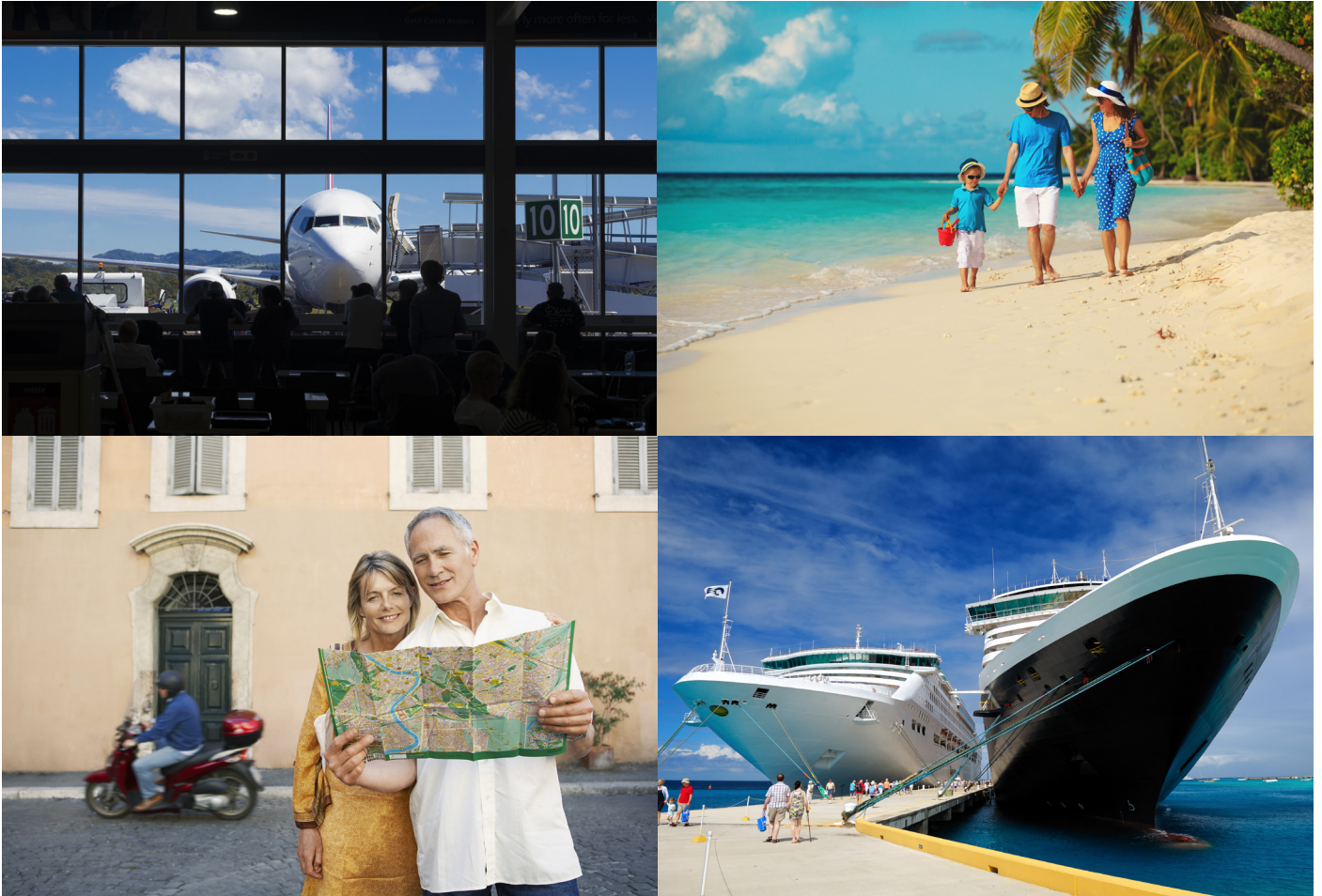




Travel Insurance Summary

(Starr International (Europe) Ltd & Starr Europe Insurance Ltd)

V5.5 - October 2026

Travel Insurance Policy Summary

This document is a summary of the Ibex Travel insurance policy and does not contain the full terms and conditions of the cover, which these can be found in the policy booklet. It is important that you read the policy booklet together with your policy schedule carefully when you receive it.

