

SCHEDULE OF BENEFITS

| Territorial Limits | | ANNUAL TRIP | | | SINGLE TRIP |
|-------------------------------|--|------------------------|------------|------------|---------------------------------|
| | | Worldwide | | | Various as declared |
| YACHTSMAN'S | | GOLD | SILVER | BRONZE | SINGLE |
| Excess Sections 1, 2, 4, 5 | | £35 | £50 | £50 | £50 |
| Maximum Duration any one trip | | 60 days plus additions | 45 days | 30 days | Various |
| 1 | Cancellation & Disruption | £5,000 | £3,000 | £2,500 | £3,000 |
| | Rejoining the boat | £3,000 | Excluded | Excluded | Excluded |
| | Crew replacement | £1,500 | Excluded | Excluded | Excluded |
| 2 | Medical, Repatriation and other Expenses | £5,000,000 | £5,000,000 | £5,000,000 | £5,000,000 |
| | Hospital Inconvenience (£25/day) | £1,500 | £1,500 | £1,500 | £1,500 |
| | Funeral Expenses | £ 5,000 | £5,000 | £5,000 | £5,000 |
| 3 | Personal Accident | } £50,000 | £20,000 | £10,000 | £20,000 |
| | Accidental Death | | | | |
| | Loss of one limb or one eye | | | | |
| | Loss of two limbs or both eyes or one limb and one eye | | | | |
| | Permanent Total Disablement | £2,500 | £2,500 | £2,500 | £2,500 |
| | Personal Accident under 16 | £2,500 | £2,500 | £2,500 | £2,500 |
| 4 | Baggage and Personal Effects | £3,000 | £1,500 | £1,000 | £1,500 |
| | Any one item | £500 | £350 | £250 | £350 |
| | Delayed Baggage | £100 | £100 | £100 | £100 |
| 5 | Money Travel Documents and Credit Cards | £750 | £750 | £750 | £750 |
| 6 | Legal Expenses | £25,000 | £25,000 | £25,000 | £25,000 |
| | Personal Liability | £2,000,000 | £2,000,000 | £2,000,000 | £2,000,000 |
| 7 | Hi-jack and kidnap (£50 per day) | £1,000 | £1,000 | £1,000 | £1,000 |
| 8 | WINTER SPORTS | Included | Included | Excluded | Excluded unless supplement paid |
| | Maximum Duration | 21 days | 17 days | | |
| | Equipment Hire (£25 per day) | £250 | £250 | | £250 |
| | Ski Equipment | £500 | £500 | | £500 |
| | Lift pass | £200 | £200 | | £200 |
| | Piste Closure (£25 per day) | £250 | £250 | | £250 |
| | Avalanche Cover | £250 | £250 | | £250 |
| 9 | Business Cover | Included | Included | Excluded | |
| | Business Equipment | £1,000 | £1,000 | | £1,000 |
| | Business documents and records | £100 | £100 | | £100 |
| | Business Money | £500 | £500 | | £500 |
| | Replacement Staff | £2,500 | £2,500 | | £2,500 |