

## Essential & Select – Coverage Levels

The table shows the limits of cover under each section of the Essential and Select policies. It should be read in conjunction with your insurance certificate which will confirm the financial amounts that you have selected. All limits are per insured person except under section I which is per policy.

Section		Financial Limit	Excess
<b>A</b>	Cancellation	Up to £5,000 (see special note, below)	See special note, below
<b>B</b>	Essential medical and other expenses	Up to £10,000,000	See special note, below
	Emergency dental treatment limit	Up to £1,000	See special note, below
	Additional accommodation and travelling costs	Up to £10,000,000	See special note, below
	Funeral expenses abroad	Up to £10,000,000	See special note, below
	Repatriation of body	Up to £10,000,000	See special note, below
<b>C</b>	Hospital benefit (payment per complete 24 hours in hospital)	Up to £500 / £50	Nil
<b>D</b>	Personal accident	Up to £25,000	Nil
	Permanent total disablement (aged under 18 years)	£15,000	Nil
	Permanent total disablement (aged 18 years to 65 years)	£25,000	Nil
	Permanent total disablement (aged over 65 years)	No cover	Nil
	Loss of one or more limbs (aged under 18 years)	£20,000	Nil
	Loss of one or more limbs (aged 18 years to 65 years)	£25,000	Nil
	Loss of one or more limbs (aged over 65 years)	No cover	Nil
	Loss of sight (aged under 18 years)	£20,000	Nil
	Loss of sight (aged 18 years to 65 years)	£25,000	Nil
	Loss of sight (aged over 65 years)	No cover	Nil
	Death benefit (aged under 18 years)	£15,000	Nil
	Death benefit (aged 18 years to 65 years)	£25,000	Nil
	Death Benefit (aged over 65 years)	£5,000	Nil
<b>E</b>	Baggage	Up to £1,500 (see special note, below)	See special note, below
	Gadgets	Up to £400	See special note, below
	Valuables	Up to £300	See special note, below

	Single Article	Up to £250	See special note, below
	Unsubstantiated items	Up to £300	See special note, below
	Delayed baggage	Up to £150	Nil
F	Personal money, passport and documents	Up to £400	See special note, below
	Theft	Up to £400	See special note, below
	Accidental loss	Up to £200	See special note, below
	Passport	Up to £400	See special note, below
	Cash limit for under 16 year olds	Up to £100	See special note, below
G	Delayed departure (payment per complete 12 hours of delay)	Up to £250 / £25	Nil
	Abandonment of holiday after 12 hours delay	Up to £5,000 (see special note, below)	See special note, below
H	Missed departure	Up to £500	See special note, below
I	Personal liability per policy	Up to £1,000,000	See special note, below
J	Legal protection limit per insured person	Up to £25,000	See special note, below
	Legal protection limit per policy	Up to £50,000	See special note, below
K	Curtailement / cutting short your holiday	Up to £5,000	See special note, below

### Optional Cover

This table shows the limits of cover under each section of the optional cover available to you. All limits are per insured person.

Section		Financial Limit	Excess
T	<b>Winter Sports Cover</b>		
	Ski equipment	Up to £750	See special note, below
	Single article limit	Up to £500	See special note, below
	Part or set of articles	Up to £500	See special note, below
	Ski equipment hire (payment per complete 24-hour period)	Up to £510 / £30	Nil
	Ski pack	Up to £600	Nil
	Piste closure (payment per complete 12-hour period)	Up to £500 / £50	Nil
	Additional accommodation	Up to £500	See special note, below

U	<b>Wedding and civil partnership cover</b>		
	Rings – per person	Up to £250	See special note, below
	Gifts – per couple	Up to £1,000	See special note, below
	Attire – per person	Up to £1,500	See special note, below
	Photographs – per couple	Up to £750	See special note, below
V	<b>Cruise Cover</b>		
	Extended baggage limit	Up to £5,000	See special note, below
	Extended gadget limit	Up to £2,000	See special note, below
	Extended valuables limit	Up to £1,000	See special note, below
	Extended single article limit	Up to £1,000	See special note, below
	Extended unsubstantiated limit	Up to £500	See special note, below
	Extended delayed baggage limit	Up to £300	Nil
	Missed shore (payment per complete 24-hour period)	Up to £300 / £50	Nil
	Confinement (payment per complete 24-hour period)	Up to £300 / £50	Nil
	Loss of excursions	Up to £300	See special note, below
W	<b>Golf cover</b>		
	Golf equipment	Up to £2,000	See special note, below
	Hire of golf equipment (payment per complete 24-hour period)	Up to £1,000 / £100	Nil

### Special note

One of the attributes of our Select Travel Insurance policy is that you are able, during the purchase process, to choose the financial cover limit of your Cancellation and Baggage covers, as well as the excess amount that will apply to your insurance contract.

The financial amounts you choose will be shown on your insurance certificate and will be used in the assessment of any claim you make.