

Section / Cover	Gold Cover Limit (up to)	Gold Excess	Silver cover Limit (up to)	Silver Excess	Page
1. Cancellation	€7,500	No excess	€3,750	€75 (deposit €50)	10-11
2. Curtailment	€7,500	No excess	€3,750	€75 (deposit €50)	11
3. Emergency Medical Expenses	€15 million	No excess	€7.5 million	€75	11-12
4. Additional Hospital Benefit	€30/day €1,500 max	No excess	€15/day €750 max	No excess	12
5. Personal Accident		No excess			12-13
- Death	€15,000		€7,500	No excess	
- Loss of limb	€45,000		€22,500	No excess	
- Total disablement	€45,000		€22,500	No excess	
6. Baggage & Personal Belongings	€4,500	No excess	€2,250	€75	13-14
- Single article, pair or set	€450		€225		
- Valuables limit	€600		€300		
- Tobacco, alcohol and fragrances	€60		€30		
- Delayed baggage (after 24 hours)	€300 max		€150 max		
7. Cash & Documents	€1,500	No excess	€750	€75	14
- Cash limit	€450		€225		
8. Loss of Passport	€750	No excess	€375	No excess	14
9. Travel Delay					14
- Delay	€60/12 hrs max €350	No excess	€30/12 hrs max €175	No excess	
- Abandonment	€7,500		€3,750	€75	
10. Missed departure/Missed Connection	€2,250	No excess	€1,125	No excess	15
11. Personal Liability	€3 million	No excess	€1.5 million	€150	15
12. Legal expenses	€30,000	No excess	€15,000	€150	15-16
13. Replacement business associate	€7,750	No excess	No Cover	N/A	16
Additional Cover Options					
13. Winter sports cover					16-17
- Ski pack	€600	No excess	€300	€75	
- Delayed ski equipment	€15/day €300 max.		€15/day €300 max	No excess	
- Ski equipment (own)	€1,200		€600	€75	
- Single item limit	€750		€375	No excess	
- Ski equipment (hired)	€450		€225	€75	
- Piste closure	€30/day €300 max		€15/day €150 max	No excess	
14. Sports and Activities	See section for details		See section for details		17-19
15. Golf cover					19
- Loss of green fees	€225	No excess	No cover	N/A	
- Delayed golf equipment	€300		No cover	N/A	
- Golf equipment (own)	€1,200		No cover	N/A	
- Single item limit	€200		No cover	N/A	
- Golf equipment (hired)	€300		No cover	N/A	
- Hole in one	€120		No cover	N/A	

This policy is underwritten Millstream Underwriting Limited on behalf of Mondial Assistance NV and administered in the UK by Mondial Assistance (UK) Ltd.