

The limits of cover shown below relate to our policy that does not include cover for pre-existing medical conditions

Benefit	Standard Single Trip	Super Single Trip	Standard Single Trip Ski	Super Single Trip Ski	Standard Annual Multi Trip	Super Annual Multi Trip	Super Annual Multi Trip
Max Trip Duration	185 days Europe 365 days Worldwide	185 days Europe 365 days Worldwide	185 days Europe 365 days Worldwide	185 days Europe 365 days Worldwide	31 days	31 days	60 days
Cancellation	£3,000 £60 excess	£5,000 £60 excess	£3,000 £60 excess	£5,000 £60 excess	£3,000 £60 excess	£5,000 £60 excess	£5,000 £60 excess
Deposit Only	£20 excess	£20 excess	£20 excess	£20 excess	£20 excess	£20 excess	£20 excess
Curtailment	£3,000 £60 excess	£5,000 £60 excess	£3,000 £60 excess	£5,000 £60 excess	£3,000 £60 excess	£5,000 £60 excess	£5,000 £60 excess
Emergency Medical/Repatriation Expenses	£5,000,000 £60 excess	£10,000,000 £60 excess	£5,000,000 £60 excess	£10,000,000 £60 excess	£5,000,000 £60 excess	£10,000,000 £60 excess	£10,000,000 £60 excess
Dental	£200	£200	£200	£200	£200	£200	£200
Funeral Abroad	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000
Additional Hospital Benefit/ State Registered Hospital	£25 per 24 hrs Up to £1,000 £0 excess	£25 per 24 hrs Up to £2,000 £0 excess	£25 per 24 hrs Up to £1,000 £0 excess	£25 per 24 hrs Up to £2,000 £0 excess	£25 per 24 hrs Up to £1,000 £0 excess	£25 per 24 hrs Up to £2,000 £0 excess	£25 per 24 hrs Up to £2,000 £0 excess
Travel Delay	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100
Abandonment	After 24 hrs Travel Delay up to £3,000 £60 excess	After 24 hrs Travel Delay up to £5,000 £60 excess	After 24 hrs Travel Delay up to £3,000 £60 excess	After 24 hrs Travel Delay up to £5,000 £60 excess	After 24 hrs Travel Delay up to £3,000 £60 excess	After 24 hrs Travel Delay up to £5,000 £60 excess	After 24 hrs Travel Delay up to £5,000 £60 excess
Personal Accident:							
Permanent Total Disablement	£10,000	£25,000	£10,000	£25,000	£10,000	£25,000	£25,000
Death	£5,000	£10,000	£5,000	£10,000	£5,000	£10,000	£10,000
Loss of Limb (s) / Sight	£5,000 £0 excess	£10,000 £0 excess	£5,000 £0 excess	£10,000 £0 excess	£5,000 £0 excess	£10,000 £0 excess	£10,000 £0 excess
Missed Departure	£300 £60 excess	£1,000 £60 excess	£300 £60 excess	£1,000 £60 excess	£300 £60 excess	£1,000 £60 excess	£1,000 £60 excess
Baggage	£1,500 £60 excess	£2,500 £60 excess	£1,500 £60 excess	£2,500 £60 excess	£1,500 £60 excess	£2,500 £60 excess	£2,500 £60 excess
Single Item Limit	£50	£250	£50	£250	£50	£250	£250
Valuables Limit (in total)	£0	£250	£0	£250	£0	£250	£250
Baggage on Beach	£75	£100	£75	£100	£75	£100	£100
Glasses	£50	£50	£50	£50	£50	£50	£50
Delayed Baggage	£25	£75	£25	£75	£25	£75	£75
Cash & Documents	N/A	£500 £60 excess	N/A	£500 £60 excess	N/A	£500 £60 excess	£500 £60 excess
Cash Only Limit	N/A	£100 £20 excess	N/A	£100 £20 excess	N/A	£100 £20 excess	£100 £20 excess
Loss of Passport Expenses	£150 £60 excess	£600 £60 excess	£150 £60 excess	£600 £60 excess	£150 £60 excess	£600 £60 excess	£600 £60 excess
Hijack	£50 per 24 hrs Up to £1,000 £0 excess	£200 per 24 hrs Up to £5,000 £0 excess	£50 per 24 hrs Up to £1,000 £0 excess	£200 per 24 hrs Up to £5,000 £0 excess	£50 per 24 hrs Up to £1,000 £0 excess	£200 per 24 hrs Up to £5,000 £0 excess	£200 per 24 hrs Up to £5,000 £0 excess
Personal Liability	£1,000,000 £100 excess	£2,000,000 £100 excess	£1,000,000 £100 excess	£2,000,000 £100 excess	£1,000,000 £100 excess	£2,000,000 £100 excess	£2,000,000 £100 excess
Legal Expenses	£10,000 £200 excess	£25,000 £200 excess	£10,000 £200 excess	£25,000 £200 excess	£10,000 £200 excess	£25,000 £200 excess	£25,000 £200 excess
Winter Sports Equipment Single Item Limit	N/A	N/A	£50	£250	N/A	N/A	N/A
Owned			£300	£500			
Hired			£150 £60 excess	£300 £60 excess			
Winter Sport Equipment Hire	N/A	N/A	£20 per 24 hrs Up to £200 £0 excess	£20 per 24 hrs Up to £400 £0 excess	N/A	N/A	N/A
Winter Sports Pack	N/A	N/A	£15 per 24 hrs Up to £150 £0 excess	£15 per 24 hrs Up to £300 £0 excess	N/A	N/A	N/A
Piste Closure	N/A	N/A	£20 per day, up to £200 £0 excess	£20 per day, up to £400 £0 excess	N/A	N/A	N/A

