

HITCH 2012 SUGGESTED POLICY - SCHEDULE OF POLICY COVERS AND EXCESSES

PRE-TRAVEL POLICY

Policy section	Cover provided	Excess
A. Cancellation charges	up to £2,500	Nil

TRAVEL POLICY

Policy section	Cover provided	Excess
B1. Departure delay (Flights, ferries and International trains only)	£20 after first 12 hours £20 after following 12 hours up to a maximum of £200	Nil
Missed departure	up to £500	Nil
Abandonment after 24 hours	up to £2,500	Nil
B2. Personal possessions	up to £250 for each individual item up to an overall total of £300 for valuables up to a maximum of £1,000 in total	Nil
B3. Personal money	up to £200 in cash on your person	Nil
Loss of travel documents	travel and accommodation costs necessary to replace your lost travel documents up to £200	Nil
B4. Emergency medical expenses	up to £5,000,000 outside your home country	Nil
Emergency dental expenses	up to £100	Nil
State Hospital benefit	up to £20 for each full day you are confined to a hospital bed in a state hospital up to a maximum of £200	Nil
B5. Curtailment (cutting short trip)	unused portion of costs up to £2,500	Nil
B6. Personal liability	up to £2,000,000	Nil
B7. Personal accident	£5,000 for your accidental death £15,000 for loss of arms or legs £15,000 if you are permanently unable to work after an accident on your trip	Nil Nil Nil
B8. Legal advice and expenses	up to £25,000	Nil
B9. Hijack	£50 per day up to a maximum of £500	Nil
B10. Mugging	£50 for each 24 hours spent in hospital up to a maximum of £500	Nil

THIS POLICY COVERS YOU FOR HITCHHIKING WHILST PARTICIPATING IN HITCH 2012 PROVIDED IT IS LEGAL TO HITCHHIKE IN THE COUNTRY THROUGH WHICH YOU ARE TRAVELLING.