

Travel Insurance Policy Schedule



This policy schedule provides important details about your policy. It must be read along with the Guide to your Admiral Travel Insurance cover.

Please check this document carefully and if anything is incorrect, call us. If everything is correct, please keep in your file for future reference.

Policy Schedule			
Schedule Reason:	New Policy	Policy type:	Annual Multi Trip
Policy Number:	ADM/963390/2022	Period of cover:	10 Mar 2022 - 09 Mar 2023
Region/Destination:	Worldwide	(Your cancellation cover only begins from the cover start date)	

Chosen policy	Optional Cover	Policyholder
Admiral ✓	Cruise Cover No	Mr Hardev Singh 33 Audley Gate Peterborough PE3 9PG
Admiral Gold	Winter Sports No	
Admiral Platinum	Golf Cover No	
	Gadget Cover No	
	Excess Waiver No	

Section 3: Cover for specific Covid-19 related events	
Covid-19 Emergency Medical & Repatriation Cover:	Yes*
Covid-19 Cancelling or Cutting short your trip Cover:	Yes*
*Section 3 of the policy wording extends the policy limits applicable under Section 1 Emergency Medical & Repatriation and Section 2 Cancelling or Cutting short your trip to specific Covid-19 related events as listed. Note: Exclusions apply. Please refer to the 'Important information about Covid-19' document enclosed and Section 3 of 'Your Travel Insurance Guide' for full details.	

Insured Person(s)	Date of Birth	Pre Existing Medical Conditions
Mr Hardev Singh	04/04/1965	Anal fistula, Mild blood pressure

Extra Conditions (endorsements)
No Extra Conditions

Travel Insurance Policy Schedule (Continued)

Policy benefits and Excess:

See the table overleaf for a summary of the policy benefits and excesses that apply for your chosen policy.

Before you travel

After arranging a policy, you must tell us immediately if any insured person is diagnosed with a new medical condition or their health changes (including any changes in medication, admission to hospital or if you are placed on waiting list for test, investigations or treatment) as this can affect the cover we provide. If you want to amend or discuss your cover, please visit our website <https://www.admiral.com/contact-us/travel> for ways you can contact us or call us on 0333 234 9913 . Calls to 03 numbers will cost no more than calls to national geographic numbers (starting 01 or 02) from both mobiles and landlines.

If you need to make a claim

If you are injured or ill while away or have to cut short your trip, please call our Emergency Assistance Line on **+44 (0)292 010 7777** so we can help you.

If you have any other type of claim which is not an emergency please call on **0333 234 9914**.

Travel Insurance Policy Schedule (Continued)

Summary of policy limits

The table below outlines the key features of your Travel Insurance depending on your chosen policy and also shows the optional cover that can be included for an additional premium.

Policy Limits are per person per trip. Excess is per person, per section, per claim		Admiral		Admiral Gold		Admiral Platinum	
Section of Cover		Policy Limits	Excess	Policy Limits	Excess	Policy Limits	Excess
Emergency Medical & Repatriation							
Overall limit		£10,000,000	£150	£15,000,000	£99	£20,000,000	£50
Emergency medical treatment		£10,000,000	£150	£15,000,000	£99	£20,000,000	£50
Emergency dental pain relief		£400	£150	£400	£99	£400	£50
Associated travel and accommodation expenses		£1,000	£150	£1,000	£99	£1,000	£50
Emergency medical treatment (under EHIC, GHIC or reciprocal healthcare)		£10,000,000	nil	£15,000,000	nil	£20,000,000	nil
Burial/cremation outside the UK		£5,000	nil	£5,000	nil	£5,000	nil
Repatriation of remains from outside the UK		£5,000	nil	£5,000	nil	£5,000	nil
Repatriation of remains within the UK		£2,500	nil	£2,500	nil	£2,500	nil
Cancellation or cutting your trip short							
Overall limit		£1,500	£150	£2,500	£99	£5,000	£50
Unused excursions and activities limit		£250	£150	£250	£99	£250	£50
Personal belongings							
Overall limit		£1,000	£150	£1,500	£99	£2,500	£50
single item limit		£200	£150	£300	£99	£400	£50
valuables limit		£200	£150	£300	£99	£400	£50
Baggage delay (12 hours or more)		£50	nil	£100	nil	£150	nil
Personal Accident							
Death benefit		£5,000	nil	£7,500	nil	£12,500	nil
loss of sight or limbs		£10,000	nil	£15,000	nil	£25,000	nil
Permanent total disablement		£10,000	nil	£15,000	nil	£25,000	nil
Money & Documents							
Overall limit		£300	£150	£400	£99	£500	£50
Personal liability							
Overall limit		£3,000,000	£150	£3,000,000	£99	£3,000,000	£50
Delayed or missed departure							
Overall limit		£1,000	£150	£2,500	£99	£5,000	£50
Missed international departure (travel & accommodation)		£500	£150	£750	£99	£1000	£50
Abandoned departure (outbound only over 24 hours)		£1000	£150	£2500	£99	£5000	£50
Delayed international departure (£25 for each 12 hour delay)		£250	nil	£250	nil	£300	nil
Legal assistance							
Overall limit		£20,000	£150	£20,000	£99	£30,000	£50
Catastrophe							
Overall limit				£1,000	£99	£1,500	£50
Unused excursions limit				£250	£99	£250	£50
Hijack							
Hijack benefit (£100 per day - over 24hrs)						£1,000	nil
Missed or interrupted return journey (travel/accommodation)						£500	£50
Cruise cover		Optional		Optional		Optional	
Missed port departure (travel & accommodation)		£750	£150	£750	£99	£750	£50
Cruise interruption (travel costs to rejoin ship if ill)		£500	£150	£500	£99	£500	£50
Unused excursions due to accident or illness		£250	nil	£250	nil	£250	nil
Medical confinement to cabin (£50 each 24 hours)		£500	nil	£500	nil	£500	nil
Itinerary change (missed port visits £100 per port)		£500	nil	£500	nil	£500	nil
Winter sports		Optional		Optional		Optional	
Ski equipment Lost, damaged, stolen		£500	£150	£750	£99	£1,000	£50
One item or part of set limit		£250	£150	£250	£99	£250	£50
Replacement sports equipment hire (£25 per day)		£250	nil	£250	nil	£250	nil
Cost of unused ski pack due to illness or injury £250 a week)		£500	nil	£500	nil	£500	nil
Piste closure more than 24 hours (£20 per day)		£200	nil	£200	nil	£200	nil
Delay caused by avalanche (travel & accommodation)		£200	nil	£200	nil	£200	nil
Golf cover		Optional		Optional		Optional	
Lost, damaged or stolen equipment		£1,500	£150	£1,500	£99	£1,500	£50
Replacement cover for hired equipment (£50 per day)		£500	nil	£500	nil	£500	nil
Lost green fees (£50 per day)		£500	nil	£500	nil	£500	nil
Gadget cover		Optional		Optional		Optional	
Overall limit		£1,000	£150	£1,000	£99	£1,000	£50
Single item limit		£1000	£150	£1000	£99	£1000	£50
Unauthorised calls/data downloads		£250	£150	£250	£99	£250	£50
Excess Waiver		Optional		Optional		Optional	
Overall limit		NA	nil	NA	nil	NA	nil

