

Table of Benefits				
These are the maximum sums insured. Please see Your individual Schedule of Insurance for the Level of Cover You have purchased. Benefit limits in the Table of Benefits are shown in both Sterling (£) and Euros (€) and You will be covered up to the limits shown in the same currency in which You pay Your premium and claims will also be settled in this currency. All benefits and excesses are applicable to each individual named in your Schedule of Insurance. There are three Levels of Cover options for both Annual Multi-Trip policies and Single-Trip policies – Silver, Gold and Platinum.				
	Silver Cover	Gold Cover	Platinum Cover	Excess
Cancellation or Curtailment	£/€1,500	£/€2,500	£/€5,000	£/€100 or 50
Travel Disruption	£/€250	£/€500	£/€750	£/€100 or 50
Alternative Accommodation	£/€250	£/€500	£/€750	£/€100 or 50
Missed Departure and Transport diversion	£/€250	£/€500	£/€750	£/€100 or 50
Travel Delay Inconvenience Benefit	£/€10 per day up to 100	£/€20 per day up to 200	£/€30 per day up to 300	Nil
Alteration of Itinerary	£/€250	£/€500	£/€750	£/€100 or 50
Emergency Medical and Repatriation Expenses	£/€1,000,000	£/€3,500,000	£/€10,000,000	£/€100 or 50
Hospital Inconvenience Benefit	£/€10 per day up to 100	£/€20 per day up to 200	£/€30 per day up to 300	Nil
Funeral Expenses	£/€1,500	£/€3,500	£/€5,000	£/€100 or 50
Pet Care (Additional Kennel/Cattery)	£/€50 per day up to 500	£/€50 per day up to 500	£/€50 per day up to 500	Nil
Personal Accident With age-related cover limitations	Ages 16-65 Age-related limitations in column 1	Ages 16-65 Age-related limitations in column 1	Ages 16-65 Age-related limitations in column 1	
Accidental Death Under 16 limit 2,500 Over 65 limit 5,000	£/€10,000	£/€15,000	£/€50,000	Nil
1)Loss of one limb or one eye Under 16 or over 65 limited to 50% 2)Loss of two limbs or both eyes or one limb and one eye	£/€10,000 10,000	£/€15,000 15,000	£/€50,000 50,000	Nil
Under 16 or over 65 limited to 50% 3) Permanent Total Disablement Under 16 limited to 50% Over 65 no cover	£/€10,000 10,000	£/€15,000 15,000	£/€50,000 50,000	Nil
Baggage and Personal Effects	£/€750	£/€5,000	£/€7,500	£/€100 or 50
Single Item Pair or Set Limit Valuables Total Limit	£/€150 150	£/€300 300	£/€450 450	£/€100 or 50
Delayed Baggage	£/€150	£/€300	£/€450	Nil
Money and Documents Cash Limit (aged 18 and above) Cash Limit (under 18)	£/€300	£/€600	£/€900	£/€100 or 50
Fraudulent Use of Lost Credit/Debit Card	£/€150	£/€300	£/€450	£/€100 or 50
Legal Expenses	£/€10,000	£/€15,000	£/€25,000	£/€250
Personal Liability	£/€1,000,000	£/€1,500,000	£/€12,000,000	£/€250
Hijack and Kidnap	£/€50 per day up to 1,000	£/€75 per day up to 1,500	£/€100 per day up to 2,000	Nil
Optional Cover Benefits				
For Single-Trip policies optional benefits must be chosen and paid for at the time that the policy is purchased. They cannot be added once the policy has been issued.				
For Annual Multi-Trip policies optional benefits can be purchased when the policy is issued or added during the validity period of the policy. If you wish to add some extra cover, it must be added before you leave home to start a Trip and cannot be added once you are already on a trip.				
