Schedule of Benefits

This table shows the Limits of Cover available under each section of the policy. It should be read in conjunction with Your Policy Certificate which will confirm what level of cover You have taken along with details of any cover options You have selected. All limits and excesses are per person except under sections I and O which are per policy.

Section		Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
A	Cancellation or Curtailment (Loss of deposit Excess: £20)	**£1,000**	£150	**£1,500**	£125	**£2,000**	£100	**£5,000**	£50	**£10,000**	Nil	A
	Pre-paid excursion limit	**£150**	n/a	**£150**	n/a	**£150**	n/a	**£150**	n/a	**£150**	n/a	
B	Emergency Medical and Additional Expenses	**£2,000,000**	£150	**£2,000,000**	£125	**£5,000,000**	£100	**£10,000,000**	£50	**£10,000,000**	Nil	B
	Emergency Dental Treatment	**Nil**	Nil	**£350**	125	**£350**	100	**£350**	50	**£350**	Nil	
	Additional Accommodation and Travelling Costs	**£1,000**	Nil	**£2,000**	Nil	**£2,000**	Nil	**£2,000**	Nil	**£2,000**	Nil	
	Funeral Expenses Abroad	**£750**	£150	**£750**	£125	**£750**	£100	**£1,500**	£50	**£1,500**	Nil	
	UK Prescriptions	**Nil**	Nil	**£50**	Nil	**£50**	Nil	**£50**	Nil	**£75**	Nil	
	UK Physiotherapy and Chiropractic	**Nil**	Nil	**£300**	Nil	**£300**	Nil	**£300**	Nil	**£500**	Nil	
C	Hospital Benefit (per complete 24 hours of inpatient treatment/maximum)	**Nil**	Nil	**Nil**	Nil	**£25/£100**	Nil	**£25/£300**	Nil	**£25/£300**	Nil	C
D	Personal Accident											D
	Permanent Total Disablement	**Nil**	Nil	**£5,000**	Nil	**£15,000**	Nil	**£25,000**	Nil	**£50,000**	Nil	
	Loss of one or more limbs, or total and irrecoverable Loss of Sight in one or both eyes	**Nil**	Nil	**£5,000**	Nil	**£15,000**	Nil	**£25,000**	Nil	**£50,000**	Nil	
	Death Benefit (aged 18 – 65)	**Nil**	Nil	**£10,000**	Nil	**£15,000**	Nil	**£20,000**	Nil	**£25,000**	Nil	
	Death Benefit (aged under 18)	**Nil**	Nil	**£2,000**	Nil	**£2,000**	Nil	**£2,000**	Nil	**£2,000**	Nil	
	All Benefits (aged 66 and over)	**Nil**	Nil	**£1,000**	Nil	**£1,000**	Nil	**£1,000**	Nil	**£1,000**	Nil	
E	Baggage*	**£1,000**	£150	**£1,500**	£125	**£1,500**	£100	**£2,000**	£50	**£3,000**	Nil	E
	Single Article Limit	**£150**		**£150**		**£150**		**£200**		**£300**		
	Total for all Valuables (limited to £75 if Insured Person is under 18 years)	**£150**		**£150**		**£150**		**£200**		**£300**		
	Mobile and smartphone limit	**£100**		**£100**		**£100**		**£100**		**£100**		
	Emergency Replacement of Baggage (per day/max)	**Nil**	Nil	**Nil**	Nil	**£50/£200**	Nil	**£75/£300**	Nil	**£100/£400**	Nil	
F	Personal Money and Passport	**Nil (Cash)** **£100 (Passport)**	Nil Nil	**£250**	£125	**£250**	£100	**£350**	£50	**£525**	Nil	F
	Cash Limit	**Nil**	Nil	**£250**	£125	**£250**	£100	**£350**	£50	**£525**	Nil	
	Cash Limit (aged under18)	**Nil**	Nil	**Nil**	Nil	**Nil**	Nil	**Nil**	Nil	**£50**	Nil	
	Passport and Travel Documents (limited to £100 if Insured Person is under 18)	**£100**	Nil	**£100**	Nil	**£100**	Nil	**£125**	Nil	**£200**	Nil	
G	Delayed Departure (per 12hr period/max)	**Nil**	Nil	**Nil**	Nil	**£20/£300**	Nil	**£20/£400**	Nil	**£30/£600**	Nil	G
	Abandonment of Trip after 12 hours delay	**£1,000**	£150	**£1,500**	£125	**£2,000**	£100	**£5,000**	£50	**£10,000**	Nil	
H	Missed Departure	**Nil**	Nil	**Nil**	Nil	**£750**	£100	**£1,000**	£50	**£1,500**	Nil	H
I	Personal Liability per policy	**£1,000,000**	£150	**£2,000,000**	£125	**£2,000,000**	£100	**£2,000,000**	£50	**£3,000,000**	Nil	I
O	Legal Protection per policy	**£25,000**	Nil	**£25,000**	Nil	**£25,000**	Nil	**£25,000**	Nil	**£25,000**	Nil	O
P	End Supplier Failure	**Nil**	Nil	**Nil**	Nil	**Nil**	Nil	**£5,000**	Nil	**£5,000**	Nil	P

