

# Policy Wording

## Travel Insurance Schedule of Benefits

### Section Limits

The maximum cover for the following sections in AU\$

	Cover types	Single Journey Policy Maximum cover per Policy in AU\$	Annual Frequent Traveller Policy Maximum cover per Journey in AU\$
<b>Section 1</b> <b>Medical &amp; Evacuation</b>	Individual Family	UNLIMITED UNLIMITED	UNLIMITED UNLIMITED
<b>Section 2</b> <b>Changes to Your Journey</b> (\$100 Excess applies per Unexpected event)	Individual Family	\$50,000 \$100,000	\$50,000 \$100,000
<b>Section 3</b> <b>Baggage &amp; Personal Items</b> (\$100 Excess applies per Unexpected event)	Individual Family	\$25,000 \$50,000	\$25,000 \$50,000
<b>Section 4</b> <b>Cash &amp; Travel Documents</b> (\$100 Excess applies per Unexpected event)	Individual Family	\$1,000 \$2,000	\$1,000 \$2,000
<b>Section 5</b> <b>Personal Accident</b> (up to \$25,000 per person aged 16-80 years, to a maximum of)	Individual Family	\$25,000 \$50,000	\$25,000 \$50,000
<b>Section 6</b> <b>Personal Liability</b>	Individual Family	\$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000
<b>Section 7</b> <b>Rental Vehicle Excess</b>	Individual Family	\$5,000 \$5,000	\$5,000 \$5,000

### Sub Limits

Some of the sections have sub limits for particular types of claims. These are set out below.  
Where a particular type of claim has no sub limit, the section limits above apply.

#### The maximum cover for the following sections in AU\$

<b>Section 1</b> <b>Medical &amp; Evacuation</b>	Emergency Dental Treatment .....	\$750 per person, per Journey
	Cash Allowance Whilst in Hospital (after 72 hours) .....	\$100 per 24hr period, up to \$3,000 per person, per Journey
	Accompanying Person .....	\$5,000 per Journey
	Funeral Expenses/Return of Mortal Remains .....	\$15,000 per deceased person
	Claims relating to Terrorism.....	\$100,000 per Policy
<b>Section 2</b> <b>Changes to Your Journey</b>	Travel Interruption (after 12 hours delay) .....	\$30,000 per Journey, or qualifying expenses incurred within the first 30 days, whichever is lower
	Delayed Journey to a Special Event .....	\$3,000 per person, \$6,000 per Journey
	Claims due to an Existing Condition of a Relevant Person .....	\$2,500 per person, \$5,000 per Journey
	Frequent Flyer Points Cancellation.....	\$5,000 per Journey
<b>Section 3</b> <b>Baggage &amp; Personal Items</b>	Maximum Total Unspecified Jewellery/Watches .....	\$2,500 per Journey
	Unspecified Laptops/Personal Computers/Tablets/ Cameras .....	\$3,000 per item, \$10,000 per Journey
	Other Unspecified Items .....	\$1,500 per item
	Specified Items .....	\$10,000 per item
	Maximum Total Specified Items .....	\$15,000 per Journey
	Baggage Delay (after 12 hours delay) .....	\$1,000 per person, \$5,000 per Journey
	Special Medication Benefit.....	\$500 per person, per Journey
<b>Section 4</b> <b>Cash &amp; Travel Documents</b>	Cash .....	\$500 per Journey
<b>Section 5</b> <b>Personal Accident</b>	Loss of Income (up to \$500 per week to a maximum of) .....	\$6,500 per person, \$13,000 per Journey
	Claims under Section 5 for those aged 15 years or under or 81 years or over.....	\$1,000 per Journey