

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 hours' delay) ¹²	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		
	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
T	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

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
U	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

	Wedding and civil partnership cover		
V	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
	Golf cover		
W	Golf equipment	Up to £2,000	Nil
	Hire of golf equipment (payment per complete 24-hour period)	Up to £1,000 / £100	Nil