Prime – Coverage Levels

The table shows the limits of cover under each section of the Prime policy. All limits are per insured person, except under section I which is per policy.

<table>
<thead>
<tr>
<th>Section</th>
<th>Financial Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cancelling your holiday</td>
<td>Up to £10,000</td>
<td>Nil</td>
</tr>
<tr>
<td>B</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Emergency medical and other expenses</td>
<td>Up to £20,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Emergency dental treatment limit</td>
<td>Up to £2,500</td>
<td>Nil</td>
</tr>
<tr>
<td>Additional accommodation and travelling costs</td>
<td>Up to £20,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Funeral expenses abroad</td>
<td>Up to £20,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Returning your body home</td>
<td>Up to £20,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>C</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital benefit (payment per complete 24-hour period in hospital)</td>
<td>Up to £2,000 / £100</td>
<td>Nil</td>
</tr>
<tr>
<td>D</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal accident</td>
<td>Up to £75,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Permanent total disability (aged under 18)</td>
<td>£15,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Permanent total disability (aged 18 to 65)</td>
<td>£75,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Permanent total disability (aged over 65)</td>
<td>No cover</td>
<td>Nil</td>
</tr>
<tr>
<td>Loss of one or more limbs (aged under 18)</td>
<td>£20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Loss of one or more limbs (aged 18 to 65)</td>
<td>£20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Loss of one or more limbs (aged over 65)</td>
<td>No cover</td>
<td>Nil</td>
</tr>
<tr>
<td>Loss of sight (aged under 18)</td>
<td>£20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Loss of sight (aged 18 to 65)</td>
<td>£20,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Loss of sight (aged over 65)</td>
<td>No cover</td>
<td>Nil</td>
</tr>
<tr>
<td>Death benefit (aged under 18)</td>
<td>£15,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Death benefit (aged 18 to 65)</td>
<td>£25,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Death Benefit (aged over 65)</td>
<td>£5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>E</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Baggage</td>
<td>Up to £5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Gadgets</td>
<td>Up to £2,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Valuables</td>
<td>Up to £1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Single article</td>
<td>Up to £1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Unsubstantiated items</td>
<td>Up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Column</td>
<td>Description</td>
<td>Maximum Amount</td>
</tr>
<tr>
<td>--------</td>
<td>-------------</td>
<td>----------------</td>
</tr>
<tr>
<td>F</td>
<td>Delayed baggage</td>
<td>Up to £500</td>
</tr>
<tr>
<td></td>
<td>Personal money, passport and documents</td>
<td>Up to £1,000</td>
</tr>
<tr>
<td></td>
<td>Theft</td>
<td>Up to £1,000</td>
</tr>
<tr>
<td></td>
<td>Accidental loss</td>
<td>Up to £500</td>
</tr>
<tr>
<td></td>
<td>Passport</td>
<td>Up to £1,000</td>
</tr>
<tr>
<td></td>
<td>Cash limit</td>
<td>Up to £500</td>
</tr>
<tr>
<td></td>
<td>Cash limit for under 16-year-olds</td>
<td>Up to £100</td>
</tr>
<tr>
<td>G</td>
<td>Delayed departure (payment per complete 12 hours’ delay)</td>
<td>Up to £500 / £50</td>
</tr>
<tr>
<td></td>
<td>Abandoning your holiday after 12 hours’ delay</td>
<td>Up to £10,000</td>
</tr>
<tr>
<td>H</td>
<td>Missed departure</td>
<td>Up to £1,000</td>
</tr>
<tr>
<td>I</td>
<td>Personal liability per policy</td>
<td>Up to £5,000,000</td>
</tr>
<tr>
<td>J</td>
<td>Legal protection limit per insured person</td>
<td>Up to £50,000</td>
</tr>
<tr>
<td></td>
<td>Legal protection limit per policy</td>
<td>Up to £100,000</td>
</tr>
<tr>
<td>K</td>
<td>Cutting short your holiday</td>
<td>Up to £10,000</td>
</tr>
<tr>
<td>L</td>
<td>Hijack (payment per complete 24-hour period)</td>
<td>Up to £2,000 / £100</td>
</tr>
<tr>
<td>M</td>
<td>Supplier failure cover</td>
<td>Up to £5,000</td>
</tr>
<tr>
<td>N</td>
<td>Car rental excess cover</td>
<td>Up to £5,000</td>
</tr>
<tr>
<td>O</td>
<td>Loss of hotel facilities (payment per complete 24-hour period)</td>
<td>Up to £2,000 / £100</td>
</tr>
<tr>
<td>P</td>
<td>Connecting flight cover</td>
<td>Up to £1,000</td>
</tr>
<tr>
<td>Q</td>
<td>Volcanic ash cover</td>
<td>Up to £10,000</td>
</tr>
<tr>
<td>R</td>
<td>Business travel</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Emergency medical and other expenses</td>
<td>Up to £20,000,000</td>
</tr>
<tr>
<td></td>
<td>Emergency dental treatment limit</td>
<td>Up to £2,500</td>
</tr>
<tr>
<td></td>
<td>Additional accommodation and travelling costs</td>
<td>Up to £20,000,000</td>
</tr>
<tr>
<td></td>
<td>Funeral expenses abroad</td>
<td>Up to £20,000,000</td>
</tr>
<tr>
<td></td>
<td>Returning your body home</td>
<td>Up to £20,000,000</td>
</tr>
<tr>
<td></td>
<td>Additional travel and accommodation expenses</td>
<td>Up to £1,500</td>
</tr>
<tr>
<td></td>
<td>Business equipment</td>
<td>Up to £2,000</td>
</tr>
<tr>
<td></td>
<td>Single article limit</td>
<td>Up to £500</td>
</tr>
</tbody>
</table>
### Cruise cover

