

Travel Insurance

Purpose of this document

The purpose of this Policy Summary is to help you understand the insurance by setting out the significant features, benefits, limitations and exclusions. You still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions.

This Policy Summary does not form part of the Policy Wording.

Insurance Provider

MORE TH>N Travel insurance is administered and sold by Hood Travel Limited. Registered in England at 1st floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY. Registered In England No. 08318836. Hood Travel Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register No. 597211.

Sections A to J and L to Q of MORE TH>N Travel insurance are underwritten by AWP P&C SA, company no. FC030280 and administered in the UK by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd, Registered in England No 1710361. Registered office at PO Box 74005, 60 Gracechurch Street, London, EC3P 3DS. AWP P&C SA is authorised by L'Autorité de Contrôle Prudential et de Résolution in France and by the Prudential Regulation Authority. It is subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. AWP Assistance UK Ltd are authorised and regulated by the Financial Conduct Authority.

Sections K1 and K2 are provided by International Passenger Protection Limited, IPP House, 22-26 Station Road, West Wickham, Kent, BR4 0PR and is underwritten by Certain Underwriters at Lloyd's. International Passenger Protection Limited is authorised and regulated by the Financial Conduct Authority (Register Number 311958). Registered in England under company no. 02498563.

Section R is arranged and claims administered by Taurus Insurance Services Limited an insurance intermediary licensed and authorised in Gibraltar by the Financial Services Commission under Licence Number FSC00757B and authorised by the Financial Conduct Authority in the UK under registration number 444830. The Insurer is AmTrust Europe Limited who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Financial Services Register number 202189. A Member of the Association of British Insurers. Registered in England: company number 1229676. Registered address: Market Square House, St James's Street, Nottingham, NG1 6FG.

Purpose of the Insurance

The purpose of this travel insurance policy is to provide cover for losses arising as a result of specified events that occur before or during a trip, including:

Emergency medical expenses, theft or loss of baggage and cancellation.

The cover provided is subject to certain limits and excesses, as set out in the Schedule of Benefits (see the final four pages of this Policy Summary).

Significant Features, Conditions and Exclusions

The cover provided is subject to certain conditions and exclusions. The table below sets out the significant features of the cover and the conditions and exclusions that apply. To ensure the policy is suitable for you, you are advised to read the Policy Wording which sets out all of the features, conditions and exclusions.

Significant Features, Conditions and Exclusions.

Significant Features	Conditions and Exclusions	Policy Wording
<p>Emergency Medical Expenses The following limits and excesses apply per person, per incident:</p> <p>Silver cover: Up to £10,000,000 (£100 excess)</p> <p>Gold cover: Up to £15,000,000 (£60 excess)</p> <p>Diamond cover: Up to £20,000,000 (£40 excess)</p>	<p>The cover provided includes: Normal and necessary emergency medical, surgical and hospital treatment and ambulance costs; Extra accommodation and travel expenses if you cannot return to your home country as scheduled; and Repatriation to your home country if it is medically necessary.</p> <p>Significant Conditions: If you need inpatient medical treatment, you must contact the Medical Emergency Assistance Company, immediately on phone number +44 (0) 20 8603 9884; and Additional accommodation and travel expenses and repatriation costs must be approved in advance by the Medical Emergency Assistance Company. If there are any changes or additional medical conditions (this includes changes to medical conditions you have already informed us of) which occur before the start date of your trip and after the policy has been issued, you must inform us.</p> <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> The claim relates to any heart condition, any circulatory condition, any respiratory condition, terminal prognosis or any cancerous condition which you knew about when you bought this insurance unless the condition has been declared to and accepted by us in writing; The claim relates to you having a medical condition for which you are taking prescribed medication or you have seen a hospital specialist or needed inpatient treatment within the last 12 months unless the condition has been declared to and accepted by us in writing when you bought this insurance; You are travelling against medical advice or with the intention of receiving medical treatment; You are receiving or waiting for hospital investigation or treatment for any undiagnosed condition or set of symptoms when you buy this insurance and/or at the time of commencing travel or you have been given a terminal prognosis; or You have been diagnosed or treated for any psychological or psychiatric condition including stress, anxiety or depression unless the condition has been declared to and accepted by us in writing. The claim relates to alcohol intake where you have drunk so much alcohol that you have notably impaired your faculties and/or judgement. Your claim may be declined where you refuse to allow the treating doctor, medical facility or police to complete appropriate testing such as breathalyser or blood tests. If you are an Annual Multi-Trip policyholder and after you have paid your insurance premium you are diagnosed with a heart condition, a circulatory condition, a respiratory condition, a terminal prognosis, cancer or if you receive in-patient medical treatment or if you are placed on a waiting list for investigation or medical treatment, you must contact us on 0345 078 7502. We have the right to alter the terms of cover in line with the change in risk. 	<p>Page 22, Section A1 – A3</p> <p>Page 16, 'Medical and Other Emergencies'</p> <p>Page 11, 'Health Conditions' Pages 21 to 22, General Exclusions,</p>

