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SUMMARY OF COVER

Policy Sections	Excess	Cover
Cancellation cover	£75*	£10,000
Scheduled airline failure	nil	£1,000
Airline seat bumping	nil	£500
Channel Islands return weather delay (CI policy)	nil	£150
Departure delay	nil	£200
Departure delay first 12 hours	nil	£50
Departure delay following 12 hours	nil	£25
Missed departure	£75	£1,000
Abandonment	£75	£7,500
Kennel and cattery fee's cover	nil	£100
Your personal belongings	£75	£3,000
Valuable limit	-	£750
Single article limit	-	£400
Delayed personal belongings	nil	£500
Your personal money	£75	£1,000
Cash limit	-	£750
Travel documents	nil	£500
Overseas credit card fraud	£75	£200
Emergency medical expenses outside home country	£75*	£5,000,000
State hospital stay benefit abroad total	nil	£500
Search and rescue	£75	£1,000
Rental vehicle return	£75	£250
Cutting short your trip (see note 2)	£75*	£7,500
Catastrophe	£75	£500
Your personal liability	£250	£2,000,000
Hijack	nil	£5,000
Mugging	nil	£1,000
Withdrawal of services	nil	£500
Personal accident - death	nil	£10,000
Personal accident - loss of limb	nil	£25,000
Personal accident - permanent total disability	nil	£25,000
Legal expenses	nil	£50,000
Winter Sports Extension (subject to payment of AP)		
Ski equipment	£75	£1,000
Ski pack	£75	£500
Ski equipment hire	£75	£300
Piste closure		£400
Avalanche		£400

* The excess increases to £125 for age 65 and over