

# JWS Travel.

Insurance for business and pleasure.



## JWS Travel Table of Benefits

COVER SECTION	LIMIT PER PERSON PER TRIP (Unless Otherwise Stated)
<b>A. Personal Accident and Illness Benefits Payable for Accident Only:</b>	<b>USD 100,000</b>
(%’s are of the Limit Per Person for Accident Only)	
1. Death	100%
2. Total and Irrecoverable Loss of Sight of Both Eyes	100%
3. Total and Irrecoverable Loss of Sight of One Eye	50%
4. Loss of Two Limbs	100%
5. Loss of One Limb	50%
6. Total and Irrecoverable Loss of Sight of One Eye and Loss of One Limb	100%
7. Permanent Total Disablement (Other than the Above)	100%
<b>Aggregate Limit in Respect of all Insured Persons</b>	<b>USD 200,000</b>
<b>B. Medical and Additional Expenses</b>	<b>USD 5,000,000</b>
COVID related medical claims	\$5,000 per person
Emergency Dental Expenses	USD 1,500
Follow Home Expenses	90 days and/or USD 50,000
Medical Repatriation and Medical Evacuation Expenses	Included
Funeral Expenses	USD 5,000
Hospital Allowance: Per Day	USD 50
Hospital Allowance: Maximum Per Person	USD 1,000
<b>C. Cancellation and Curtailment</b>	<b>USD 10,000</b>
Cancellation Expenses as a result of COVID	\$1,000 per policy
Pre-Booked Excursions	USD 1,000
<b>Aggregate Limit in Respect of all Insured Persons</b>	<b>USD 25,000</b>
<b>D. Missed Departure and Delay</b>	<b>USD 1,000</b>
Missed Departure or Connection	USD 1,000
Delays to Your Journey	USD 500
<b>Aggregate Limit in Respect of all Insured Persons</b>	<b>USD 10,000</b>
<b>E. Personal Liability</b>	<b>USD 2,000,000</b>
<b>Aggregate Limit in Respect of all Insured Persons</b>	<b>USD 2,000,000</b>
<b>F. Legal Expenses</b>	<b>USD 25,000</b>
<b>Aggregate Limit in Respect of all Insured Persons</b>	<b>USD 25,000</b>
<b>G. Personal Baggage, Clothing, Effects and Money</b>	<b>USD 2,500</b>
Sub limit - Immediate necessities following delayed luggage (over 12 hours)	USD 500
Sub limit - Money (Cash, Bank or Currency Notes)	USD 1,000
<b>Aggregate Limit in Respect of all Insured Persons</b>	<b>USD 10,000</b>
<b>H. Winter Sports (Only included if shown in policy schedule and in addition to covers within the Policy, this section includes)</b>	
Ski Resort Closure: Alternative Site Per Day	USD 250
Ski Resort Closure: No-Alternative Site Per Day	USD 250
Ski Resort Closure: Per Person	USD 1,000
<b>Aggregate Limit in Respect of all Insured Persons</b>	<b>USD 2,500</b>