



CoverForYou Idol  
Policy Summary HA7





## TRAVEL INSURANCE POLICY SUMMARY

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The purpose of this Policy Summary is to help **You** understand the insurance by setting out the significant features, benefits, limitations and exclusions. **You** still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions.

**This Policy Summary does not form part of the Policy Wording.**

# INSURANCE PROVIDER

This insurance is underwritten by HCC Insurance.

## PURPOSE OF THE INSURANCE

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a **Trip**, including: Emergency medical expenses, **Theft** or **Loss of Baggage** and cancellation. The cover provided is subject to certain limits and excesses, as set out in the Schedule of Benefits (see the final two pages of this Policy Summary).

## SIGNIFICANT FEATURES, CONDITIONS AND EXCLUSIONS

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for **You**, **You** are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

SIGNIFICANT FEATURES	CONDITIONS AND EXCLUSIONS	POLICY WORDING REFERENCE
<p><b>Emergency Medical Expenses</b></p> <p>The following limits and excesses apply per person, per incident:</p>	<p><b>The cover provided includes:</b></p> <ul style="list-style-type: none"> <li>» emergency medical, surgical and hospital treatment and ambulance costs;</li> <li>» additional accommodation and travel expenses if <b>You</b> cannot return to the United Kingdom as scheduled; and</li> <li>» repatriation to the <b>United Kingdom</b> if it is medically necessary.</li> </ul>	Page 17, Section B1
<p><b>Emerald cover:</b> Up to £10,000,000 (£95 Excess)</p>	<p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>» If <b>You</b> need inpatient medical treatment, <b>You</b> must contact the Medical Emergency Assistance Company, immediately on phone number +44 (0)203 137 6651; and</li> <li>» Additional accommodation and travel expenses and repatriation costs must be approved in advance by the Medical Emergency Assistance Company.</li> </ul>	Page 12, 'Medical and Other Emergencies'
<p><b>Ruby cover:</b> Up to £10,000,000 (£70 Excess)</p>		
<p><b>Diamond cover:</b> Up to £10,000,000 (£50 Excess)</p>	<p><b>Significant Exclusions:</b></p> <p>Cover is not provided if:</p> <ul style="list-style-type: none"> <li>» the claim relates to any heart condition, any circulatory condition, any respiratory condition, any cancerous condition or any cerebral condition (relating to the brain) which <b>You</b> knew about when <b>You</b> bought this insurance unless the condition has been declared to and accepted by <b>Us</b> in writing;</li> <li>» the claim relates to <b>You</b> having a medical condition for which <b>You</b> are taking prescribed medication or <b>You</b> have seen a hospital specialist or needed inpatient treatment within the last 24 months unless the condition has been declared to and accepted by <b>Us</b> in writing when <b>You</b> bought this insurance;</li> <li>» <b>You</b> are travelling against medical advice or with the intention of receiving medical treatment;</li> <li>» <b>You</b> are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms when <b>You</b> buy this insurance and/or at the time of commencing travel or <b>You</b> have been given a terminal prognosis; or</li> <li>» the claim relates to pregnancy or childbirth if <b>You</b> are more than 26 weeks pregnant at the start of or during <b>Your Trip</b>.</li> <li>»</li> </ul> <p>If <b>You</b> are an Annual Multi-Trip Policyholder and after <b>You</b> have paid <b>Your</b> insurance premium <b>You</b> are diagnosed with a heart condition, a circulatory condition, a respiratory condition, cancer or if <b>You</b> receive in-patient medical treatment or if <b>You</b> are placed on a waiting list for investigation or medical treatment, <b>You</b> must contact <b>Us</b> on 0203 137 8983. <b>We</b> have the right to alter the terms of cover in line with the change in risk.</p>	Page 8, 'Health Conditions' Page 15, General Exclusions, numbers 1 and 22



