

Summary of cover

Cover Type and Excess:	Silver (single and multi-trip cover)		Gold (single and multi-trip cover)		Platinum (single and multi-trip cover)	
	Cover	Excess	Cover	Excess	Cover	Excess
Medical expenses	£2,000,000	£75	£5,000,000	£75	£10,000,000	Nil
Personal accident	£10,000	Nil	£25,000	Nil	£30,000	Nil
Personal liability	£500,000	£250	£2,000,000	£250	£2,000,000	Nil
Legal expenses	£5,000	£250	£25,000	£250	£50,000	Nil
Missed departure	£300	£50	£800	£50	£1,000	Nil
Missed connection	£200	£50	£500	£50	£750	Nil
Personal belongings and baggage	£500	£50	£2,000	£50	£2,500	Nil
Single article/Pair or set of items limit	£100		£250		£300	Nil
Valuables and electronic/other equipment limit	£100		£250		£400	Nil
Baggage delay	£150	Nil	£300	Nil	£300	Nil
Personal money	£150	£50	£300	£50	£500	Nil
Cash limit	£100		£200		£300	Nil
Passport and travel documents	£150	£50	£300	£50	£300	Nil
Cancelling & cutting short trip	£1,000	£50	£5,000	£50	Final invoice cost	Nil
Abandoning your holiday	Nil	Nil	£5,000	£50	Final invoice cost	Nil
Travel delay	Nil	Nil	£10 per 12 hours - £300 max	Nil	£10 per 12 hours - £500 max	Nil
Hospital benefit	Nil	Nil	£10 per 24 hours - £2,000 max	Nil	£10 per 24 hours - £3,000 max	Nil
Hijack	Nil	Nil	£100 per 24 hours - £1,000 max	Nil	£100 per 24 hours - £1,000 max	Nil
Catastrophe	Nil	Nil	£500	£50	£500	Nil
Pet care	Nil	Nil	Nil	Nil	£25 per 24 hours - £500 max	Nil
Home help	Nil	Nil	Nil	Nil	£100	Nil
Securing your home	Nil	Nil	Nil	Nil	£500	Nil
Dynamic packaging insurance	Nil	Nil	Nil	Nil	£5,000	Nil

Winter sports

cover is only available if you pay the appropriate extra premium. If you have bought an Annual Multi-Trip policy, cover is available for up to 17 days within the period of the insurance.

Winter sports equipment	£500	£50	£500	£50	£500	Nil
Single article limit	£100		£250		£300	
Lift pass	£200	£50	£200	£50	£200	Nil
Piste closure	£20 per day - £200 max	Nil	£20 per day - £200 max	Nil	£20 per day - £200 max	Nil
Avalanche cover	£250	£50	£250	£50	£250	Nil
Ski pack	£200	Nil	£200	Nil	£200	Nil

Golf Cover

cover is only available if you pay the appropriate extra premium

Golf equipment	£1,500	£50	£1,500	£50	£1,500	£50
Single article limit	£500		£500		£500	
Golf equipment hire	£50 per day up to £500	Nil	£50 per day up to £500	Nil	£50 per day up to £500	Nil
Green fees	£40 per day up to £400	Nil	£40 per day up to £400	Nil	£40 per day up to £400	Nil

Wedding Cover

cover is only available if you pay the appropriate extra premium

Ceremonial attire	£2,000	£50	£2,000	£50	£2,000	£50
Wedding gifts	£1,500	£50	£1,500	£50	£1,500	£50
Single article limit	£250		£250		£250	
Wedding rings	£1,000	£50	£1,000	£50	£1,000	£50
Single article limit	£500		£500		£500	

Business Cover

cover is only available if you pay the appropriate extra premium

Business equipment	£1,000	£50	£1,000	£50	£1,000	£50
Single article limit	£500		£500		£500	
Business samples	£1,500	£50	£1,500	£50	£1,500	Nil
Business money	£500	£50	£500	£50	£500	Nil
Cash limit	£300		£300		£300	Nil
Replacement employee	£3,000	Nil	£3,000	Nil	£3,000	Nil