

Schedule of cover

Section	Sum insured per person	Excess
A Cancellation	Up to £5,000	£50
B Curtailment	Up to £5,000	£50
C Emergency medical, repatriation and associated expenses abroad	Up to £5,000,000	£50
Remains Repatriation	Up to £3,000	Nil
Relative Support	Up to £750	Nil
Search and rescue	Up to £50,000	£50
Hospital benefit	£20 for each 24 hour period to a maximum of £500	Nil
D Emergency assistance in the UK	Up to £2,000	£50
E Personal accident	Up to £25,000 (age limits apply)	Nil
Disability	Up to £25,000	Nil
Death	Up to £15,000	Nil
F Delayed departure		
Travel delay	£20 first 12 hour period and £10 each subsequent 12 hours to maximum of £100	Nil
Abandonment	Up to £5,000	£50
Missed departure	Up to £1,000	£50
Missed connection	Up to £1,000	£50
G Personal possessions	Up to £2,500	£50
Party leader only	Up to £1,000 of student money	£50
Party leader only	Up to £500 of emergency funds	£50
Delayed baggage (after 12 hours)	Up to £100	Nil
Travel documents	Up to £500	£50
H Personal money	Up to £250	£50
I Hijack	£50 for each 24 hour period to a maximum of £500	Nil
J Personal liability	Up to £2,000,000	£250
K Legal expenses	Up to £25,000	Nil

Standard insured activities

- Archery
- Badminton
- Basketball
- Beach games
- Bungee jumping
- Camel riding
- Clay pigeon shooting
- Croquet
- Cycling (local roads)
- Elephant riding
- Fishing
- Football (competitive & non-competitive)
- Flying light aircraft (passenger only)
- Golf
- Go karting
- Helicopter rides (passenger only)
- Hill walking and Rambling
- Horse riding (excluding jumping, polo, safaris or ranching)
- Hot air ballooning (organised pleasure rides only)
- Ice skating (rink only)
- Netball
- Parasailing (only on inland waters or coastal waters within a 6 mile limit from land)
- Rafting/Canoeing/Kayaking (including white water up to grade 3)
- Rollerblading/Skating/Skateboarding
- Safari (including gorilla trekking)
- Scuba diving (to 18 metres)
- Snorkelling
- Squash
- Surfing
- Swimming (in pool or inland waters or coastal waters within a 6 mile limit from land)
- Tennis
- Tree top canopy walking
- Trekking/Hiking (up to 2,000 metres on moderate terrain)
- Volleyball
- Water-skiing (only on inland waters or coastal waters within a 6 mile limit from land)
- White water rafting up to Grade 3
- Windsurfing (only on inland waters or coastal waters within a 6 mile limit from land)
- Yachting/Boating/Sailing/Rowing (only on inland waters or coastal waters within a 12 mile limit for non-commercial vessels)
- Zorbing

Sports & Adventure cover for additional premium

- Lacrosse
- Rugby
- White water rafting up to Grade 5

Schedule of cover - summary

Cancellation and curtailment - This section provides cover for the reimbursement of the policyholder's journey costs if an unexpected event occurs resulting in them being unable to undertake their journey. Cover is also provided if they have to cut short their journey because of an unexpected stay in hospital or because someone has fallen ill or died or for other specified reasons.

Emergency medical repatriation and associated expenses - This section provides cover for emergency medical treatment should the policyholder fall ill or injure them self in an accident while they are abroad.

Emergency assistance in the UK - This section provides cover if the policyholder becomes physically ill or is injured on a journey within their home country. Cover is provided for a resident of the UK or ROI to stay with the policyholder, the cost of an ambulance transfer to a hospital nearer to the policyholder's home or returning the remains to the policyholder's home in the event their death.

Personal accident - This section provides compensation if during the journey the policyholder sustains bodily injury caused by accidental, external, violent and visible means and within 12 months they suffer death, loss of sight, loss of use of one or more limbs or permanent and total disablement.

Travel delay - This section provides cover if the policyholder is delayed at their departure point for their outbound or return journey by 12 hours if the flight, international train or sea vessel on which they are booked is delayed or cancelled because of industrial action, bad weather, mechanical, technical problem with the international train or sea vessel or the grounding of the aircraft due to mechanical, technical problems or structural defect.

Abandonment - This section provides cover for the policyholder's part of the costs if they decide to abandon their holiday before they leave their home country if they are delayed at their departure point by more than 24 hours if the flight, international train or sea vessel on which they are booked is delayed or cancelled because of industrial action, bad weather, mechanical, technical problem with the international train or sea vessel or the grounding of the aircraft due to mechanical, technical problems or structural defect.

Missed departure - This section provides cover for accommodation and transport charges paid, which are necessary for the policyholder to reach the journey destination or to return home due to their failure to get to the departure point by the time stated in their travel itinerary, as a result of the failure of public transport scheduled services or accidental or mechanical failure to the car or minibus in which they are travelling.

Missed connection - This section provides cover for accommodation and transport charges the policyholder has paid to catch up with their booked itinerary, as a result of a delay to their pre booked transport causing them to miss their pre booked connecting transport.

Personal possessions - This section provides cover for the repair, replacement or original cost of the policyholder's personal possessions less an amount for age, wear and tear, and loss of value if they are damaged, stolen, lost or destroyed during the journey.

Delayed baggage - This section provides cover for the purchase of essential emergency items, if the policyholder's personal possessions are lost, stolen or misplaced whilst in the custody of an airline or other carrier on the outward journey for at least 12 hours from the time of their arrival at the journey destination.

Travel documents - This section provides cover for the reasonable costs in obtaining a replacement passport (or travel document) to enable the policyholder to return to the UK or the Republic of Ireland following the accidental loss or theft of their passport whilst outside the UK or the Republic of Ireland and the irrecoverable costs of travel tickets, accommodation vouchers, petrol coupons or driving licences following accidental loss or theft.

Personal money - This section covers the policyholder's personal money against loss or theft. If the policyholder makes a claim, they will need to provide evidence that they had the money, so they must keep any receipts they have.

Hijack - This section provides cover if the policyholder is prevented from reaching their scheduled destination, or returning to their home, as a result of hijack of the aircraft, train or sea vessel in which they are travelling.

Personal liability - This section indemnifies the policy holder against all sums up to the amount stated in the Schedule of cover which they are legally liable in a personal capacity to pay in respect of accidents happening during their journey.

Legal expenses - This section provides legal expenses cover for an insured event which causes death or bodily injury to the policyholder. This section is underwritten by DAS Legal Expenses Insurance Company Limited. To use the Legal Advice Helpline, the policyholder can contact DAS Legal Expenses Insurance Company Limited on 0117 934 0162.