The Insurer

Gibraltar Residents

This insurance is arranged by Ibex Insurance Services Limited and all sections are underwritten by Starr International (Europe) Limited, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.

You can check these details on the Financial Services Register by visiting the FCA's website on www.fca.org.uk/register or by contacting them on 0800 111 6768.

Spanish and Portuguese Residents

Ibex Portugal – Corretora De Seguros, Unipessoal, LDA ("Ibex Portugal") for residents of Spain and Portugal, forms a contract of insurance between the Underwriters: Starr Europe Insurance Limited (for residents of Spain and Portugal Only) and those people specified on your Policy documentation. This contract is only valid when you have valid Policy documentation and have paid the appropriate premium. This insurance is arranged by Ibex Portugal – Corretora De Seguros, Unipessoal, LDA (for residents of Spain and Portugal) and all sections are underwritten by Starr Europe Insurance Limited, an insurance company registered in Malta with Company Registration number C 85380 and registered office at Dragonara Business Centre 5th Floor, Dragonara Road, St Julians, STJ 3141, Malta and authorised and regulated by the Malta Financial Services Authority (MFSA).

You can check these details on the Malta Financial Services Register by visiting the MFSA's website on www.mfsa.mt/financial-services-register/ or by contacting them on +356 2144 1155.

Ibex Insurance Services Ltd. are regulated by the Financial Services Commission FSC006 43B.

Type of Insurance and Cover

Cover is provided for a range of travel insurance benefits. You can select either single trip cover or annual multi trip cover. You may also choose to take worldwide cover (including and excluding the USA, Canada, Mexico and the Caribbean Islands) or cover for the European region only. Three levels of cover Standard, Super and Super Plus.

Duration of Cover

Single Trip policies

The maximum duration per **trip** is 180 days.

Section 1 - Cancellation cover is effective from the time and date of issue on the **Policy documentation** and terminates on commencement of the planned **trip**.

Cover for all **trips** begins when **you** leave **your home** address in **your home country** and ends when **you** return to **your home address**.

Gibraltar residents: **trips** will only be covered for travel outside of Gibraltar and must have pre-booked and pre-paid accommodation for 1 night or more. For trips outside of Gibraltar for less than 1 night, we will provide cover under Section 3 - Emergency Medical Expenses & Section 4 - Additional Hospital Benefit only.

Spain or Portugal residents: for **trips** within your **country of residence you** must have pre-booked and pre-paid accommodation for 1 night or more that is at least 80Km away from **your home**.

Annual Multi-Trip policies

Standard Cover maximum duration per trip is 31 days. Super Cover & Super Plus Cover 45 days (or up to 60 or 90 days - additional premiums and T&C's apply).

Section 1 - Cancellation cover starts from the the date of inception shown on your certificate or the date travel is booked, whichever is later. For all other Policy types, cover starts from the date of purchase as shown on your certificate.

Gibraltar residents: **trips** will only be covered for travel outside of Gibraltar and must have **pre-booked accommodation** for 1 night or more. For trips outside of Gibraltar for less than 1 night, we will provide cover under Section 3 - Emergency Medical Expenses & Section 4 - Additional Hospital Benefit only.

Spain or Portugal residents: for **trips** within **your country of residence you** must have pre-booked and pre-paid accommodation for 1 night or more that is at least 80Km away from **your home**.

Significant Features and Benefits

The following features and benefits are a summary only, you should refer to the policy wording and other Policy Documentation for full details, as limitations, conditions and exclusions may apply.

Section 1 - Cancellation

- Loss of deposits or payment for unused travel and accommodation in the event that you cancel or curtail your trip due to a covered event.