Significant Features, Conditions and Exclusions cont.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Cancellation and Cutting Your Trip Short The following limits and excesses apply per person, per trip:</p> <p>Silver cover: Up to £1,500 (£100 excess)</p> <p>Gold cover: Up to £5,000 (£60 excess)</p> <p>Diamond cover: Up to £7,500 (£40 excess)</p>	<p>Cover is provided for loss of travel and accommodation expenses you have paid or have agreed to pay under contract, and which you cannot get back, if it is necessary and unavoidable for you to cancel or cut short your trip for specified reasons, including: You dying, becoming seriously ill or being injured; and The death, injury or serious illness of a relative, business associate or a person with whom you have booked to travel, or a relative or friend with whom you plan to stay during your trip.</p> <p>Significant Conditions: If it is necessary for you to cut short your trip and return to your home country, you must contact the Medical Emergency Assistance Company immediately.</p> <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> The reason for cancellation or curtailment relates to a medical condition or illness which you knew about when you purchased this insurance and which could reasonably be expected to lead to a claim unless declared to us and accepted for cover in writing. 	<p>Pages 24, 25 and 26, Sections B and C1</p> <p>Page 16, 'Medical and Other Emergencies' Page 11, 'Health Conditions'</p> <p>Pages 21 and 22, General Exclusions, number 1</p>
<p>Your Personal Belongings and Baggage The following limits and excesses apply per person, per incident (please see the Table of Benefits for the limit for any one item / set or pair of items and for valuables):</p> <p>Silver cover: Up to £1,500 (£100 excess)</p> <p>Gold cover: Up to £2,000 (£60 excess)</p> <p>Diamond cover: Up to £3,000 (£40 excess)</p>	<p>Cover is provided for loss, theft or damage to personal belongings and baggage owned by you (not borrowed or rented) during your trip.</p> <p>Significant Conditions: In the event of a claim an allowance may be made in respect of wear and tear and loss of value; and In the event of a claim you must provide receipts or other proof of ownership wherever possible for the items being claimed.</p> <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> You do not report the loss or theft of belongings or baggage to the police within 24 hours of discovering it and do not obtain a written police report; You leave your belongings or baggage unattended in a public place; The loss, theft or damage occurs whilst your belongings or baggage are in the custody of the airline or transport company unless you report this to the carrier within 24 hours of discovering it and get a written report (a property irregularity report will be required if the loss, theft or damage takes place whilst in the care of an airline); or You leave your belongings in an unattended motor vehicle where there is no evidence of a break in. The loss, theft or damage to valuables occurs whilst not being carried in your hand luggage while you are travelling on public transport or on an aircraft. The loss, theft or damage to contact or corneal lenses, prescription glasses or spectacles, dentures, hearing aids, artificial limbs, paintings, household equipment, bicycles and their accessories, motor vehicles and their accessories (this would include keys), marine craft and equipment or items of a perishable nature. Loss, theft or damage to gadgets. See Your Gadgets below. 	<p>Page 28, Section E1</p> <p>Page 19, General Definitions 'Pair or set of items' And 'Valuables'</p>

