

## Table of Benefits

Section	Cover	Bronze		Silver		Gold	
		Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
1	<b>Emergency medical and repatriation expenses</b>	£5,000,000	£150	£10,000,000	£100	£15,000,000	£50
	- UK trip Limit	£2,000	£150	£2,000	£100	£2,000	£50
	- Hospital confinement benefit	£30 per 24 hours up to £600	Nil	£40 per 24 hours up to £800	Nil	£50 per 24 hours up to £1,000	Nil
	- Mugging hospitalisation benefit	£30 per 24 hours up to £600	Nil	£40 per 24 hours up to £800	Nil	£50 per 24 hours up to £1,000	Nil
	- Emergency dental treatment	£250	£150	£250	£100	£400	£50
	- Additional travel and accommodation expenses	£1,000	Nil	£1,000	Nil	£2,000	Nil
	- Funeral expenses abroad or cremation expenses abroad	£3,000	Nil	£3,000	Nil	£5,000	Nil
	- UK prescriptions	£50	Nil	£50	Nil	£50	Nil
	- UK physiotherapy and chiropractic care	£300	Nil	£300	Nil	£500	Nil
2	<b>Cancellation</b>	£1,000	£150	£2,500	£100	£5,000*	£50
3	<b>Curtailed and loss of holiday</b>	£1,000	£150	£2,500	£100	£5,000*	£50
4	<b>Personal accident</b>						
	- Death: aged 18 - 65	£5,000	Nil	£10,000	Nil	£15,000	Nil
	- Death: aged 17 and under or aged 66 and over	£2,500	Nil	£2,500	Nil	£5,000	Nil
	- Disablement: aged 18 - 65	£5,000	Nil	£10,000	Nil	£15,000	Nil
	- Disablement: aged 17 and under or aged 66 and over	£2,500	Nil	£2,500	Nil	£5,000	Nil
5	<b>Personal possessions</b>	£500	£150	£1,500	£100	£2,000	£50
	- Single item limit	£250	£150	£300	£100	£400	£50
	- Valuables	£500	£150	£500	£100	£800	£50
6	<b>Personal money</b>	£300	£150	£500	£100	£750	£50
	- Cash	£300	£150	£350	£100	£500	£50
7	<b>Passport and other documents</b>						
	- Passport and other documents	£150	Nil	£250	Nil	£350	Nil
	- Event tickets	£150	Nil	£250	Nil	£350	Nil
8	<b>Gadget</b>						
	- Accidental damage, theft, malicious damage and loss	Nil	Nil	Nil	Nil	£750	£50
	- Unauthorised use	Nil	Nil	Nil	Nil	£1,000	Nil
	<b>Enhanced Gadget - Cover 1 (optional)</b>						
	- Accidental damage, theft, malicious damage and loss	£1,000	£150	£1,000	£100	£1,000	£50
	- Unauthorised use	£1,000	Nil	£1,000	Nil	£1,000	Nil
	<b>Enhanced Gadget - Cover 2 (optional)</b>						
	- Accidental damage, theft, malicious damage and loss	£2,000	£150	£2,000	£100	£2,000	£50
	- Unauthorised use	£1,000	Nil	£1,000	Nil	£1,000	Nil
	<b>Enhanced Gadget - Cover 3 (optional)</b>						
	- Accidental damage, theft, malicious damage and loss	£3,000	£150	£3,000	£100	£3,000	£50
	- Unauthorised use	£1,000	Nil	£1,000	Nil	£1,000	Nil

\* unless otherwise shown on **Your Policy Schedule**.