Section 2 - Emergency Medical Expenses and Repatriation

- Payment for certain overseas medical emergency treatment, hospital and other expenses, should you sustain accidental injury or suffer illness while on your trip. Repatriation is to country of residence (Gibraltar, Spain or Portugal).

Section 3 - Travel Delay and Abandonment

- Payment of a specified amount for a certain travel delay and abandonment claims, at particular times prior to and during your trip.

Section 4 - Personal Accident

- Lump sum benefits payment if an accident whilst on a trip causes permanent total disablement.

Section 5 - Missed Departure

- Additional travel and accommodation expenses necessary to reach your booked destination, in certain circumstances, when you have missed your departure.

Section 6 - Baggage & Personal Effects

- Loss of or damage to your personal baggage, money and/or documents during the trip.
- Certain costs for the necessary emergency purchase of replacement items should your baggage be delayed on the outward journey for the specified duration.

Section 7 - Personal Money (Super & Super Plus Covers only, not covered under Standard Cover)

- Loss or theft of your own money and/or documents.

Section 8 - Hijack & Mugging Benefit

- Cover for a specified amount should your means of transport be subject to a hijack during the planned trip for a certain period of time.

Section 9 - Personal Liability

- Personal liability cover in the event you accidentally injure a third party or damage their property whilst on your trip.

Section 10 - Legal Expenses

- Legal proceedings cover in the event you or any person insured by this policy incur injury or death on the trip.

Section 11 - Pet Care Expenses

- Super & Super Plus only not covered under Standard Cover.

Optional cover available:

- Business cover
- Golf cover
- Winter Sports cover
- Cruise Plus cover
- Gadget cover (Super & Super Plus Covers only)
- Sports Equipment & Cycle Cover (Super & Super Plus Covers only)
- Enhanced Missed Departure Cover (Super & Super Plus Covers only)
- Car Hire Excess Waiver Cover (Super & Super Plus Covers only)

Further details of the cover options available to you, including the maximum benefit amounts, are given in the insurance schedule.

Significant and Unusual Exclusions or Limitations

Your policy excludes some situations. Please refer to your policy booklet Sections 1 to 19 for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

TRAVEL DESTINATIONS

PLEASE REMEMBER: It is essential that you check the latest advice outlined by the UK Foreign, Commonwealth and Development Office (FCDO) at www.gov.uk/foreign-travel-advice before departure. There will be no cover if the UK Foreign, Commonwealth and Development Office (or equivalent EEA Authority for the country in which You ordinarily reside) are advising against travel to your destination.

• Medical conditions

There is no cover for any medical condition for which you have received medication, advice, investigations, treatment or admission for in the last **24 months**, unless such medical conditions have been accepted by us in writing.

You must also notify us if you have **ever** been diagnosed with or treated for any of the following:

- Any heart or circulatory condition
- A stroke, TIA or high blood pressure
- A breathing condition (including Asthma)
- Any type of cancer
- Any type of diabetes

You must notify us immediately should you become aware of any change regarding your health between taking the insurance and the start of your trip. We will not pay any additional costs following a change in medical condition, unless this has been declared to and accepted by us. We will notify you in writing of any amendments to your policy conditions and advise of any additional premium that may be required. **In certain circumstances, we may be unable to offer cover.**

• Sports/Hazardous Activities

There is no cover for loss or expenses resulting directly or indirectly from participation in sports and hazardous activities, unless they have been notified to us and accepted by us in writing.

• Personal Baggage

Payment for loss or damage to personal property is subject to the maximum limits and excesses for any one article, pair or set and for valuables, there is a total limit. Payment for baggage claims may also take into account wear and tear and depreciation in value. Cover for watches and jewellery is only provided if the items were taken as part of a mugging or if physical violence was used.

• Money

There is no cover for loss or theft of credit cards.

• Personal Liability

There is no cover for Personal Liability arising directly or indirectly from ownership, possession or use of any motorised vehicles.

