

Category B

Insured persons
Officers, Technical Officials, British Association of Road Races Scrutineers and like persons

Operative time
During the Period of Insurance and whilst undertaking a journey including incidental holidays with destinations: a) outside the insured person's country of permanent residence or country of secondment ; or b) Whilst present at, competing in and travelling to and from major athletics meetings and training camps anywhere in the world including the UK. Cover shall commence from the time of leaving the place of residence or the place of employment (whichever occurs last) and continue until arrival back at the place of residence or the place of employment (whichever occurs first).

Section 3 - Heart Attack and Stroke

Benefit per insured person per event.	
Death due to heart attack or stroke while undertaking an overseas journey	Included where an insured person is also covered under Personal Accident Benefit 1. Up to GBP 300,000.

Section 4 - Overseas Medical and Travel Expenses

Coverage	Unlimited
Compassionate travel expenses	Up to GBP 20,000
Foreign coma benefit	GBP 75 per day up to 104 weeks
Foreign funeral expenses	Up to GBP 10,000
Foreign hospital confinement benefit	GBP 50 per day up to 104 weeks
Home country repatriation expenses	Up to GBP 50,000
Pet care following overseas hospitalisation	Up to GBP 300
Search and rescue expenses	Up to GBP 50,000
Supplementary hospital expenses	Up to GBP 50,000
Premature childbirth	Included under Overseas Medical Expenses

Travel Expenses - included under Section 4 benefits above: <ul style="list-style-type: none">• travel companions for the insured person, where medically necessary• repatriation of mortal remains.
Medical assistance - included in A, above.

Section 5 - Travel, Security and General Assistance

Emergency response	GBP 25,000
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Section 6 - Personal Property

Coverage	GBP 10,000
Single article limit	GBP 5,000
Delayed personal baggage	GBP 2,000
Loss of keys	GBP 1,000
Loss of vehicle key	GBP 500
Passport or visa loss during journey	GBP 2,000
Pre-journey loss of passport or visa	GBP 500

Single article benefit extension option	Up to twice the coverage above
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Section 7 - Money

Coverage	GBP 5,000
Cash limit	GBP 3,000
Lost money benefit extension option	Up to twice the coverage above

Section 8 - Electronic Business Equipment

Coverage	GBP 5,000
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Section 9 - Cancellation, Curtailment, Rearrangement and Replacement Expenses

Coverage	GBP 10,000
Missed international connection and missed departure	GBP 1,500
Promotional vouchers and awards	Inc. within cancellation
Replacement expenses	Inc. within cancellation
Travel Delay	GBP 75 per hour or part thereof after four hours up to GBP 750
Travel Delay Caused by Natural Catastrophe	GBP 100 per hour or part thereof after four hours up to GBP 800

Section 10 - Kidnap, Hijack and Ransom

Ransom	Up to GBP 250,000
Consultant costs	Up to GBP 250,000
Hijack	A daily benefit of GBP 500 a day, payable for up to 100 days

Section 11 - Political and Natural Disaster Evacuation

Coverage	GBP 50,000
Accommodation expenses	GBP 150 per day for a total of 26 days

Section 12 - Legal Expenses

Coverage	GBP 100,000
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Section 13 - Personal Liability

Coverage	GBP 10,000,000
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Section 14 - Rental Vehicle Collision Damage Waiver

Annual Aggregate	GBP 25,000
Per Event	GBP 1,500