

Summary of Cover

Section	Premier Cover		Standard Cover		Backpacker Cover	
	Cover	Excess +	Cover	Excess +	Cover	Excess +
A1 Cancellation & Curtailment	Up to £5,000	£100* (£25 in respect of LOD only)	Up to £5,000	£100* (£25 in respect of LOD only)	Up to £1,500	£60 (£30 in respect of LOD only)
A2 Catastrophe	Up to £1,000	£100	N/A	N/A	N/A	N/A
A3 Withdrawal of Services	£50 per day up to £500	Nil	£50 per day up to £250	Nil	N/A	N/A
B Emergency Medical and Treatment Expenses	Up to £10,000,000	£100*	Up to £5,000,000	£100*	Up to £5,000,000	£75
C Hospital Benefit	£25 per day Up to £750 (outside UK)	Nil	£25 per day Up to £ 750 (outside UK)	Nil	£15 per day Up to £300 (outside UK)	Nil
D1 Travel Delay	£300 (£30 for each 12 hours of delay)	Nil	£150 (£30 for each 12 hours of delay)	Nil	£100 (£20 for each 12 hours of delay)	Nil
D2 Holiday Abandonment	Up to £3,000	£100*	Up to £3,000	£100*	Up to £1,500	£60
E Mugging Benefit	£100 per day up to £300	Nil	N/A	N/A	£100 per day up to £400	Nil
F Missed Departure	Up to £1,000	£100	Up to £1,000	£100	Up to £500	£60
G Personal Accident	Maximum Benefit £25,000	Nil	Maximum Benefit £15,000	Nil	Maximum Benefit £10,000	Nil
Loss of Limbs or Sight	£25,000	Nil	£15,000	Nil	£10,000	Nil
Permanent Total Disablement	£25,000	Nil	£15,000	Nil	£10,000	Nil
Death Benefit (aged 18 - 65)	£15,000	Nil	£7,500	Nil	£5,000	Nil
Death Benefit (aged under 18 or over 65)	£5,000	Nil	£3,750 (Under 18's only)	Nil	£2,500 (Under 18's only)	Nil
H Personal Liability	Up to £2,000,000	£250	Up to £2,000,000	£250	Up to £2,000,000	£250
I Legal Expenses	Up to £25,000	£250	Up to £25,000	£250	Up to £10,000	£250
J Pet Care	Up to £300	Nil	Up to £300	Nil	N/A	N/A
K Hijack Benefit	£100 per day up to £2,000	Nil	N/A	N/A	£50 per day up to £500	Nil
Personal Effects & Baggage & Personal Money						
L1 Personal Effects & Baggage	Up to £1,500	£100	Up to £1,500	£100	Up to £1,000	(Available on payment of additional premium)
Single Item Limit	£250	£100	£250	£100	£200	£60
Total Valuables Limit	£250	£100	£250	£100	£200	£60
Travel Documents	Up to £200	Nil	Up to £200	Nil	Up to £150	Nil
Delayed Baggage	Up to £200	Nil	Up to £200	Nil	Up to £150	Nil
L2 Personal Money	Up to £500	£100	Up to £500	£100	Up to £200	£100
Cash Limit	£250	£100	£250	£100	£150	£100
Cash (aged under 18)	£50	£50	£50	£50	£50	£50
Increased Personal Effects & Baggage (When Additional Premium is Paid)						
Personal Effects & Baggage	Up to £2,000	£100	N/A	N/A	N/A	N/A
Single Item Limit	£350	£100	N/A	N/A	N/A	N/A
Total Valuables Limit	£350	£100	N/A	N/A	N/A	N/A
Travel Documents	Up to £250	Nil	N/A	N/A	N/A	N/A
Delayed Baggage	Up to £250	Nil	N/A	N/A	N/A	N/A
Winter Sports (When Additional Premium is Paid)						
M1 Ski Equipment	Up to £750	£150	N/A	N/A	N/A	N/A
Owned	Up to £750	£150	N/A	N/A	N/A	N/A
Hired	£300	£150	N/A	N/A	N/A	N/A
Single Item Limit – Owned	£250	£100	N/A	N/A	N/A	N/A
Single Item Limit – Hired	£100	£100	N/A	N/A	N/A	N/A
M2 Ski Hire	£20 per day up to £200	Nil	N/A	N/A	N/A	N/A
M3 Ski Pack	Up to £75 per day up to £450	Nil	N/A	N/A	N/A	N/A
M4 Piste Closure	£20 per person per day up to £200	Nil	N/A	N/A	N/A	N/A
M5 Delay/Due to Avalanche	Up to £300	£100	N/A	N/A	N/A	N/A
Golf Cover (When Additional Premium is Paid)						
N1 Golf Equipment	Up to £1,500	£100	N/A	N/A	N/A	N/A
Single Item Limit	£300	£100	N/A	N/A	N/A	N/A
N2 Golf Equipment Hire	£25 per day up to £200	Nil	N/A	N/A	N/A	N/A
N3 Non-Refundable Golf Fees	£75 per day up to £300	Nil	N/A	N/A	N/A	N/A
Business Cover (Additional Cover Available Upon Payment Of Additional Premium)						
O1 Business Equipment	Up to £2,000	£100	N/A	N/A	N/A	N/A
Single Item Limit	£500	£100	N/A	N/A	N/A	N/A
Computer Equipment - Single and Total Item Limit	£1,500	£100	N/A	N/A	N/A	N/A
Samples	£500	£100	N/A	N/A	N/A	N/A
Delayed Business Equipment	£100 per day up to £200	£100	N/A	N/A	N/A	N/A
Emergency Courier of Essential Business Equipment	Up to £500	£100	N/A	N/A	N/A	N/A
O2 Business Equipment Hire	£50 per day up to £500	Nil	N/A	N/A	N/A	N/A
O3 Business Money	Up to £1,000	£150	N/A	N/A	N/A	N/A
Cash Limit	£500	£150	N/A	N/A	N/A	N/A
Additional Personal Accident	2 x Normal Benefits	Nil	N/A	N/A	N/A	N/A

*For Insured Persons travelling to mainland Spain, Cyprus or Turkey, the excesses are amended as follows: 1) Insured Persons aged up to & including age 40 – the excess is increased to £125 • 2) Insured Persons aged 41 and over – the excess is increased to £150
+The excess does not apply if excess waiver cover has been purchased