

Certificate of Insurance

Premier

Insurance Providers

This insurance is provided by AXA Insurance UK plc who are authorised and regulated by the Financial Services Authority.

| Section | Title | Limit |
|-----------|--------------------------------------|--|
| A | Cancellation or curtailment charges | £5,000 |
| B | Emergency medical and other expenses | £10,000,000 |
| | Emergency dental treatment | £200 |
| | Funeral expenses abroad | £1,500 |
| C | Hospital benefit | £1,000 (£20 per day) |
| D | Personal accident | £25,000 (subject to age) |
| E* | Baggage | £1,500 |
| | Single article limit | £250 |
| | Total for all valuables | £300 |
| | Emergency replacement of baggage | £150 |
| F | Personal Money | £250 cash (£50 if under 16) and £250 other money and documents |
| | Passport | £300 |
| G | Personal liability | £2,000,000 |
| H | Delayed departure | £250 (£20 after 5 hours and £20 per 12 hours delay thereafter) |
| | Abandonment of trip | £5,000 (after 5 hours delay) |
| I | Missed departure | £500 |
| J | Legal expenses and assistance | £25,000 |
| K | Extended kennel and/or cattery fees | £250 |
| L* | Ski equipment | £500 |
| | Hired ski equipment | £250 |
| M* | Ski equipment hire | £250 (£25 per day) |
| N* | Ski pack | £500 |
| | Lost lift pass | £150 |
| O* | Piste closure | £300 (£30 per day) |
| P* | Avalanche or landslide cover | £300 |

| Section | Title | Limit |
|-----------|---|--|
| Q* | Cruise benefit extension cover | |
| | Extended baggage cover | £2,500 |
| | Single article limit | £750 |
| | Total for all valuables | £500 |
| | Each missed shore trip | £25 |
| | Confined to your cabin due to illness | £300 (£15 per day) |
| R* | Business benefit extension cover | |
| | Business equipment | £750 |
| | Single article limit | £500 |
| S* | Wedding/Civil partnership cover | |
| | Wedding rings | £300 per person |
| | Wedding gifts | £750 per couple |
| | Wedding attire | £1,000 per person |
| | Photographs/video recordings | £500 per couple |
| T* | Travel Disruption cover | |
| | Before you reach your destination: | £5,000 (including up to £200 for taxis and hire cars) |
| | Cancellation or abandonment of your trip after 5 hours delay or | |
| | Additional expenses to reach your destination | |
| | Delayed departure compensation (to help pay for meals and refreshments) | £100 (£20 after 5 hours and £20 per 12 hours delay thereafter) |
| | Missed departure expenses | £500 |
| | While you are at your destination: | £5,000 (including up to £200 for taxis and hire cars) |
| | Alternative accommodation or abandonment of trip | |
| | On the way home: | £5,000 (including up to £200 for taxis and hire cars) |
| | Additional expenses to return home or if you have to stay longer abroad | |
| | Delayed departure compensation (to help pay for meals and refreshments) | £100 (£20 after 5 hours and £20 per 12 hours delay thereafter) |
| | Missed departure expenses | £500 |
| U* | Golf cover | |
| | Loss of green fees | £300 (£75 per day) |
| | Golf equipment | £1,000 |
| | Delayed golf equipment | £300 |
| | Golf equipment hire | £200 (£25 per day) |
| | Liability for golf buggies whilst in use | £2,000,000 |

*These sections maybe operative or inoperative. Please refer to your certificate validation document for details.