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Section	Cover	Bronze		Silver		Gold	
		Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
9	<b>Baggage delay on outward journey</b>	£50 after each 12 hours of delay up to £100	Nil	£75 after each 12 hours of delay up to £150	Nil	£150 after each 12 hours of delay up to £300	Nil
10	<b>Missed departure and Missed connection</b>						
	- Missed departure	£500	£150	£500	£100	£1,000	£50
	- Missed connection	£500	Nil	£500	Nil	£1,000	Nil
11	<b>Travel delay and abandonment</b>						
	- Travel delay benefit	£25 per 12 hours up to £150	Nil	£35 per 12 hours up to £350	Nil	£50 per 12 hours up to £500	Nil
	- Abandonment after 12 hours delay	£1,000	£150	£2,500	£100	£5,000*	£50
12	<b>Personal liability</b>	£2,000,000	£150	£2,000,000	£100	£2,000,000	£50
13	<b>Legal costs and expenses</b>	£25,000	Nil	£25,000	Nil	£25,000	Nil
14	<b>Financial failure cover</b>						
	- Scheduled airline failure	£1,000	Nil	£2,500	Nil	£2,500	Nil
	- End supplier failure	Nil	Nil	£2,500	Nil	£2,500	Nil
15	<b>Winter sports (optional)</b>						
	<b>A. Winter sports equipment - loss, theft or damage</b>						
	- Replacement or repair	£350	£150	£350	£100	£350	£50
	- Hire of replacement equipment	£20 per day up to £300	Nil	£30 per day up to £450	Nil	£30 per day up to £450	Nil
	<b>B. Winter sports equipment - delay</b>						
	- Hire of replacement equipment	£20 per day up to £200	Nil	£30 per day up to £200	Nil	£40 per day up to £400	Nil
	<b>C. Ski pass - loss or theft</b>	£200	Nil	£250	Nil	£250	Nil
	<b>D. Ski pack - illness or injury</b>	£20 per day up to £300	Nil	£30 per day up to £300	Nil	£40 per day up to £300	Nil
	<b>E. Ski pack or alternative resort - piste closure</b>	£20 per day up to £400	Nil	£30 per day up to £400	Nil	£40 per day up to £400	Nil
	<b>F. Travel disruption - avalanche or landslide</b>	£400	Nil	£400	Nil	£500	Nil
16	<b>Golf and Sporting Equipment</b>						
	<b>A. Sports Equipment - loss, theft or damage</b>						
	- Replacement or repair	Nil	Nil	Nil	Nil	£1,000	£50
	- Single item limit	Nil	Nil	Nil	Nil	£500	£50
	<b>B. Hire of replacement equipment</b>	Nil	Nil	Nil	Nil	£50 per day up to £100	Nil
	<b>C. Green fees / unable to take part in sporting activity</b>	Nil	Nil	Nil	Nil	£50 per day up to £375	Nil
	<b>D. Hole in One</b>	Nil	Nil	Nil	Nil	£50	Nil
17	<b>Pet care</b>						
	- Kennel and cattery fees	Nil	Nil	Nil	Nil	£50 per day up to £500	Nil
18	<b>Wedding and civil partnership ceremony</b>						
	<b>A. Ceremonial items - loss, theft or damage</b>						
	- Ceremonial Attire	Nil	Nil	Nil	Nil	£1,500	£50
	- Ceremonial Gifts	Nil	Nil	Nil	Nil	£1,000	£50
	- Ceremonial Gifts - cash	Nil	Nil	Nil	Nil	£150	£50
	- Ceremonial Rings	Nil	Nil	Nil	Nil	£500 (£250 per ring)	£50
	- Single item limit	Nil	Nil	Nil	Nil	£500	£50
	<b>B. Restaging photographs, video and digital media</b>	Nil	Nil	Nil	Nil	£750	£50
	<b>C. Replacement photographs, video and digital media</b>	Nil	Nil	Nil	Nil	£750	£50

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		Sums insured	Excess	Sums insured	Excess	Sums insured	Excess
19	<b>Rental vehicle excess waiver (optional)</b>						
	- Excess/Deposit	£7,500	Nil	£7,500	Nil	£7,500	Nil
	- Misfueling cover	£500	Nil	£500	Nil	£500	Nil
	- Rental vehicle key cover	£500	Nil	£500	Nil	£500	Nil
	- Rental vehicle breakdown cover	£500	Nil	£500	Nil	£500	Nil
20	<b>COVID-19</b>						
	- Cancellation	£1,000	£150	£2,500	£100	£5,000*	£50
	- Curtailment	£1,000	£150	£2,500	£100	£5,000*	£50
	- Emergency medical and repatriation expenses	£2,000,000	£150	£10,000,000	£100	£15,000,000	£50
21	<b>Enhanced COVID-19 protect (optional)</b>						
	- FCDO cover						
	- Cancellation	£1,000	£150	£2,500	£100	£5,000*	£50