

Silver

Section	Description of Cover	Sums Insured / Level of Benefits	Excess per person per claim
Section 1	Cancellation or Curtailment Charges	€ 3,500.00	€ 65.00
	Course Fees (Study Abroad Option Only)	NOT INCLUDED	
Section 2	Emergency Medical & Other Expenses	€ 6,000,000.00	€ 65.00
	Including Dental Treatment	€ 250.00	€ 65.00
Section 2A	Hospital Confinement Benefit	€25 per 24 hours up to €2,500 in total	Nil
Section 3	Personal Accident		Nil
	Item 1 - death	€ 32,000.00	
	Item 2 - loss of limb(s), loss of sight	€ 32,000.00	
	Item 3 - permanent total disablement	€ 32,000.00	
Section 4	Delayed Departure	€50 for first 12 hours, €25 for each additional 12 hour period up to €600 in total	Nil
	Abandonment after full 24 hours	€ 3,500.00	€ 65.00
Section 4A	Missed Departure	€ 1,200.00	€ 65.00
Section 5	Baggage	€ 1,800.00	€65
	Single Article/Pair/Set Limit	€ 250.00	
	Total Valuable Limit	€ 250.00	
	Spectacles/Sunglasses Limit	€ 190.00	
	Delayed Baggage (Minimum delay of 12 hours)	€ 150.00	
Section 6	Personal Money, Passport and Documents	€ 900.00	€65
	Passport & Documents	€ 300.00	€65
Section 7	Extended Kennel And/Or Cattery Fees	€35 per day up to €350 in total	
Section 8	Personal Liability	€ 2,500,000.00	€400
	Rented Accommodation Limit	€ 120,000.00	
Section 9	Legal Expenses & Assistance	€ 19,000.00	€400
Section 10	Mugging Benefit	€60 for each 24 hours spent in hospital up to €1.200 in total	Nil
Section 11	Hijack Cover	€60 for each 24 hours up to €600 in total	Nil

- Geographical Area:** Anywhere in the world other than:
Afghanistan, Chechnya, Democratic Republic of Congo, Iraq, Israel,(West Bank, Gaza and the occupied Territories only), Somalia
- Age Limit:** An **insured person** must be under age 70 at the end of the **period of cover**.
- Operative Time:** Any trip commencing during the period of insurance and shall start from the time of leaving home or the normal place of business (whichever is left first) and continue until arrival back at home or the normal place of business (whichever is reached last).
- Maximum Trip Duration:** 31 Days Maximum

Max. Days	Zone 1-2-3	Zone 4
Cancellation 3500€	2.35€/ person / day	3.11€/person / day
No Cancellation	2€/ person / day	2.75€/person / day

Zone 1 Home Country

Zone 2 The continent of Europe, West of the Ural Mountains, Madeira, Canary Islands, Iceland, The Azores, Mediterranean Islands and non-European countries bordering the Mediterranean

(excluding: Algeria, Israel, Lebanon, Libya and Syria).

Zone 3 Worldwide but excluding Japan, USA, Caribbean and Canada.

Zone 4 Worldwide including Japan, USA, Caribbean and Canada.