

Schedules of Benefits

	Comprehensive Cover		Standard Cover		Essentials Cover		Backpacker Cover	
Section	Cover	Excess +	Cover	Excess +	Cover	Excess +	Cover	Excess
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	£60 (£30 in respect of LOD only)
A2 Catastrophe	Up to £1,000	£100*	N/A	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	N/A
B1 Emergency Medical and Treatment Expenses	Up to £10,000,000	£100*	Up to £5,000,000	£100*	Up to £5,000,000	£75	Up to £5,000,000	£75
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)	Nil	£15 per day Up to £300 (outside UK)	Nil
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)	Nil	£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	£100*	Up to £1,500	£60
E Mugging Benefit	£300	Nil	N/A	N/A	N/A	N/A	£400	Nil
F Missed Departure	Up to £1,000	£100*	Up to £1,000	£100*	Up to £500	£100*	Up to £500	£60
G Personal Accident	Maximum Benefit £25,000	Nil	Maximum Benefit £15,000	Nil	Maximum Benefit £10,000	Nil	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	£250	Up to £2,000,000	£250
I Legal Expenses	Up to £25,000	£250	Up to £25,000	£250	Up to £10,000	£250	Up to £10,000	£250
J Pet Care	Up to £300	Nil	Up to £300	Nil	N/A	N/A	N/A	N/A
K Home Care Cover	Up to £300	£100*	N/A	N/A	N/A	N/A	N/A	N/A
L Hijack Benefit	£100 per day up to £2,000	Nil	N/A	N/A	N/A	N/A	£50 per day up to £500	Nil
Personal Effects & Baggage & Personal Money							(Available on payment of additional premium)	
M1 Personal Effects & Baggage	Up to £1,500	£100*	Up to £1,500	£100*	Up to £750	£100*	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	
M2 Personal Money	Up to £500	£100*	Up to £500	£100*	Up to £100	£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	N/A
Single Item Limit	£350		N/A	N/A	£200		N/A	N/A
Total Valuables Limit	£350		N/A	N/A	£200		N/A	N/A
Travel Documents	Up to £250		N/A	N/A	Up to £50		N/A	N/A
Delayed Baggage	Up to £250		N/A	N/A	Up to £50		N/A	N/A
Winter Sports (When Additional Premium Is Paid)								
N1 Ski Equipment	Up to £750	£150	N/A	N/A	N/A	N/A	N/A	N/A
Owned	Up to £750		N/A	N/A	N/A	N/A	N/A	N/A
Hired	£300		N/A	N/A	N/A	N/A	N/A	N/A
Single Item Limit – Owned	£250		N/A	N/A	N/A	N/A	N/A	N/A
Single Item Limit – Hired	£100		N/A	N/A	N/A	N/A	N/A	N/A
N2 Ski Hire	£20 per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A	N/A
N3 Ski Pack	Up to £75 per day up to £450	Nil	N/A	N/A	N/A	N/A	N/A	N/A
N4 Piste Closure	£20 per person per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A	N/A
N5 Delay Due to Avalanche	Up to £300	£100*	N/A	N/A	N/A	N/A	N/A	N/A
Golf Cover (When Additional Premium Is Paid)								
O1 Golf Equipment	Up to £1,500	£100*	N/A	N/A	N/A	N/A	N/A	N/A
Single Item Limit	£300		N/A	N/A	N/A	N/A	N/A	N/A
O2 Golf Equipment Hire	£25 per day up to £200	Nil	N/A	N/A	N/A	N/A	N/A	N/A
O3 Non- Refundable Golf Fees	£75 per day up to £300	Nil	N/A	N/A	N/A	N/A	N/A	N/A
Business Cover (Additional Cover Available Upon Payment Of Additional Premium)								
P1 Business Equipment	Up to £2,000	£100*	N/A	N/A	N/A	N/A	N/A	N/A
Single Item Limit	£500		N/A	N/A	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	N/A	N/A
Samples	£500		N/A	N/A	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	N/A	N/A
Emergency Courier of Essential Business Equipment	Up to £500		N/A	N/A	N/A	N/A	N/A	N/A
P2 Business Equipment Hire	£50 per day up to £500	Nil	N/A	N/A	N/A	N/A	N/A	N/A
P3 Business Money	Up to £1,000	£150	N/A	N/A	N/A	N/A	N/A	N/A
Cash Limit	£500		N/A	N/A	N/A	N/A	N/A	N/A
Additional Personal Accident	2 x Normal Benefits	Nil	N/A	N/A	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