









SCHEDULE OF BENEFITS

SECTION	SECTIONS OF COVER	Get 1 	Get 2 	Get 3 	Get 4 	EXCESS APPLIED
1	Emergency Medical and Repatriation Expenses Total	£10 million	£10 million	£10 million	£10 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	Additional Medical Cover Total	£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	Cancellation & Curtailment Total	Nil	£1,500	£3,000	£5,000	£35
-	Cancellation - Death of Pet Dog/Cat	Nil	£1,500	£3,000	£5,000	£35
5	Loss, theft or damage to baggage Total	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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	Money and Passport Total	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	Travel Delay	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	Missed Departure	Nil	£500	£750	£1,000	£35
	Missed Connection	Nil	Nil	£750	£1,000	£35
8	Legal Expenses	Nil	£10,000	£25,000	£25,000	£35
9	Personal Liability	Nil	£2 million	£2 million	£2 million	£35
10	Personal Accident Total	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	Mugging	Nil	Nil	£100 per 24hrs to £1,000	£100 per 24hrs to £1,000	Nil
12	Hijack	Nil	Nil	£100 per 12hrs to £1,000	£100 per 12hrs to £1,000	Nil
13	Natural Disaster	Nil	Nil	£500	£1,000	£35
14	End Supplier Failure	Nil	£750	£1,000	£3,000	£35
15	Gadget	Nil	£200	£400	£600	£35



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16	Wintersports	Optional Cover as detailed on your Validation Certificate				
	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	Cruise	Optional Cover as detailed on your Validation Certificate				
	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

