

## 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> | £10 million                                                                             | £10 million                                                                               | £10 million                                                                               | £10 million                                                                               | Yes            |
| -       | Emergency Dental Limit                                   | £250                                                                                    | £500                                                                                      | £500                                                                                      | £500                                                                                      | Yes            |
| -       | Overseas Funeral Costs Limit                             | Unlimited                                                                               | Unlimited                                                                                 | Unlimited                                                                                 | Unlimited                                                                                 | Yes            |
| -       | Repatriation of Remains Limit                            | Unlimited                                                                               | Unlimited                                                                                 | Unlimited                                                                                 | Unlimited                                                                                 | Yes            |
| -       | Diagnostic Tests Limit                                   | £10,000                                                                                 | £10,000                                                                                   | £10,000                                                                                   | £10,000                                                                                   | Yes            |
| 2       | Hospital Benefit                                         | £25 per 24hrs to £300                                                                   | £20 per 24hrs to £1000                                                                    | £30 per 24hrs to £1000                                                                    | £30 per 24hrs to £1000                                                                    | 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                                                                                    | Yes            |
| -       | Cancellation - Death of Pet Dog/Cat                      | Nil                                                                                     | £1,500                                                                                    | £3,000                                                                                    | £5,000                                                                                    | Yes            |
| 5       | <b>Loss, theft or damage to baggage Total</b>            | Nil                                                                                     | £750                                                                                      | £1,500                                                                                    | £2,500                                                                                    | Yes            |
| -       | Valuables Limit                                          | Nil                                                                                     | £250                                                                                      | £300                                                                                      | £400                                                                                      | Yes            |
| -       | Single Article Limit                                     | Nil                                                                                     | £250                                                                                      | £300                                                                                      | £400                                                                                      | Yes            |
|         | Baggage Delay                                            | Nil                                                                                     | £75 after 12 hours                                                                        | £100 after 12 hours                                                                       | £150 after 12 hours                                                                       | Nil            |



## SCHEDULE OF BENEFITS

| SECTION | SECTIONS OF COVER                      | Get 1  | Get 2  | Get 3  | Get 4  | EXCESS APPLIED |
|---------|----------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------|
|         | <b>Money and Passport Total</b>        | Nil                                                                                     | £250                                                                                      | £350                                                                                      | £550                                                                                      | Yes            |
|         | - Money Limit                          | Nil                                                                                     | £200                                                                                      | £300                                                                                      | £500                                                                                      | Yes            |
|         | - Cash Limit                           | Nil                                                                                     | £200                                                                                      | £300                                                                                      | £500                                                                                      | Yes            |
|         | - Cash Limit if under 18               | Nil                                                                                     | £100                                                                                      | £100                                                                                      | £100                                                                                      | Yes            |
|         | - Loss of Passport Limit               | Nil                                                                                     | £100                                                                                      | £250                                                                                      | £500                                                                                      | Yes            |
| 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                                                                                    | Yes            |
| 7       | <b>Missed Departure</b>                | Nil                                                                                     | £500                                                                                      | £750                                                                                      | £1,000                                                                                    | Yes            |
|         | Missed Connection                      | Nil                                                                                     | £350                                                                                      | £750                                                                                      | £1,000                                                                                    | Yes            |
| 8       | <b>Legal Expenses</b>                  | Nil                                                                                     | £10,000                                                                                   | £30,000                                                                                   | £30,000                                                                                   | Yes            |
| 9       | <b>Personal Liability</b>              | Nil                                                                                     | £2 million                                                                                | £2 million                                                                                | £2 million                                                                                | Yes            |
| 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                                                                                    | Yes            |
| 14      | <b>End Supplier Failure</b>            | Nil                                                                                     | £750                                                                                      | £1,000                                                                                    | £3,000                                                                                    | Yes            |
| 15      | <b>Gadget</b>                          | Nil                                                                                     | £200                                                                                      | £400                                                                                      | £600                                                                                      | Yes            |



## SCHEDULE OF BENEFITS

| SECTION | SECTIONS OF COVER                               | Get 1  | Get 2  | Get 3  | Get 4  | EXCESS APPLIED |
|---------|-------------------------------------------------|-----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|----------------|
| 16      | <b>Wintersports</b>                             | <b>Optional Cover as detailed on your Validation Certificate</b>                        |                                                                                           |                                                                                           |                                                                                           |                |
|         | Ski Equipment - Damage, Loss, Theft             | Nil                                                                                     | £500                                                                                      | £750                                                                                      | £1,000                                                                                    | Yes            |
|         | 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                                                                                    | Yes            |
|         | 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.

Note: where an excess applies, the amount of that excess is shown on your validation certificate.

