Our Premium Travel Insurance Plan provides:

1 ______________________

Sometimes your journey may have to be cancelled for reasons beyond your control. If this happens, you are eligible to make a claim.

2 ______________________

If you have to cut short your trip because of injury or illness, we'll repay a proportionate amount of your prepaid expenses.

3 ______________________

If an accident permanently prevents you from working or results in you losing an eye or a limb you will be paid £40,000. Should you die as a result of an accident your beneficiaries will be paid £25,000. These benefits are reduced if you are under 16 years of age.

4 ______________________

Our Premium Travel Insurance Plan covers medical costs and certain other expenses that may be incurred outside the UK.

5 ______________________

If you are sick or injured and have to spend time in hospital or confined to your hotel bed, you'll receive a payment for every complete day.

6 ______________________

We provide cover for any loss of personal property. There is a maximum payment for single articles and a maximum value for valuables and photographic equipment. Please ensure that this is sufficient for your needs.

7 ______________________

Loss of personal money, traveller's cheques, and travel tickets are covered under this section.

8 ______________________

You can claim for expenses incurred in obtaining a replacement passport.

9 ______________________

If your baggage is mislaid, we'll pay up to £100 for emergency purchases and compensation for the inconvenience.

10 ______________________

You are covered for legal liability for accidental injury to a third party or accidental damage to their property by an indemnity of up to £2.5 million.

11 ______________________

If you cannot reach your international point of departure in time, due to public transport failure, an accident, or mechanical failure involving the car you're travelling in, up to £1,200 will be paid to help you reach your scheduled destination.

12 ______________________

If your aircraft or boat is delayed for more than 12 hours, a compensation payment will automatically be made.

4 Read the text again and check to see if the answers you gave to the situations in exercise 2 are correct.