## SIGNIFICANT FEATURES

## CONDITIONS AND EXCLUSIONS

## POLICY WORDING REFERENCE

<p><b>Your Personal Money</b></p> <p>The following limits and excesses apply per person, per incident (please see the Table of Benefits for cash limits for persons 17 years of age or under):</p> <p><b>Emerald cover:</b> Up to £200 (£200 cash limit, £95 <b>Excess</b>)</p> <p><b>Ruby cover:</b> Up to £300 (£300 cash limit, £70 <b>Excess</b>)</p> <p><b>Diamond cover:</b> Up to £500 (£400 cash limit, £50 <b>Excess</b>)</p>	<p>Cover is provided for cash and traveller's cheques lost or stolen during <b>Your Trip</b>.</p> <p><b>Significant Conditions:</b></p> <ul style="list-style-type: none"> <li>» In the event of a claim, <b>You</b> must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips).</li> </ul> <p><b>Significant Exclusions:</b></p> <p>Cover is not provided if:</p> <ul style="list-style-type: none"> <li>» <b>You</b> do not report the <b>Loss</b> or <b>Theft</b> of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or</li> <li>» if, at the time of <b>Loss</b> or <b>Theft</b>, the personal money was not carried with <b>You</b> or held in a locked safety deposit facility.</li> </ul>	<p>Pages 21, Section F3</p>
<p><b>Excluded Countries</b></p>	<p>The geographical area which <b>You</b> are entitled to travel to is shown on <b>Your Policy schedule</b>. No cover is provided for claims arising where <b>You</b> have travelled to a specific country or to an area where, prior to <b>Your Trip</b> commencing, the Foreign and Commonwealth Office (FCO) have advised against all (but essential) travel.</p>	<p>Pages 10, 'Geographical Areas' and Page 15, General Exclusions, numbers 4 and 13</p>
<p><b>Age Limits</b></p>	<p>To be eligible for cover all persons must be 65 years of age or under at the date of buying this insurance. The person buying this insurance must be 18 years of age or over at the date of purchase.</p>	<p>Page 9, 'Age Limits'</p>
<p><b>Residency</b></p>	<p><b>You</b> and all other insured persons must have <b>Your</b> main <b>Home</b> in the UK, have a UK National Insurance number and be registered with a General Practitioner in the UK at the time <b>You</b> buy or renew this policy. Residents of the Channel Islands and Isle of Man must have their main <b>Home</b> in the Channel Islands or the Isle of Man respectively and be registered with a local <b>Doctor</b>.</p>	<p>Page 8, 'Residency'</p>
<p><b>Sports and Activities</b></p>	<p><b>You</b> must contact the CoverForYou Sales and Support Team by e-mailing <a href="mailto:affinitysales@coverforyou.co.uk">affinitysales@coverforyou.co.uk</a> if <b>You</b> are planning to participate in a sport or activity which is not shown in the list of covered activities on pages 29 to 36 of the policy wording. Please note that if using a two-wheeled motor vehicle as a driver or passenger <b>You</b> must wear a crash helmet and the driver must hold a valid UK .license, or if <b>You</b> are a passenger the driver must hold a license permitting him or her to drive the two-wheeled motor vehicle under the laws of the country in which <b>Your</b> are travelling.</p>	<p>Pages 8 and 38 to 45, 'Sports and Activities' and Pages 13 and 14, General Exclusions, number 17</p>
<p><b>Upgrades</b></p>	<p>By paying an additional premium <b>You</b> are entitled to upgrade <b>Your</b> policy to include Winter sports cover, Golf cover, Business cover, Wedding cover, Cruise cover, <b>Natural catastrophe</b> Cover, <b>Gadget</b> Cover or an <b>Excess</b> waiver. Please call the CoverForYou Sales and Support Team on 0203 137 8983 for further details.</p>	<p>Page 10, 'Upgrades' and Pages 27 to 32, Sections N to X</p>
<p><b>Law and Jurisdiction</b></p>	<p>This policy will be governed by English law and <b>You</b> and <b>We</b> agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless <b>You</b> reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by <b>Us</b> before the start date of <b>Your</b> policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.</p>	<p>Page 7, 'Law and Jurisdiction'</p>

## PERIOD OF INSURANCE

Cover for cancellation starts at the time **You** book the **Trip** or pay the insurance premium, whichever is later. If **You** have arranged an Annual Multi-**Trip** policy, cover for cancellation starts at the time that **You** book the **Trip** or the first day of the **Period of cover** as shown on **Your Policy schedule**, whichever is later. For all types of policies cover for cancellation ends as soon as **You** start **Your Trip**.

