

Table of benefits 2013 – Optional travel add-on plan

Worldwide cover

Under the terms and conditions of the plan, cover is provided for trips you make of no more than 180 days at a time during the plan year. We will pay reasonable costs up to the limits shown for each benefit below:

A Medical benefits and limits	
<p>If you suffer a medical condition during a trip, we will pay for:</p> <ul style="list-style-type: none"> • In-patient, daycare and out-patient medical treatment • accommodation and travel costs, if medically necessary to return to the country where you live because you cannot return as originally booked • accommodation and travel costs for a parent or legal guardian to stay with an insured child under the age of 18 because of an eligible medical condition up to 30 days • dental treatment for the immediate relief of dental pain* 	<p>Paid up to £2,000,000, \$3,400,000, or €3,000,000 in each plan year</p> <p>*Dental treatment limited to £1,000, \$1,700, or €1,500 for each trip</p>
B Loss of deposits, cancellations or curtailments	
<p>We will pay you or your representative for the loss of irrecoverable deposits, pre-payments and other costs paid or contractually due to be paid for travel or accommodation if your trip is cancelled, or curtailed as a direct result of one of the following:</p> <ul style="list-style-type: none"> • your death • a medical condition suffered by you • the death of or a medical condition suffered by: <ul style="list-style-type: none"> - the person you are travelling with, or had arranged to travel with - a close family member • if you, the person you are travelling with or the person you had arranged to travel with must attend jury service or attend as a witness under subpoena in a court of law • compulsory quarantine restriction of you, the person you are travelling with or the person you had arranged to travel with • a listed natural disaster or similar force majeure that happens after a trip is booked <p>The amount we will pay for cancellation claims is limited to the scale of cancellation charges as defined in the booking conditions relating to your trip</p>	<p>Paid up to £3,000, \$5,100, or €4,500 for each trip</p>
C Travel delays	
<p>Cash payment made to you for each full 12 hours you are delayed because of strikes, industrial action, adverse weather conditions, mechanical breakdown, or failure of aircraft, sea vessels, train or other licensed public transport</p>	<p>£50, \$85, or €75 paid for each full 12 hours up to £150, \$255, or €225 for each trip</p>
D Missed departures and travel disruption	
<p>We will pay you for additional accommodation and travel costs you have to pay to connect with your group or tour, or to transport you to your final destination if you have missed your original departure because of severe weather conditions, damage to or breakdown of the licensed public transport that you were travelling in to your point of departure</p>	<p>Paid up to £1,000, \$1,700, or €1,500 for each trip</p>
E Hijack	
<p>Cash payment made to you for each full 24 hours you are unable to reach your destination because your transport is hijacked</p>	<p>£100, \$170, or €150 paid for each full 24 hours up to £1,500, \$2,550, or €2,250 for each trip</p>
F Baggage and personal effects	
<p>We will pay you for the intrinsic value of, cost of repairs to or re-issue of, whichever is less, property that is lost, damaged or stolen which you take on a trip, you buy during a trip or you send in advance up to 24 hours before the departure date shown on your itinerary. We will pay up to £300, \$510 or €450 for any one, pair or set of articles, including losses from vehicles if the articles were secured in a locked boot or locked glove compartment. The most we will pay for all cameras and photographic equipment, telescopes and binoculars, antiques, jewellery, watches, furs and precious stones and articles made of, or containing gold, silver or other precious metals is £300, \$510 or €450 in total</p>	<p>Paid up to £2,000, \$3,400, or €3,000 for each trip</p>
G Delayed baggage	
<p>If your baggage is delayed or misdirected by a carrier on the outward journey for 12 or more hours from the time of your arrival, we will pay you for the costs of essential toiletries and clothing</p>	<p>Paid up to £100, \$170, or €150 for each trip</p>
H Loss of money	
<p>We will pay you for theft or accidental loss of cash, traveller's cheques, postal or money orders owned or held by you</p>	<p>Paid up to £500, \$850, or €750 for each trip</p>
I Loss of passport and travel documents	
<p>We will pay you for the cost of replacing a passport or travel documents owned or held by you, if they are lost or stolen. We will also pay you for additional accommodation and travel costs that you have to pay during your trip to replace the lost or stolen passport</p>	<p>Paid up to £500, \$850, or €750 for each trip</p>
J Deductibles	
<p>Standard excess for each claim</p>	<p>£25.00, \$42.50, or €37.50</p>

Eligibility

- Cover under this plan is only valid if your UltraCare or International Schools plan is in force.
- You cannot be older than 74 when joining this plan.