Please Note:
Please note that the sum insured is the most You can claim under the section but other limits may apply. All cover limits and excesses shown are per person except under sections I and O which are per policy.

*Section E – Baggage
- Claims are paid based on the original value of the goods less a deduction for wear and tear and loss of value based on the age of the goods at the time that they are lost. Claims are not settled on a 'new for old basis' or replacement cost basis.
- The maximum We will pay per Insured Person for all Baggage or Valuables lost, damaged or stolen from a beach or pool-side is £100.
- An original receipt, valuation report or other satisfactory proof of ownership and value is required to support the claim. Evidence of replacement value is not sufficient.

If you cannot provide this the maximum payment will be limited to:
- £50 for any one article, or for any one Pair or Set of articles;
- £250 for all articles lost, damaged or stolen in any one incident.

Schedule of Benefits – Optional Cover

Optional Cover – subject to payment of additional premium. If You have paid for this cover option, it will be shown on Your Policy Certificate. Cover Options must be purchased before departing on Your Trip. All limits and excesses are per person.

Section	Winter Sports Cover*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
K1	Ski Equipment	**£200**	£125	**£200**	£125	**£500**	£100	**£1,000**	£50	**£2,000**	Nil	K1
	Single Article Limit – Owned	**£100**	£125	**£100**	£125	**£250**	£100	**£500**	£50	**£1,000**	Nil	
	Single Article Limit – Hired	**£100**	£125	**£100**	£125	**£250**	£100	**£500**	£50	**£1,000**	Nil	
K2	Ski Equipment Hire	**£10 per day up to £100**	Nil	**£10 per day up to £100**	Nil	**£25 per day up to £250**	Nil	**£50 per day up to £500**	Nil	**£100 per day up to £1,000**	Nil	K2
K3	Ski Pack	**£150**	£125	**£200**	£125	**£300**	£100	**£400**	£50	**£500**	Nil	K3
K4	Piste Closure	**£10 per day up to £100**	Nil	**£10 per day up to £100**	Nil	**£20 per day up to £200**	Nil	**£20 per day up to £300**	Nil	**£20 per day up to £400**	Nil	K4
K5	Avalanche Closure	**£10 per day up to £100**	Nil	**£10 per day up to £100**	Nil	**£20 per day up to £200**	Nil	**£20 per day up to £300**	Nil	**£20 per day up to £400**	Nil	K5

