SUMS INSURED AND LIMITS

Section 1 – Personal Accident			
Aggregate limits		Maximum limits per **insured person**	
per **incident** overall	GBP 1,000,000	Items 1, 2 or 3	GBP 25,000
per **incident** for **insured persons** whilst travelling in any multi-engine aircraft	GBP 1,000,000	Death benefit – per **child**	GBP 20,000
per **incident** for **insured persons** whilst travelling in any aerial device other than a multi-engine aircraft	GBP 1,000,000	Death benefit - **insured persons** age 75 years or over	GBP 25,000
		Under item 4	Nil

Sections 2 to 4		**Maximum limits per insured person**
2 – Emergency Medical Assistance	Medical Expenses and Emergency Travel Expenses (Sub limits included within this Section are noted below)	GBP 5,000,000
	Emergency Dental Treatment Expenses	GBP 1,000
	Funeral Expenses	GBP 10,000
	Travel and Accommodation Expenses for the **insured person's** immediate family	GBP 18,250
	Country of Domicile (ongoing medical expenses incurred within three months following return from an insured journey)	GBP 50,000
	An excess of GBP 50 applies	
3 – Baggage	Baggage that is Lost, Damaged, Stolen or Destroyed Single Article Limit GBP 1,500 or 25% of the appropriate Sum Insured whichever is the greater in respect of any One Item	GBP 2,500
	Baggage delay	GBP 1,500
	Loss, theft or delay of keys	GBP 500
	Proof of purchase required for articles valued in excess of GBP 1,500	
	An excess of GBP 50 applies	
	Business Equipment a) Electronic Business Equipment b) Other Business Equipment	GBP 2,500
	An excess of GBP 50 applies	
4 – Money and Credit Cards	Money and Credit Cards	GBP 2,000
	An excess of GBP 50 applies	

Sections 5 to 11		Maximum limits per insured person
5 –Travel Documents	Emergency Replacement of Passport, Visa, Travel Documents or Driving License	GBP 2,500
	An excess of GBP 50 applies	
6 – Cancellation	Cancellation, Curtailment (including Replacement and Rearrangement) and Change of Itinerary	GBP 5,000
	An excess of GBP 50 applies	
7 – Travel Delay	Travel Delay	GBP 500
	An excess of 4 hours applies	GBP 100
	For each 4 hour period thereafter	
	Maximum payable any one **insured journey**	GBP 500
8 – Hijack, Kidnap and Detention	Hijack, Kidnap and Detention	GBP 50,000
	Daily Benefit of GBP 300 payable for up to 100 days	
9 – Political and Natural Disaster Evacuation Expenses	For all emergency matters and evacuation/repatriation	GBP 25,000
	An excess of GBP 50 applies	
10 – Legal Expenses	Legal Expenses	GBP 50,000
	An excess of GBP 50 applies	
11 – Personal Liability	Personal Liability	GBP 2,000,000
	An excess of GBP 50 applies	

Claims

Please quote your Policy Number when calling:

In the event of a Worldwide MEDICAL EMERGENCY

- **Telephone:** **+44 (0) 1243 975385**
- **E-mail:** **assistance@cegagroup.com**

In the event of a NON-EMERGENCY
contact the following claims administrators:

- **Online:** **https://us-fnol.claims.global/everestUK/submit**
- **Telephone:** **+44 1908 302235**
- **E-mail:** **Everestuk@crawco.co.uk**

Endorsements

Coronavirus Endorsement

In respect of Section Six, Cancellation and Curtailment **We** will not pay any claim in any way caused by or resulting from any of the following

a) Coronavirus disease (COVID-19);
b) any mutation or variation of COVID-19;
c) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2);
d) any mutation or variation of SARS-CoV-2;
e) any epidemic, pandemic or mass outbreak of infectious disease;
f) any fear or threat of a), b), c), d) or e) above (whether actual or perceived).

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED

Signed on behalf of Banner Financial Services



Date of Issue: 2 April 2026