

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.

Section		Financial Limit	Excess
A	Cancelling your holiday	Up to £10,000	Nil
B	Emergency medical and other expenses	Up to £20,000,000	Nil
	Emergency dental treatment limit	Up to £2,500	Nil
	Additional accommodation and travelling costs	Up to £20,000,000	Nil
	Funeral expenses abroad	Up to £20,000,000	Nil
	Returning your body home	Up to £20,000,000	Nil
C	Hospital benefit (payment per complete 24-hour period in hospital)	Up to £2,000 / £100	Nil
D	Personal accident	Up to £75,000	Nil
	Permanent total disability (aged under 18)	£15,000	Nil
	Permanent total disability (aged 18 to 65)	£75,000	Nil
	Permanent total disability (aged over 65)	No cover	Nil
	Loss of one or more limbs (aged under 18)	£20,000	Nil
	Loss of one or more limbs (aged 18 to 65)	£20,000	Nil
	Loss of one or more limbs (aged over 65)	No cover	Nil
	Loss of sight (aged under 18)	£20,000	Nil
	Loss of sight (aged 18 to 65)	£20,000	Nil
	Loss of sight (aged over 65)	No cover	Nil
	Death benefit (aged under 18)	£15,000	Nil
	Death benefit (aged 18 to 65)	£25,000	Nil
	Death Benefit (aged over 65)	£5,000	Nil
E	Baggage	Up to £5,000	Nil
	Gadgets	Up to £2,000	Nil
	Valuables	Up to £1,000	Nil
	Single article	Up to £1,000	Nil
	Unsubstantiated items	Up to £500	Nil

	Delayed baggage	Up to £500	Nil
F	Personal money, passport and documents	Up to £1,000	Nil
	Theft	Up to £1,000	Nil
	Accidental loss	Up to £500	Nil
	Passport	Up to £1,000	Nil
	Cash limit	Up to £500	Nil
	Cash limit for under 16-year-olds	Up to £100	Nil
G	Delayed departure (payment per complete 12 hours' delay)	Up to £500 / £50	Nil
	Abandoning your holiday after 12 hours' delay	Up to £10,000	Nil
H	Missed departure	Up to £1,000	Nil
I	Personal liability per policy	Up to £5,000,000	Nil
J	Legal protection limit per insured person	Up to £50,000	Nil
	Legal protection limit per policy	Up to £100,000	Nil
K	Cutting short your holiday	Up to £10,000	Nil
L	Hijack (payment per complete 24-hour period)	Up to £2,000 / £100	Nil
M	Supplier failure cover	Up to £5,000	Nil
N	Car rental excess cover	Up to £5,000	Nil
O	Loss of hotel facilities (payment per complete 24-hour period)	Up to £2,000 / £100	Nil
P	Connecting flight cover	Up to £1,000	Nil
Q	Volcanic ash cover	Up to £10,000	Nil
R	Business travel	-	Nil
	Emergency medical and other expenses	Up to £20,000,000	Nil
	Emergency dental treatment limit	Up to £2,500	Nil
	Additional accommodation and travelling costs	Up to £20,000,000	Nil
	Funeral expenses abroad	Up to £20,000,000	Nil
	Returning your body home	Up to £20,000,000	Nil
	Additional travel and accommodation expenses	Up to £1,500	Nil
	Business equipment	Up to £2,000	Nil
Single article limit	Up to £500	Nil	
S	Extended kennel and cattery cover (payment per complete 24-hour period)	Up to £500 / £50	Nil

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.

Section		Financial Limit	Excess
T	Winter sports		
	Ski equipment	Up to £750	Nil
	Single article limit	Up to £500	Nil
	Pair or set of articles	Up to £500	Nil
	Ski equipment hire (payment per complete 24-hour period)	Up to £510 / £30	Nil
	Ski pack	Up to £600	Nil
	Piste closure (payment per complete 12-hour period)	Up to £500 / £50	Nil
	Additional accommodation	Up to £500	Nil
U	Wedding and civil partnership cover		
	Rings – per person	Up to £250	Nil
	Gifts – per couple	Up to £1,000	Nil
	Attire – per person	Up to £1,500	Nil
	Photographs – per couple	Up to £750	Nil
V	Cruise cover		
	Emergency medical and other expenses	Up to £20,000,000	Nil
	Emergency dental treatment limit	Up to £2,500	Nil
	Additional accommodation and travelling costs	Up to £20,000,000	Nil
	Funeral expenses abroad	Up to £20,000,000	Nil
	Returning your body home	Up to £20,000,000	Nil
	Extended baggage limit	Up to £5,000	Nil
	Extended gadget limit	Up to £2,000	Nil
	Extended valuables limit	Up to £1,000	Nil
	Extended single article limit	Up to £1,000	Nil
	Extended unsubstantiated limit	Up to £500	Nil
	Extended delayed baggage limit	Up to £300	Nil

	Missed shore trip (payment per missed shore trip)	Up to £300 / £50	Nil
	Confinement (payment per complete 24-hour period)	Up to £300 / £50	Nil
	Loss of excursions	Up to £300	Nil
W	Golf cover		
	Golf equipment	Up to £2,000	Nil
	Hire of golf equipment (payment per complete 24-hour period)	Up to £1,000 / £100	Nil