









## SCHEDULE OF BENEFITS

SECTION	SECTIONS OF COVER	Get 1 	Get 2 	Get 3 	Get 4 	EXCESS APPLIED
1	<b>Emergency Medical and Repatriation Expenses Total</b>	£5 million	£5 million	£5 million	£5 million	£35
-	Emergency Dental Limit	£250	£250	£250	£250	£35
-	Overseas Funeral Costs Limit	Unlimited	Unlimited	Unlimited	Unlimited	£35
-	Repatriation of Remains Limit	Unlimited	Unlimited	Unlimited	Unlimited	£35
-	Diagnostic Tests Limit	£10,000	£10,000	£10,000	£10,000	£35
2	Hospital Benefit	£25 per 24hrs to £300	Nil	£20 per 24hrs to £300	£25 per 24hrs to £300	Nil
3	<b>Additional Medical Cover Total</b>	£2,000	£2,000	£2,000	£2,000	Nil
-	Emergency Replacement of Medical Prescriptions Abroad*	£250	£250	£250	£250	Nil
-	NHS Prescription Medication in the UK*	£50	£50	£50	£50	Nil
-	Corrective Cosmetic Surgery in the UK (facial only)	£1,000	£1,000	£1,000	£1,000	Nil
-	Hospital Benefit in the UK*	£20 per 24hrs to £140	£20 per 24hrs to £140	£20 per 24hrs to £140	£50 per 24hrs to £140	Nil
-	Home Help in the UK*	£200	£200	£200	£200	Nil
-	Recovery after Surgery Abroad*	£500	£250	£500	£500	Nil
4	<b>Cancellation &amp; Curtailment Total</b>	Nil	£1,500	£3,000	£5,000	£35
-	Cancellation - Death of Pet Dog/Cat	Nil	£1,500	£3,000	£5,000	£35
5	<b>Loss, theft or damage to baggage Total</b>	Nil	£750	£1,500	£2,500	£35
-	Valuables Limit	Nil	£250	£300	£400	£35
-	Single Article Limit	Nil	£250	£300	£400	£35
	Baggage Delay	Nil	Nil	£100 after 12 hours	£150 after 12 hours	Nil



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	<b>Money and Passport Total</b>	Nil	£250	£350	£550	£35
	- Money Limit	Nil	£200	£300	£500	£35
	- Cash Limit	Nil	£200	£300	£500	£35
	- Cash Limit if under 18	Nil	£100	£100	£100	£35
	- Loss of Passport Limit	Nil	£100	£250	£500	£35
6	<b>Travel Delay</b>	Nil	£10 per 12hrs to £200	£20 per 12hrs to £200	£30 per 12 hrs to £360	Nil
	Abandonment	Nil	£1,500	£3,000	£5,000	£35
7	<b>Missed Departure</b>	Nil	£500	£750	£1,000	£35
	Missed Connection	Nil	Nil	£750	£1,000	£35
8	<b>Legal Expenses</b>	Nil	£10,000	£25,000	£25,000	£35
9	<b>Personal Liability</b>	Nil	£2 million	£2 million	£2 million	£35
10	<b>Personal Accident Total</b>	Nil	£10,000	£15,000	£25,000	Nil
	Death	Nil	£5,000	£10,000	£15,000	Nil
	Death if under 18 or over 65	Nil	£1,000	£1,000	£1,000	Nil
	Permanent Total Disablement	Nil	£10,000	£15,000	£25,000	Nil
	Permanent Total Disablement if over 65	Nil	£1,000	£1,000	£1,000	Nil
11	<b>Mugging</b>	Nil	Nil	£100 per 24hrs to £1,000	£100 per 24hrs to £1,000	Nil
12	<b>Hijack</b>	Nil	Nil	£100 per 12hrs to £1,000	£100 per 12hrs to £1,000	Nil
13	<b>Natural Disaster</b>	Nil	Nil	£500	£1,000	£35
14	<b>End Supplier Failure</b>	Nil	£750	£1,000	£3,000	£35
15	<b>Gadget</b>	Nil	£200	£400	£600	£35



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16	<b>Wintersports</b>	<b>Optional Cover as detailed on your Validation Certificate</b>				
	Ski Equipment - Damage, Loss, Theft	Nil	£500	£750	£1,000	£35
	Ski Equipment Delay (hire cost following delay)	Nil	£30 per 24hrs to £300	£30 per 24hrs to £300	£30 per 24hrs to £300	Nil
	Unused Ski Pack	Nil	£30 per 24hrs to £300	£30 per 24hrs to £300	£30 per 24hrs to £300	Nil
	Avalanche/Piste Closure	Nil	£30 per 24hrs to £300	£30 per 24hrs to £300	£30 per 24hrs to £300	Nil
17	<b>Cruise</b>	<b>Optional Cover as detailed on your Validation Certificate</b>				
	Cabin confinement	Nil	£50 per 24hrs to £300	£50 per 24hrs to £300	£50 per 24hrs to £300	Nil
	Itinerary change	Nil	£100 per port to £300	£100 per port to £300	£100 per port to £300	Nil
	Missed cruise connection	Nil	£1,500	£1,500	£1,500	£35
	Unused excursions	Nil	£300	£300	£300	Nil

\* these additional covers are only applicable to insureds in respect of declared pre-existing medical conditions which have been accepted for cover

