



Summary of limits: **Travel**

Policy Cover	Confidas Travel Max	Confidas Travel Lux
Trip Length	60 Days per trip (up to a maximum 120 days per period of insurance)	93 Days per trip
Delayed Personal Belongings	Up to £1,000 after 12 hour delay	Up to £1,000 after 12 hour delay
Emergency Medical Expenses	Up to £15,000,000 (inner limits included)	Up to £20,000,000 (inner limits included)
Medical Expenses in the UK	£2,000	£2,000
Cancelling a Journey	£7,500	£15,000
Curtailing a Journey	£7,500	£15,000
Personal Accident		
Death of policyholder under 18	£12,500 (if under 23)	£12,500 (if under 23)
Death of policyholder over 18	£50,000	£100,000
Loss of one limb or one eye	£50,000	£100,000
Loss of two or more limbs or both eyes or one of each	£50,000	£100,000
Permanently Disabled after 2 years of the accident	£50,000	£100,000
Delayed Departure	£50 for each full 12 hours' delay (up to a maximum of £500)	£50 for each full 12 hours' delay (up to a maximum of £500)
Missed Departure	£1,000	£1,000
Loss of Passport	£500	£500

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Winter Sports		
Time Limit	No one holiday can exceed 28 days.	No one holiday can exceed 28 days.
Refunds for pre-paid equipment hire	£750	£750
Refunds for lift passes and tuition	£500	£500
If the piste closes	£1,400 (maximum of £50 per day)	£1,400 (maximum of £50 per day)
Disaster Cover	£5,000	£5,000
Pet Care	£500	£500
Golf Cover		
Equipment	£1,000	£1,000
Golf Equipment Hire	£400	£400
Non-Refundable Green Fees	£300	£300
Hijack		
Limit for each 24 hours held	£100 for each full 24-hour period that you are held hostage.	£100 for each full 24-hour period that you are held hostage.
Total limit	£300 Towards Counselling once back in the UK.	£300 Towards Counselling once back in the UK.
End supplier insolvency protection	£7,000 for each insured person	£7,000 for each insured person
Withdrawal of Services	£1,000	£1,000
Business Cover Staff	£10,000	£10,000
Essential Business Samples and	£1,000	£1,000
Hazardous Activities - Optional Benefit	Yes	Yes