

# Summary of cover

Product description		Premier cover	Elite cover
Dependent children age limit		Dependent children under 23 years of age and in full time education	
<b>Section 1</b>	Cancellation	£5,000	£10,000 with an option to increase to £15,000
<b>Section 2</b>	Curtailment	£5,000	£10,000 with an option to increase to £15,000
<b>Section 3</b>	Emergency medical expenses	£10 million	£10 million
	Emergency dental treatment	£500	£1,000
	Funeral expenses abroad	£1,000	£2,500
	Search and rescue	Up to £50,000	Up to £50,000
	UK expenses	£1,000	£1,000
<b>Section 4</b>	Hospital benefit	£50/24 hrs. £500 max	£150/24 hrs. £1,000 max
	Mugging hospital benefit	£100/24 hrs. £1,000 max	£200/24 hrs. £1,500 max
	Coma hospital benefit	£100/24 hrs. £1,000 max	£150/24 hrs. £1,500 max
<b>Section 5</b>	Personal accident and permanent total disablement	£25,000 (£12,500 if over 70)	£50,000 (£25,500 if over 70)
	Accidental Death	£10,000	£15,000
<b>Section 6</b>	Baggage and personal belongings	Included	Included
	Overall limit	£2,500	£3,500
	Single item limit	£250	£750
	Total valuables limit	£500	£1,500
	Delayed baggage (after 12 hrs)	£250 max	£250 max
<b>Section 7</b>	Money and documents	Included	Included
	Overall limit	£750	£750
	Cash limit	£300	£300
<b>Section 8</b>	Loss of passport, driving licence and visa	£500	£500
<b>Section 9</b>	Travel disruption	Included	Included
	Travel delay	£50/12 hrs. £200 max	£100/12 hrs. £400 max
	Additional travel and accommodation	£2,000	£3,000
	Trip abandonment (after 24 hrs)	Up to cancellation limit	Up to cancellation limit
	Kennel and cattery fees	£50/24 hrs. £200 max	£50/24 hrs. £200 max
<b>Section 10</b>	Missed departure / missed connection	£2,000	£3,000
<b>Section 11</b>	SmartDelay Plus	Access to Airport Lounge or £25 if Lounge unavailable	Access to Airport Lounge or £25 if Lounge unavailable
<b>Section 12</b>	Uninhabitable accommodation	£1,000	£1,000

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<b>Section 13</b>	Personal liability	£2 million	£2 million
<b>Section 14</b>	Legal expenses	£25,000	£25,000
<b>Section 15</b>	Hijack	£1,000 £100/24 hrs.	£1,000 £100/24 hrs.
<b>Section 16</b>	Business travel / work abroad	Optional	Optional
	Non-manual work	Optional	Optional
	Manual work	Optional	Optional
	Replacement personnel	£1,000	£1,000
	Samples and documents	£500	£500
<b>Section 17</b>	Sports and activities level 1&2	Included	Included
	Sports and activities levels 3-4	Optional	Optional
<b>Section 18</b>	Winter sports extension	Section only covered if sports and activities level 3 or 4 purchased	Section only covered if sports and activities level 3 or 4 purchased
	Winter sports equipment	£500	£500
	Replacement equipment hire	£300	£300
	Winter sports pack	£300	£300
	Piste closure	£300	£300
<b>Section 19</b>	European Collision Damage Waiver Excess	Optional	Optional
	Accidental damage excess reimbursement	£1,500	£1,500
	Rental car key cover	£500	£500
<b>Section 20</b>	Political unrest and natural catastrophe expenses	Up to £50,000 (£10,000 per insured person max)	Up to £50,000 (£10,000 per insured person max)
<b>Section 21</b>	Golf Cover	Optional	Optional
	Overall Limit	£1,500	£1,500
	Single Item Limit	£500	£500
	Equipment Hire	£50 per day £250 max	£50 per day £250 max
	Unused Green Fees	£100 per day £500 max	£100 per day £500 max
	Policy Excess per incident	£150	£150
		PLEASE NOTE: A higher excess of £875 applies in respect of medical emergency repatriation by air ambulance or helicopter service being required within Nepal.	
	360 Assistance Service	Included	Included

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