• Country of Residence

To be eligible for this insurance you must reside in Gibraltar, Spain or Portugal for at least 6 months and travel must commence from your declared Country of Residence.

• Personal Money and Baggage Claims

Any loss of money or personal baggage must be reported to the police within 48 hours of discovery and a

written police report obtained.

• Medical Claims

You must contact the Assistance Service immediately should you be admitted to hospital or require on going out-patient treatment. All treatment or expenses must be authorised by the Assistance Service.

• Winter Sports

Emergency medical expenses and personal liability covers are subject to you abiding by the International Ski Federation Code. There is no cover for piste closure if you purchase your winter sports policy within 14 days of commencing your trip.

Cancellation Rights

We hope you are happy with the cover this Policy provides. However if after reading your Policy Documents and wording, this insurance does not meet with your requirements, there is a 14 day "cooling off period" during which you can return it to Ibex, either direct or via your intermediary, to activate this right, and any premium already paid will be refunded to you subject to point ii) below;

If you wish to cancel your Policy after the 14 day "cooling off period":

For Single Trip Policies: **No refund is available.**

For Annual Multi Trip Policies: A refund of premium will be subject to a deduction for the amount of time You have been covered. Subject to point ii) below, this will be calculated in accordance with the following scale:

Period Policy in force	Annual Premium refundable
One month or less	75%
Two months	62.5%
Three months	50%
Four months	37.5%
Five months	32.5%
Six months	25%
Seven months	20%
Eight months	10%
Nine or more months	Nil
Refund premium will be net of taxes and other charges	

ii) Any applicable refund is provided subject to you having not travelled, no claim has been made or is intended to be made and no incident likely to result in a claim has occurred and the Policy has not expired.

We reserve the right to deduct from the rebate of premium the necessary costs incurred in processing the original sale and cancellation. Renewal of the insurance Policy shall be at our sole option and discretion. We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance.

How to claim

Medical Claims

The nominated emergency Assistance Service referred to in this policy is operated by International Medical Group.

Our Assistance Service has the medical expertise, contacts and facilities to help should you be injured in an accident or fall ill.

Our Assistance Service will also arrange transport to your country of residence when this is considered to be medically necessary or when you have notice of illness or death of an immediate relative at home.

You must contact them:

In the event of any illness, bodily injury, accident or hospitalisation which requires Inpatient or Out-Patient treatment, or

if you are admitted to hospital or Specialist Clinic, or

if you wish to return home by any means other than originally booked, or

if you require treatment that may cost more than €/\$500 (or the equivalent in local currency).

In the case of medical emergency please contact International Medical Group

Tel: **+44 (0) 2920 468 794**

Email: **247assistance@imglobal.com**

Please quote your Certificate Number and Scheme Reference: **VOY/IBX/2026/27**

Curtailment Claims

Call the Assistance Service if you need to return early for an insured reason.

Please note: Private medical treatment is not covered unless authorised specifically by our nominated emergency service.

All other claims:

For all claims other than medical emergencies the fastest and simplest way to make a claim is by using our online claims portal.

Your Travel Insurance Claims Portal: **www.submitclaim.co.uk/IBEX**

Please note that when submitting a claim for the first time using the claims portal, you will need to register using your email address you provided when you purchased your policy.

Alternatively, you can also make a claim by requesting the appropriate claim form using the below contact details:

Email: UK.Travel.Starr@gbtpa.com or IBEXclaims@csal.co.uk

Telephone: 01702 427206

Website: www.csal.co.uk

By post:

Accident & Health Division Gallagher Bassett

Gallagher Bassett

48 Felaw Street

Ipswich

IP2 8PN

Please quote your Certificate Number and Scheme Reference: VOY/IBX/2026/27

- Check the relevant policy section to see if you are covered.
- Please do not send in any documentation until you have a completed claim form to go with it. The claim form lists the additional documentation necessary to support your claim.
- Always make sure that any loss or theft of valuables or any items are reported to the police within 24 hours of discovering the loss or as soon as possible after that, and a written report obtained in the country where the incident occurred.
- Any loss or damage to baggage etc. whilst in the custody of carriers (airline, bus company etc.) must be notified immediately in writing to the carrier but in any event within 3 days and a property irregularity report obtained and sent to the claims service. These reports (if applicable to your claim), together with all available receipts and any other requested documentation, must be submitted with your claim form.
- Always keep copies of your completed claim form and all supporting documentation (originals must be submitted to the Claims Service).
- Keep any damaged items that are the subject of a claim. They may be required for salvage/assessment.
- Submit your claim within 28 days of returning home (In certain cases you may wish to claim whilst still travelling
 - this is possible but **you** must still adhere to the usual claims requirements).

Please note: All claims would be processed and managed in English language.

CLAIM CONDITIONS

1. **You** must exercise reasonable care to prevent **illness**, accidental **bodily injury**, loss or damage and exercise all reasonable care for the safety and supervision of **your** property as if uninsured.
2. Original receipts and/or proof of ownership and value must be supplied in the event of a claim.
3. **You** must take all reasonable steps to recover any lost or stolen article.
4. If **we** require any medical certificates, information, evidence or receipts, these must be obtained by **you**, at **your** expense.
5. **You** must not act in a fraudulent way. If **you** or anyone acting for **you**:
 - fails to reveal or hides a fact likely to influence whether we accept your proposal, **your** renewal, or any adjustment to **your** policy;
 - fails to reveal or hides a fact likely to influence the cover **we** provide;
 - makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false;
 - sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
 - makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
 - makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge; or
 - If **your** claim is in any way dishonest or exaggerated; **we** will not pay any benefit under this policy or return any premium to you and we may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **We** may also take legal action against **you** and inform the appropriate authorities.
6. This insurance policy does not cover any claim which, but for the existence of this insurance, would be covered under any other insurance policy(ies). This includes any amounts recovered by **you** from private health insurance, EHIC payments, any reciprocal health agreements, airlines, hotels, **home** contents insurers or any other recovery by **you** which is the basis of a claim. If at the time of making a claim, **we** decide to settle **our** liability under **your** policy and there is another policy covering the same risk, **we** will be entitled to contact that insurer for a contribution under **our** rights of subrogation.
7. **We** may, at any time, pay **our** full liability under the policy in final settlement.
8. **We** may, at **our** own expense, take proceedings in **your** name to recover compensation or secure

an indemnity from any third party, insurance company, reciprocal health agreement, airline or hotel. Any monies so recovered or secured shall belong to **us**.

9. In the event of a claim, if **we** require a medical examination **you** must agree to this. In the event of death, **we** are entitled to a post mortem examination. The medical examination and post mortem would be at **our** expense.

10. **You** must not make any payment, admit liability, offer or promise to make any payment without written consent from **us**.

11. **We** are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in **your** name for **our** benefit against any other party.

Complaints

If **you** wish to make a complaint, **you** can do so at any time by referring the matter to

For Residents of Gibraltar : Ibex Insurance Services Limited

For Residents of Spain and Portugal : Ibex Portugal

who will review **your** complaint on **our** behalf if **your** complaint is in regards to the sale or administration of **your** Policy, if **your** complaint relates to a claim on **your** Policy they will refer **your** complaint to **Us** or the appointed Complaints or Claims Handler acting on **Our** behalf.

When **you** contact **us** please give **us your** name and contact telephone number. Please also quote **your** Policy and/or claim number and the type of Policy **you** hold.

Their contact details are:

For Residents of Gibraltar
The Managing Director
Ibex Insurance Services Limited
68, Irish Town
Gibraltar

Tel : (+350) 200 77822
Fax : (+350) 200 77823

For Residents of Spain and Portugal
The Managing Director
Ibex Portugal
C/O Ibex Insurance Services Limited
68, Irish Town
Gibraltar

We expect that the majority of complaints will be quickly and satisfactorily resolved at this stage, but if **you** are not satisfied **you** can take the issue further.

