



Comprehensive 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 |
| <i>Personal computer, camera, video individual item limit</i> | \$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 |

Comprehensive 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.