

**Summary of Cover, Limits and Excesses – Cover and Limits are per person unless otherwise specified (sub limits may apply – please refer to policy section for full details). This is to certify that we, in consideration of the premium that you have paid, agree to indemnify you on this travel insurance certificate in respect of:**

Section	Single Trip, Annual Multi Trip and Longstay	Policy Limits for each insured person per trip (unless otherwise stated)	Standard Excess per person
<b>Gold Cover</b>			
A	Cancellation, Curtailment and Trip Interruption	£5,000	£50
B	Emergency Medical and Treatment Expenses	£5,000,000	£50
	Emergency Dental Treatment	£250	Nil
	Additional Accommodation and Travel Expenses	£2,000	£50
	Funeral Expenses / Repatriation of body	£2,500	£50
C	Hospital Benefit	£10 per 24 hours up to £2,500	Nil
D (1)	Travel Delay	£20 for the 1st 12 hours, £10 for each subsequent 12 hours up to £200	Nil
D (2)	Holiday Abandonment	£5,000	£50
E	Missed Departure (outward journey only)	£1,000 Worldwide £500 Europe	Nil Nil
F	Personal Accident		
	Permanent Total Disablement	£15,000	Nil
	Permanent Total Disablement if under 16 or over 65	£1,000	Nil
	Loss of limb(s) / eyes(s)	£15,000	Nil
	Death Benefit	£15,000	Nil
	Death Benefit if under 16 or over 65	£1,000	Nil
G	Personal Liability	Up to £2,000,000 per policy	£50
H	Legal Expenses	£25,000 per policy	Nil
I*	Personal Effects and Baggage	£1,500	£50
	Single Article / Pair / Set Limit	£200	£50
	Valuables Limit	£250	£50
	Delayed Baggage	£50 after 12 hours Additional £50 after 48 hours	Nil Nil
J	Personal Money and Travel Documents	£500	£50
	Cash Limit	£250	£50
K	UK Cover		
	Medical Transfer	Unlimited	Nil
	Additional Accommodation	£1,000	Nil
<b>WINTERSPORTS COVER on payment of an additional premium</b>			
L	Skis	£350	£50
	Ski Equipment	£300	£50
	Ski Pass	£15 per day up to £300	£50
M	Ski Hire	£15 per day up to £300	Nil
N	Ski Pack	£500	£50
O	Piste Closure	£20 per day up to £200	Nil
P	Delay due to Avalanche or Landslide	£30 per day up to £200	Nil
<b>GOLF COVER on payment of an additional premium</b>			
Q	Golf Equipment	£1,500	£50
	Single Article Limit	£300	£50
R	Golf Equipment Hire	£25 per day up to £200	Nil
S	Non-refundable Golf Fees	£75 per day up to £300	Nil
<b>BUSINESS COVER on payment of an additional premium</b>			
T	Business Equipment	£2,000	£50
	Single Article Limit	£500	£50
	Computer Equipment (Single Article Limit and Total Limit)	£1,500	£50
	Business Samples	£500	£50
	Delayed Business Equipment	£100 per day up to £200	Nil
	Emergency Courier of Essential Business Equipment	£500	£50
U	Business Equipment Hire	£50 per day up to £500	Nil
V	Business Money	£1,000	£50
	Cash Limit	£500	£50
<b>SPECIAL SPORTS AND ACTIVITIES EXENTSION applicable where an additional premium has been paid</b>			
W	Search, Rescue and Emergency Transfer*	£750	£50 £250 (Grade 3 activities)
X	Sports Gear and Activity Equipment*	£500	£50
<b>SUPPLIER FAILURE COVER</b>			
Y	Airline Failure	£5,000	Nil
	Dynamic Packaging	£5,000	Nil

\*If you have purchased Silver cover, Section I - Personal Effects and Baggage does not apply.