



Thomas Smith Insurance Agency Ltd.

## Travel Insurance Summary of Benefits

Description	Bronze	Silver	Gold
Baggage - Limit Any one Article - Total Limit for valuables  Temporary Loss (for more than 12 hours) of Baggage OUTWARD JOURNEY	€700 €250 €500  €120	€2,000 €600 €900  €120	€2,500 €600 €900  €750
Personal Money	€600	€825	€1,200
Personal Accident  for persons age 16 years or over  - Death  - Loss of one or more limbs and/or total loss of sight in one or both eyes  - Permanent TOTAL disablement after 104 weeks EXCEPT when benefit is paid for loss of limbs or sight  For persons up to the age of 15 years inclusive the amount payable for the above benefits shall be	€5,000  €5,000  €5,000  €1,250	€20,000  €20,000  €20,000  €1,250	€45,000  €45,000  €45,000  €1,250
Cancellation & Curtailment Charges	€700	€4,000	€5,000
Emergency Medical & Associated Expenses	€25,000	€175,000	€600,000
Hospital Cash Benefit	No Cover	€25 per day Maximum €700	€25 per day Maximum €700
Personal Liability	€1,200,000	€1,200,000	€1,200,000
Delayed Departure	€50 for each FULL 12 hours of delay and €25 for each subsequent FULL 12 hours of delay up to a maximum of €250  Refund of non recoverable deposits and other pre paid travel & accommodation charges if delay from MALTA lasts more than 24 hours and Insured chooses to cancel holiday up to €1,400		
Missed Departure	€250	€500	€700
Loss of Passports	No Cover	€120	€120
Rental Vehicle Insurance Excess	No Cover	€250	€350
Cancellation of Service (available at an additional Premium)	No Cover	€2000	