Significant Features, Conditions and Exclusions cont.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Your Personal Money The following limits and excesses apply per person, per incident (please see the Table of Benefits for cash limits for persons 17 years of age or under):</p> <p>Silver cover: Up to £200 (£200 cash limit, £100 excess)</p> <p>Gold cover: Up to £300 (£300 cash limit, £60 excess)</p> <p>Diamond cover: Up to £400 (£400 cash limit, £40 excess)</p>	<p>Cover is provided for cash and travellers cheques lost or stolen during your trip.</p> <p>Significant Conditions: In the event of a claim, you must be able to provide evidence of ownership and value (for example, receipts, bank statements or cash-withdrawal slips).</p> <p>Significant Exclusions: Cover is not provided if:</p> <ul style="list-style-type: none"> You do not report the loss or theft of personal money to the police within 24 hours of discovering it and do not obtain a written police report; or If, at the time of loss or theft, the personal money was not carried with you or held in a locked safety deposit facility. 	<p>Page 29, Section E3</p>
<p>Your Gadgets The following limits and excesses apply per person, per incident:</p> <p>Silver cover: Up to £1,000 (£100 excess)</p> <p>Gold cover: Up to £2,000 (£60 excess)</p> <p>Diamond cover: Up to £3,000 (£40 excess)</p>	<p>Cover is provided for your gadgets for theft, loss, accidental damage, malicious damage and unauthorised usage which occurs during your trip, if you have paid the required additional premium.</p> <p>A gadget can be any one of the following items: Mobile Phones, Smart Phones, Laptops, Tablets, Digital Cameras, MP3 Players, CD/DVD Players, Games Consoles, Video Cameras, Camera Lenses, Bluetooth Headsets, Satellite Navigation Devices, PDAs, E-Readers, Head/Ear Phones, Wearable Technology (such as a Smart Watch or a Health and Fitness Tracker)</p> <p>Significant Conditions: The gadget must have valid proof of purchase and meet the gadget criteria in Section R in the policy.</p> <p>Significant Exclusions: Cover is not provided for:</p> <ul style="list-style-type: none"> Any claim that occurs while not on a trip. Any loss, theft or accidental damage of the gadget left as checked in baggage. Loss where the circumstances cannot be clearly identified, i.e. where you are unable to confirm the time and place of the loss. Any claim involving theft or loss unless reported to the appropriate local police authorities and the network within 24 hours of discovering the incident. Theft of the gadget from the person unless force or threat, violence or pickpocket is used. Loss, theft of or accidental damage to the gadget whilst in the possession of a third party other than a relative. Theft of the gadget from an unoccupied premises or vehicle whilst on a trip, unless there is evidence of violent and forcible entry to the premises or vehicle. Cosmetic damage only to the gadget that has no effect on the functionality of the gadget, to include marring, scratching and denting. 	<p>Page 45 to 50, Sections R1 to R5</p>

Significant Features, Conditions and Exclusions cont.

Significant Features	Conditions and Exclusions	Policy Wording Reference
<p>Travel Delay The following limits and excesses apply per person, per incident :</p> <p>Silver cover: £25 for each full 12 hour delay up to £250</p> <p>Gold cover: £50 for each full 12 hour delay up to £500</p> <p>Diamond cover: £50 for each full 12 hour delay up to £500</p>	<p>Cover is provided if your trip is delayed for more than 12 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.</p> <p>Significant Conditions: In event of a claim, the following claims evidence may be required; proof of travel (confirmation invoice, flight tickets), and official letter confirming the cause and length of delay.</p> <p>Significant Exclusions: Cover does not apply to trips taken solely within your home country Cover is not provided if:</p> <ul style="list-style-type: none"> • The claim arises due to a natural catastrophe (unless you have selected the Natural Catastrophe option); or • You have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. 	<p>Page 27, Section C3</p>
<p>Missed Connection</p> <p>The following limits and excesses apply per person, per incident:</p> <p>Silver cover: Nil</p> <p>Gold cover: £250</p> <p>Diamond cover: £500</p>	<p>Significant Conditions: In event of a claim, the following claims evidence may be required; proof of travel (confirmation invoice, flight tickets), and official letter confirming the cause and length of delay.</p> <p>Significant Exclusions: Cover does not apply to trips taken solely within your home country Cover is not provided if:</p> <ul style="list-style-type: none"> • The claim arises due to a natural catastrophe (unless you have selected the Natural Catastrophe option); or • You have not obtained written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. 	<p>Pages 27, Section D2</p>

Significant Features, Conditions and Exclusions cont.

