

Schedule of Sections and Sums Insured

Sections/Package	Economy	Excess	Standard	Excess	Excel	Excess
1 Emergency Medical Expenses <i>(Physiotherapy/Chiropractor at Home**)</i> <i>(Relative/friend travel costs)</i> <i>(Emergency phone calls)</i> <i>(Dentistry)</i>	£1,000,000 - (£500) (£50)	£200	£5,000,000 (£300) (£1000) (£50) (£750)	£150	£5,000,000 (£600) (£2000) (£50) (£1000)	£100
2 Hospital Benefit <i>(per night)</i>	£140 (£10)		£350 (£25)		£560 (£40)	
3 Cancellation or Curtailment	£500	10%*	£3,000	10% / £150*	£5,000	10% / £100*
4 Personal Liability	£5,000,000	£275 PD	£5,000,000	£275 PD	£5,000,000	£275 PD
5 Personal Accident Death benefit for children under 16	£5,000		£20,000 (£5,000)		£30,000 (£5,000)	
6 Missed Departure and Delayed Arrival	-		£750		£2,500	
7 Travel Delay Each 12 hours Maximum, or Abandonment after 12 hours	-		£30 £150 £3,000	£150	£50 £300 £5,000	£100
8 Personal Effects <i>(Single Article Limit)</i> <i>(Valuables)</i> <i>(Delayed Baggage)</i> <i>(Loss of keys)</i> <i>(FX card)</i>	-		£2,000 (£300) (£300) (£300) (£275) (£500)	£150 (Nil) (Nil)	£2,500 (£400) (£400) (£400) (£275) (£500)	£100 (Nil) (Nil)
9 Money	-		£200	£50	£400	£50
10 Legal Expenses	-		£25,000		£50,000	
11 Passport	-		£350		£600	
12 Additional Delay Costs			£600		£1,000	
13 Bereavement Cost			£1,500		£2,000	

Wintersports Extension

14 Wintersports Equipment <i>(Own equipment)</i> <i>(Hired equipment)</i> <i>(Hiring equipment)</i>		- -	£1,000 (£750) (£500) (£250)	£150	£1,500 (£1,000) (£700) (£300)	£100
15 Ski Pack	-		£600		£800	
16 Piste Closure Benefit <i>(per day)</i>	-		£300 (£30)		£600 (£60)	

Key to abbreviations in the box above

'-' means this section is not included

* means 10% of your loss or the excess shown whichever is the lower

** Home is defined on page 2

'PD' means Excess is for Property Damage only

The amounts shown above in brackets are 'inner limits' and are included within the overall Sum Insured.