



# Australian Travel 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
<b>Cancellation and additional expenses</b>	
Cancellation or holiday deferment costs	Chosen limit <sup>+</sup>
<i>Agents cancellation fees – sub-limit</i>	\$2,000
Emergency travel arrangements and accommodation expenses	\$10,000
<i>Meals – sub-limit</i>	\$500; Limit of \$75 per 24hrs
<i>Emergency internet/telephone – sub-limit</i>	\$250
<b>Medical evacuation and repatriation</b>	\$50,000
<b>Extra travel cover</b>	
Travel delay	\$500; Limit of \$250 per 24hrs
Missed connection – special events	\$2,000
Missed connection – flight delay within Australia	\$2,000
Emergency accommodation due to <b>terrorism</b>	\$3,000; Limit of \$300 per day
Emergency expenses to avoid disaster	\$1,000
Early return home	\$2,000
<b>Rental vehicle expenses</b>	
<b>Rental vehicle</b> insurance excess	\$5,000 <sup>+</sup>
Return of <b>rental vehicle</b>	\$750
Luggage	
Luggage and personal effects maximum limit	\$4,000
<b>Personal computer</b> , camera, video individual item limit	\$1,000
<i>Smartphones individual item limit</i>	\$1,000
<i>Other individual item limit</i>	\$500
Emergency luggage	\$500
Hiring replacement golf and surf equipment	\$200
Fraudulent use of credit or debit cards	\$3,000
<b>Accidental death</b>	\$10,000
<i>Accompanying children – sub-limit</i>	\$1,000 per <b>child</b>
<b>Personal liability</b>	\$300,000
<b>Financial default of travel providers</b>	\$5,000

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