

# Cover·More™ Travel Insurance

## Benefit guide for 50 and over

Effective October 2007

### The Cover

	Plan A	Plan B	Plan C	Excess
Overseas Medical & Repatriation	£10,000,000	£5,000,000	£1,000,000	£175
Overseas Dental	£225	£200	£150	£75
Funeral Expenses	£5,000	£4,000	£2,500	£75
Hospital Stay	£4,000	£1,000	-	£75
Cancelling & Cutting Your Trip Short	£6,000	£1,000	-	£75
Missed Departure	£800	£500	£250	£75
Abandoning Your Trip	£6,000	£1,000	-	£75
Travel Delay	£600	£250	-	£75
Luggage	£2,250	£500	£125	£75
Item Limit	£250	£175	£50	
Valuables Item Limit	£500	£300	£75	
Delayed Luggage	£250	£100	-	£75
Money & Travellers Cheques	£250	£200	-	£75
Passport & Travel Documents	£250	£200	£100	£75
Securing Your Home	£500	-	-	£75
Mugging	£200	£100	-	£75
Hijacking	£2,500	£1,750	-	£75
Personal Accident	£30,000	£15,000	£5,000	£75
Personal Liability	£2,000,000	£1,000,000	£1,000,000	£100*
Legal Expenses	£25,000	£25,000	£25,000	£75
Pet Cover	£500	£200	-	£75

\* You cannot buyout the excess for this section. Additional Excesses may apply when participating in some acceptable activities and for certain age groups.

### Cover Extras

Winter Sports Cover	Plan A	Plan B	Plan C	Excess
Piste Closure	£200	£200	-	£75
Avalanche Cover	£100	£100	-	£75
Personal Ski Equipment	£700	£300	-	£75
Ski Hire	£150	£150	-	£75
Ski Pack	£200	£200	-	£75

  

Golf Cover	Plan A	Plan B	Plan C	Excess
Golf Equipment	£2,000	-	-	£75
Golf Equipment Hire	£200	-	-	£75
Green Fees	£150	-	-	£75
Hole In One	£100	-	-	£75

  

Student Cover	Plan A	Plan B	Plan C	Excess
Student Loan	£5,000	-	-	£75
Exam Resit	£4,000	-	-	£75

  

Business Cover	Plan A	Plan B	Plan C	Excess
Business Equipment	£1,000	-	-	£75
Computer Equipment	£1,500	-	-	£75
Delayed Business Samples	£300	-	-	£75
Business Money	£500	-	-	£75
Replacement Employee	£1,500	-	-	£75

This is a summary of cover only. Full terms, conditions and exclusions can be found in the policy wording.