

Comparing the special Axis Travel Centre QBE POLICY that we issue against similar QBE policies available online or other Insurance policies.

THERE ARE LARGE and CRITICAL DIFFERENCES.

Eff Sept 2018.

Benefit	Other or online Policy	AXIS issued Policy
Cancellation or holiday deferment costs	\$ 60,000	unlimited
Emergency travel arrangements and accommodation expenses	\$ 60,000	unlimited
Agents cancellation fees	\$ 1,500	\$ 2,000
Loss of reward points	\$ 60,000	unlimited
Medical and dental expenses	unlimited	unlimited
Hospital compensation	\$ 5,000	\$ 8,000
Critical illness or injury - emergency travel expenses for relative	\$ 20,000	\$ 20,000
Post-hospital accommodation	\$ 500	\$ 500
Dental Expenses due to sudden and acute pain	\$ 500	\$ 1,000
Evacuation and repatriation	unlimited	unlimited
Non medical evacuation and repatriation	unlimited	unlimited
Travel delay	\$ 1,500	\$ 2,000
Airfare compensation	\$ 3,000	\$ 3,000
Missed connection - special events	\$ 2,000	\$ 2,500
Resumption of trip	\$ 3,000	\$ 3,000
Withdrawal of services	\$ 500	\$ 500
Hijacking	\$ 20,000	unlimited
Emergency accommodation due to terrorism	\$ 3,000	\$ 3,000
Home and contents insurance excess	\$ 200	\$ 500
rental vehicle insurance excess	\$ 5,000	\$ 5,000
return of rental vehicle	\$ 750	\$ 750
Luggage and personal effects maximum limit	\$ 7,500	\$ 12,000
Personal Computer	\$ 3,000	\$ 6,000

Camera and video limit	\$ 3,000	\$ 4,000
Watches and Jewellery limit	\$ 1,000	\$ 1,000
Dentures or dental prosthesis limit	\$ 800	\$ 800
Other individual item limit	\$ 600	\$ 700
Emergency luggage	\$ 250	\$ 500
Stolen cash	\$ 200	\$ 250
Replacement golf and surf equipment	\$ 200	\$ 200
Replacement passports and travel documents	\$ 3,000	\$ 3,000
Fraudulent use of credit cards	\$ 3,000	\$ 3,000
Accidental Death	\$ 25,000	\$ 25,000
Funeral expenses overseas or repatriation of remains	\$ 25,000	\$ 25,000
Funeral expenses within Australia	\$ 5,000	\$ 5,000
Total permanent disability	\$ 12,500	\$ 12,500
Loss of income	\$ 10,000	\$ 10,000
Personal liability	\$ 3,000,000	\$ 3,000,000
Legal expenses	\$ 15,000	\$ 15,000
Financial default of travel service providers	nil	\$ 10,000
Wholesalers	nil	\$ 5,000
Ski lift passes	\$ 300	\$ 300
ski run closure	\$ 500	\$ 500
Hire replacement snow equipment	\$ 300	\$ 300
Cruise catch up	nil	\$ 2,000
Cabin or ships hospital confinement	nil	\$ 500
Pre-pad shore excursion cancellation	nil	\$ 1,000
Delayed cruise return	nil	\$ 2,000