

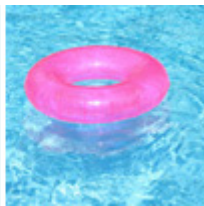
Policy Summary

Name of Benefit:	Policy Type/Name:	Value of Benefit £: (maximum)	Excess of Benefit £:	Description:
Cancellation or Curtailment	Standard	£750.00	£200.00	<p>Cancellation provides cover for travel and accommodation expenses paid or contracted to be paid by you in respect of your trip.</p> <p>Curtailment provides cover for travel cost necessarily incurred to return you to your home before the booked return date and a pro-rata amount representing the total pre-paid or contracted costs of accommodation, care hire and excursions attributable to each complete day which is not spent overseas. This pro-rata refund excludes all costs attributable to the outward and return travel tickets, whether used or unused</p>
Emergency Medical, Repatriation and Other Expenses Hospital Benefit (Emergency dental treatment is limited to £250)	Standard	£10,000,000 £500 (£10 daily limit)	£250 Nil	<p>Provides cover for costs arising in the event of illness, injury or death occurring during the trip and where necessary the provision of emergency medical assistance.</p> <p>The policy excludes any claims directly or indirectly attributable to any pre-existing medical conditions.</p> <p>If You require medical attention in a country with a reciprocal health care agreement with the UK such as the countries of the European Union, Switzerland, Australia and New Zealand You must ensure that the medical treatment you obtain is provided wherever possible at hospitals or by doctors working within the terms of the agreement. You should before You travel obtain from Your local Post Office a European Health Insurance Card (EHIC) application pack or apply online at www.dh.gov.uk/travellers</p> <p>Hospital Benefit covers a daily benefit for each complete 24 hours You are hospitalised</p>
Personal Accident Death Permanent Total Disablement	Standard	£10,000 £10,000	Nil Nil	<p>Provides a benefit If you sustain bodily injury caused solely by accidental, violent, external and visible means resulting in your death or disablement</p>



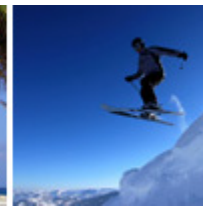
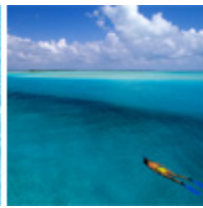
Policy Summary

Name of Benefit:	Policy Type/Name:	Value of Benefit £: (maximum)	Excess of Benefit £:	Description:
Travel Delay Abandonment Missed Departure	Standard	£15 1 st 12hrs, £15 each 12hrs thereafter Up to £250 £750 £500	Nil £200 £200	<p>Delay Provides a benefit if as a direct result of the outbreak of Strike or Industrial Action or weather conditions affecting scheduled public transport or mechanical or electrical breakdown of motor transport or train or aircraft or watercraft which has been the subject of Advanced Booking by you causes the departure time of the Outward Journey or return journey to take place more than 12 hours after the departure time appearing on Your ticket.</p> <p>Abandonment provides cover for cancellation if You elect to cancel the Outward Journey after a delay exceeding 24 hours.</p> <p>Missed Departure provides cover for additional travel charges which You necessarily and reasonably incur in the purchase of a ticket for an alternative journey if You miss Your booked departure due to late arrival at the point of international departure caused by accident or electrical or mechanical breakdown to the conveyance in which You are travelling, or to exceptional and unforeseeable traffic conditions</p>
Personal Possessions Single Article & Valuables Limit Delayed Baggage	Standard	£500 £150 £100	£200 24 Hrs	<p>Provides cover for your own personal luggage and valuables if they are lost, stolen or damaged during your trip. Cover is on an indemnity basis not on a new for old basis.</p> <p>Delayed Baggage provides cover for The cost of necessary purchase of replacement clothing and toiletries if You are temporarily deprived of Your Personal Possessions on the Outward Journey for a period of more than 24 hours from the time of arrival at Your destination</p>
Personal Money Cash Limit	Standard	£100 £100	£200	<p>Provides cover for your own money if lost, stolen or damaged during your trip</p>



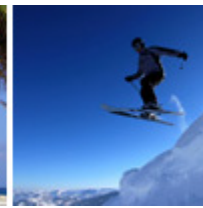
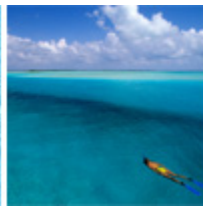
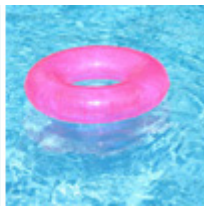
Policy Summary