<table>
<thead>
<tr>
<th>Description</th>
<th>Financial Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency medical and other expenses</td>
<td>Up to £20,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Emergency dental treatment limit</td>
<td>Up to £2,500</td>
<td>Nil</td>
</tr>
<tr>
<td>Additional accommodation and travelling costs</td>
<td>Up to £20,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Funeral expenses abroad</td>
<td>Up to £20,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Returning your body home</td>
<td>Up to £20,000,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Extended baggage limit</td>
<td>Up to £5,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Extended gadget limit</td>
<td>Up to £2,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Extended valuables limit</td>
<td>Up to £1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Extended single article limit</td>
<td>Up to £1,000</td>
<td>Nil</td>
</tr>
<tr>
<td>Extended unsubstantiated limit</td>
<td>Up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Extended delayed baggage limit</td>
<td>Up to £300</td>
<td>Nil</td>
</tr>
<tr>
<td>Missed shore trip (payment per missed shore trip)</td>
<td>Up to £300 / £50</td>
<td>Nil</td>
</tr>
<tr>
<td>Confinement (payment per complete 24-hour period)</td>
<td>Up to £300 / £50</td>
<td>Nil</td>
</tr>
<tr>
<td>Loss of excursions</td>
<td>Up to £300</td>
<td>Nil</td>
</tr>
</tbody>
</table>

### Optional Cover

This table shows the limits of cover under each section of the optional cover available to you. All limits are per insured person.

<table>
<thead>
<tr>
<th>Section</th>
<th>Financial Limit</th>
<th>Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Winter sports</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ski equipment</td>
<td>Up to £750</td>
<td>Nil</td>
</tr>
<tr>
<td>Single article limit</td>
<td>Up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Pair or set of articles</td>
<td>Up to £500</td>
<td>Nil</td>
</tr>
<tr>
<td>Ski equipment hire (payment per complete 24-hour period)</td>
<td>Up to £510 / £30</td>
<td>Nil</td>
</tr>
<tr>
<td>Ski pack</td>
<td>Up to £600</td>
<td>Nil</td>
</tr>
<tr>
<td>Piste closure (payment per complete 12-hour period)</td>
<td>Up to £500 / £50</td>
<td>Nil</td>
</tr>
<tr>
<td>Additional accommodation</td>
<td>Up to £500</td>
<td>Nil</td>
</tr>
</tbody>
</table>
## Wedding and civil partnership cover

<table>
<thead>
<tr>
<th>Item</th>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rings – per person</td>
<td></td>
<td>Up to £250</td>
</tr>
<tr>
<td>Gifts – per couple</td>
<td></td>
<td>Up to £1,000</td>
</tr>
<tr>
<td>Attire – per person</td>
<td></td>
<td>Up to £1,500</td>
</tr>
<tr>
<td>Photographs – per couple</td>
<td></td>
<td>Up to £750</td>
</tr>
</tbody>
</table>

## Golf cover

<table>
<thead>
<tr>
<th>Item</th>
<th>Coverage</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Golf equipment</td>
<td></td>
<td>Up to £2,000</td>
</tr>
<tr>
<td>Hire of golf equipment (payment per complete 24-hour period)</td>
<td></td>
<td>Up to £1,000 / £100</td>
</tr>
</tbody>
</table>