

Travel Plan - list of benefits

Section		Sum insured per insured person	Excess
1	Personal Accident		
i)	Death	£10,000	Nil
ii)	Total and irrecoverable loss of sight of both eyes	£10,000	Nil
iii)	Total and irrecoverable loss of sight of one eye	£10,000	Nil
iv)	Loss of two limbs	£10,000	Nil
v)	Loss of one limb	£10,000	Nil
vi)	Total and irrecoverable loss of sight of one eye and loss of one limb	£10,000	Nil
vii)	Permanent total disablement other than ii)-vi) above	£10,000	Nil
2	Medical and other expenses	£5,000,000	£35
3	Hospital benefit	Not covered	Nil
4	Baggage, personal effects and equipment	£1,500	
	- Limit any one article, pair or set	£500	
	- Valuables limit	£500	£35
	- Business equipment	£1,500	
5	Delay to baggage	£500	Nil
6	Money/documents	£500	
	- Cash limit	£300	£35
7	Personal liability	£1,000,000	£35
8	Loss of deposit, cancellation, curtailment or abandonment	£3,000	£35
9	Delayed departure	£60	Nil
10	Travel disruption and missed departure	£1,000	Nil
11	Hi-jack	Not covered	Nil
12	Winter sports		
i)	Ski hire	£200	£35
ii)	Ski equipment - Own	£500	
	Ski equipment - Hired	£200	£35
iii)	Ski pack	£300	£35
iv)	Piste closure (£20 per 24 hours)	£200	£35
v)	Cancellation (lack of snow)	£750	£35
vi)	Delay due to adverse weather	£500	£35
13	Legal expenses	£25,000	£35
14	Catastrophe	£750	£35

Special conditions: Refer to endorsement for additional conditions and exclusions. It is warranted that no insured person is travelling against medical advice or for the purpose of obtaining medical treatment.

Notes:

The CIGNA Travel Plan is only available to organisations that hold a SmartHealth PMI policy
The minimum number of persons covered is 7

CIGNA HealthCare, 1 Knowe Road, Greenock, Scotland, PA15 4RJ

CIGNA HealthCare is a trading name. The following companies listed below are part of the CIGNA organisation:

CIGNA Life Insurance Company of Europe S.A.-N.V. is a company registered in Belgium with limited liability.

Its principal place of business in the UK is 4th Floor, 45 London Road, Reigate, Surrey RH2 9PY. It is regulated in Belgium by Commission Bancaire, Financiere et des Assurances (CBFA) and is regulated by the Financial Services Authority for the conduct of insurance business in the UK.

Our FSA registered number is 202845.

CIGNA European Services (UK) Limited is a company registered in England (199739) with a registered office at 4th Floor, 45 London Road, Reigate, Surrey RH2 9PY.
www.cigna.co.uk



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