

## Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Benefits	Comprehensive	Excess
<b>Trip cancellation / curtailment</b>	\$1,500	£100
<b>Emergency medical expense (accident and sickness)</b>	\$50,000	\$100
Repatriation of mortal remains	\$2,000	
Dental expense	\$100 / tooth (Max \$300)	
<b>Loss of passport / Travel Documents</b>	\$150	Nil
<b>Personal possessions</b>	\$1,000 / 500\$ per bag max	\$100
Valuables (including laptop)	\$300	
Single item, pair or set	\$100	
Tobacco, alcohol & Fragrances	\$50	
<b>Personal accident</b>		
Death (including Common Carrier)	\$20,000	Nil
Permanent loss of sight or limb	\$10,000	
Permanent total disablement	\$10,000	
<b>Missed departure</b>	\$50 per day up to \$250	\$100
<b>Travel delay</b>	\$50 per hour up to \$200	6 hours
<b>Baggage Delay</b>	\$50 per hour up to \$200	6 hours
<b>Personal liability</b>	\$10,000	Nil
<b>Legal fee</b>	\$2,000	Nil

## Note

### Child Personal accident limits

Children aged 16 years and under are only covered for 10% of the Personal accident benefit limits shown above.

### Inner limits

Some sections of cover also have extra sub limits, for example the **personal possessions** section has a limit on the amount **we** will pay for tobacco, alcohol, fragrances and perfumes.