

# 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 person
<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	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
<b>Medical expenses</b>	
Overseas medical expenses	Unlimited <sup>^</sup>
<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
<b>Medical evacuation and repatriation</b>	Unlimited
<i>Home services sub-limit</i>	\$500
<b>Extra travel cover</b>	
Travel delay	\$2,000; Limit of \$250 per 24hrs
Missed connection – special events	\$2,000
Resumption of trip	\$3,000
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
<b>Luggage</b>	
Luggage and personal effects maximum limit	\$12,000
<b>Personal computer, camera, video individual item limit</b>	\$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

Benefit	Applicable limits per person
Fraudulent use of credit or debit cards	\$3,000
<b>Personal accident</b>	
Accidental death	\$25,000
<i>Accompanying children sub-limit</i>	<i>\$1,000 per child</i>
Funeral expenses overseas	\$25,000
Total permanent disability	\$12,500
Loss of income	\$10,000; Limit of \$1,667 per month
<b>Personal liability</b>	\$2,500,000
<b>Financial default of travel providers</b>	\$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.