

Off-Site Insurance Summary of Cover

Cancellation, curtailment, travel disruption/delay, replacement

Up to £5,000 Loss of deposits and advanced payments (not recoverable from any other source) and any additional travel and accommodation costs necessarily and reasonably incurred arising from events beyond the insured's control

Travel Delay

Up to £150 If in excess of a 4 hour delay, £25 per hour up to a maximum of £150

Medical and Emergency Travel Expenses

Unlimited Any medical and emergency travel expenses reasonably and necessarily incurred (not applicable in the UK)

Search and Rescue

Up to £25,000 All necessary and reasonable costs incurred to search for and return an Insured to a place of safety

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Repatriation Expenses

Unlimited Any expenses reasonably and necessarily incurred to transport an insured who has been injured or become ill to an appropriate medical facility or his home

Legal Expenses

Up to £50,000 Legal expenses incurred by or on behalf of an Insured in pursuit of a claim for damages and/or compensation against a third party

Personal Property

Up to £2,500 Reasonable costs of replacement or repair of items, lost, stolen or accidentally damaged. No any one item that exceeds £1,500 in value, will be covered under this policy

Money

Up to £1,000
Up to £2,500 for
Party leader Reimbursement for the loss or theft of money, or financial loss suffered as a result of fraudulent use of credit, debit or charge cards

Winter Sports

Up to £250 £25 per 24 hour period necessary to hire replacement skis
£75 for each full week an insured is unable to use their ski pass as a result of accident/illness/loss/theft
Up to £25 for each 24 hour period when you are unable to ski due to lack of snow and no other alternative skiing is available

Hijack, Kidnap

Up to £15,000 A benefit of £500 per complete day that an insured person is forcibly or illegally detained as a result of an unlawful seizure of or wrongful taking control of an aircraft, ship or train or as a result of kidnap, ransom or hostage

Political Evacuation

Up to £50,000 Reimbursement of evacuation and repatriation costs

due to political evacuation or instability and £100 per day per insured for expenses

Personal Liability

Limit £5,000,000

Indemnity against legal liability to any person for bodily injury, sickness or disease or accidental loss or damage to the property of any person

Principal Exclusions

- Persons travelling against the advice of a medical practitioner
- Use of non-prescribed drugs which cannot be legally obtained from a pharmacy or drug or alcohol abuse
- Costs incurred in connection with any deliberate and intentional criminal act
- Any costs related to pregnancy or childbirth if 26 weeks pregnant or more at the start of the trip
- Attempted suicide or intentional self-injury
- Flying as a pilot
- Anyone 80 years or over
- Disinclination to travel, redundancy or resignation