

Travel Product Benefits (excluding Cruise)

Section	Benefits	Bronze		Silver		Gold		Platinum	
		maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess
	Max Trip Duration (annual multi-trip only)	22		31		31		45	
Cancellation or curtailment charges									
	Cancelling and cutting short your holiday	£1,000	£150	£2,500	£100	£5,000	£50	£5,000 or as stated on schedule	Nil
Emergency medical and other expenses									
	Medical and other expenses outside UK	£5,000,000	£150	£10,000,000	£100	£10,000,000	£50	£10,000,000	Nil
	Emergency Dental Treatment	£250	Nil	£300	Nil	£400	Nil	£400	Nil
	Funeral Expenses Abroad	£3,000	£150	£3,000	£100	£5,000	£50	£5,000	Nil
	Return of ashes/remains	inclusive		inclusive		inclusive		inclusive	
Hospital benefit									
	Hospital benefit	£30 for every 24 hours up to £600	Nil	£40 for every 24 hours up to £800	Nil	£50 for every 24 hours up to £1000	Nil	£75 for every 24 hours up to £1500	Nil
Personal accident									
	Permanent total disablement (65 and under)	£5,000	Nil	£10,000	Nil	£15,000	Nil	£20,000	Nil
	Loss of limb or sight (65 and under)	£5,000		£10,000		£15,000		£20,000	
	Death benefit (between 17 and 65 years of age)	£5,000		£5,000		£10,000		£15,000	
	Death benefit (16 years of age or under)	£1,000		£1,000		£2,500		£2,500	
	Death benefit (66 years of age or over)	£2,500		£2,500		£5,000		£5,000	
Baggage									
	Personal belongings and baggage	£500	£150	£1,500	£100	£2,000	£50	£2,000	Nil
	Including: Single article limit	£250		£250		£300		£300	
	Valuables limit in total	£200		£200		£400		£400	
	Alcohol, Tobacco & Fragrances	£150		£150		£150		£150	
	Baggage Delay	£100 after the first 12 hour period of delay	Nil	£100 after the first 12 hour period of delay	Nil	£150 after the first 12 hour period of delay up to £500	Nil	£150 after the first 12 hour period of delay up to £500	Nil
Personal money, passport and documents									
	Personal money	£300	£150	£350	£100	£400	£50	£500	Nil
	Cash limit	£200		£250		£400		£500	
	Cash limit (aged under 18)	£50		£50		£75		£100	
	Passport and travel documents	£250	Nil	£250	Nil	£300	Nil	£350	Nil
Personal liability									
	Personal liability	£2,000,000	Nil	£2,000,000	Nil	£2,000,000	Nil	£2,000,000	Nil
Delayed departure									
	Delayed departure	£25 for each full 12 hour delay up to £150	Nil	£35 for each full 12 hour delay up to £350	Nil	£50 for each full 12 hour delay up to £500	Nil	£100 for each full 12 hour delay up to £800	Nil
Holiday abandonment									
	Abandoning your holiday	£1,000	£150	£2,500	£100	£5,000	£50	£5,000	Nil
Missed departure / connection									
	Missed departure	Nil	Nil	£300	£100	£1,000	£50	£1,000	Nil
	Missed connection	£500	nil	£500	nil	£500	nil	£500	Nil
Catastrophe									
	Alternate Accommodation			£1,000	£100	£1,500	£50	£2,000	Nil

Pet care									
	Pet Care	Nil	Nil	Nil	Nil	£50 for every 24 hours up to £500	Nil	£50 for every 24 hours up to £500	Nil

Legal expenses									
	Legal Expenses	£25,000	Nil	£25,000	nil	£25,000	nil	£25,000	Nil

Hijack and mugging									
	Hijack benefit	Nil	Nil	£50 per day up to £750	Nil	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil
	Mugging benefit	Nil	Nil	£50 per day up to £750	Nil	£100 per day up to £1,000	Nil	£100 per day up to £1,000	Nil

Scheduled airline failure									
	Scheduled Airline Failure Insurance	£750		£1,500		£2,500		£2,500	

