

Summary of cover *The following is an outline of the cover under each section. A specimen of the full wording is available on request.*

Expats Cover (Sections 1 to 4)

Section	Limit (per person)	Excess (per event)	Description
1. Emergency Repatriation and Staff Replacement Expenses	£100,000	£100 per person (£200 per family)	This section ensures that in a life or death situation the Insured Person will be speedily transported for treatment (as authorised by the ETI Assistance Company). It may also be necessary to fly out a replacement member of staff to take over the Insured Person's duties. Necessary flight costs (scheduled economy fare) will be covered.
2. Outpatient Treatment	£500,000	£100 per person (£200 per family)	Cover in respect of medical treatment and costs as prescribed by a licensed General Practitioner, including G.P. authorised tests to diagnose and treat medical conditions.
3. Inpatient Treatment	£5,000,000	£100 per person (£200 per family)	Reimbursement of necessary medical, surgical and hospital costs, including ambulance charges. In addition, cover is provided in respect of travel and accommodation expenses incurred on medical grounds. In the event of death occurring, funeral expenses incurred overseas or the costs involved in transporting the deceased to their home country are covered.
4. Convalescence Benefit	£6,000 (£1,000 per month)	Nil	Covers you if you are unable to work after hospitalisation (Subject to a valid claim under Section 3 - above) up to £1000 per month (maximum 6 months but excluding the first 14 days).

Optional Travel Cover (Sections 5-10)

Section	Limit (per person)	Excess (per event)	Description
5. Cancellation	£2,000	£50 per person (£100 per family) (other than loss of deposit claims - £15 per person £30 per family)	If you have to cancel your trip due to illness, injury, redundancy, jury service or quarantine, insurers will pay irrecoverable Cancellation costs
6. Curtailed	£2,000	£50 per person (£100 per family)	Proportionate value of lost travel and accommodation arrangements and reasonable additional expenses to return home if you have to cut short your trip.
7. Baggage, Personal Effects, Money & Documents Personal Possessions (Single items, pair or set limit) (Valuables limit) Delayed Baggage (over 12 hours) Loss of Personal Money Loss of Travel Documents (incl. Passport)	£2,000 £300 £300 £200 £250 £500	£50 per person (£100 per family) Nil £50 per person (£100 per family) £50 per person (£100 per family)	Accidental loss of or damage to personal effects.
8. Personal Accident	£50,000	Nil	A cash sum for accidental bodily injury causing death, loss of sight or limbs, or permanent disablement. Death benefit limited to £5,000 for persons under 16 years of age.
9. Personal Liability	£2,000,000	Nil	Covers your legal liability for damages and claimant's costs and expenses in respect of bodily injury to other people or damage to their property.
10. Travel Disruption (costs to reach destination)	£1,000	£50 per person (£100 per family)	Additional travel and accommodation expenses to reach your destination as a consequence of failure by public transport to get you to your departure point on time.