Cover under all other sections starts when **You** leave **Your Home** address in the **United Kingdom** (but not earlier than 24 hours before the booked departure time) or from the first day of the **Period of cover** as shown on **Your Policy schedule**, whichever is the later.

Cover ends when **You** return to **Your Home** address in the **United Kingdom** (but not later than 24 hours after **You** return to the **United Kingdom**) or at the end of the **Period of cover** as shown on **Your Policy schedule**, whichever is earlier. If **You** have arranged a One-Way policy, cover ends 24 hours after **You** first leave immigration control in **Your** final country of destination or at the end of the **Period of cover** as shown on **Your Policy schedule**, whichever is earlier.

Cover cannot start after **You** have left the **United Kingdom**. Each **Trip** must begin and end in the **United Kingdom**. If **You** have purchased a Single **Trip** **You** are covered for one **Trip** of up to 94 days. The start and end dates of **Your Trip** are set out on **Your Policy schedule**.

If **You** have purchased an Annual Multi-**Trip** policy, **You** are covered to travel as many times as **You** like within the **Period of cover** provided no single **Trip** lasts longer than the following durations.

- » Emerald cover - 32 days
- » Ruby cover - 45 days
- » Diamond cover - 62 days

If **You** have purchased a Winter Sports Annual Multi-**Trip** policy, cover is also provided for up to 18 days in total for winter sports within the **Period of cover**. Cover is only provided in the **United Kingdom** if **You** stay in accommodation which **You** have paid for in advance of the date **You** depart on **Your Trip** or if **You** have paid for **Public transport** or air fares in advance of the date of departure to enable **You** to reach **Your** destination in the **United Kingdom**. All trips within the **United Kingdom** must be for at least two nights away from where **You** usually live.

## 'COOLING-OFF' PERIOD AND YOUR RIGHT TO CANCEL YOUR POLICY

If this cover is not suitable for **You** and **You** want to cancel **Your** policy, **You** must contact CoverForYou within 14 days of buying **Your** policy or the date **You** receive **Your** policy documents. In line with the terms outlined below CoverForYou will refund a proportion of the premium **You** have paid within 30 days of the date **You** contact the CoverForYou Sales and Support Team to ask to cancel the policy.

If **You** are a Single **Trip Policyholder**, **We** will not refund **Your** premium if **You** have travelled or made a claim before **You** asked to cancel the policy within the 14-day period.

If **You** are an Annual Multi-**Trip Policyholder** and **You** have travelled or made a claim before **You** asked to cancel the policy within the 14-day period, **We** will only refund a proportionate amount of **Your** premium.

To obtain a refund, please write to

**CoverForYou Sales and Support Team, Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW,**

e-mail [affinitysales@coverforyou.co.uk](mailto:affinitysales@coverforyou.co.uk) or

phone **0203 137 8983**.

## CLAIM NOTIFICATION

**You** can make a claim for all sections by contacting:

**Claims Settlement Agencies, 308-314 London Road, Hadleigh Benfleet Essex SS7 2DD**

Phone: **00 44 (0) 844 375 6155**

E-mail: [info@csal.co.uk](mailto:info@csal.co.uk)

**You** can make a claim under section Z by:

Contacting the **administrator** on **0333 999 7924** (local rate call) within 2 working days of discovering the incident (or in the event of an incident occurring outside of the **United Kingdom**, within 2 working days of returning to the **United Kingdom**). **You** will be sent a claim form.