BEYOND YOUR INSURER

For Residents of Gibraltar

Should **you** remain dissatisfied following the final written response, **you** may be eligible to refer **your** case to the Financial Ombudsman Service (FOS). The FOS is an independent body that arbitrates on complaints about general insurance products. **You** have six months from the date of **our** final response to refer **your** complaint to the FOS. This does not affect **your** right to take legal action. If **we** cannot resolve **your** complaint **you** may refer it to Financial Ombudsman Service at the address given below:

**The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London, E14 9SR, UK**

Tel : 0800 023 4567 – UK Landline 0300 123 9123

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

For Residents of Spain and Portugal

Should **you** remain dissatisfied following the final written response, **you** may be eligible to refer **your** case to the Malta Office of the Arbiter for Financial Services. The Office of the Arbiter for Financial Services is an independent body that arbitrates on complaints about general insurance products. The Office of the Arbiter for Financial Services has competence to hear a complaint if it is registered in writing with **us** not later than two years from the day on which **you** first had knowledge of the matters complained of. This does not affect **your** right to take legal action. If **we** cannot resolve **your** complaint you can always seek advice elsewhere or **you** may refer it to the Office of the Arbiter for Financial Services at the address given below:

**Office of the Arbiter for Financial Services
N/S in Regional Road
Msida MSD 1920
Malta**

Telephone : (+ 356) 212 49245

E-mail : complaint.info@financialarbiter.org.mt

The Office of the Arbiter will expect that **you** have a final reply to **your** complaint from **us** before approaching them.

EEA Residents

In the first instance **you** should follow the complaints procedure. If **you** were sold this product online or by other electronic means within the European Union (EU) **you** may refer your complaint to the EU Online Dispute Resolution (ODR) platform. Upon receipt of **your** complaint the ODR will escalate **your** complaint to **your** local dispute resolution service – this process is free and conducted entirely online. **You** can access the ODR platform on <http://ec.europa.eu/odr>

OUR PROMISE TO YOU

We will;

- acknowledge all complaints promptly.
- investigate quickly and thoroughly.
- keep **you** informed of progress.
- do everything possible to resolve **your** complaint.
- use the information from complaints to continuously improve **our** service.

Reasonable Disclosure

It is a condition of this insurance that reasonable care must be taken to provide full and accurate information to us. It is very important that the information given to us when buying a policy when completing a claim form and giving declarations to us is correct. If a policy is purchased, or a form or declaration is completed on your behalf, it is your responsibility to check that the answers given to all questions are true and complete. You are advised to keep copies of any correspondence you send to us. Failure to do the above could invalidate your insurance cover.

