

Schedule of Sections and Sums Insured

	SECTION	TITLE	SUMS INSURED			EXCESS	
			BRONZE	SILVER	GOLD	Applies to all levels of cover	
<b>A</b>		<b>CANCELLATION &amp; CURTAILMENT</b>	£1,000	£3,000	£5,000	£50 £25 Loss of Deposit	
<b>B</b>	1	EMERGENCY MEDICAL EXPENSES & REPATRIATION	£2,000,000	£5,000,000	£10,000,000	£50 £100 (over 65's)	
		DENTAL TREATMENT (emergency pain relief only)	£250	£250	£250	£50	
		CONVALESCENCE	Per Day	-	£100	NIL	
			Max in Total	-	£1,000	NIL	
	2	HOSPITAL BENEFIT	Per Day	-	£20	£20	NIL
			Max in Total	-	£500	£750	NIL
3	MUGGING BENEFIT	Per Day	-	£20	£20	NIL	
		Max in Total	-	£100	£100	NIL	
<b>C</b>		PERSONAL ACCIDENT	Maximum	-	£25,000	£50,000	NIL
		Loss of Limbs or Sight (aged 65 and under)	-	-	£25,000	£50,000	-
		Permanent Total Disablement (aged 65 and under)	-	-	£25,000	£50,000	-
		Death Benefit (aged 18 to 65)	-	-	£8,500	£17,000	-
		Death Benefit (under 18 or 66 yrs and over)	-	-	£4,000	£8,000	-
		All Benefits (66 years and over)	-	-	£4,000	£8,000	-
<b>D</b>	1	DELAYED DEPARTURE	First 12 Hours	£20	£30	£40	NIL
			Additional 6 Hours	£10	£15	£20	NIL
			Max in Total	£60	£200	£260	NIL
	2	ABANDONMENT	After 24 hrs for Trips of 1 to 7 Days	-	£3,000	£5,000	NIL
			After 36 hrs for Trips over 8 Days	-	£3,000	£5,000	£50
	3	MISSED DEPARTURE	Europe	£200	£200	£500	NIL
Worldwide			£300	£600	£1,000	NIL	
<b>E</b>		BAGGAGE, MONEY,PASSPORT	-	£1,000	£2,000	£50	
		Single Item Limit (Maximum)	-	£250	£250	£50	
		Valuables Limit in Total	-	£500	£500	£50	
		MONEY	-	£500	£500	£50	
		LOSS OF PASSPORT	-	£250	£250	£50	
		DELAYED BAGGAGE, Maximum	-	£250	£350	-	
		After first full 12 Hours (12 to 24 hrs)	-	£75	£100	-	
		After next 12 Hours (24 to 36 hrs) additional	-	£75	£100	-	
	After next 12 Hours (over 36 hours) additional	-	£100	£150	-		
<b>F</b>	1	BUSINESS COVER (OPTIONAL)					
		BUSINESS EQUIPMENT		£2,000	£2,000	£75	
		Single Item Limit	-	£750	£750	£75	
		Computer Single Item Limit	-	£1,500	£1,500	£75	
		Samples Limit	-	£500	£500	£75	
		DELAYED BUSINESS EQUIPMENT AND HIRE	Per Day	£100	£100	-	
			Max in Total	-	£300	£300	£75 (damage only)
		COURIER OF ESSENTIAL EQUIPMENT	-	£500	£500	£75	
2	BUSINESS MONEY		-	£500	£500	£75	
			-	£500	£500	£75	
<b>G</b>	1	WINTERSPORTS COVER (OPTIONAL SINGLE TRIP) (INCLUDED ANNUAL MULTI TRIP)					
		SKI EQUIPMENT	OWNED	£500	£1,000	£1,000	£75
		SKI EQUIPMENT	HIRED	£250	£500	£500	£75
		Single Item Limit		£150	£250	£250	
		SKI HIRE	Per Day	£20	£30	£30	-
		Max in Total	£200	£300	£300	-	
	2	SKI PACK	Per Day	£30	£50	£50	-
			Max in Total	£200	£300	£300	-
3	PISTE OR AVALANCHE CLOSURE	Per Day	-	£30	£30	-	
		Max in Total	-	£300	£300	-	
<b>H</b>	1	GOLF COVER (OPTIONAL)					
		GOLF EQUIPMENT	-	£1,000	£1,000	£75	
		Single Item Limit	-	£200	£200		
		GOLF EQUIPMENT HIRE	Per Day	£30	£30	-	
		Max in Total	£300	£300	-		
	2	NON REFUNDABLE GOLFING FEES	Per Day	-	£75	£75	-
Max in Total			-	£300	£300	-	
3	HOLE IN ONE BENEFIT	Per Day	-	£50	£50	-	
		Max in Total	-	£50	£50	-	
<b>I</b>		WEDDING COVER (OPTIONAL)					
		WEDDING RINGS (per person)	-	£250	£250	£50	
		WEDDING GIFTS (per couple)	-	£1000	£1,000	£100	
		WEDDING CLOTHES (per person)	-	£1,500	£1,500	£50	
		WEDDING PHOTOGRAPHS (per couple)	-	£750	£750	£50	
<b>J</b>		PERSONAL LIABILITY	£1,000,000	£2,000,000	£2,000,000	£300	
<b>K</b>		OVERSEAS LEGAL EXPENSES	£5,000	£15,000	£25,000	£300	
<b>L</b>		CATASTROPHE COVER	-	£1,000	£1,000	£50	
<b>M</b>		HIJACK	Per Day	-	£50	NIL	
			Max in Total	-	£1,000	NIL	
<b>N</b>		INCONVENIENCE COVER	-	-	£750	NIL	
<b>O</b>		WITHDRAWAL OF SERVICES	Per Day	£30	£30	NIL	
			Max In Total	-	£300	£300	NIL
<b>P</b>		DYNAMIC PACKAGING	-	-	£750	£75	