



Pre-Paid Cardholder Annual Travel Insurance Summary

T24 PREMIUM TRAVEL INSURANCE - SCHEDULE OF BENEFITS

OPERATIVE TIME	<p>Whilst on a trip which commences during the policy period and is scheduled to last for up to a maximum duration of 30 days. Cover shall start from the time of leaving your normal place of residence and continue until such return.</p> <p>No cover is provided for trips that have commenced before you have been issued a valid pre-paid card issued by the insured.</p>
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Coverage	Sum insured (US Dollars)	Excess / Limitation (US Dollars)
Emergency Medical Expenses & Repatriation Expenses	2,500,000	75
Emergency Dental Expenses	2,500	75
Cancellation, Interruption & Delay		
Cancellation	5,000	250
Additional expense	2,500	250
Trip interruption	2,500	250
Resumption of trip	250	75
Missed connection	100	Nil
Limit of liability any one travelling party	50,000	
Luggage/Personal Effects & Money		
Luggage & personal effects	1,000	75
Emergency luggage	250	75
Cash	500	75
Replacement passport and travel documents	100	Nil
Personal Liability	1,000,000	100
Personal Accident & Funeral Expenses		
Accidental death	100,000	Accidental death benefit Limited to 5,000 in respect of persons aged 16 years or younger
Total loss of sight in one or both eyes	100,000	
Permanent total disablement	100,000	
Funeral expenses	2,500	

IMPORTANT: Underwriters limit of liability will not be for more than US\$ 10,000,000 any one **accident event**. The benefit payable by underwriters in respect of each insured person will be reduced in the proportion.