Cover Per Person/Per Section/Per Trip Level of Cover >		Standard		Super		Super Plus	
Section		Limits €/£	Excess €/£	Limits €/£	Excess €/£	Limits €/£	Excess €/£
1	Cancellation	up to €/£ 2,000	€/£ 70* €/£ 28 Loss of Deposit	up to €/£ 5,000	€/£ 70* €/£ 28 Loss of Deposit	up to €/£ 10,000	€/£ 70* €/£ 28 Loss of Deposit
	Pre-Booked Excursion Limit	€/£ 250		€/£ 250		€/£ 250	
2	Curtailment	up to €/£ 2,000	€/£ 70	up to €/£ 5,000	€/£ 70	up to €/£ 5,000	€/£ 70
3	Emergency Medical Expenses and Repatriation	up to €/£ 5,000,000	€/£70 or €/£150 Gibraltar residents with no proof of accommodation	up to €/£ 10,000,000	€/£70 or €/£150 Gibraltar residents with no proof of accommodation	up to €/£ 10,000,000	€/£70 or €/£150 Gibraltar residents with no proof of accommodation
4	Emergency Dental Treatment	€/£ 280		€/£ 280		€/£ 280	
	Funeral Expenses & Repatriation of Remains	€/£ 5,000	Nil	€/£ 5,000	Nil	€/£ 5,000	Nil
5	Additional Hospital Benefit	€/£ 25 per 24 Hours, up to €/£ 1,000	Nil	€/£ 25 per 24 Hours, up to €/£ 2,000	Nil	€/£ 25 per 24 Hours, up to €/£ 2,000	Nil
6	Travel Delay & Abandonment						
	Travel Delay	€/£ 28 per 12 Hours, up to €/£ 140	Nil	€/£ 30 per 12 Hours, up to €/£ 300	Nil	€/£ 30 per 12 Hours, up to €/£ 300	Nil
	Abandonment (after 24Hrs Travel Delay)	up to €/£ 2,000	€/£ 70	up to €/£ 5,000	€/£ 70	up to €/£ 5,000	€/£ 70
7	Personal Accident						
	Accidental Death	€/£ 5,000	Nil	€/£ 10,000	Nil	€/£ 15,000	Nil
	Accidental Death (Under 16)	€/£ 1,500		€/£ 1,500		€/£ 1,500	
	Permanent Disability	up to €/£ 15,000		up to €/£ 25,000		up to €/£ 35,000	
	Loss of Limb(s) or Loss of Sight	up to €/£ 7,000		up to €/£ 14,000		up to €/£ 14,000	
8	Missed Departure	up to €/£ 400	€/£ 70	up to €/£ 1,000	€/£ 70	up to €/£ 1,000	€/£ 70
	Missed UK or Internal Departure Connection & Assistance	up to €/£ 400	€/£ 70	up to €/£ 1,000	€/£ 70	up to €/£ 1,000	€/£ 70
9	Baggage & Personal Effects						
	Lost, stolen or damaged	up to €/£ 750	€/£ 70	up to €/£ 2,000	€/£ 70	up to €/£ 3,500	€/£ 70
	Delayed Baggage	€/£ 35	Nil	€/£ 100	Nil	€/£ 100	Nil
	Maximum payment for:						
	One article, pair, set or collection	up to €/£ 70		up to €/£ 350		up to €/£ 350	
	Total all Valuables	Not Covered		up to €/£ 250		up to €/£ 250	
	Spectacles or Sunglasses	up to €/£ 100	€/£ 70	up to €/£ 100	€/£ 70	up to €/£ 100	€/£ 70
	Loss, stolen or damaged on a beach (incl. Section 9)	up to €/£ 100	€/£ 70	up to €/£ 100	€/£ 70	up to €/£ 100	€/£ 70
10	Personal Money	Not Covered		up to €/£ 500	€/£ 70	up to €/£ 500	€/£ 70
	Cash Limit	Not Covered		up to €/£ 150	€/£ 28	up to €/£ 150	€/£ 28
11	Loss of Passport & Travel Documents	up to €/£ 210	€/£ 70	up to 500	€/£ 70	up to €/£ 500	€/£ 70
12	Hijack & Mugging Benefit	€/£ 70 per 24 Hours, up to €/£ 1,400	Nil	€/£ 280 per 24 Hours, up to €/£ 7,000	Nil	€/£ 280 per 24 Hours, up to €/£ 7,000	Nil
13	Personal Liability	up to €/£ 2,000,000	€/£ 140	up to €/£ 2,000,000	€/£ 140	up to €/£ 2,000,000	€/£ 140
14	Legal Expenses	up to €/£ 10,000	€/£ 280	up to €/£ 25,000	€/£ 280	up to €/£ 25,000	€/£ 280
15	Pet Care Expenses	Not Covered		€/£ 50 per day up to €/£ 250	Nil	€/£ 50 per day up to €/£ 250	Nil

