

Insurance details:

Personal Accident

Bodily injury caused solely by violent accidental external and visible means resulting in:

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| 1. | Death | £50,000 (Children under 16 - £5,000) |
| 2. | Loss of all sight in one or both eyes |) |
| 3. | Severance of or total loss of use of one or both hands or feet at or above wrist or ankle |)As per Policy scale |
| 4. | Permanent Total Disablement |) |
| 5. | Permanent Partial Disablement | Various percentages as per Policy scale |

Medical Expenses

Bodily injury or illness solely and directly resulting in:

- Reasonable medical and nursing expenses including:
 - return of body or ashes)
 - reasonable additional board and lodging) £5,000,000
 - increased cost of return travel)
- Loss of accommodation, transport or travel expenses resulting from curtailment of a journey already commenced.
- Following emergency treatment abroad as a result of accident or illness only, the cost of further treatment required on return to the United Kingdom on the advice of the doctor - £5,000 limit.

Personal Effects and Money

Loss or damage by accident or misfortune

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| 1. | To Personal Effects (Single Item Limit £1,000) | £5,000 |
| 2. | To bank and currency notes, cash, cheques, Travellers cheques, credit cards, cash cards, postal and money orders. | £1,000 |
| 3. | Delayed Personal property | up to £500 |
| 4. | Passport Indemnity | up to £750 |

Cancellation and Hijack

Loss of accommodation, transport and travel expenses resulting from:

- Cancellation before commencement by any fortuitous cause. £10,000
- Curtailment after commencement due to Burglary, fire, storm flood.

Hi-jack of an aircraft or conveyance being used for travel as a passenger. £250 per day (max. 50 days)

Travel delay £25 per 12 hours to maximum of £300 per person

Excluding the first £50 on all travel benefits

EMERGENCY NUMBER

At the first sign of a serious problem contact Medical Assistance on International Dialling Code followed by:

Tel: 4 208 666 0644

Fax: 4 208 686 1707