

Cover Limits - *Excesses are per person, per section, per claim

Section	Cover	Sums Insured	Excess*
1	Emergency medical and repatriation expenses - Hospital confinement benefit - Additional transport & accommodation expenses - Funeral expenses in the United Kingdom - Emergency dental treatment	£10,000,000 £25 per 24 hrs (max £250) £2,000 £1,000 £250	£75 Nil Nil £50 £75
2	Personal accident - Death - Loss of limb(s) or sight or permanent total disablement	£25,000 £25,000	Nil Nil
3	Cancellation	£5,000	£75
4	Curtailement	£5,000	£75
5	Travel delay and disruption - Delay - Abandonment after 24 hours - Missed Departure on the Outward Journey - Missed Connection	£20 after 12 hrs, £10 for each subsequent 12 hrs (max £200) £5,000 £1,000 £500	Nil £75 Nil Nil
6	Personal effects / possessions - Single Item limit - Valuables limit - Personal money and Passport - Cash - Passport	£2,000 £300 £300 £400 £200 £300	£75 £75 £75 £75 £75 £75
7	Luggage delay	£50 per 12hrs (max £100)	Nil
8	Personal liability - Property damage - Bodily injury	£100,000 £2,000,000	£100 £100
9	Legal costs and expenses	£25,000	Nil
10	Personal Assistance Services	£250	Nil
11	Optional Catastrophe Cover	£1,000	Nil
12	Optional Winter Sports Cover - Skis, Ski equipment - Ski pass - Ski equipment delay - Piste closure - Avalanche or landslide	£500 £250 £15 per day (max £300) £20 per day (max £200) £30 per day (max £150)	£75 £75 Nil Nil Nil
13	Optional Golf Cover - Golf Equipment - Golf Equipment Hire - Non-refundable golfing fees	£1,000 £30 per day (max £300) £75 per day (max £300)	£75 Nil Nil
14	Optional Special Sports & Activities Cover - Search and rescue fees - Sports gear and activity equipment	£750 £500	£75 £75
15	Optional Business Cover - Single article limit - Computer equipment - Samples - Emergency Courier - Business Equipment Hire - Business Money - Cash limit	£2,000 £500 £1,500 £500 £500 £150 per day (max £750) £1,000 £500	£75 £75 £75 £75 £75 Nil £75 £75
16	Optional Gadget Cover (up to two items)	£500 per item	£75
17	COVID-19 cover - Cancellation - Curtailement - Emergency Medical Expenses	£5,000 £5,000 £10,000,000	£75 £75 £75