

Schedule of Benefits and Sums Insured Silver

Section		Sums Insured Per Person	Excesses Per Person
A1	Cancellation	Not Covered	N/A
B1	Curtailment	Not Covered	N/A
B2	Missed Departure	Not Covered	N/A
B2	Travel Delay Abandonment	Not Covered	N/A N/A
B3	Personal Accident - Death Loss of Limb and/or Sight Permanent Total Disablement	Not Covered Not Covered Not Covered	N/A
B4	Medical & Repatriation Expenses	£10,000,000	£500
	Hospital Benefit	£25 per 24 hrs - Max £1,000	Nil
	Loss of Medication	£300	Nil
B5	Additional Medical Expenses Recuperation Holiday UK Medical Examination Home Help or Nanny Cosmetic Surgery Kennel and Cattery Cover Overseas Return Quarantine / Denial of Boarding	£750 £500 £100 per day Up to £500 £2,500 £500 Accomm - £40 per day to £560 Ret Trans £300 Eur - £500 - WWide	Nil
B6	Personal Property SingleArticleLimit ValuablesLimit Prescription Glasses Limit Delayed Baggage PersonalMoney Cash Limit	Not Covered	N/A
B7	Gadget Cover (Extension on payment of an AP) Single Article Limit	Not Offered	N/A
B8	Single Article Limit	Up to £2,500	£100
B9	Loss of Passport & Documents	Not Covered	N/A
B10	Personal / Public Liability	Not Covered	N/A
B11	Legal Expenses	Not Covered	N/A
B12	Catastrophe	Not Covered	N/A
B13	Hijack	Not Covered	N/A
B14	End Supplier Failure	£1,500	Nil

Gold

Section		Sums Insured Per Person	Excesses Per Person
A1	Cancellation	£2,000	£75
	Replacement Carer	£1,000	
	Unused Excursions	£250	
B1	Curtailment	£2,000	£75
	Replacement Carer	£1,000	
	Unused Excursions	£250	
B2	Missed Departure	£500	£75
B2	Travel Delay	£20 per 12 hours up to £100	Nil
	Abandonment	£1,000	£75
B3	Personal Accident	£15,000	Nil
	Death		
	Loss of Limb and or Sight		
	Permanent Total Disablement	£15,000	
B4	Medical & Repatriation Expenses	£10,000,000	£150
	Hospital Benefit	£25 per 24 hours up to £1,000	Nil
	Loss of Medication	£300	Nil
B5	Additional Medical Expenses:-	£750 £500 £100 per day up to £500 £2,500 £500 Accomm - £40 per day to £560 Ret Trans £300 Eur - £500 - WWide	Nil
	Recuperation Holiday		
	UK Medical Examination		
	Home Help or Nanny		
	Cosmetic Surgery		
	Kennel and Cattery Cover		
B6	Overseas Return Quarantine / Denial of Boarding	£2,000 £250 £250 £150 £100 £400 - £200 cash limit	Nil £75
	Personal Property		
	Single Article Limit		
	Valuables Limit		
	Prescription Glasses Limit		
	Delayed Baggage		
B7	Personal Money	£1,000	£75
	Gadget Cover (Subject to additional payment) Single Article Limit		
B8	Mobility Aids	Up to £2,500	£75
B9	Loss of Passport / Travel Docs	£300	£75
B10	Personal / Public Liability	£2,000,000	£75
B11	Legal Expenses	£25,000	Nil
B12	Catastrophe	£1,000	Nil
B13	Hijack	£40 per 24 hour delay up to £500	Nil
B14	End Supplier Failure	£1,500	Nil

Platinum

Section		Sums Insured Per Person	Excesses Per Person
A1	Cancellation	£5,000	Nil
	Replacement Carer	£1,000	
	Unused Excursions	£250	
B1	Curtailment	£5,000	Nil
	Replacement Carer	£1,000	
	Unused Excursions	£250	
B2	Missed Departure	£500	Nil
B2	Travel Delay	£20 per 12 hours	Nil
	Abandonment inc	up to £100	
	Outbound Denial of Boarding	£5,000	
B3	Personal Accident	£15,000	Nil
	Death		
	Loss of Limb and or Sight		
	Permanent Total Disablement		
B4	Medical & Repatriation Expenses	£10,000,000	Nil
	Confinement and Isolation	£25 per 24 hrs up to £1,000	Nil
	Loss of pre-paid excursions due to isolation	Up to £250	Nil
	Hospital Benefit	£25 per 24 hours up to £1,000	Nil
	Loss of Medication	£300	Nil
B5	Additional Medical Expenses:-	£750 £500 £100 per day up to £500 £2,500 £500 Accomm - £40 per day to £560 Ret Trans £300 Eur - £500 - WWide	Nil
	Recuperation Holiday		
	UK Medical Examination		
	Home Help or Nanny		
	Cosmetic Surgery		
	Kennel and Cattery Cover		
	Overseas Return Quarantine / Denial of Boarding		
B6	Personal Property	£3,000	Nil
	Single Article Limit	£300	Nil
	Valuables Limit	£300	Nil
	Prescription Glasses Limit	£300	Nil
	Delayed Baggage	£300	Nil
	Personal Money	£400 - £300 cash limit	Nil
B7	Gadget (Subject to additional payment)	£1,000	Nil
	Single Article Limit	£1,000	
B8	Mobility Aids	Up to £2,500	Nil
B9	Loss of Passport / Travel Docs	£300	Nil
B10	Personal / Public Liability	£2,000,000	Nil
B11	Legal Expenses	£25,000	Nil
B12	Catastrophe	£1,000	Nil
B13	Hijack	£40 per 24 hour delay up to £500	Nil
B14	End Supplier Failure	£1,500	Nil