## YOUR RIGHT TO COMPLAIN

**We** are dedicated to providing **You** with a high quality service and want to ensure that this is maintained at all times. If **You** feel that **We** or another party connected with this Policy have not offered a first class service then please contact:

In relation to sales and administration matters:

**CoverForYou Complaints Team, Suite D0060, The Long Lodge, 265 - 269 Kingston Road, Wimbledon, London, SW19 3FW.**

E-mail: [complaints@coverforyou.co.uk](mailto:complaints@coverforyou.co.uk)

Claims Complaints Team.  
308-314 London Road  
Hadleigh  
Benfleet

Essex  
SS7 2DD  
Phone: 00 44 (0) 844 375 6155  
E-mail: [claims-complaints@CoverForYou.co.uk](mailto:claims-complaints@CoverForYou.co.uk)

In relation to claims under section Z:

**Citymain Administrators Ltd, Enterprise House, Isambard Brunel Road, Portsmouth, PO1 2RX,**  
Phone: **0333 999 7924 (local rate call)**  
E-mail: **customerrelations@citymain.com**

To help **us** to deal with **your** comments quickly, please quote **your Policy schedule**/claim number and the **Policyholder/Insured person's** name.  
If **You** are still not satisfied with the outcome of **your** complaint, **You** may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect **your** right to take legal action against **us**.

**The Financial Ombudsman Service**

**Exchange Tower**

**London E14 9SR**

Phone: **0800 023 4 567** - calls to this number are now free on mobile phones and landlines

**0300 123 9 123** - calls to this number cost no more than calls to 01 and 02 numbers

**+44 20 7964 1000** (for calls from outside the UK)

Fax: **020 7964 1001 (main fax)**

E-mail: **complaint.info@financial-ombudsman.org.uk**

**You** are also able to use the EC On-line Dispute Resolution (ODR) platform at <http://ec.europa.eu/consumers/odr/> who will notify FOS on **Your** behalf.

## **ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?**

**We** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme in the unlikely event **We** cannot meet **our** obligations to **You**. This depends on the type of insurance and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

## TABLES OF BENEFITS

### \* Excess

When claiming under certain sections listed in the following tables, **You** have to pay the first part of a claim.

The **Excess** will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made.

Section	Benefits	Emerald Cover		Ruby Cover		Diamond Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
<b>A</b>	Cancelling <b>your trip</b>	£1,500	£95	£2,500	£70	£6,000	£50
<b>B1</b>	Medical and other expenses outside of the <b>United Kingdom</b>	£10,000,000	£95	£10,000,000	£70	£10,000,000	£50
	Emergency dental treatment	£400	£95	£400	£70	£400	£50
<b>B2</b>	Expenses within the <b>United Kingdom</b>	£5,000	£95	£10,000	£70	£15,000	£50
<b>B3</b>	Hospital benefit	£50 for each 24 hour period up to £2,000	Nil	£50 for each 24 hour period up to £2,000	Nil	£50 for each 24 hour period up to £2,000	Nil
<b>B4</b>	Mugging benefit	£100	Nil	£200	Nil	£250	Nil
<b>C</b>	Cutting <b>your trip</b> short	£1,500	£95	£2,500	£70	£3,500	£50
<b>D1</b>	Missed departure	£100	Nil	£500	Nil	£1,000	Nil
<b>E1</b>	Travel delay	£35 for each full 12 hour delay up to £100	Nil	£35 for each full 12 hour delay up to £250	Nil	£50 for each full 12 hour delay up to £350	Nil
<b>E2</b>	Abandoning <b>your trip</b>	£1,500	£95	£2,500	£70	£3,500	£50
<b>F1</b>	Personal belonging and <b>baggage</b>	£1,250	£95	£2,250	£70	£3,500	£50
	Including: One item/ <b>Pair or set of items</b> limit	£150		£200		£300	
	Including: <b>Valuables</b> limit	£150		£200		£300	
<b>F2</b>	Delayed <b>baggage</b>	£50 after each 12 hour period of delay up to £150	Nil	£100 after each 12 hour period of delay up to £400	Nil	£150 after each 12 hour period of delay up to £450	Nil
<b>F3</b>	Personal money	£200	£95	£300	£70	£500	£50
	Including: Cash limit	£200		£300		£400	
	Including: Cash limit if 17 years of age or under	£25		£50		£75	
<b>F4</b>	Passport and travel documents	£100	Nil	£100	Nil	£300	Nil
<b>Z1</b>	Inclusive <b>gadget</b> cover <i>Please see section Z2 for optional upgrades</i>	Nil	Nil	Nil	Nil	Nil	Nil
<b>G</b>	Personal Accident:	Nil	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if between 18 and 75 years of age inclusive	Nil	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if 17 years of age or under	Nil	Nil	£1,000	Nil	£1,000	Nil
	<b>Loss</b> of limb or sight	Nil	Nil	£10,000	Nil	£15,000	Nil
	Permanent total disablement	Nil	Nil	£10,000	Nil	£20,000	Nil
<b>H</b>	Personal liability	£1,000,000	£95	£1,500,000	£70	£2,000,000	£50
<b>I</b>	Legal expenses	£20,000	Nil	£30,000	Nil	£30,000	Nil
<b>J</b>	Hijack	£100 per day up to £1,000	Nil	£200 per day up to £2,000	Nil	£250 per day up to £2,500	Nil
<b>K</b>	Uninhabitable accommodation	£200	Nil	£350	Nil	£500	Nil
<b>L</b>	Pet care	£25 per day up to £250	Nil	£25 per day up to £250	Nil	£25 per day up to £250	Nil
<b>M1</b>	Scheduled airline failure	£2,500 (Annual Multi-Trip Only)	Nil	£2,500	Nil	£2,500	Nil
<b>M2</b>	End-Supplier failure	Nil	Nil	Nil	Nil	£2,500	Nil

