

TABLE OF BENEFITS

Please see below for the full list of Benefits, Limits and Excesses that apply to the Level of Cover that you have selected. This Table of Benefits should be read together with your Validation Certificate and Policy Wording as they all form part of your insurance contract with us to provide you with the full Terms, Conditions and Exclusions of this Travel Insurance.

The Insured Benefits of Cover provided are shown below. If a Benefit of Cover is not listed below, there is no cover provided under this Insurance.

LONG STAY SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

	Section of Cover	Maximum Sums Insured Per Person		Excess	
		Orbit Excel / Study Abroad	Orbit Basic	Excel	Basic
A	Cancellation or Curtailment	Up to £5,000	Up to £2,000	£50	£100
	Course Fees (Study Abroad Option Only of Orbit Excel)	Up to £5,000	Nil	Nil	£50
B	Emergency Medical Repatriation & Other Expenses	Up to £10,000,000 in total	Up to £5,000,000 in total	China £200 Worldwide £50	China £200 Worldwide £100
	Including Dental Treatment Limit Hospital Confinement Benefit	Up to £250 Up to £10 per full 24 hours up to £1,000 in total	Up to £250 Up to £10 per full 24 hours up to £1,000 in total	£50 Nil	£100 Nil
C	Personal Accident				
	Item 1 Item 2 Item 3	Up to £5,000 Up to £25,000 Up to £25,000	Nil	Nil	Nil
D	Travel Delay	Nil		Nil	Nil
	Abandonment after 24 hours	Nil	Nil	Nil	Nil
E	Missed Departure	Up to £500		£50	Nil
	Personal Possessions	Up to £2,000 in total	Up to £750 in total	£50	£100
F	Single Article/Pair/Set Limit	including	including	£50	£100
	Total Valuables Limit	Up to £300 in total	Up to £150 in total	£50	£100
H	Spectacles/Sunglasses Limit	Up to £300 in total	Up to £150 in total	£50	£50
	Delayed Baggage (excess of 12 hours)	Up to £75 in total Nil	Up to £75 in total Nil	Nil	Nil
I	Personal Money	Up to £500 in total	Nil	£50	Nil
	(Cash limit carried on any one insured person limited to £100)				
I	Passport, Tickets & Documents	Up to £500 in total	Nil	£50	Nil
	Personal Liability	Up to £2,000,000 in total	Nil	£250	Nil
I	Rented Accommodation Limit	Up to £10,000 in total	Nil		
	Legal Expenses	Up to £10,000 in total	Nil	Nil	Nil