Sporting Equipment									
Benefits	Bronze		Silver		Gold		Platinum		
	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	
Owned Sporting equipment					£1,000	£50	£1,000	Nil	
Including: One item/pair or set of items					na		na		
Sporting equipment hire					£25 per day up to £100	Nil	£25 per day up to £100	Nil	
Fees and Charges					£75 per day		£75 per day		

Wedding									
Benefits	Bronze		Silver		Gold		Platinum		
	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	
Ceremonial attire					£1,500	£50	£1,500	Nil	
Wedding gifts					£1,000		£1,000		
Wedding gifts - cash									
Including: One item/pair or set of items									
Wedding rings					£250 per ring		£250 per ring		
Photographs and video recording					£750		£750		

Winter Sports (optional section of cover) - not available to anyone over 65 years of age									
Benefits	Bronze		Silver		Gold		Platinum		
	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	
Winter sports equipment you own	£350	£150	£350	£100	£350	£50	£500	Nil	
Hired winter sports equipment	£200		£200		£400		£400		
Including: One item/pair or set of items	NA		NA		NA		£250		
Winter sports equipment hire	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£20 per day up to £200	Nil	£50 per day up to £250	Nil	
Ski pack	£100 per day up to £300		£100 per day up to £300		£100 per day up to £300		£100 per day up to £300		
Piste closure	£20 per day up to £200		£20 per day up to £200		£20 per day up to £200		£20 per day up to £200		
Avalanche and Landslide closure	£40 per day up to £400		£40 per day up to £400		£50 per day up to £500		£50 per day up to £500		
Alternative Resort	£10 per day up to £400		£10 per day up to £400		£10 per day up to £400		£10 per day up to £400		

Car Hire Excess & Vehicle Key (optional section of cover)									
Benefits	Bronze		Silver		Gold		Platinum		

	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess
Accidental Damage	£7,500 (£10,000 within the policy year)	Nil	£7,500 (£10,000 within the policy year)	Nil	£7,500 (£10,000 within the policy year)	Nil	£7,500 (£10,000 within the policy year)	Nil
Excess / deposit charged	£7,500 (£10,000 within the policy year)		£7,500 (£10,000 within the policy year)		£7,500 (£10,000 within the policy year)		£7,500 (£10,000 within the policy year)	
Misfuelling Cover	£500 (£1,000 within the policy year)		£500 (£1,000 within the policy year)		£500 (£1,000 within the policy year)		£500 (£1,000 within the policy year)	
Rental Vehicle Key Cover	£500 (£2,000 within the policy year)		£500 (£2,000 within the policy year)		£500 (£2,000 within the policy year)		£500 (£2,000 within the policy year)	
Rental Vehicle Breakdown Recovery	£500		£500		£500		£500	

Gadget cover

Benefits	Bronze		Silver		Gold		Platinum	
	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess
Accidental Damage, Theft, Malicious Damage and Loss							£500	Nil
Single Item/pair/ set limit							£500	
Unauthorised Usage							£1,000	
Enhanced Gadget cover (option 1)								
Accidental Damage, Theft, Malicious Damage and Loss	£1,000	£150	£1,000	£100	£1,000	£50	£1,000	Nil
Single Item/pair/ set limit	£500		£500		£500		£500	
Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil
Enhanced Gadget cover (option 2)								
Accidental Damage, Theft, Malicious Damage and Loss	£2,000	£150	£2,000	£100	£2,000	£50	£2,000	Nil
Single Item/pair/ set limit	£750		£750		£750		£750	
Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil
Enhanced Gadget cover (option 3)								
Accidental Damage, Theft, Malicious Damage and Loss	£3,000	£150	£3,000	£100	£3,000	£50	£3,000	Nil
Single Item/pair/ set limit	£1,000		£1,000		£1,000		£1,000	
Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil	£1,000	Nil

Disruption / Natural Catastrophe (optional section of cover)

Benefits	Bronze		Silver		Gold		Platinum	
	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess	maximum sum insured	excess
Natural Catastrophe	£1,500	£150	£1,500	£100	£1,500	£50	£1,500	Nil
Accommodation and Additional Expenses	£150 for each 24 hours up to £1,500		£150 for each 24 hours up to £1,500		£150 for each 24 hours up to £1,500		£150 for each 24 hours up to £1,500	