Name of Benefit:	Policy Type/Name:	Value of Benefit £: (maximum)	Excess of Benefit £:	Description:
Passport, Ticket & Documents	Standard	£250	£200	Provides cover for your own documents if they are lost, stolen or damaged during your trip
Personal Liability	Standard	£2,000,000	£250	Provides cover for against all sums which You are legally liable in a personal capacity to pay in respect of accidents happening during the Period of Insurance resulting in Bodily injury, death or disease to any person not being a member of Your Family or household or in Your service, or damage to property not belonging to You or in the charge of or under the control of You or a member of Your Family or household or of a person in Your service. N.B. For accidental damage to rented accommodation We will pay up to £100,000 for a single incident which You are legally responsible for.
Legal Expenses	Standard	£15,000	£250	Provides cover for all reasonable and necessary legal costs charged by the Insurers appointed lawyer on a standard basis to pursue personal injury claims
Catastrophe	Standard	Up to £500	Nil	Provides cover for reasonable additional irrecoverable travel or accommodation costs necessarily incurred to continue with Your prepaid trip or, if the trip cannot be continued, for Your return to the United Kingdom if you are forced to move from Your pre-booked and pre-paid accommodation outside of the United Kingdom as a result of fire, lightning, explosion, earthquake, storm, tempest, hurricane, flood, medical epidemic or local Government directive occurring while You are abroad.
Hijack	Standard	Up to £500	Nil	Provides a daily benefit If You are prevented from reaching Your scheduled destination as a result of Hijack of the aircraft or ship in which You are travelling



Policy Summary

Name of Benefit:	Policy Type/Name:	Value of Benefit £: (maximum)	Excess of Benefit £:	Description:
Scheduled Airline Failure	Scheduled Airline Failure Add-on	Up to £1,500	Nil	<p>Provides cover for unused flight ticket charges paid for a Scheduled Airline flight associated with Your Trip that are not refundable or if You have already completed the Outward Journey the extra cost of a one way airfare of a standard no greater than the class of journey on the Outward Journey to allow You to complete the Return Journey of Your Trip if the airline on which you are booked becomes insolvent causing Your flights to be discontinued.</p> <p>This extension also provides cover for Irrecoverable Loss as a result of Insolvency or Financial Failure of any company providing You with the following services associated with Your Trip booked independently by You and that have not been supplied as part of a tour operator's package. a) short let holiday accommodation including hotels, b) car hire, c) ferry operators, d) coach operators and e) train operators</p>
Winter Sports Equipment Single Article Limit	Wintersports	£500 £250	£200	Provides cover for your own winter sports equipment if they are lost, stolen or damaged during your trip
Winter Sports Equipment Hire	Wintersports	£250 £50 daily limit	£200	Provides cover for the reasonable cost of hiring a snowboard or skis (including bindings), boots and poles if Your own equipment is lost, stolen or damaged during Your trip
Ski Pack	Wintersports	£400	Nil	Provides cover for the proportional costs of the part of the irrecoverable pre-paid costs for ski lessons, ski equipment hire and lift passes If You fall ill or are injured during the trip
Piste Closure	Wintersports	£500 £25 daily limit	Nil	Provides cover of a daily benefit for reasonable additional transport costs and lift hire costs to enable You to ski in a different resort if adverse weather conditions cause the total closure of all ski facilities for more than one day at the resort You are booked into. If it is not possible to arrange transport to a different resort, You will receive the daily benefit for each whole day's skiing lost. This cover is only available for holidays starting after 1st January and ending before 1st April



Policy Summary

Name of Benefit:	Policy Type/Name:	Value of Benefit £: (maximum)	Excess of Benefit £:	Description:
Avalanche Closure	Wintersports	£500 £25 daily limit	Nil	Provides cover for reasonable extra travel and accommodation expenses for each full 24 hours that You are delayed if your arrival at, or departure from, Your resort is delayed by avalanche, landslide or landslip
Business Equipment Single Article Limit Computer Equipment Single and Total Item limit Samples Delayed Business Equipment Emergency Courier of Business Equipment	Business Cover	Up to £2,000 £750 £1,000 £500 Up to £300 Up to £500	£200	Provides cover for Business equipment which is lost or stolen during your trip. Cover is on an indemnity basis not on a new for old basis. Delayed Business equipment provides cover for essential business items if your business equipment is delayed or lost in transit on the outward journey
Business Equipment Hire	Business Cover	Up to £750	Nil	Provides cover to hire Business equipment which you have lost or had stolen during your trip. Cover is on an indemnity basis not on a new for old basis.
Business Money Cash Limit	Business Cover	£1,000 £500	£200	Provides cover for Business Money and travellers cheques which are lost or stolen during your trip
Golf Equipment Single Article Limit	Golf	£1,000	£200	Provides cover for your own golf equipment if they are lost, stolen or damaged during your trip
Golf Equipment Hire	Golf	£500 £50 daily limit	Nil	Provides cover for the reasonable cost of hiring a set of golf clubs if Your own equipment is lost, stolen or damaged during Your trip



Policy Summary

Name of Benefit:	Policy Type/Name:	Value of Benefit £: (maximum)	Excess of Benefit £:	Description:
Golf Course Closure	Golf	£500 £50 daily limit	Nil	Provides cover of a daily benefit for reasonable additional transport costs and green fee costs to enable You to golf in a different resort if adverse weather conditions cause the total closure of all golf course facilities for more than one day at the golf course You are booked into. If it is not possible to arrange transport to a different resort, You will receive the daily benefit for each whole day's golf lost. This cover is only available for holidays starting after 1st April and ending before 1st November
Hole In One	Golf	£100	Nil	Provides cover for a round of drinks on the golf lounge/bar should you achieve a hole in one that is verified by an official of the club
Wedding Cover Rings Limit Wedding Attire Limit Wedding Gifts Limit Wedding Photos or Video Recording Limit	Wedding Cover Extension and Add On	Up to £1,000 £250 £1,000 £1,000 £750	£200	Provides cover per couple for wedding items which are lost or stolen during your trip.