Limitations		Policy Wording Reference
Excluded Countries	<p>The geographical area which you are entitled to travel to is shown on your policy schedule. No cover is provided under this policy for any trip in, to or through a country where a financial sanction exists that prohibits us from providing cover under this policy.</p> <p>No cover is provided for claims arising as a direct result of the situation highlighted by the Foreign and Commonwealth Office (FCO) where you have travelled to a specific country or to an area where, prior to your trip commencing, the FCO have advised against all (but essential) travel.</p>	Page 15 'Geographical Areas' and Pages 21 and 22, General Exclusions, numbers 3 and 12
Age Limits	<p>To be eligible for cover all persons must be 79 years of age or under at the date of buying this insurance. The person buying this insurance must be 18 years of age or over at the date of purchase. Under the Winter Sports upgrade option and Sports and Activities upgrade option, cover is only available to those under the age of 66 at the time of purchasing the policy.</p>	Page 13, 'Age Limits' and Page 35 'Winter sports cover'.
Residency	<p>You and all other insured persons must have your main home in the UK, have a UK National Insurance number (if eligible by age) and be registered with a doctor in the UK at the time you buy or renew this policy.</p> <p>Residents of the Channel Islands and Isle of Man must have their main home in the Channel Islands or the Isle of Man respectively and be registered with a local doctor.</p>	Page 12, 'Residency'
Sports and Activities	<p>You must contact the MORE TH>N Travel Sales and Support Team by e-mailing morethantravelhelp@hoodtravel.co.uk if you are planning to participate in a sport or activity which is not shown in the list of covered activities on pages 50 to 55 of the policy wording. Additional Sports and Activities can be added by paying an additional premium. The Sports and Activities package is only available to those aged under 66 at the time of purchasing the policy. Please note that if using a two-wheeled motor vehicle as a driver or passenger you must wear a crash helmet and the driver must hold a licence permitting him or her to drive the two-wheeled motor vehicle under the laws of the country in which you are travelling (if such a licence is required under the laws of that country).</p>	Pages 12, 14 and 50 to 55, 'Sports and Activities' and Page 21, General Exclusions, number 10
Upgrades	<p>By paying an additional premium you are entitled to upgrade your policy to include Winter sports cover, Golf cover, Business cover, Wedding cover, Cruise cover, Natural Catastrophe Cover, Gadget Cover or an Excess waiver. Please call the MORE TH>N Travel Sales and Support Team on 0345 078 7502 for further details.</p> <p>Wedding Cover Ceremonial Attire – No cover for borrowed or hired items</p> <p>Golf – No cover for hired equipment</p>	Page 14, 'Upgrades' and Pages 36 to 50, Sections L to R
Law and Jurisdiction	<p>This policy will be governed by English law and you and we agree to submit to the courts of England and Wales to determine any dispute arising under or in connection with it, unless you reside in Scotland, Northern Ireland or the Isle of Man, in which case the law applicable to that jurisdiction will apply and its courts will have exclusive jurisdiction, unless agreed to the contrary by us before the start date of your policy. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.</p>	Page 8, 'Law and Jurisdiction'

Period of Cover

For Single Trip policies, cover for cancellation of your trip starts at the time you book the trip or pay the insurance premium, whichever is later. If you have arranged an Annual Multi-Trip policy, cover for cancellation starts at the time that you book the trip or the first day of the period of cover as shown on your policy schedule, whichever is later. For all types of policies cover for cancellation ends as soon as you start your trip.

Cover under all other sections starts when you leave your home address in your home country (but not earlier than 24 hours before the booked departure time) or from the first day of the period of cover as shown on your policy schedule, whichever is the later.

Cover ends when you return to your home address in your home country (but not later than 24 hours after your return to your home country) or at the end of the period of cover as shown on your policy schedule, whichever is earlier.

Cover cannot start after you have left your home country. Each trip must begin and end in your home country. If you have purchased a Single Trip you are covered for one trip of up to 94 days. The start and end dates of your trip are set out on your policy schedule.

If you have purchased an Annual Multi-Trip policy, you are covered to travel as many times as you like within the period of cover provided no single trip lasts longer than the following durations.

- **Silver cover - 31 days**
- **Gold cover - 45 days**
- **Diamond cover - 62 days**

If you have purchased a Winter Sports Annual Multi-Trip policy or the Sports and Activities upgrade option, cover is also provided for up to 17 days in total for winter sports and additional sports within the period of cover.