Cruise

Whilst we cover cruises for no additional cost under our standard product, we also offer Cruise Specific products, with tailored cruise benefits, for trips up to 185 days

Basic Cruise

Section		Sums Insured Per Person	Excesses Per Person
A1	Cancellation	£1,000	
	Replacement Carer	£1,000	£150
	Unused Excursions	£250	
B1	Curtailment	£1,000	£150
B2	Missed Departure	£500	£150
B2	Travel Delay	£20 per 12 hours up to £100	Nil
	Abandonment	£1,000	£150
B3	Personal Accident - Death	£25,000	
	Loss of Limb and/or Sight	£25,000	Nil
	Permanent Total Disablement	£25,000	
B4	Medical & Repatriation Expenses	£10,000,000	£150
	Hospital Benefit	£25 per 24 hours - Max £1k	Nil
	Loss of Medication	£300	Nil
B5	Additional Medical Expenses		
	Recuperation Holiday	£750	£150
	UK Medical Examination	£500	£150
	Home Help or Nanny	£100 per day Up to £500	Nil
	Cosmetic Surgery	£2,500	£150
	Kennel and Cattery Cover	£500	£150
	Overseas Return Quarantine / Denial of Boarding	Accomm - £40 per day up to £560 Return Transport £300 Europe £500 - WWide	Nil
B6	Personal Property	£1,000	£150
	SingleArticleLimit	£125	Nil
	ValuablesLimit	£125	Nil
	Prescription Glasses Limit	£100	Nil
	Delayed Baggage	£100	Nil
	PersonalMoney	£250	£150
	Cash Limit	£250	£150
B7	Mobility Aids	£2,500	£150
B8	Loss of Passport & Documents	Up to £300	£150
B9	Personal / Public Liability	£2,000,000	£150
B10	Legal Expenses	£25,000	£150
B11	Catastrophe	£1,000	£150
B12	Hijack	£40 per 24 hour delay up to £500	Nil
B13	End Supplier Failure	£1,500	Nil

Specific Cruise Benefits included in Basic Cruise

B14	Cabin Confinment	£50 per 24 hrs up to £500	Nil
	Missed Port Departure	£500	Nil
	Itinerary Change	£100	Nil
	Unused Excursions	£25 per 24 hrs up to £250	Nil
	Cruise Interruption	£250	Nil

Standard Cruise

Section		Sums Insured Per Person	Excesses Per Person
A1	Cancellation*	£2,000	£100
	Replacement Carer	£1,000	
	Unused Excursions	£250	
B1	Curtailment*	£2,000	£100
B2	Missed Departure	£500	£100
B2	Travel Delay	£20 per 12 hours up to £100	Nil
	Abandonment	£1,000	£100
B3	Personal Accident	£15,000	Nil
	Death		
	Loss of Limb and or Sight		
B4	Permanent Total Disablement	£15,000	£100
	Medical & Repatriation Expenses	£10,000,000	
	Hospital Benefit	£25 per 24 hours up to £1,000	
B5	Loss of Medication	£300	Nil
	Additional Medical Expenses:-	£750	Nil
	Recuperation Holiday		
B6	UK Medical Examination	£500	
	Home Help or Nanny	£100 per day up to £500	
	Cosmetic Surgery	£2,500	Nil
B7	Kennel and Cattery Cover	£500	
	Overseas Return Quarantine /	Accomm - £40 per day up to £560	
	Denial of Boarding	Return Transport £300 Europe	£100
B8	Personal Property	£2,000	
	Single Article Limit	£250	
	Valuables Limit	£250	Nil
B9	Prescription Glasses Limit	£150	
	Delayed Baggage	£100	
	Personal Money	£250 - £250 cash limit	£100
B10	Single Article Limit	£250	
	Mobility Aids	Up to £2,500	
B11	Loss of Passport / Travel Docs	£300	£100
B12	Personal / Public Liability	£2,000,000	£100
B13	Legal Expenses	£25,000	Nil
B14	Catastrophe	£1,000	Nil
B15	Hijack	£40 per 24 hour delay up to £500	Nil
B16	Scheduled Arline / End Supplier Failure	£1,500	Nil

