



Annual Multi Trip Plan Schedule of Benefits

This Schedule of Benefits forms part of **your** policy and shows the limits and sub-limits for the benefits. Applicable limits are applied per adult traveller and are not increased for accompanying **children**. **You** must read this Schedule of Benefits together with **your** Certificate of Insurance and this Product Disclosure Statement.

Benefit	Applicable limits per adult
Cancellation and additional expenses	
Cancellation or holiday deferment costs	Chosen limit ⁺
<i>Agents cancellation fees sub-limit</i>	\$2,000
Emergency travel arrangements and accommodation expenses	Unlimited
<i>Meals sub-limit</i>	\$500; Limit of \$75 per 24hrs
<i>Emergency internet/telephone sub-limit</i>	\$250
Post hospital accommodation	\$500; Limit of \$100 per day
Medical expenses	
Overseas medical expenses	Unlimited [^]
<i>Critical illness or injury – emergency travel expenses for a friend or relative sub-limit</i>	\$20,000
Hospital compensation	\$8,000; Limit of \$50 per 24hrs
Dental expenses due to sudden acute pain	\$1,000
Medical evacuation and repatriation	Unlimited
<i>Home services sub-limit</i>	\$500
Extra travel cover	
Travel delay	\$2,000; Limit of \$250 per 24hrs
Missed connection – special events	\$2,000
Resumption of trip	\$3,000
Emergency accommodation due to terrorism	\$3,000; Limit of \$300 per day
Emergency expenses to avoid disaster	\$1,000
Early return home	\$2,000
Rental vehicle expenses	
Rental vehicle insurance excess	\$5,000 ⁺
Return of rental vehicle	\$750
Luggage	
Luggage and personal effects maximum limit	\$12,000
Personal computer, camera, video individual item limit	\$4,000
<i>Smartphones individual item limit</i>	\$1,000
<i>Other individual item limit</i>	\$700
Emergency luggage	\$500
Stolen cash	\$250
Hiring replacement golf and surf equipment	\$200
Replacement passports and travel documents	\$3,000
Fraudulent use of credit or debit cards	\$3,000

Annual Multi Trip Plan Schedule of Benefits (continued)



Benefit	Applicable limits per adult
Personal accident	
Accidental death	\$25,000
Accompanying children sub-limit	\$1,000 per child
Funeral expenses overseas	\$25,000
Total permanent disability	\$12,500
Loss of income	\$10,000 Limit of \$1,667 per month
Personal liability	\$2,500,000
Financial default of travel providers	\$10,000

+ This is a limit per policy; it is the most **we'll** pay for all people on **your** Certificate of Insurance combined, per **trip**.

^ For up to 12 months after the **illness** first appears or **injury** first occurs.