

SINGLE TRIP & ANNUAL MULTI-TRIP



Schedule of Benefits and Excesses

	Section	Limit	Excess per Insured
A	Cancellation or Curtailment	Up to £3,000	£40 (£15 Loss of deposit) (£75 - 66 yrs & over)
B	Emergency Medical and Other Expenses	Up to £7,500,000	£40 (£75 - 66 yrs & over)
C	Hospital Benefit	£25 per 24 hours up to £250	Nil
D	Personal Accident Permanent Total Disablement Loss of Limb Loss of Sight Death (over 18, under 66 years) Death (under age 18)	£25,000 £25,000 £25,000 £10,000 £3,000	Nil
E	Baggage, Baggage Delay and Passport Single Item Limit Valuables Limit in Total Passport Limit Delayed Baggage	Up to £2,000 £250 £250 £250 £75 per 24 hours up to £300	£40 Nil Nil
F	Personal Money and Documents Cash Limit Cash (under 18 years) Documents Limit	Up to £750 £300 £100 £250	£40
G	Personal Liability	Up to £2,000,000	£300
H	Delayed Departure	£25 per 12 hours up to £250	Nil
I	Holiday Abandonment	Up to £3,000	£40
J	Missed Departure	Up to £1,000	£40
K	Catastrophe	Up to £1,000	£40
L	Hijack	£75 per 24 hours up to £750	Nil
M	Overseas Legal Expenses and Assistance	Up to £25,000	£300

Wintersports cover subject to additional premium or Annual Multi Trip Option

N	Ski Equipment Owned Hired Single Item Limit	£700 £400 £250	£40
O	Ski Hire	£50 per 24 hours up to £500	Nil
P	Ski Pack	£50 per 24 hours up to £500	Nil
Q	Piste Closure	£50 per 24 hours up to £500	Nil
R	Avalanche Closure	Up to £500	£40