Section	Business Cover*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
L1	Business Equipment	**n/a**	n/a	**n/a**	n/a	**£1,000**	£100	**£1,000**	£50	**£1,000**	Nil	L1
	Single Article Limit	**n/a**	n/a	**n/a**	n/a	**£500**	£100	**£500**	£50	**£500**	Nil	
	Computer Equipment Single Article Limit	**n/a**	n/a	**n/a**	n/a	**£1,000**	£100	**£1,000**	£50	**£1,000**	Nil	
	Samples Limit	**n/a**	n/a	**n/a**	n/a	**£500**	£100	**£500**	£50	**£500**	Nil	
	Delayed Business Equipment	**n/a**	n/a	**n/a**	n/a	**£500**	£100	**£500**	Nil	**£500**	Nil	
	Emergency Courier of Essential Business Equipment	**n/a**	n/a	**n/a**	n/a	**£100**	£100	**£100**	£50	**£100**	Nil	
L2	Business Equipment Hire	**n/a**	n/a	**n/a**	n/a	**£50 per day up to £500**	Nil	**£50 per day up to £500**	Nil	**£50 per day up to £500**	Nil	L2
L3	Business Money	**n/a**	n/a	**n/a**	n/a	**£1,000**	£100	**£1,000**	£50	**£1,000**	Nil	L3
	Cash Limit	**n/a**	n/a	**n/a**	n/a	**£500**	£100	**£500**	£50	**£500**	Nil	
L4	Replacement Employee	**n/a**	n/a	**n/a**	n/a	**£1,000**	£100	**£1,000**	£50	**£1,000**	Nil	L4

Section	Golf Cover*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
M1	Golf Equipment	**n/a**	n/a	**n/a**	n/a	**£1,000**	£100	**£1,000**	£50	**£1,000**	Nil	M1
M2	Golf Equipment Hire	**n/a**	n/a	**n/a**	n/a	**£350**	Nil	**£350**	Nil	**£350**	Nil	M2
M3	Non-refundable Golfing Fees	**n/a**	n/a	**n/a**	n/a	**£400**	Nil	**£400**	Nil	**£400**	Nil	M3
M4	Hole in One	**n/a**	n/a	**n/a**	n/a	**£50**	Nil	**£75**	Nil	**£100**	Nil	M4

Section	Cruise Cover*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
N1	Missed Departure, Missed Port	**n/a**	n/a	**n/a**	n/a	**n/a**	n/a	**£1,000**	£50	**£1,500**	Nil	N1
N2	Cruise Interruption	**n/a**	n/a	**n/a**	n/a	**n/a**	n/a	**£1,000**	£50	**£1,500**	Nil	N2
N3	Evening Dress Hire	**n/a**	n/a	**n/a**	n/a	**n/a**	n/a	**£100**	Nil	**£150**	Nil	N3

Section	Other Cover Options*	Super Economy	Excess	Economy	Excess	Standard	Excess	Premier	Excess	Premier Plus	Excess	Section
All	Excess Waiver**†	**Available**	n/a	**Available**	n/a	**Available**	n/a	**Available**	n/a	**Included**	n/a	**All**
All	Trip Extensions***	**31/45/60 Days**	n/a	**31/45/60 Days**	n/a	**31/45/60 Days**	n/a	**45/60 Days**	n/a	**45/60 Days**	n/a	**All**

*Optional sections of cover – only valid when shown on Your Policy Certificate and additional premium paid.
For Annual Multi-Trip policies, Winter Sports Cover provides cover for a maximum of 17 days per policy term.
†In the event of an injury occurring as a result of voluntary Manual Work, the Policy Excess under Section B - Emergency Medical and Additional Expenses will be increased to £250 and application of excess waiver will not delete this increased excess.

**Please refer to Meaning of Words - Policy Excess.
*** Super Economy, Economy and Standard Annual Multi-Trip policies have a 17 day trip limit and Premier and Premier Plus policies have a 31 day trip limit unless otherwise stated on Your Policy Certificate. Trip extensions are available through the Customer Care team.