

INSURED EVENT	PLAN TYPE		
	PLATINUM	GOLD	SILVER
Section 1 – Personal Accident Benefits	\$150,000	\$25,000	not covered
Accidental Death	100% of sum insured	100% of sum insured	not covered
Accidental Death (common carrier)	Covered	Covered	\$25,000
Permanent Partial Disability	% sum insured per scale	% sum insured per scale	not covered
Permanent Total Disability	100% of sum insured	100% of sum insured	not covered
Section 2 – Medical and Related Benefits			
Emergency Medical Expenses (accident and sickness) Deductible	\$500,000 \$100	\$100,000 \$100	\$50,000 \$100
Dental Expenses (as included in Emergency Medical expenses limit) Deductible	Max. \$1,000 \$200	Max. \$1,000 \$200	Max. \$1,000 \$200
Emergency Medical Evacuation (as included in Emergency Medical expenses limit)	Emergency Medical Expenses	Emergency Medical Expenses	Emergency Medical Expenses
Repatriation of Remains	\$10,000	\$7,000	\$5,000
Section 3 – Travel Inconvenience benefits			
Baggage Loss (common carrier) Per bag Per Item	\$2,500 \$1250 \$125	\$1,000 \$500 \$50	not covered not covered not covered
Baggage Delay excess	\$50 per hour up to \$1,000 4 hours	\$50 per hour up to \$500 4 hours	not covered
Travel Delay excess	\$50 per hour up to \$1,000 4 hours	\$50 per hour up to \$500 4 hours	not covered
Personal Liability	\$1,000,000	\$500,000	not covered
Hijacking	\$250 per hour up to \$10,000	not covered	not covered
Emergency Family Travel	\$2,500	not covered	not covered
Legal Fees	\$5,000	not covered	not covered
Bail Bond	\$10,000	not covered	not covered
Loss of Passport	\$500	\$300	not covered
Trip Cancellation or Curtailment	\$5,000	\$2,500	not covered
Missed Departure	\$1,000	not covered	not covered
Travel Guard Assistance Services	Included	included	included
Section 4 – Secure Wallet (Children Excluded)			
Credit card Fraud	\$1,000	\$500	not covered
Papers (excluding passport)	\$100	not covered	not covered
Keys	\$100	not covered	not covered
Mugging	\$100	not covered	not covered
Section 5 – Additional Optional Coverage			
Hazardous Sports Benefits (100% premium increase)	Section 1&2 (above limits)	Section 1&2 (above limits)	Section 1&2 (above limits)
Additionally:			
Piste Closure	\$150	\$150	\$150
Avalanche Closure	\$150	\$150	\$150
Skis and Ski Equipment excess	\$300 \$50	\$300 \$50	\$300 \$50
Ski Hire	\$500	\$500	\$500
Unused Ski Packs	\$300	\$300	\$300
Terrorism Extension (30% premium increase)			
Section 1 (above)	\$100,000	\$25,000	not covered
Section 2 (above)	\$100,000	\$25,000	not covered