

Value

Section	Cover Description	Sums Insured / Levels of Benefits	Excess Per Person Per Claim
A	Cancellation and Curtailment	€ 500	€ 65
B	Emergency Medical & Other Expenses Including Dental Treatment	€ 1.000.000 € 200	€ 65
B1	Hospital Confinement Benefit	€20 per 24 hours up to €2,000 in total	NIL
D	Delayed Departure Abandonment after full 36 hours	€20 for first 12 hours, €20 for each additional 12 hour period up to €500 in total	NIL € 65
D1	Missed Departure	€ 200	€ 65
E	Baggage	€ 1,000	€ 65
	Single Article/Pair/Set Limit	€ 150	
	Total Valuable Limit	€ 250	
	Spectacles/Sunglasses Limit	€ 100	
	Delayed Baggage (Minimum delay of 12 hours)	€ 250	
F	Personal Money, Passport and Documents	€ 250	€ 50
H	Personal Liability	€ 1.000.000	€ 400
	Temporary Holiday Accommodation Limit	€ 100.000	€ 400
I	Legal Expenses & Assistance	€ 5.000	€ 400
J	Mugging Benefit	€50 for each 24 hours up to €250 in total	NIL
K	Hijack Cover	€50 for each 24 hours up to €500 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	Zone 3-4
Cancellation 500€	1.5€/ person / day	2.2€/person / day
No Cancellation	1.3€/ person / day	2.0€/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.