

Section / Cover	Gold Cover Limit (up to)	Gold Excess	Silver cover Limit (up to)	Silver Excess	Page
1. Cancellation	£6,250	No excess	£3,125	£65 (deposit £40)	10-11
2. Curtailment	£6,250	No excess	£3,125	£65 (deposit £40)	11
3. Emergency Medical Expenses	£12,5 million	No excess	£6.25 million	£65	11-12
4. Additional Hospital Benefit	£25/day £1,200 max	No excess	£12.5/day £625 max	No excess	12
5. Personal Accident - Death - Loss of limb - Total disablement	£12,500 £37,500 £37,500	No excess	£6,250 £18,750 £18,750	No excess No excess No excess	12-13
6. Baggage & Personal Belongings - Single article, pair or set - Valuables limit - Tobacco, alcohol and fragrances - Delayed baggage (after 24 hours)	£4,000 £375 £500 £50 £250 max	No excess	£2,000 £200 £250 £25 £125 max	£65	13-14
7. Cash & Documents - Cash limit	£1,250 £375	No excess	£625 £187.50	£65	14
8. Loss of Passport	£650	No excess	£325	No excess	14
9. Travel Delay - Delay - Abandonment	£50/12 hrs max £250 £6,250	No excess	£25/12 hrs max £150 £3,125	No excess £65	14
10. Missed departure/Missed Connection	£2,000	No excess	£1,000	No excess	15
11. Personal Liability	£2.5 million	No excess	£1.25 million	£125	15
12. Legal expenses	£25,000	No excess	£12,500	£125	15-16
13. Replacement business associate	£6,500	No excess	No cover	n/a	
Additional Cover Options					
13. Winter sports cover - Ski pack - Delayed ski equipment - Ski equipment (own) - Single item limit - Ski equipment (hired) - Piste closure	£500 £12.5/day £250 max. £1,000 £625 £350 £25/day £250 max	No excess	£250 £12.50/day £250 max £500 £300 £175 £12.50/day £125 max	£65 No excess £65 No excess £65 No excess	16-17
14. Sports and Activities	See section for details		See section for details		17-19
15. Golf cover - Loss of green fees - Delayed golf equipment - Golf equipment (own) - Single item limit - Golf equipment (hired) - Hole in one	£200 £250 £1,000 £200 £250 £100	No excess	No cover No cover No cover No cover No cover No cover	N/A N/A N/A N/A N/A N/A	19

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