

Policy Wording

Schedule of Benefits

The maximum cover for the following categories in AUD

	Types of cover	Maximum cover in AUD
Section 1 Medical & Evacuation Expenses (\$100 Excess applies per event)	Individual Family	UNLIMITED UNLIMITED
Section 2 Cancellation & Changes to Planned Journey (\$100 Excess applies per event)	Individual Family	\$50,000 \$100,000
Section 3 Baggage & Personal Items (\$100 Excess applies per event)	Individual Family	\$25,000 \$50,000
Section 4 Money & Travel Documents (\$100 Excess applies per event)	Individual Family	\$1,000 \$2,000
Section 5 Personal Accident	Individual Family	\$100,000 \$200,000 (\$100,000 per person)
Section 6 Personal Liability	Individual Family	\$1,000,000 \$1,000,000
Section 7 Kidnap and Ransom	Individual Family	\$250,000 \$500,000
Section 8 Rental Car Excess	Individual Family	\$3,000 \$3,000

Sub limits

Some of the section limits have sub limits for particular types of losses or claims. These are described below. Where a particular type of loss or claim has no sub limit then the section limits above apply.

Section 1 Medical & Evacuation

Emergency Dental Treatment	\$750 per person
Cash Allowance Whilst in Hospital (after 72 hours)	\$100 per 24hr period \$3,000 per person
Extra Travel & Accommodation Expenses/Meal Allowance	\$5,000 per policy
Accompanying Person	\$5,000 per policy
Return of Mortal Remains/Funeral Expenses	\$15,000 per person
Medical Expenses due to Terrorism (Including Evacuation, Return of Remains/ Funeral Expenses and Hijack Cash)	\$100,000 per policy

Section 2 Cancellation & Changes to Planned Journey

Frequent Flyer Points Cancellation	\$5,000 per policy
Resumption of Journey	\$5,000 per policy
Travel Delay (after 12 hours delay)	\$1,000 per person \$5,000 per policy
Delayed Journey to Special Event	\$1,000 per person \$5,000 per policy
Missed Connection	\$10,000 per policy
Tour Cancellation	\$2,000 per policy
False Arrest	\$10,000 per policy
Hijack Cash (up to a maximum of)	\$1,000 per 24 hours \$10,000 per policy

Section 3 Baggage & Personal Items

Unspecified Items	\$2,000 per item
Laptop Computers	\$5,000 per item
Specified Items	\$10,000 per item
Maximum Total Specified Items	\$15,000 per policy
Baggage Delay (after 12 hours delay)	\$1,000 per person \$5,000 per policy
Special Medication Benefit	\$500 per person

Section 5 Personal Accident

Permanent Loss of Sight in One Eye	50% of limit
Permanent Total Loss of One Limb	50% of limit
Legal Expenses Relating to Injury or Death	\$3,000 per policy
Loss of Income (up to \$500 per week to a maximum of)	\$6,500 per person \$13,000 per policy