

Section / Cover	Gold Cover Limit (up to)	Gold Excess	Silver cover Limit (up to)	Silver Excess	Page
<b>1. Cancellation</b>	€7,500	No excess	€3,750	€75 (deposit €50)	<b>10-11</b>
<b>2. Curtailment</b>	€7,500	No excess	€3,750	€75 (deposit €50)	<b>11</b>
<b>3. Emergency Medical Expenses</b>	€15 million	No excess	€7.5 million	€75	<b>11-12</b>
<b>4. Additional Hospital Benefit</b>	€30/day €1,500 max	No excess	€15/day €750 max	No excess	<b>12</b>
<b>5. Personal Accident</b>		No excess			<b>12-13</b>
- Death	€15,000		€7,500	No excess	
- Loss of limb	€45,000		€22,500	No excess	
- Total disablement	€45,000		€22,500	No excess	
<b>6. Baggage &amp; Personal Belongings</b>	€4,500	No excess	€2,250	€75	<b>13-14</b>
- Single article, pair or set	€450		€225		
- Valuables limit	€600		€300		
- Tobacco, alcohol and fragrances	€60		€30		
- Delayed baggage (after 24 hours)	€300 max		€150 max		
<b>7. Cash &amp; Documents</b>	€1,500	No excess	€750	€75	<b>14</b>
- Cash limit	€450		€225		
<b>8. Loss of Passport</b>	€750	No excess	€375	No excess	<b>14</b>
<b>9. Travel Delay</b>					<b>14</b>
- Delay	€60/12 hrs max €350	No excess	€30/12 hrs max €175	No excess	
- Abandonment	€7,500		€3,750	€75	
<b>10. Missed departure/Missed Connection</b>	€2,250	No excess	€1,125	No excess	<b>15</b>
<b>11. Personal Liability</b>	€3 million	No excess	€1.5 million	€150	<b>15</b>
<b>12. Legal expenses</b>	€30,000	No excess	€15,000	€150	<b>15-16</b>
<b>13. Replacement business associate</b>	€7,750	No excess	No Cover	N/A	<b>16</b>
<b>Additional Cover Options</b>					
<b>13. Winter sports cover</b>					<b>16-17</b>
- Ski pack	€600	No excess	€300	€75	
- Delayed ski equipment	€15/day €300 max.		€15/day €300 max	No excess	
- Ski equipment (own)	€1,200		€600	€75	
- Single item limit	€750		€375	No excess	
- Ski equipment (hired)	€450		€225	€75	
- Piste closure	€30/day €300 max		€15/day €150 max	No excess	
<b>14. Sports and Activities</b>	See section for details		See section for details		<b>17-19</b>
<b>15. Golf cover</b>					<b>19</b>
- Loss of green fees	€225	No excess	No cover	N/A	
- Delayed golf equipment	€300		No cover	N/A	
- Golf equipment (own)	€1,200		No cover	N/A	
- Single item limit	€200		No cover	N/A	
- Golf equipment (hired)	€300		No cover	N/A	
- Hole in one	€120		No cover	N/A	

This policy is underwritten Millstream Underwriting Limited on behalf of Mondial Assistance NV and administered in the UK by Mondial Assistance (UK) Ltd.