Cover is only provided in your home country if you stay in accommodation which you have paid for in advance of the date you depart on your trip or if you have paid for public transport or air fares in advance of the date of departure to enable you to reach your destination in your home country. All trips within your home country must be for at least two nights away from where you usually live.

'Cooling-Off' Period and Your Right to Cancel Your Policy

If this cover is not suitable for you and you want to cancel your policy, you must contact Hood Travel Limited within 14 days of buying your policy or the date you receive your policy documents. In line with the conditions below Hood Travel Limited will refund the premium you have paid within 30 days of the date you contact the Hood Travel Limited to ask to cancel the policy.

We will not refund your premium if you have travelled or made a claim before you asked to cancel the policy within the 14-day period.

To obtain a refund, please write to Hood Travel Limited, email morethantravelhelp@hoodgroup.co.uk or phone 0345 078 7502.

Your Right to Cancel Your Policy Outside the 14 Day Cooling-Off Period

If you decide this cover is no longer suitable for you and you want to cancel your policy after the 14 day cooling-off period, you must contact Hood Travel Limited by writing to Hood Travel Limited, 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY reference MORE THAN Travel Sales and Support, by emailing morethantravelhelp@hoodtravel.co.uk or by phoning 0345 078 7502.

If you cancel after the 14 day cooling-off period no premium refund will be made.

Claim Notification

You can make a claim for all sections apart from sections K1, K2 and R1 to R5 by contacting:
MORE TH>N Claims Service, PO Box 451, Feltham, TW13 9EE

Phone: 0330 100 6474

Email: morethantravelclaims@allianz-assistance.co.uk

You can make a claim under section K1 and K2 by contacting:

IPP Claims at Cunningham Lindsey, Oakleigh House, 14-15 Park Place, Cardiff, CF10 3DQ

Phone: +44 (0)345 266 1872

Email: insolvency-claims@ipplondon.co.uk

Website: www.ipplondon.co.uk/claims.asp

You can make a claim under section R1 to R5 by contacting the administrator, Taurus Insurance Services Limited:

Phone: 0330 880 1750

Email: morethangadget@taurus.gi

Taurus Insurance Services Limited Suite 2209-2217 Eurotowers Europort Road, Gibraltar

Your Right to Complain

We believe you deserve courteous, fair and prompt service. If there is any occasion when our service does not meet your expectations, please contact:

In relation to sales and administration matters:

MORE TH>N Complaints Team, 1st Floor Maitland House, Warrior Square, Southend-on-Sea, Essex, SS1 2JY

Phone: 0345 078 7502

Email: morethantravelhelp@hoodtravel.co.uk

In relation to claims for all sections apart from sections K1, K2 and R1 to R5:

MORE TH>N Travel Claims, Customer Support, 102 George Street, Croydon, CR9 6HD

Phone: 0330 100 6474

E-mail: Morethansupport@Allianz-assistance.co.uk

In relation to claims under section K1 and K2:

The Claims Manager, IPP Claims Office, IPP House 22-26 Station Road, West Wickham, Kent BR4 0PR

Phone: 020 8776 3752

Email: info@ipplondon.co.uk

In relation to claims under section R1 to R5:

Phone: 0330 880 1750

Email: gadget.complaints@taurus.gi

Taurus Insurance Services Limited Suite 2209-2217 Eurotowers Europort Road, Gibraltar

To help us to deal with your comments quickly, please quote your policy schedule/claim number and the policyholder/insured person's name. If you are still not satisfied with the outcome of your complaint, you may be entitled to refer the matter to the Financial Ombudsman Service. This will not affect your right to take legal action against us.

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Phone: 0800 023 4567 (free for people phoning from a "fixed line", i.e. a landline at home) or 0300 123 9123 (free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02)

Email: complaint.info@financial-ombudsman.org.uk

Are we covered by the Financial Services Compensation Scheme (FSCS)?

The insurers are covered by the FSCS. You may be entitled to compensation from the scheme if in the unlikely event we are unable to meet our obligations under this contract. A claim under this contract of general insurance is covered for 90% of the claim without any upper limit.

Further information about the scheme is available from the Financial Services Compensation Scheme at the below address or on their website: www.fscs.org.uk. PO Box 300, Mitcheldean, GL17 1DY and on Telephone: 0800 678 1100 or +44 (0)20 7741 4100.