<sup>1</sup> **Your** policy **Excess** for section B1 will be reduced to £0 if **Your** medical costs are reduced as a result of using **Your** EHIC or Medicare being involved.



### \*Excess

If **you** need to make a claim under certain sections listed in the tables above and below, **we** will deduct the amount shown in respect of the policy **Excess** from the sum **we** pay **you** for any valid claim. The **Excess** will apply to each person claiming, and to each incident and to each section of the policy under which a claim is made except for section Z where the **excess** applies per claim per policy except for groups of individuals where it applies per person.. When dealing with claims under section A where a claim is being made for cancelling more than one **trip** due to one incident, an **Excess** for each person claiming and for each **trip** will be deducted.

By paying the required premium for an **Excess** waiver, all excesses referred to in the table above or below will be reduced to nil.

### TABLE OF BENEFITS FOR WINTER SPORTS COVER

Winter sports cover is only available if **you** pay the required extra premium.

Section	Benefits	Emerald Cover		Ruby Cover		Diamond Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
N1	Winter sports equipment <b>you</b> own	£500	£95	£750	£70	£1,000	£50
	Including: One item/ <b>Pair or set of items</b>	£250		£375		£500	
	Hired winter sports equipment	£150		£200		£400	
N2	Winter sports equipment hire	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
N3	Lift pass	£250	£95	£500	£70	£750	£50
O	Ski pack	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
P	Piste closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
Q	Avalanche and Landslide closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
R	Physiotherapy in the <b>United Kingdom</b>	Nil	Nil	£350	Nil	£350	Nil

### TABLE OF BENEFITS FOR GOLF COVER

Golf cover is only available if **you** pay the required extra premium.

Section	Benefits	Emerald Cover		Ruby Cover		Diamond Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
S1	Golf equipment	£1,000	£95	£1,500	£70	£2,000	£50
	Including: One item/ <b>Pair or set of items</b>	£250		£375		£500	
S2	Golf equipment hire	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
T	Green fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil

### TABLE OF BENEFITS FOR BUSINESS COVER

Business cover is only available if **you** pay the required extra premium.

Section	Benefits	Emerald Cover		Ruby Cover		Diamond Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
U1	Business equipment	£1,000	£95	£1,500	£70	£2,000	£50
	Including: One item/ <b>Pair or set of items</b>	£250		£500		£1,000	
	Business samples	£500	£95	£750	£70	£1,000	£50
	Including: One item/ <b>Pair or set of items</b>	£250		£375		£500	
U2	Business money	£500	£95	£500	£70	£500	£50
	Including: Cash limit	£300		£300		£300	
V	Replacing staff	£1,000	Nil	£1,500	Nil	£2,000	Nil

## TABLE OF BENEFITS FOR WEDDING COVER

Wedding cover is only available if **you** pay the required extra premium.

