



Limits and Excesses Schedule for HSBC Premier Customers

Atlas will not pay more than the following sums insured, benefits or limits in the **Period of Insurance**

All Limits and **Excesses** are per **Insured Person per Trip**

Maximum period per Trip: 90 days

Section No	Section	Limits	Excess
A	Cancellation or Abandonment Charges	Limit: €4,800 <ul style="list-style-type: none"> Sub-Limit: €120 for the cost of issuing of a visa permit Sub-Limit: €400 for pre-paid excursions and events (due to medical reasons) 	€50 €0 €30
B	Emergency Medical and Other Expenses	Limit: €235,000 <ul style="list-style-type: none"> Limit: €1,165 for continuation of treatment in the Insured Person's Country of Residence (up to 3 months from the booked return date) 	€50
C	Hospital Benefit	€25 for every complete 24 hours, maximum €475 in the aggregate	Not applicable
D	Personal Accident	See Benefits Specification below *	Not applicable
E	Baggage and Passport	Baggage Sum Insured: €2,350 sub-limited as follows <ul style="list-style-type: none"> Single Article (including Valuables) Sub-Limit: €500 Aggregate Valuables Sub-Limit: €850 Delayed Baggage (after 12 hours) Limit: €600 Loss of Passport Limit: €120 (no Excess)	€50
F	Personal Money	Limit: €800	€50
G	Personal Liability	€1,200,000	€50
H	Delayed Departure	<ul style="list-style-type: none"> €50 for every complete 12 hours' delay period - maximum €200 in the aggregate; €4,800 in respect of non recoverable travel and accommodation costs if after 24 hours delay You choose to cancel the Trip 	Not applicable €50
I	Missed Departure	Limit: €700	Not applicable
J	Hijack	€120 for every 24-hour period, maximum €500 in the aggregate	Not applicable
K	Hire Vehicle Excess	Limit: €500	Not applicable

(* Personal Accident Benefits – Specification

For the purpose of this policy, **You** are deemed to be the age **You** are on the **Date of Booking** or the **Entry Date** (whichever is the later).

BENEFIT	Insured Persons up to age 15 years inclusive	Insured Persons aged 16 to 75 years inclusive
1 Death	€1,250	€120,000
2 Loss of one or more Limbs and/or Loss of sight in one or both eyes	€1,250	€120,000
3 Permanent Total Disablement	€ 1,250	€120,000
4 Temporary Total Disablement (maximum 104 weeks)	N/A	€250 per week