The excesses listed above will be charged per Insured person, per policy section, for each incident that results in a claim.

The limits of cover shown below relate to our policy that does not include cover for pre-existing medical conditions

Benefit	Standard Ski Annual	Standard Ski Annual	Super Annual Ski	Super Annual Ski	Super Annual Ski	Super Annual Ski
Max Trip Duration	31 days 11 days Ski	31 days 24 days Ski	31 days 11 days Ski	31 days 24 days Ski	60 days 11 days Ski	60 days 24 days Ski
Cancellation	£3,000 £60 excess	£3,000 £60 excess	£5,000 £60 excess	£5,000 £60 excess	£5,000 £60 excess	£5,000 £60 excess
Deposit Only	£20 excess	£20 excess	£20 excess	£20 excess	£20 excess	£20 excess
Curtailment	£3,000 £60 excess	£3,000 £60 excess	£5,000 £60 excess	£5,000 £60 excess	£5,000 £60 excess	£5,000 £60 excess
Emergency Medical/Repatriation Expenses	£5,000,000 £60 excess	£5,000,000 £60 excess	£10,000,000 £60 excess	£10,000,000 £60 excess	£10,000,000 £60 excess	£10,000,000 £60 excess
Dental	£200	£200	£200	£200	£200	£200
Funeral Abroad	£1,000	£1,000	£1,000	£1,000	£1,000	£1,000
Additional Hospital Benefit/ State Registered Hospital	£25 per 24 hrs Up to £1,000 £0 excess	£25 per 24 hrs Up to £1,000 £0 excess	£25 per 24 hrs Up to £2,000 £0 excess	£25 per 24 hrs Up to £2,000 £0 excess	£25 per 24 hrs Up to £2,000 £0 excess	£25 per 24 hrs Up to £2,000 £0 excess
Travel Delay	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100	£20 for 1st 12 hrs Then £20 up to £100
Abandonment	After 24 hrs Travel Delay up to £3,000 £60 excess	After 24 hrs Travel Delay up to £3,000 £60 excess	After 24 hrs Travel Delay up to £5,000 £60 excess	After 24 hrs Travel Delay up to £5,000 £60 excess	After 24 hrs Travel Delay up to £5,000 £60 excess	After 24 hrs Travel Delay up to £5,000 £60 excess
Personal Accident:						
Permanent Total Disablement	£10,000	£10,000	£25,000	£25,000	£25,000	£25,000
Death	£5,000	£5,000	£10,000	£10,000	£10,000	£10,000
Loss of Limb (s) / Sight	£5,000 £0 excess	£5,000 £0 excess	£10,000 £0 excess	£10,000 £0 excess	£10,000 £0 excess	£10,000 £0 excess
Missed Departure	£300 £60 excess	£300 £60 excess	£1,000 £60 excess	£1,000 £60 excess	£1,000 £60 excess	£1,000 £60 excess