Section	Benefits	Emerald Cover		Ruby Cover		Diamond Cover	
		Sum insured up to:	Ex-cess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
W1	Ceremonial attire	£1,000 per person	£95	£1,500 per person	£70	£2,000 per person	£50
W2	Wedding gifts	£500 per couple	£95	£750 per couple	£70	£1,000 per couple	£50
	Including: One item/Pair or set of items	£250		£375		£500	
W3	Wedding rings	£500	£95	£750	£70	£1,000	£50
W4	Photographs and video recording	£500	£95	£750	£70	£1,000	£50

## TABLE OF BENEFITS FOR NATURAL CATASTROPHE COVER

**Natural catastrophe** cover is only available if **You** pay the required extra premium. The following cover is provided for each **insured person** in the event **Your** outward or return journey is disrupted for more than 24 hours due to a **Natural catastrophe**. The sums insured in the table below will be reduced by 75% in certain circumstances – please see page 29 for full details. No **Excess** will apply to claims made under sections X1 to X8.

Section	Benefits	Emerald Cover		Ruby Cover		Diamond Cover	
		Sum insured up to:		Sum insured up to:		Sum insured up to:	
X1	Cancellation	£1,500		£2,500		£6,000	
<b>Cover for the following additional costs:</b>							
X2	Stranded at the United Kingdom departure point	£100 for a 24 hour delay		£100 for a 24 hour delay		£100 for a 24 hour delay	
X3	To reach <b>your</b> intended destination	£200		£200		£200	
X4	Stranded on international connection	£150 for each 24 hours up to £750		£150 for each 24 hours up to £750		£150 for each 24 hours up to £750	
X5	Stranded on <b>your</b> return journey <b>Home</b>	£150 for each 24 hours up to £750		£150 for each 24 hours up to £750		£150 for each 24 hours up to £750	
X6	Travel expenses to get <b>Home</b>	£2,000		£2,000		£2,000	
X7	Car parking	£50 for each 24 hours up to £250		£50 for each 24 hours up to £250		£50 for each 24 hours up to £250	
X8	Kennel or cattery fees	£50 for each 24 hours up to £250		£50 for each 24 hours up to £250		£50 for each 24 hours up to £250	

## TABLE OF BENEFITS FOR CRUISE COVER

Cruise cover is only available if **you** pay the required extra premium.

Section	Benefits	Emerald Cover		Ruby Cover		Diamond Cover	
		Sum insured up to:		Sum insured up to:		Sum insured up to:	
Y1	Missed port	£50 per port up to £250		£75 per port up to £375		£100 per port up to £500	
Y2	Stateroom/cabin confinement	£50 per 24 hours up to £250		£75 per 24 hours up to £375		£100 per 24 hours up to £500	
Y3	Unused excursions	£300	£95 Excess	£500	£70 Excess	£750	£70 Excess

## TABLE OF BENEFITS FOR GADGET COVER

Optional **Gadget** Cover Extension is only available if **you** pay the required extra premium. Cover and **Excess** amount applies on a per policy basis except for groups of individuals where it applies per person.

Section	Benefits	Emerald Cover		Ruby Cover		Diamond Cover	
		Sum insured up to:	Excess*	Sum insured up to:	Excess*	Sum insured up to:	Excess*
Z2	<b>Gadget</b> Optional Extension 1 Single Item Limit	£1,000 £500	£95	£1,000 £500	£70	£1,000 £500	£50
	<b>Gadget</b> Optional Extension 2 Single Item Limit	£2,000 £750	£95	£2,000 £750	£70	£2,000 £750	£50
	<b>Gadget</b> Optional Extension 3 Single Item Limit	£3,000 £1,000	£95	£3,000 £1,000	£70	£3,000 £1,000	£50
	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil

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