

Certificate of Insurance Standard

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	£1,500
B	Emergency medical and other expenses	£5,000,000
	Emergency dental treatment	£200
	Funeral expenses abroad	£1,500
C	Hospital benefit	£300 (£15 per day)
D	Personal accident	£15,000 (subject to age)
E*	Baggage	£750
	Single article limit	£250
	Total for all valuables	£300
	Emergency replacement of baggage	£150 (if not returned within 12 hours)
F	Personal Money	£150 cash (£50 if under 16) and £150 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	£1,500 (after 5 hours delay)
I	Missed departure	£500
J	Legal expenses and assistance	£15,000
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

Please note that sections Q to U are not detailed in this certificate wording. You will receive a separate endorsement wording if you have selected any of these covers. Please contact your Broker/Agent if these have not been sent to you.

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 (£150 cash) per couple
	Wedding attire	£1,000 per person
	Photographs/video recordings	£500 per couple
T*	Travel Disruption cover	
	Before you reach your destination:	£1,500 (including up to £100 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:	£1,500 (including up to £100 for taxis and hire cars)
	Alternative accommodation or abandonment of trip	
	On the way home:	£1,500 (including up to £100 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 (after 12 hours delay)
	Golf equipment hire	£200 (£25 per day) if not returned within 24 hours
	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.