



for people of any age with medical conditions

Schedule of Benefits 2021/22

The following is only a summary of the main cover limits per insured-person - refer to the Policy Wording for the full terms and conditions.

Section & Policy Cover Super cover Super cover Super Duper cover Super Duper cover Limit per person (up to) Excess per person* Limit per person (up to) Excess per person*

PRE-TRAVEL POLICY - Policy A (cover starts when you pay your premium or for Annual Multi-trip policies from your chosen start date)

A1. Cancellation £2,500 £95 £5,000 £50 PRE-TRAVEL & TRAVEL POLICY (cover starts when you pay your premium or for Annual Multi-trip policies from your chosen start date)

End Supplier Failure Insurance No cover - £2,500 Nil

TRAVEL POLICY - Policy B (cover starts when you leave home to begin your trip)

B1. A. Emergency Medical & Associated Expenses (outside your home country) £5,000,000 £95 £10,000,000 £50 Emergency dental £250 £400

Kennel & cattery costs £500 £500

B. Aftercare at home following hospitalisation:

- Home help £500 £500

- Cosmetic surgery £3,000 £3,000

- Dental treatment £300 £300

- Physiotherapy £750 £750

- UK Convalescence (after hospitalisation abroad 5 or more days) £750 £750

C. UK Trip non-medical cover £10,000 £10,000

£1,000 (£30 per 24 hours)	Nil	£1,500 (£50 per 24 hours)
£2,500	£95	£5,000
£1,500 £300 £500 £250 £1,000 £250	£95 Nil £50 £20	£3,000 £500 £750 £250 £2,000 £500
£500 £200 £200	£95 Nil	£1,000 £500 £400
£10,000	Nil	£20,000
£2,000,000	£95 (Property damage only)	£2,000,000
No cover	-	£3,000
£200 (£50 for each 12 hours delay) £2,500	Nil £95	£240 (£60 for each 12 hours delay) £5,000
£1,000	Nil	£1,500
£2,500 (£100 per 24 hours) £250 £750	Nil Nil Nil	£2,500 (£100 per 24 hours) £250 £750
£30,000 (£60,000 policy max)	Nil	£50,000 (£100,000 policy max)
£1,000	£50	£1,500

B2. State Hospital Benefit (abroad) Nil B3. Curtailment (cutting short your trip) / Loss of Holiday £50

B4. Personal Possessions £50 Single article, pair or set limit

Valuables limit

- Possessions delayed in transit (over 12 hours) Nil - Loss or damage to medical aids £50 - Loss or damage to prescribed medications £20

B5. Personal Money, Passport & Travel Documents £50 Cash limit

- Loss of Passport Nil **B6. Personal Accident ** Nil B7. Personal Liability £50** (Property damage only) **B8. Extended Journey Disruption Nil B9. Delayed Departure (after 12 hours delay) Nil**

or

Trip Cancellation (after 12 hours delay) £50 **B10. Missed Departure/Missed Connection Nil**

B11. Travel Risks

- Hijack/Kidnap Nil - Mugging Nil - Natural Disaster Nil

B12. Legal Advice & Expenses Nil B13. Gadget Cover £50 Winter Sports - cover is only in force if shown on your Policy Schedule and the appropriate additional premium has been paid.

B14. Winter Sports

- Own Ski Equipment £500 £95 £750 £50 Single article, pair or set limit £300 £500

Hired Ski Equipment loss/damage £150 £250

- Delayed Ski Equipment (after 12 hours) £200 Nil £300 Nil - Loss of Ski Pack £300 Nil £500 Nil - Avalanche/Weather Delay £200 Nil £500 Nil - Piste Closure £300 (£30 per 24 hours) Nil

£500 (£50 per 24 hours) Nil

* All excesses shown for this policy are payable by each insured-person, per section and for each incident giving rise to a separate claim.

If you have paid the additional premium for 'Excess Waiver', the excess would be reduced to Nil in the event of a claim (the excess for Section B13. Gadget Cover, would still apply).

Note: any excess imposed by us either following your call to the Medical Screening Service or due to the 'Sports & Activities' cover you have purchased (Activity Pack 2,3 or 4), would still apply. ** Section B6. Personal Accident - cover for death is reduced if you are aged 17 years and under. All covers are reduced if you are aged 70 years and over.

Insurers:

Sections A1, B1 to B12 & B14 - Chaucer Insurance Company DAC.

End Supplier Failure Insurance - Liberty Mutual Insurance Europe SE.

Section B13. Gadget Cover - UK Branch of Inter Partner Assistance S.A. part of the AXAGroup.

Arranged by: PJ Hayman & Company Limited.

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