

SCHEDULE OF BENEFITS

Section	Sum Insured per Insured Person	The Excess
1. Medical and other Expenses	£ 10,000,000	£ 50*
Replacement business colleague	£ 5,000	
Emergency dental treatment	£ 1,000	
Emergency optical treatment	£ 1,000	
Continuation of Medical Expenses	£ 5,000	
Home Country Physiotherapy	£ 150	
2. Hospital Benefit (£50 per complete 24 hours)	£ 2,000	Nil
Mugging benefit (£50 per complete 24 hours)	£ 500	
3. Replacement Prescription Medication	£ 200	£ 50*
4. Personal Accident		
i) Death	£ 50,000	Nil
Children under 16 years of age	£ 5,000	Nil
ii) Loss of sight of one eye/both eyes	£ 50,000	Nil
iii) Loss of one limb/two limbs	£ 50,000	Nil
iv) Loss of sight of one eye and loss of one limb	£ 50,000	Nil
v) Loss of hearing in both ears	£ 50,000	Nil
vi) Loss of hearing in one ear	£ 12,500	Nil
vii) Loss of speech	£ 50,000	Nil
viii) Permanent total disablement other than ii) –vii) above	£ 50,000	Nil
5. Extended Scale of Personal Accident Benefits		
5.1 Convalescence (£50 per complete 24 hours)	£ 750	Nil
5.2 Coma (£70 per complete 24 hours)	£ 25,550	Nil
5.3 Rehabilitation expenses (up to £125 per week)	£ 6,000	Nil
5.4 Home modification	£ 5,000	Nil
5.5 Optical injury i) cost of eye test	£ 25	Nil
ii) cost of replacement eyewear	£ 150	Nil
5.6 Childcare benefit (£50 per complete 24 hours)	£ 5,000	Nil
5.7 Trauma counselling (up to £50 per visit)	£ 1,000	Nil
5.8 Fractures and primary dislocations:		
i) elbow, wrist or one or more bones of the arm	£ 150	Nil
ii) ankle, knee or one or more bones of the leg	£ 500	Nil
5.9 Burns to i) 27% or more of the body surface	£ 5,000	Nil
ii) between 18% and 26% of the body surface	£ 4,000	Nil
iii) between 9% and 17% of the body surface	£ 3,000	Nil
iv) between 4.5% and 8% of the body surface	£ 1,500	Nil
6. Baggage, Personal Effects and Equipment	£ 5,000	£ 50*
Business equipment	£ 3,000	£ 50*
Limit any one article, pair or set	£ 1,000	
7. Money	£ 2,000	£ 50*
Cash limit	£ 1,000	
8. Loss of Passport	£ 5,000	£ 50*
9. Loss of Keys	£ 500	£ 50*
10. Delay to Baggage, Personal Effects and Equipment	£ 500	Nil
11. Delayed Departure (£50 per complete 6 hours)	£ 500	Nil
Abandonment	£ 10,000	£ 50*
12. Travel Disruption and Missed Departure	£ 1,000	Nil
Additional accommodation following denied boarding due to COVID-19 (£100 per complete 24 hours)	£ 1,000	Nil
Additional transportation following denied boarding due to COVID-19	£ 1,000	Nil
13. Loss of Deposit, Cancellation, Curtailment or Rearrangement of a Trip	£ 10,000	£ 50*

Continued

SCHEDULE OF BENEFITS

(Continued)

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14. Cancellation due to Work Commitments	£ 10,000	£ 50*
15. Catastrophe	£ 5,000	£ 50*
16. Search & Rescue	£ 25,000	Nil
17. Political & Natural Disaster Evacuation Expenses	£ 20,000	Nil
Additional costs up to £100 per complete 24 hours for up to 15 days	£ 1,500	
18. Child Care Costs (£500 per complete week)	£ 2,500	Nil
19. Pet Care Costs	£ 750	£ 50*
20. Winter Sports		
20.1 Winter sports equipment	£ 750	£ 50*
20.2 Hired winter sports equipment	£ 1,000	£ 50*
20.3 Winter sports pack	£ 750	£ 50*
20.4 Winter sports facility closure (£50 per complete 24 hours)	£ 750	Nil
20.5 Cancellation (due to lack of snow)	£ 1,000	£ 50*
20.6 Delay due to adverse weather and/or avalanche	£ 500	Nil
21. Personal Liability	£ 2,000,000	£ 50*
22. Collision Damage Waiver	£ 2,000	Nil
23. Legal Expenses	£ 50,000	Nil
24. Hijack and/or Kidnap (£500 per complete 24 hours)	£ 15,000	Nil
Consultants Costs	£ 50,000	

* The Excess does not apply to CLAIMS in respect of Business TRIPS.