

SCHEDULE OF SECTIONS AND SUMS INSURED

SECTION	TITLE		SUM INSURED			EXCESS	
			BRONZE	SILVER	GOLD	BRONZE, SILVER & GOLD	
A	CANCELLATION & CURTAILMENT		£1,000	£3,000	£5,000	£50	
						£25 (Loss of deposit)	
B	1	EMERGENCY MEDICAL EXPENSES & REPATRIATION	£2,000,000	£5,000,000	£10,000,000	£50	
		DENTAL TREATMENT (emergency pain relief only)	£250	£250	£250	£100 (over 65's)	
	CONVALESCENCE	Per day	-	-	£100	NIL	
		Max in total	-	-	£1,000		
	2	HOSPITAL BENEFIT	Per day	-	£20	£30	NIL
			Max in total	-	£500	£750	
	3	MUGGING BENEFIT	Per day	-	£20	£20	NIL
			Max in total	-	£100	£100	
C	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 years and over	-	£4,000	£8,000		
	All Benefits	66 years and over	-	£4,000	£8,000		
D	1	DELAYED DEPARTURE	First 12 hours	£20	£30	£40	NIL
			Additional 6 hours	£10	£15	£20	
			Max in total	£60	£200	£260	
	2	ABANDONMENT	After 24 hours for Trips up 7 days	-	£3,000	£5,000	£50
			After 36 hours for Trips over 8 days	-	£3,000	£5,000	
	3	MISSED DEPARTURE	Europe	£200	£200	£500	NIL
Worldwide			£300	£600	£1,000		
E	BAGGAGE	Overall Limit	-	£1,000	£2,000	£50	
		Single Item Limit	-	£250	£250		
		Valuables limit in total	-	£500	£500		
	MONEY		-	£500	£500	£50	
	LOSS OF PASSPORT		-	£250	£250	£50	
	DELAYED BAGGAGE	Maximum	-	£250	£350	Nil	
		After first full 12 hours (12 to 24 hours)	-	£75	£100		
		Next 12 hours (24 to 36 hours) additional	-	£75	£100		
Next 12 hours (over 36 hours) additional		-	£100	£150			
BUSINESS COVER (optional)							
F	1	BUSINESS EQUIPMENT	Overall Limit	-	£2,000	£2,000	£75
			Single Item Limit	-	£750	£750	
			Computer Single Item Limit	-	£1,500	£1,500	
			Samples Limit	-	£500	£500	
		DELAYED BUSINESS EQUIPMENT & HIRE	Per day	-	£100	£100	
	Max in total	-	£300	£300			
COURIER OR ESSENTIAL EQUIPMENT		-	£500	£500	£75		
2	BUSINESS MONEY		-	£500	£500	£75	
WINTERSPORTS COVER (optional single trip) (included annual multi trip)							
G	1	SKI EQUIPMENT	Owned	£500	£1,000	£1,000	£75
			Hired	£250	£500	£500	
		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	NIL
			Max in total	£200	£300	£300	
	3	PISTE OR AVALANCHE CLOSURE	Per day	-	£30	£30	NIL
Max in total			-	£300	£300		
GOLF COVER (optional)							
H	1	GOLF EQUIPMENT	Overall Limit	-	£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	NIL
			Max in total	-	£300	£300	
3	HOLE IN ONE BENEFIT		-	£50	£50	NIL	
WEDDING COVER (optional)							
I	1	WEDDING RINGS	Per person	-	£250	£250	£50
		WEDDING GIFTS	Per couple	-	£1,000	£1,000	£100
		WEDDING CLOTHES	Per person	-	£1,500	£1,500	£50
		WEDDING PHOTOGRAPHS	Per couple	-	£750	£750	£50
J	PERSONAL LIABILITY		£1,000,000	£2,000,000	£2,000,000	£300	
K	OVERSEAS LEGAL EXPENSES		£5,000	£15,000	£25,000	£300	
L	CATASTROPHE COVER		-	£1,000	£1,000	£50	
M	HIJACK	Per day	-	-	£50	NIL	
		Max in total	-	-	£1,000		
N	INCONVENIENCE COVER		-	-	£750	NIL	
O	WITHDRAWAL OF SERVICES	Per day	-	£30	£30	NIL	
		Max in total	-	£300	£300		
P	DYNAMIC PACKAGING		-	-	£750	£75	