*Option to increase sum insured in £1k increments up to £10k per person

Specific Cruise Benefits included in Standard Cruise

B14	Cabin Confinement	£50 per 24 hrs up to £750	Nil
	Missed Port Departure	£750	Nil
	Itinerary Change	£250	Nil
	Unused Excursions	£25 per 24 hrs up to £750	Nil
	Cruise Interruption	£500	Nil

Premium Cruise

Section		Sums Insured Per Person	Excesses Per Person
A1	Cancellation*	£2,000	£50
	Replacement Carer	£1,000	
	Unused Excursions	£250	
B1	Curtailment*	£2,000	£50
B2	Missed Departure	£500	£50
B2	Travel Delay	£20 per 12 hours up to £100	Nil
	Abandonment	£1,000	£50
B3	Personal Accident	£15,000	Nil
	Death		
	Loss of Limb and or Sight		
	Permanent Total Disablement	£15,000	
B4	Medical & Repatriation Expenses	£10,000,000	£50
	Hospital Benefit	£25 per 24 hours up to £1,000	Nil
	Loss of Medication	£300	Nil
B5	Additional Medical Expenses:-	£750	Nil
	Recuperation Holiday		
	UK Medical Examination		
	Home Help or Nanny	£100 per day up to £500	
	Cosmetic Surgery	£2,500	
	Kennel and Cattery Cover	£500	
	Overseas Return Quarantine / Denial of Boarding	Accomm - £40 per day up to £560 Return Transport £300 Europe £500 - WWide	Nil
B6	Personal Property	£3,000	£50
	Single Article Limit	£500	
	Valuables Limit	£500	
	Prescription Glasses Limit	£250	Nil
	Delayed Baggage	£200	
	Personal Money	£350 - £350 cash limit	
B7	Mobility Aids	Up to £2,500	£100
B8	Loss of Passport / Travel Docs	£300	£100
B9	Personal / Public Liability	£2,000,000	£100
B10	Legal Expenses	£25,000	Nil
B11	Catastrophe	£1,000	Nil
B12	Hijack	£40 per 24 hour delay up to £500	Nil
B13	Scheduled Arline / End Supplier Failure	£1,500	Nil

*Option to increase sum insured in £1k increments up to £10k per person

Specific Cruise Benefits included in Premium Cruise

B14	Cabin Confinement	£50 per 24 hrs up to £2,000	Nil
	Missed Port Departure	£1,000	Nil
	Itinerary Change	£500	Nil
	Unused Excursions	£50 per 24 hrs up to £1,500	Nil
	Cruise Interruption	£1,000	Nil

Additional Cover Options For All GTG Products

(Provided the appropriate additional premium has been paid)

	Section	Sums Insured Per Person	Excesses Per Person
B7	Gadget Cover** (B6 cover extension subject to an AP) Single Article Limit	£1,000 £500	£50
B15	Travel Dispute Cover	£25,000	£35
B16	Enhanced Travel Delay**	£200 per 12 hours up to £1,000	Nil
	Winter Sports Extension		
B17	Ski Equipment Single Article Limit Ski Hire Delayed Ski Equipment	£500 £250 £250 £150	* * Nil
B18	Ski Pack	£400	Nil
B19	Piste Closure	£250	Nil
	Golf Extension		
B20	Loss & Hire of Golf Equipment Own Equipment Equipment Hire	£1,500 £375 £300	* Nil
B21	Loss of Green Fees	£500	Nil
B22	Hole in One	£100	Nil
B23	Missed Connection	£500	Nil
B24	Natural Catastrophe Cancellation Additional Expenses Replacement Accommodation Travel Delay	£1500 £150 per day up to £1500 £150 per day up to £1500 £25 per 12 hours up to £250	€50 Nil
B25	Terrorism Cancellation / Curtailment	Up to £2,000	£50
B26	Cancellation / Curtailment for those on a Waiting List**	Same as amount insured under main section of Cancellation / Curtailment	Same as main section
	Virtual Doctor Service	Unlimited 24 hour access to a private UK General Practitioner helpline whilst on the trip. Provides reassurance, advice and diagnosis preventing unnecessary trips to a resort doctor or hospital	N/A
Hazardous Activities A to C - As detailed in the policy wording			

***£100 - Silver**

£75 - Gold

Nil - Platinum

**** Not available on Silver**

