

SKI CLUB TRAVEL INSURANCE

Summary of Cover

Please find below a summary of the benefits available to help you choose the cover most suited to your needs.
 Note: This is only a summary. You should read the policy for full terms and conditions

| Section | Standard & Seasonal 100 | Super & Seasonal 200 | Executive & Seasonal 300 | Policy Excess |
|---|----------------------------------|----------------------------------|---|---------------------------|
| Cancellation & Curtailment | Up to £1,000 | Up to £2,000 | Up to £6,000 | £70 (£20 loss of deposit) |
| Medical Expenses including emergency assistance services | Up to £2,000,000 | Up to £5,000,000 | Up to £10,000,000 | £70 |
| Hospital benefit | £10 per day up to £300 | £10 per day up to £300 | £10 per day up to £300 | N/A |
| Personal Effects & Baggage | Up to £1,000 | Up to £1,000 | Up to £1,500 | £70 |
| Single Item Limit | £200 | £200 | £250 | |
| Valuables Limit (total) | £200 | £200 | £250 | |
| Travel Documents | Up to £150 | Up to £150 | Up to £150 | |
| Delayed baggage | £50 for each 12 hours up to £150 | £50 for each 12 hours up to £150 | £50 for each 12 hours up to £150 | |
| Personal Money | | | | |
| Cash Limit | £100 | £200 | £250 | £70 |
| Cash (under 18's) | N/A | N/A | £50 | |
| Travel delay | N/A | N/A | £20 for 1 st 12 hour period £10 each additional 12 hours (£250 max) | N/A |
| Holiday Abandonment | N/A | N/A | Up to £4,000 | £70 |
| Missed Departure | N/A | N/A | Up to £500 | N/A |
| Personal Accident | Max Benefit £10,000 | Max Benefit £10,000 | Max benefit £20,000 | N/A |
| Loss of limbs or sight (aged under 65) | £10,000 | £10,000 | £20,000 | |
| Permanent Total Disablement | £10,000 | £10,000 | £20,000 | |
| Death benefit (18-65) | £5,000 | £5,000 | £10,000 | |
| Death Benefit (under 18) | £2,500 | £2,500 | £2,500 | |
| All benefits (over 66) | N/A | £2,500 | £2,500 | |
| Personal Liability | Up to £2,000,000 | Up to £2,000,000 | Up to £2,000,000 | £250 |
| Legal Expenses | Up to £5,000 | Up to £5,000 | Up to £10,000 | N/A |
| Catastrophe Cover | Up to £1,000 | Up to £1,000 | Up to £1,000 | N/A |
| Ski Equipment | | | | £70 |
| Owned | Up to £300 | Up to £500 | Up to £600 | |
| Single item limit (owned) | £250 | £450 | £550 | |
| Hired | Up to £200 | Up to £300 | Up to £300 | |
| Ski Hire | £20 per day (£200 max) | £25 per day (£300 max) | £30 per day (£300 max) | N/A |
| Ski Pack | Up to £75 per day (£300 max) | Up to £75 per day (£350 max) | Up to £75 per day (£350 max) | N/A |
| Piste Closure | No Cover | No Cover | £30 per day (£300 max) | N/A |
| Avalanche Closure | Up to £200 | Up to £200 | Up to £500 | N/A |