

TABLE OF BENEFITS

Please see below for the full list of Benefits, Limits and Excesses that apply to the Level of Cover that you have selected.

This Table of Benefits should be read together with your Validation Certificate and Policy Wording.

LONG STAY SCHEDULE OF COVER AND LIMITS OF INDEMNITY PER INSURED PERSON

	Section of Cover	Maximum Sums Insured Per Person		Excess	
		Orbit Excel / Study Abroad	Orbit Basic	Excel	Basic
A	Cancellation or Curtailment	Up to £5,000	Up to £2,000	£50	£100
	Course Fees (Study Abroad Option Only of Orbit Excel)	Up to £5,000	Nil	Nil	£50
B	Emergency Medical Repatriation & Other Expenses	Up to £10,000,000 in total	Up to £5,000,000 in total	China £200 Worldwide £50	China £200 Worldwide £100
	Including Dental Treatment Limit Hospital Confinement Benefit	Up to £250 Up to £10 per full 24 hours up to £1,000 in total	Up to £250 Up to £10 per full 24 hours up to £1,000 in total	£50 Nil	£100 Nil
C	Personal Accident				
	Item 1	Up to £5,000	Nil	Nil	Nil
	Item 2 Item 3	Up to £25,000 Up to £25,000			
D	Travel Delay	Nil		Nil	Nil
	Abandonment after 24 hours	Nil	Nil	Nil	Nil
	Missed Departure	Up to £500		£50	Nil
E	Personal Possessions	Up to £2,000 in total	Up to £750 in total	£50	£100
	Single Article/Pair/Set Limit	including	including	£50	£100
	Total Valuables Limit	Up to £300 in total	Up to £150 in total	£50	£100
	Spectacles/Sunglasses Limit	Up to £300 in total	Up to £150 in total	£50	£50
	Delayed Baggage (excess of 12 hours)	Up to £75 in total Nil	Up to £75 in total Nil	Nil	Nil
F	Personal Money	Up to £500 in total	Nil	£50	Nil
	(Cash limit carried on any one insured person limited to £100) Passport, Tickets & Documents	Up to £500 in total	Nil	£50	Nil
H	Personal Liability	Up to £2,000,000 in total	Nil	£250	Nil
	Rented Accommodation Limit	Up to £10,000 in total	Nil		
I	Legal Expenses	Up to £10,000 in total	Nil	Nil	Nil