Table of Benefits Excesses

If **you** need to make a claim under certain sections listed in the tables on the following pages, **we** will deduct the amount shown in respect of the policy **excess** from the sum **we** pay **you** for any valid claim. The **excess** will apply to each **person** making a claim and to each incident and to each section of the policy under which a claim is made.

When dealing with claims under section B where a claim is being made for cancelling more than one **trip** due to one incident, an **excess** for each **person** claiming and for each **trip** will be deducted.

By paying the required premium for an **excess** waiver, all excesses referred to in the table of benefits will be reduced to nil.

Table of benefits for Single Trip and Annual Multi-Trip

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:	Excess	Sum insured up to:	Excess	Sum insured up to:	Excess
A1	Medical and other expenses	£10,000,000	£100	£15,000,000	£60	£20,000,000	£40
A1	Emergency dental treatment	£250	Nil	£400	Nil	£500	Nil
A2	Hospital benefit	£20 for each 24 hour period up to £500	Nil	£30 for each 24 hour period up to £1,500	Nil	£50 for each 24 hour period up to £2,000	Nil
A3	Mugging benefit	£100	Nil	£200	Nil	£250	Nil
B	Cancelling your trip	£1,500	£100	£5,000	£60	£7,500	£40
C1	Cutting your trip short	£1,500	£100	£5,000	£60	£7,500	£40
C2	Abandoning your trip	£1,500	£100	£5,000	£60	£7,500	£40
C3	Travel delay	£25 for each full 12 hour delay up to £250	Nil	£50 for each full 12 hour delay up to £500	Nil	£50 for each full 12 hour delay up to £500	Nil
D1	Missed departure	£250	Nil	£500	Nil	£500	Nil
D2	Missed connection	Nil	Nil	£250	Nil	£500	Nil
E1	Personal belonging and baggage	£1,500	£100	£2,000	£60	£3,000	£40
	Including: One item/pair or set of	£200		£300		£400	
	Including: Valuables	£150		£300		£400	
E2	Delayed baggage	£25 after each 12 hour period of delay up to £150	Nil	£50 after each 12 hour period of delay up to £400	Nil	£100 after each 12 hour period of delay up to £500	Nil

Table of benefits for Single Trip and Annual Multi-Trip cont.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:	Excess	Sum insured up to:	Excess	Sum insured up to:	Excess
E3	Personal money	£200	£100	£300	£60	£400	£40
	Including: Cash limit	£200		£300		£400	
	Including: Cash limit if 17 years of age or under	£50		£75		£100	
E4	Passport and travel documents	£100	Nil	£250	Nil	£500	Nil
F	Personal Accident:	£2,500	Nil	£10,000	Nil	£20,000	Nil
	Death benefit if between 18 and 75 years of age inclusive	£2,500	Nil	£5,000	Nil	£10,000	Nil
	Death benefit if 17 years of age or under or 76 years of age and over	£1,000	Nil	£1,000	Nil	£1,000	Nil
	Loss of limb or sight	£2,500	Nil	£10,000	Nil	£20,000	Nil
	Permanent total disablement if 65 years of age or under	£2,500	Nil	£10,000	Nil	£20,000	Nil
G	Personal liability	£2,000,000	£100	£2,000,000	£60	£2,000,000	£40
H	Legal Expenses	£15,000	Nil	£30,000	Nil	£50,000	Nil
I	Hijack	£15 per day up to £150	Nil	£20 per day up to £200	Nil	£25 per day up to £250	Nil
J	Pet care	Nil	Nil	£25 per day up to £250	Nil	£50 per day up to £500	Nil
K1	Scheduled airline failure	£1,500	Nil	£1,500	Nil	£1,500	Nil
K2	End-supplier failure	Nil	Nil	Nil	Nil	£1,500	Nil

Table of benefits for Winter Sports cover

Winter Sports cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:	Excess	Sum insured up to:	Excess	Sum insured up to:	Excess
L1	Winter sports equipment you own	£500	£100	£750	£60	£1,000	£40
	Including: One item/pair or set of items	£250		£375		£500	
	Hired winter sports equipment	£150		£200		£400	
L2	Winter sports equipment hire	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
L3	Lift pass	£250	£100	£500	£60	£750	£40
L4	Ski pack	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
L5	Piste closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil
L6	Avalanche and Landslide Closure	£15 per day up to £250	Nil	£20 per day up to £400	Nil	£25 per day up to £500	Nil

