

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	
Section 1	Cancellation	£5,000	£10,000 with an option to increase to £15,000
Section 2	Curtailment	£5,000	£10,000 with an option to increase to £15,000
Section 3	Emergency medical expenses Emergency dental treatment Funeral expenses abroad Search and rescue UK expenses	£10 million £500 £1,000 Up to £50,000 £1,000	£10 million £1,000 £2,500 Up to £50,000 £1,000
Section 4	Hospital benefit Mugging hospital benefit Coma hospital benefit	£50/24 hrs. £500 max £100/24 hrs. £1,000 max £100/24 hrs. £1,000 max	£150/24 hrs. £1,000 max £200/24 hrs. £1,500 max £150/24 hrs. £1,500 max
Section 5	Personal accident and permanent total disablement Death benefit	£25,000 (£12,500 if over 70) £10,000	£50,000 (£25,500 if over 70) £15,000
Section 6	Baggage and personal belongings Overall limit Single item limit Total valuables limit Delayed baggage (after 12 hrs)	Included £2,500 £250 £500 £250 max	Included £3,500 £750 £1,500 £250 max
Section 7	Money and documents Overall limit Cash limit	Included £750 £300	Included £750 £300
Section 8	Loss of passport, driving licence and visa	£500	£500
Section 9	Travel disruption Travel delay Additional travel and accommodation Trip abandonment (after 24 hrs) Kennel and cattery fees	Included £50/12 hrs. £200 max £2,000 Up to cancellation limit £50/24 hrs. £200 max	Included £100/12 hrs. £400 max £3,000 Up to cancellation limit £50/24 hrs. £200 max
Section 10	Missed departure / missed connection	£2,000	£3,000
Section 11	Uninhabitable accommodation	£1,000	£1,000
Section 12	Personal liability	£2 million	£2 million
Section 13	Legal expenses	£25,000	£25,000
Section 14	Hijack	£1,000 £100/24 hrs.	£1,000 £100/24 hrs.
Section 15	Kidnap, ransom, and extortion expenses	£50,000	£50,000

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Dependent children age limit		Dependent children under 23 years of age and in full time education	
Section 16	Business travel / work abroad Non-manual work Manual work Replacement personnel Samples and documents	Optional Optional Optional £1,000 £500	Optional Optional Optional £1,000 £500
Section 17	Sports and activities level 1&2 Sports and activities levels 3-4	Included Optional	Included Optional
Section 18	Winter sports extension Winter sports equipment Replacement equipment hire Winter sports pack Piste closure	Section only covered if sports and activities level 3 or 4 purchased £500 £300 £300 £300	Section only covered if sports and activities level 3 or 4 purchased £500 £300 £300 £300
Section 19	Collision damage waiver excess Accidental damage excess reimbursement Rental car key cover	Optional £1,500 £500	Optional £1,500 £500
Section 20	Financial failure protection	£5,000	£5,000

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