit	£250		£250		£200	£200	
Total Valuables Limit	£250		£250		£200	£200	
Travel Documents	Up to £200		Up to £200		Up to £50	Up to £150	
Delayed Baggage	Up to £200		Up to £200		Up to £50	Up to £150	
L2 Personal Money	Up to £500	£100	Up to £500	£100	Up to £100	Up to £200	£100
Cash Limit	£250		£250		£100	£150	
Cash (aged under 18)	£50		£50		£50	£50	
Increased Personal Effects & Baggage (When Additional Premium is Paid)							
Personal Effects & Baggage	Up to £2,000	£100	N/A	N/A	Up to £1,500	£100	N/A
Single Item Limit	£350		N/A		£200	£200	N/A
Total Valuables Limit	£350		N/A		£200	£200	N/A
Travel Documents	Up to £250		N/A		Up to £50	Up to £50	N/A
Delayed Baggage	Up to £250		N/A		Up to £50	Up to £50	N/A
Winter Sports (When Additional Premium is Paid)							
M1 Ski Equipment	Up to £750	£150	N/A	N/A	N/A	N/A	N/A
Owned	Up to £750		N/A		N/A	N/A	N/A
Hired	£300		N/A		N/A	N/A	N/A
Single Item Limit – Owned	£250		N/A		N/A	N/A	N/A
Single Item Limit – Hired	£100		N/A		N/A	N/A	N/A
M2 Ski Hire	£20 per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A
M3 Ski Pack	Up to £75 per day up to £450	Nil	N/A	N/A	N/A	N/A	N/A
M4 Piste Closure	£20 per person per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A
M5 Delay Due to Avalanche	Up to £300	£100	N/A	N/A	N/A	N/A	N/A
Golf Cover (When Additional Premium is Paid)							
N1 Golf Equipment	Up to £1,500	£100	N/A	N/A	N/A	N/A	N/A
Single Item Limit	£300		N/A		N/A	N/A	N/A
N2 Golf Equipment Hire	£25 per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A
N3 Non- Refundable Golf Fees	£75 per day up to £300	Nil	N/A	N/A	N/A	N/A	N/A
Business Cover (Additional Cover Available Upon Payment Of Additional Premium)							
O1 Business Equipment	Up to £2,000	£100	N/A	N/A	N/A	N/A	N/A
Single Item Limit	£500		N/A		N/A	N/A	N/A
Computer Equipment - Single and Total Item Limit	£1,500		N/A		N/A	N/A	N/A
Samples	£500		N/A		N/A	N/A	N/A
Delayed Business Equipment	£100 per day up to £200		N/A		N/A	N/A	N/A
Emergency Courier of Essential Business Equipment	Up to £500		N/A		N/A	N/A	N/A
O2 Business Equipment Hire	£50 per day up to £500	Nil	N/A	N/A	N/A	N/A	N/A
O3 Business Money	Up to £1,000	£150	N/A	N/A	N/A	N/A	N/A
Cash Limit	£500		N/A		N/A	N/A	N/A
Additional Personal Accident	2 x Normal Benefits	Nil	N/A		N/A	N/A	N/A

*For Insured Persons travelling to mainland Spain, Cyprus or Turkey, the excesses are amended as follows: 1) Insured Persons aged up to & including age 40 – the excess is increased to £125 + 2) Insured Persons aged 41 and over – the excess is increased to £150
+The excess does not apply if excess waiver cover has been purchased