Table of benefits for Golf cover

Golf cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:	Excess	Sum insured up to:	Excess	Sum insured up to:	Excess
M1	Golf equipment	£1,000	£100	£1,500	£60	£2,000	£40
	Including: One item/pair or set of items	£250		£375		£500	
M2	Golf equipment hire	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil
M3	Green fees	£25 per day up to £250	Nil	£40 per day up to £400	Nil	£50 per day up to £500	Nil

Table of benefits for Business cover

Business cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:	Excess	Sum insured up to:	Excess	Sum insured up to:	Excess
N1	Business equipment	£1,000	£100	£1,500	£60	£2,000	£40
	Including: One item/pair or set of items	£250		£500		£1,000	
	Business samples	£500	£100	£750	£60	£1,000	£40
	Including: One item/pair or set of items	£250		£375		£500	
N2	Business money	£500	£100	£500	£60	£500	£40
	Including: Cash limit	£300		£300		£300	
N3	Replacing staff	£1,000	Nil	£1,500	Nil	£2,000	Nil

Table of benefits for Wedding cover

Wedding cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:	Excess	Sum insured up to:	Excess	Sum insured up to:	Excess
O1	Ceremonial attire	£1,000 per person	£100	£1,500 per person	£60	£2,000 per person	£40
O2	Wedding gifts	£500 per couple	£100	£750 per couple	£60	£1,000 per couple	£40
	Including: One item/pair or set of items	£250		£375		£500	
O3	Wedding rings	£500	£100	£750	£60	£1,000	£40
O4	Photographs and video recording	£500	£100	£750	£60	£1,000	£40

Table of benefits for Natural Catastrophe cover

Natural Catastrophe cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:		Sum insured up to:		Sum insured up to:	
P1	Cancellation	£3,000		£5,000		£7,500	
P2	Stranded at your home country departure point	£100 after 24 hours		£100 after 24 hours		£100 after 24 hours	
P3	Costs to reach your intended destination	£200		£200		£200	
P4	Stranded on international connection	£150 for each 24 hours up to £750		£150 for each 24 hours up to £750		£150 for each 24 hours up to £750	
P5	Stranded on your return journey home	£150 for each 24 hours up to £750		£150 for each 24 hours up to £750		£150 for each 24 hours up to £750	
P6	Travel expenses to get home	£2,000		£2,000		£2,000	
P7	Additional car parking costs	£50 for each 24 hours up to £250		£50 for each 24 hours up to £250		£50 for each 24 hours up to £250	
P8	Additional kennel or cattery fees	£50 for each 24 hours up to £250		£50 for each 24 hours up to £250		£50 for each 24 hours up to £250	

Please note that **Natural Catastrophe** cover cannot be purchased after **you** have started **your trip**.

Single Trip policyholders - if at the time of purchasing this insurance **you** are due to depart on **your trip** within the next 7 days, and a natural catastrophe has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Annual Multi-Trip policyholders - if at the time of purchasing this insurance or booking **your trip**, whichever is the later, **you** are due to depart on **your trip** within the next 7 days, and a **natural catastrophe** has occurred which may directly result in a claim under this insurance, the amounts in the table of benefits will be reduced by 75%.

Table of benefits for Cruise cover

Cruise cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:		Sum insured up to:		Sum insured up to:	
Q1	Missed port	£50 per port up to £500		£75 per port up to £750		£100 per port up to £1,000	
Q2	Stateroom/cabin confinement	£50 per 24 hours up to £250		£75 per 24 hours up to £375		£100 per 24 hours up to £500	
Q3	Unused excursions	£300	£100 excess	£500	£60 excess	£750	£40 excess

Table of benefits for Gadget cover

Gadget cover is only available if you pay the required extra premium.

Section	Benefits (per person per trip)	Silver Cover		Gold Cover		Diamond Cover	
		Sum insured up to:	Excess	Sum insured up to:	Excess	Sum insured up to:	Excess
R1	Accidental Damage, Theft, Malicious Damage, Loss	£1,000	£100	£2,000	£60	£3,000	£40
R2		£500		£750		£1,000	
R3			Including: Single Article limit				
R4	Unauthorised Usage	£1,000	Nil	£1,000	Nil	£1,000	Nil

Notes:

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TRAVEL INSURANCE

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