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### Schedule of Benefits

Description		Silver		Gold		Backpacker	
Section		Limit	Excess per insured	Limit	Excess per insured	Limit	Excess per insured
A	Cancellation or Curtailment	£1,500	£75 £25 Loss of Deposit £100 if 66 years+	£3,000	£40 £15 Loss of Deposit £75 if 66 years+	£1,500	£75 £25 Loss of Deposit
B	Emergency Medical and Other Expenses Dental Expenses	£2,000,000 £200	£75 (£100 if 66 years+)	£7,500,000 £200	£40 (£75 if 66 years+)	£2,000,000 £200	£75
C	Hospital Benefit	£15/24hr up to £150	NIL	£25/24hr up to £250	NIL	NA	NA
D	Personal Accident Permanent Total Disablement Loss of Limb Loss of Sight Death (+18, under 66yrs) Death (under 18yrs) All benefits (+66yrs)	£5,000 £5,000 £5,000 £5,000 £3,000 £3,000	NIL	£25,000 £25,000 £25,000 £10,000 £3,000 £3,000	NIL	£10,000 £10,000 £10,000 £5,000 £5,000 NA	NIL
E	Baggage, Baggage Delay and Passport Single Item Limit Valuables Limit (total) Passport Limit Delayed Baggage Unreceipted Items Unreceipted Items Single Item Limit	£1,500 £200 £200 £100 £50/24hrs up to £150 £300 £50	£75 NIL	£2,000 £250 £250 £150 £75/24hrs up to £300 £300 £50	£40 NIL	£1,000 £150 £150 £100 £50/24hrs up to £250 £300 £50	£75 NIL
F	Personal Money/Documents Cash Limit Cash Limit (under 18yrs) Documents Limit	£500 £200 £100 £200	£75	£750 £300 £100 £250	£40	£400 £300 £100 £150	£75
G	Personal Liability	£1,000,000	£300	£2,000,000	£300	£2,000,000	£300
H	Delayed Departure	£15/12hrs up to £250	NIL	£25/12hrs up to £250	NIL	£20/12hrs up to £200	NIL
I	Holiday Abandonment	£1,500	£75	£3,000	£40	£1,500	£75
J	Missed Departure	£750	£75	£1,000	£40	£500	£75
K	Catastrophe	£500	£75	£1,000	£40	£500	£75
L	Hijack	£50/24hrs up to £500	NIL	£75/24hrs up to £750	NIL	£100/24hrs up to £1,000	NIL
M	Overseas Legal Expenses	£10,000 (£20,000 maximum for a claim from two or more insured persons)	£300	£25,000 (£50,000 maximum for a claim from two or more insured persons)	£300	£10,000	£300
<b>Wintersports Cover subject to additional premium</b>							
N	<b>Ski Equipment</b> Owned Hired Single Item Limit Unreceipted Items Unreceipted Items Single Item Limit	£500 £300 £200 £300 £50	£75	£750 £400 £250 £300 £50	£40	£500 £350 £200 £300 £50	£75
O	Ski Hire	£30/24hrs up to £300	NIL	£50/24hrs up to £500	NIL	£30/24hrs up to £300	NIL
P	Ski Pack	£30/24hrs up to £300	NIL	£50/24hrs up to £500	NIL	£30/24hrs up to £300	NIL
Q	Piste Closure	£30/24hrs up to £300	NIL	£50/24hrs up to £500	NIL	£30/24hrs up to £300	NIL
R	Avalanche Closure	£300	£75	£500	£40	£300	£75