Baggage	£1,500 £60 excess	£1,500 £60 excess	£2,500 £60 excess	£2,500 £60 excess	£2,500 £60 excess	£2,500 £60 excess
Single Item Limit	£50	£50	£250	£250	£250	£250
Valuables Limit (in total)	£0	£0	£250	£250	£250	£250
Baggage on Beach	£75	£75	£100	£100	£100	£100
Glasses	£50	£50	£50	£50	£50	£50
Delayed Baggage	£25	£25	£75	£75	£75	£75
Cash & Documents	N/A	N/A	£500 £60 excess	£500 £60 excess	£500 £60 excess	£500 £60 excess
Cash Only Limit	N/A	N/A	£100 £20 excess	£100 £20 excess	£100 £20 excess	£100 £20 excess
Loss of Passport Expenses	£150 £60 excess	£150 £60 excess	£600 £60 excess	£600 £60 excess	£600 £60 excess	£600 £60 excess
Hijack	£50 per 24 hrs Up to £1,000 £0 excess	£50 per 24 hrs Up to £1,000 £0 excess	£200 per 24 hrs Up to £5,000 £0 excess	£200 per 24 hrs Up to £5,000 £0 excess	£200 per 24 hrs Up to £5,000 £0 excess	£200 per 24 hrs Up to £5,000 £0 excess
Personal Liability	£1,000,000 £100 excess	£1,000,000 £100 excess	£2,000,000 £100 excess	£2,000,000 £100 excess	£2,000,000 £100 excess	£2,000,000 £100 excess
Legal Expenses	£10,000 £200 excess	£10,000 £200 excess	£25,000 £200 excess	£25,000 £200 excess	£25,000 £200 excess	£25,000 £200 excess
Winter Sports Equipment Single Item Limit	£50	£50	£250	£250	£250	£250
Owned	£300	£300	£500	£500	£500	£500
Hired	£150 £60 excess	£150 £60 excess	£300 £60 excess	£300 £60 excess	£300 £60 excess	£300 £60 excess
Winter Sport Equipment Hire	£20 per 24 hrs Up to £200 £0 excess	£20 per 24 hrs Up to £200 £0 excess	£20 per 24 hrs Up to £400 £0 excess	£20 per 24 hrs Up to £400 £0 excess	£20 per 24 hrs Up to £400 £0 excess	£20 per 24 hrs Up to £400 £0 excess
Winter Sports Pack	£15 per 24 hrs Up to £150 £0 excess	£15 per 24 hrs Up to £150 £0 excess	£15 per 24 hrs Up to £300 £0 excess	£15 per 24 hrs Up to £300 £0 excess	£15 per 24 hrs Up to £300 £0 excess	£15 per 24 hrs Up to £300 £0 excess
Piste Closure	£20 per day, up to £200 £0 excess	£20 per day, up to £200 £0 excess	£20 per day, up to £400 £0 excess	£20 per day, up to £400 £0 excess	£20 per day, up to £400 £0 excess	£20 per day, up to £400 £0 excess

The excesses listed above will be charged per Insured person, per policy section, for each incident that results in a claim.