If you have chosen any of the optional cover benefits available, and have paid the additional premium required for this cover, the following also applies:				
	Silver Cover	Gold Cover	Platinum Cover	Excess
Winter Sports				
Owned and Hired Ski Equipment	£/€500	£/€500	£/€500	£/€100 or 50
Single Item Equipment	£/€200	£/€200	£/€200	£/€100 or 50
Hiring replacement ski equipment	£/€20 per day up to 400	£/€20 per day up to 400	£/€20 per day up to 400	Nil
Lift Passes	£/€300	£/€300	£/€300	Nil
Piste Closure	£/€30 per day up to 300	£/€30 per day up to 300	£/€30 per day up to 300	Nil
Avalanche Cover	£/€500	£/€500	£/€500	£/€100 or 50
Business Equipment				
Business Equipment	£/€2,000	£/€2,000	£/€2,000	£/€100 or 50
Business Documents and Records	£/€500	£/€500	£/€500	£/€100 or 50
Business Money	£/€50	£/€50	£/€50	Nil
Replacement Staff	£/€1,500	£/€1,500	£/€1,500	£/€100 or 50
Additional Personal Accident	Normal Benefit x 2	Normal Benefit x 2	Normal Benefit x 2	Nil
Golf				
Owned and Hired Golf Equipment	£/€1,000	£/€1,000	£/€1,000	£/€100 or 50
Single Item Limit	£/€500	£/€500	£/€500	£/€100 or 50
Hiring Replacement Golf Equipment	£/€20 per day up to 400	£/€20 per day up to 400	£/€20 per day up to 400	Nil
Green Fees	£/€300	£/€300	£/€300	Nil
Terrorism Disruption				
Terrorism Disruption (Extended Cancellation or Curtailment)	£/€1,000	£/€1,000	£/€1,000	£/€100 or 50
Owned and Hired Sports and Cycle Equipment				
Owned and Hired Sports and Cycle Equipment	£/€1,500	£/€1,500	£/€1,500	£/€100 or 50
Single Item Limit	£/€500	£/€500	£/€500	£/€100 or 50
Hiring Replacement Equipment	£/€20 per day up to 400	£/€20 per day up to 400	£/€20 per day up to 400	Nil
Gadget				
Accidental & Malicious Damage	Not Available	£/€1,000	£/€2,000	£/€100 or 50
Theft or Loss	Not Available	£/€1,000	£/€2,000	£/€100 or 50
Liquid Damage	Not Available	£/€1,000	£/€2,000	Nil
Unauthorised Usage	Not Available	£/€500 (Limit 100 per occurrence)	£/€500 (Limit 100 per occurrence)	£/€100 or 50
Single Item Limit all sections	Not Available	£/€100	£/€500	Nil
Accidental & Malicious Damage	Not Available	£/€1,000	£/€2,000	£/€100 or 50
Theft or Loss	Not Available	£/€1,000	£/€2,000	£/€100 or 50
Liquid Damage	Not Available	£/€1,000	£/€2,000	Nil
Unauthorised Usage	Not Available	£/€500 (Limit 100 per occurrence)	£/€500 (Limit 100 per occurrence)	£/€100 or 50
Single Item Limit all sections	Not Available	£/€100	£/€500	Nil
Wedding Cover				
Attire	£/€1,000	£/€1,000	£/€1,000	£/€100 or 50
Single Item Limit (attire)	£/€250	£/€250	£/€250	£/€100 or 50
Rings	£/€250	£/€250	£/€250	£/€100 or 50
Gifts	£/€1,000	£/€1,000	£/€1,000	£/€100 or 50
Single Item Limit (gifts)	£/€250	£/€250	£/€250	Nil
Gift Cash Limit (gifts)	£/€150	£/€150	£/€150	Nil
Photographs and Video	£/€750	£/€750	£/€750	£/€100 or 50
Covid-19/SARs-CoV-2 Cover Extension				
Cancellation / Curtailment	£/€1,500	£/€2,500	£/€5,000	£/€100 or 50
Accommodation	£/€50 per 24 hours up to 700	£/€100 per 24 hours up to 1,400	£/€150 per 24 hours up to 2,100	Nil
Transport costs	£/€300 Europe 500 worldwide	£/€600 Europe 1,000 worldwide	£/€900 Europe 1,500 worldwide	Nil
Emergency Medical, Repatriation and Other Expenses (cover as Sections 2.1 -2.4)	£/€1,000,000	£/€3,500,000	£/€10,000,000	£/€100 or 50
Car Hire Excess Waiver Cover				
Excess Reimbursement Europe Worldwide Towing Costs (following an accident)	£/€5,000 50,000 500	£/€5,000 50,000 500	£/€5,000 50,000 500	Nil
Key Cover and Lock-Out500 (per year)	500 (per year)	500 (per year)	500 (per year)	Nil
Curtailment of Rental Per day Per Car Hire Agreement	£/€30 £/€300	£/€30 £/€300	£/€30 £/€300	Nil
Drop-off Charges	£/€300	£/€300	£/€300	Nil
Mis-Fueling	£/€500 (per year)	£/€500 (per year)	£/€500 (per year)	Nil