Your contract of Insurance has been arranged for you by EUI Limited and is underwritten by the Authorised Insurer named in the Guide to your Admiral Travel Insurance cover.



IMPORTANT INFORMATION ABOUT COVER FOR SPECIFIC COVID-19 RELATED EVENTS

Policyholder: Mr Hardev Singh

Policy reference number: ADM/963390/2022

Please refer to the policy wording for full terms and conditions to ensure the cover we offer meets your needs.

PLEASE NOTE:

- By 'you' we mean you or a travel companion named on your policy.
- All claims are subject to the policy limits and excesses, and you will be covered for your proportion of the irrecoverable costs only.
- All claims are subject to a medically approved test showing a positive result for Covid-19 as certified by a registered Medical Practitioner and your cover being active at the time of event.

Where the Foreign, Commonwealth and Development Office (FCDO) have not advised against all, or all but essential travel, we will extend the policy limits under Section 1: Emergency Medical and Repatriation cover and Section 2: Cancelling or Cutting Short Your Trip to specific Covid-19 related events as follows:

Before you travel

- you are diagnosed with Covid-19 within the 14 days prior to your trip departure.
- the hospitalisation or death of a close relative* within the 14 days prior to your trip departure due to them contracting Covid-19.

During your trip

- you are denied boarding on your pre-booked outbound travel due to symptoms of Covid-19
- emergency medical treatment and repatriation if you contract Covid-19 on your trip
- associated accommodation and/or travel costs if you must self-isolate because you contract Covid-19 on your trip (up to £1000 maximum)
- cutting short your trip due to your death or the death of a close relative* as a result of Covid-19
- unused pre-booked excursion costs where you are ordered to self-isolate due to contracting Covid-19

We will not pay any claim:

- where you travelled against FCDO advice for 'all' or 'all but essential' travel
- where the change in FCDO advice is directly or indirectly related to Covid-19
- due to travel restrictions or quarantine imposed by any government or public authority, including local lockdowns and compulsory entry requirements.
- where you had reason to believe you may have Covid-19 when you booked your trip, purchased the policy, or extended your cover or travelled, for example you knew of the need to take a test.
- for cancelling, cutting short your trip or being unable to continue with a trip or prebooked excursion because you are required to self-isolate due to the potential exposure to Covid-19 (for example being contacted by NHS track and trace) except for the reasons specified above.
- where your travel provider continues to operate flights against FCDO travel advice, where the advice is directly or indirectly related to Covid-19
- where you are unable to stay in your pre-booked accommodation or vessel due to a local outbreak of Covid-19

*Your partner, parent, parent-in-law, step-parent or legal guardian, child, child-in-law, step-child or foster child, sibling, sibling-in-law, half-sibling or step-sibling, grandparent or grandchild.