

## SCHEDULE OF BENEFITS: SHORT STAY + ANNUAL MULTI-TRIPS

SECTION	COVER	MAXIMUM SUM INSURED GOLD	MAXIMUM SUM INSURED SILVER	EXCESS
A	Cancellation or Curtailment	Up to <b>£6,000</b> in total	Up to <b>£3,000</b> in total	£50
B	Emergency Medical Repatriation & Other Expenses	Up to <b>£10,000,000</b> in total	Up to <b>£5,000,000</b> in total	£50
	Including Dental Treatment Limit	Up to <b>£200</b> in total	Up to <b>£200</b> in total	£50
C	Hospital Benefit	£20 per 24 hours up to a maximum of <b>£2,000</b> in total	£20 per 24 hours up to a maximum of <b>£1,000</b> in total	Nil
D	Personal Accident			
	Item 1	Up to <b>£50,000</b> in total	Up to <b>£25,000</b> in total	Nil
	Item 2	Up to <b>£50,000</b> in total	Up to <b>£25,000</b> in total	Nil
	Item 3	Up to <b>£50,000</b> in total	Up to <b>£25,000</b> in total	Nil
E	Baggage	Up to <b>£2,500</b> in total	Up to <b>£1,500</b> in total	£50
	Single Article/Pair/Set Limit	Up to <b>£400</b> in total	Up to <b>£200</b> in total	£50
	Total Valuables Limit	Up to <b>£400</b> in total	Up to <b>£200</b> in total	£50
	Spectacles/Sunglasses Limit	Up to <b>£250</b> in total	Up to <b>£150</b> in total	£50
	Delayed Baggage (excess of 12 hours)	Up to <b>£200</b> in total	Up to <b>£100</b> in total	Nil
F	Personal Money	Up to <b>£750</b> in total	Up to <b>£750</b> in total	£50
	Passport and Documents	Up to <b>£250</b> in total	Up to <b>£250</b> in total	£50
G	Personal Liability	Up to <b>£2,000,000</b> in total	Up to <b>£2,000,000</b> in total	£250
H	Delayed Departure	Up to <b>£500</b> in total	Up to <b>£250</b> in total	Nil
	Abandonment after full 24 hours	Up to <b>£6,000</b> in total	Up to <b>£3,000</b> in total	£50
I	Missed Departure	Up to <b>£1,500</b> in total	Up to <b>£1,000</b> in total	£50
J	Legal Expenses and Assistance	Up to <b>£25,000</b> in total	Up to <b>£15,000</b> in total	£250
K	Extended Kennel/Cattery Fees	Up to <b>£300</b> in total	Up to <b>£300</b> in total	Nil
L	Hijack Cover	Up to <b>£500</b> in total	Up to <b>£500</b> in total	Nil
M	Mugging Benefit	Up to <b>£1,000</b> in total	Up to <b>£250</b> in total	Nil

<b>N</b>	Business Travel (Non-manual work only)			
	Replacement Colleague	Up to <b>£5,000</b> in total	Nil	£50
	Business Equipment	Up to <b>£3,000</b> in total	Nil	£50
	Single Article/Pair/Set	Up to <b>£1,500</b> in total	Nil	£50
<b>O</b>	Winter Sports Cover (Only applicable if additional premium paid)			
	Ski Equipment	Up to <b>£500</b> in total	Up to <b>£500</b> in total	£50
	Single Article/Pair/Set	Up to <b>£250</b> in total	Up to <b>£250</b> in total	£50
	Ski Equipment Hire	Up to <b>£250</b> in total	Up to <b>£250</b> in total	Nil
	Ski Pack	Up to <b>£500</b> in total	Up to <b>£500</b> in total	Nil
	Piste Closure	Up to <b>£500</b> in total	Up to <b>£500</b> in total	Nil
	Avalanche/Landslide	Up to <b>£500</b> in total	Up to <b>£500</b> in total	Nil
<b>Q</b>	Golf Cover (Only applicable if additional premium paid)			
	Loss of Green Fees	Up to <b>£500</b> in total	Up to <b>£250</b> in total	Nil
	Golf Equipment	Up to <b>£1,000</b> in total	Up to <b>£500</b> in total	£50
	Single Article/Pair/Set	Up to <b>£250</b> in total	Up to <b>£150</b> in total	£50
	Golf Equipment Hire	Up to <b>£250</b> in total	Up to <b>£150</b> in total	Nil
	Golf buggies – Liability	Up to <b>£500,000</b> in total	Up to <b>£200,000</b> in total	£250
	Hole-in-One Cover	Up to <b>£150</b> in total	Up to <b>£75</b> in total	Nil

**Please Note:**

SHORT STAY.....Maximum age **85** years  
Maximum duration.....**365** days

ANNUAL MULTI-TRIP.....Maximum age **70** years  
Choice of ...up to **31** days, **45** days, **60** days, **90** days any one trip  
Gold and Silver automatically include up to **17 days Winter Sports Cover** (Section O)

Cover for **UK** and **EU** Residents

**Hazardous Activities:** Quote system

The Underwriter's POLICY WORDING lists the **Hazardous Activities** covered as standard and when getting a quote you will see on the left hand side information panel that there is a full list of all Hazardous Activities and the premium loadings that are applicable. Examples of loadings are as follows:

Category 2	Winter Sports	Standard premium x 200%
Category 3	Climbing, Heliskiing	Standard premium x 250%
Category 4	American Football to Boxing	Standard premium x 275%
Category 5	Cave Diving to Weightlifting	Standard premium x 300%

If you have any queries please e-mail the customer helpline at: [info@asua.co.uk](mailto:info@asua.co.uk).

**Continued**

**SCREENING QUESTIONS:** Quote system

If you are in **good health**, just click the **YES** box at the top of the page and **NO** to all other boxes to continue your quote. If you have to answer **NO** to any health questions, you **MUST** contact Freedom Medical Screening on 01223 446911 **prior to purchase**. Once you have been officially screened, you can continue your purchase by completing the questions as noted above. Once screened, you must answer **NO** to the additional health question to get your quote.

The above Schedule of Benefits is a comparison of the **Gold** and **Silver** covers on offer. You can obtain a quick quote without divulging any personal information by pressing the "CLICK HERE" button. When you access the quote and buy system you will need to choose either **GOLD** or **SILVER** cover before you can review important information about the cover provided. Once you have chosen the policy option you want you can review important information about the cover and exclusions that apply to the insurance and review the policy document. Please make sure you read this important information before buying the insurance. The system allows you to save a quote and e-mail a copy to yourself prior to purchase.

[CLICK HERE](#).....to get your quote and buy online

**Please Note:** apologies for any confusion, but when the page loads showing **ASUA Broker Scheme 2011**, just click **NEXT** to continue to get your quote.