Cover Per Person/Per Section/Per Trip Level of Cover >		Standard		Super		Super Plus	
Policy Options Schedule of Benefits While this Policy covers you as standard for leisure, business trips , cruise trips and various sports and activities as listed, there are a range of optional extended benefits available to you upon payment of an additional premium, per option. Each cover will only apply if you have paid the additional premium, per option, and each selected option is shown on your certificate.							
Section		Limits €/£	Excess €/£	Limits €/£	Excess €/£	Limits €/£	Excess €/£
16	Business Plus Cover						
	Replacement Business Colleague (cancellation/ curtailment)	€/£ 1,400	€/£ 70	€/£ 2,800	€/£ 70	€/£ 2,800	€/£ 70
	Business Equipment, Laptops, Documents and Samples - Single Item Limit	700 400	70	1,400 500	70	1,400 500	70
	Replacement Business Documents & Sample	420	70	720	70	720	70
	Business Money - Cash Limit	500 250	70	1,000 500	70	1,000 500	70
17	Golf Cover						
	Golf Equipment	2,100	70	3,500	70	3,500	70
	Green / Club Fees	280	70	560	70	560	70
	Golf Hire	140	70	210	70	210	70
	Hole-in-one	70	Nil	140	Nil	140	Nil
18	Winter Sports Cover (Max. age 70)						
	Piste Closure & Avalanche Delay	up to 280 28/day	Nil	up to 560 28/day	Nil	up to 560 28/day	Nil
	Winter Sports Hire	up to 280 28/day	70	up to 560 28/day	70	up to 560 28/day	70
	Winter Sports Pack (Inc ski school and lift pass)	up to 210 21/day	70	up to 420 21/day	70	up to 420 21/day	70
	Winter Sports Equipment						
	Owned	420	70	700	70	700	70
	Hired	210	70	420	70	420	70
19	Cruise Plus Cover						
	Missed Cruise Departure	300	70	300	70	300	70
	Cabin/Stateroom Confinement	300 (50 per complete day)	Nil	300 (50 per complete day)	Nil	300 (50 per complete day)	Nil
	Unused Pre Booked Excursions	300	70	300	70	300	70
	Missed Port Itinerary Change Benefit	300 (50 per day)	Nil	300 (50 per day)	Nil	300 (50 per day)	Nil
	Cruise Connection	1,500	70	1,500	70	1,500	70
20	Sports Equipment & Cycle Cover						
	Owned, Hired Sports & Cycle Equipment	Not Covered	Not Applicable	1,500	70	1,500	70
	Single Article limit			500	70	500	70
	Hire or Replacement Equipment			20 per day up to 400	Nil	20 per day up to 400	Nil
21	Enhanced Missed Departure & Travel Disruption						

Cover Per Person/Per Section/Per Trip Level of Cover >		Standard		Super		Super Plus	
	Missed Connection	1,000	70	1,000	70	1,000	70
	Substitute Accomodation	3,000	70	3,000	70	3,000	70
	Enforced Stay	1,500	70	1,500	70	1,500	70
22	Gadget Cover						
	Number of Gadgets Insured (per person) Overall Limit Maximum Per Item Screen Repair - Maximum Payable Non-iPhone iPhone Samsung Curved Screen	Not Covered	Not Applicable	5 2,000 750 100 200 400	70 (100 Loss Claims)	5 2,000 750 100 200 400	70 (100 Loss Claims)
	Unauthorised Usage Costs (per incident)			500 (100)		500 (100)	
23	Car Hire Excess Waiver Cover						
23.1	Excess Reimbursement Europe Worldwide Towing Costs (following an accident)	Not Covered	Not Applicable	5,000 10,000 500	Nil	5,000 10,000 500	Nil
23.2	Key Cover and Lock Out			500 (per year)		500 (per year)	
23.3	Curtailment of Rental Per Day Per Car Hire Agreement			30 300		30 300	
23.4	Drop-off Charges			300		300	
23.5	Mis-Fuelling			500 (per year)		500 (per year)	
	Trip Extension (Annual policies only)	Not Covered	Not Applicable	60 days 90 days (Max Age 66)		60 days 90 days (Max Age 66)	
Excess Option							
	Double Excess	Doubles All Excesses on the Policy for a discount to be applied					