



Your Summary Cover

# Sail Away



Haven  
Knox   
Johnston



perceptive underwriting

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## Summary of cover

	Product description	Sailaway Standard	Sailaway Plus
	Max trip duration / max age	<b>Annual Multi Trip Policy</b> 31 Days up to 70 Years 90 Days up to 65 Years	<b>Single Trip Policy</b> 365 Days up to 39 Years 120 Days up to 70 Years
	Dependent children age limit	Dependent children under 23 years of age and in full time education	
<b>Section 1</b>	Cancellation	£2,500	£5,000
<b>Section 2</b>	Curtailement	£2,500	£5,000
<b>Section 3</b>	Emergency medical Emergency dental Funeral expenses abroad UK expenses	£5,000,000 £500 £2,500 £1,000	£10,000,000 £750 £2,500 £1,000
<b>Section 4</b>	Hospital benefit Mugging hospital benefit Coma hospital benefit	£100/24 hrs, £500 max £150/24 hrs, £1000 max £150/24 hrs, £1000 max	£150/24 hrs, £1,000 max £200/24 hrs, £1,500 max £200/24 hrs, £1,500 max
<b>Section 5</b>	Personal accident and permanent disablement Death benefit	£25,000 (£12,500 if over 65) £10,000	£50000 (£25,000 if over 65) £15,000
<b>Section 6</b>	Baggage & Personal Belongings Overall limit single Item Limit total valuables delayed baggage	included £1,500 £250 £500 £250 Max (per 12 hrs)	included £2,500 £500 £750 £250 Max (per 12 hrs)
<b>Section 7</b>	Money and documents Cash limit	£2,500 £1,000	£2,500 £1,500
<b>Section 8</b>	Loss of driving licence/passport/visa	£500	£500
<b>Section 9</b>	Travel disruption Travel delay Additional travel and accommodation Trip abandonment Cattery and kennel fees	Included £50/24hrs £200 max £2,000 Up to Cancellation Limit £50/24hrs £200 max	Included £100/24hrs £400 max £3,000 Up to Cancellation Limit £50/24hrs £200 max
<b>Section 10</b>	Missed departure	£2,000	£3,000
<b>Section 11</b>	Uninhabitable accommodation	£2,000	£3,000
<b>Section 12</b>	Personal liability	£2m	£2m
<b>Section 13</b>	Legal expenses	£25,000	£25,000
<b>Section 14</b>	Hijack	£1000, £100 per 24hrs	£1000, £200 per 24hrs
<b>Section 15</b>	Kidnap, ransom and extortion expenses	£50,000	£50,000
<b>Section 16</b>	Sports and activities level 1 & 2 included Sports and activities level 3 & 4	Included Optional	Included Optional
<b>Section 17</b>	Winter sports extension Winter sports equipment Replacement equipment hire Winter sports pack Piste closure	Included if level 3 or 4 purchased £1,000 £500 £500 £500	Included if level 3 or 4 purchased £1,000 £500 £500 £500
<b>Section 18</b>	EU/UK Collision damage waiver excess Accidental damage excess reimbursement Rental car key cover	Optional £1,500 £750	Optional £1,500 £750
<b>Section 19</b>	Financial failure protection Overall Limit	Optional £5,000	Optional £5,000
<b>Section 20</b>	Political unrest and natural catastrophe expenses	£10,000	£10,000
<b>Section 21</b>	Golf Cover Overall limit single Item Limit equipment hire unused green fees	Optional £1,500 £500 £50 per day £250 Max £100 per day £500 Max	Optional £1,500 £500 £50 per day £250 Max £100 per day £500 Max

	<b>Product description</b>	<b>Premier Cover</b>	<b>Elite Cover</b>
<b>Section 22</b>	Sailing Pack 1 (Additional Extensions) Mooring Fees EU/UK Yacht/Boat Charter Collision damage waiver excess	Optional £1,000 Included If Sailing Pack 1 purchased	Optional £1,000 Included If Sailing Pack 1 purchased
	Accidental damage excess reimbursement Excess	£2,500 £150 per incident	£2,500 £150 per incident
	Policy Excess per incident	£150	£150
		PLEASE NOTE: A higher excess of £875 applies in respect of medical emergency repatriation by air ambulance or helicopter service being required within Nepal.	
	360 Assistance Service	Included	Included
	Stranded Passenger Service	Included	Included