

Sections	SUMMARY OF AVAILABLE BENEFITS	Overall Limits
----------	-------------------------------	----------------

Section A	MEDICAL EXPENSES AND ADDITIONAL EXPENSES	
A1	(incurred on a Journey abroad outside of the Insured Person's Country of Domicile): Including Emergency Evacuation and Repatriation Expenses.  <b>* DENTAL TREATMENT</b> Emergency dental treatment for immediate relief of dental pain	US 1,000,000 *US 100 Excess US 500 Excess* Emergency Dental US 500
A2	<b>ACCOMMODATION AND TRAVEL EXPENSES*</b> Accommodation and travel expenses incurred by the insured person and any one close relative or member of an insured persons travel party who has to remain or travel with the insured should they be injured or ill.	
A3	<b>ACCOMMODATION AND TRAVEL EXPENSES FROM THE HOME COUNTRY*</b> Accommodation and travel expenses incurred by one person to travel from the home country of domicile if their presence with the Insured Person is necessary on medical grounds	
A4	<b>REPATRIATION OF MORTAL REMAINS*</b> Reasonable expenses incurred in transporting the Insured Person's remains or ashes to their former place of residence in the Insured Person's Normal Country of Domicile or funeral expenses incurred abroad.	
A5	<b>MEDICAL EVACUATION*</b> Expenses incurred for the provision of an air ambulance or the use of air transport, including qualified attendants, to repatriate the Insured Person to the their Normal Country of Domicile should they be seriously ill or injured.	
Note	<i>Under subsections 2,3,4 and 5 of this section, any claims of for costs or expenses must be preauthorized by the 24 hour Emergency Service Company</i>	

Section B	CANCELLATION AND CURTAILMENT	
B1.	We will pay up to Amount of Insurance shown in the table for any irrevocable payments paid or contracted to be paid for travel, accommodation and unused pre-booked excursions (including additional Accommodation and Travel Expenses incurred for return to the Insured Person's Normal Country of Domicile) should the projected trip be cancelled before commencement or curtailed before completion. <b>Death, accidental bodily injury, illness or compulsory quarantine of:</b> a) You, b) any member of the Travel Party, c) any person within whom You intend to reside with during the trip, or d) any Close Relative or business associated necessitating Your presence in Your Normal Country of Domicile.	US 5,000
B2	<b>Redundancy</b> (provided that such redundancy qualifies for payment under any Redundancy Payments Acts in Your Normal Country of Domicile) of: You, or any member of the Travel Party.	
B3	<b>Summoning to jury service or witness attendance</b> in a court in Your Normal Country of Domicile or unavoidable requirement to be present in Your Normal Country of Domicile for <b>service in any military or civil emergency</b> of: You, or any member of the Travel Party.	
B4	<b>Major damage or burglary within 7 days immediately prior to a trip</b> at the home or place of employment of: You, or any member of the Travel Party.	
B5	<b>Adverse weather conditions</b> making it impossible for You to travel to the point of departure at commencement of the outward trip.	

Section C	MISSED DEPARTURE AND DELAY	
Part 1. C1	<ul style="list-style-type: none"> <li>Under part 1. we will pay either:</li> <li>Up to USD500 to meet a reserved connection for travel from Your Normal Country of Domicile, or</li> </ul>	US 500

C2	<ul style="list-style-type: none"> <li>• Up to USD500 to reach Your pre-booked accommodation outside Your Normal Country of Domicile, or</li> </ul>	
C3	<ul style="list-style-type: none"> <li>• Up to USD250 to meet a reserved connection for return travel to Your home in Your Normal Country of Domicile, if at the commencement of, or during a trip to or from Your Normal Country of Domicile, You arrive at the designated international departure point too late to meet a reserved air, sea, coach or rail journey due to the transport that You are travelling in being delayed or interrupted by one or more of the Insured Events listed below.</li> </ul>	US 250
Part 2.	Under part 2. we will pay either:	
a)	<p>We will pay up to USD150 in accordance with the following Scale, should the scheduled public transport (e.g. aircraft, sea vessel, coach or train and the like) on which You are booked for international travel be delayed as a result of one or more of the Insured Events listed below:</p> <ul style="list-style-type: none"> <li>• 1. USD30 for the first completed 12 hour period of delay, and</li> <li>• 2. USD15 for each subsequent completed 12 hour period of delay.</li> </ul>	US 250
b)	We will pay up to USD3,000 for any irrecoverable payments paid or contracted to be paid in respect of travel and accommodation in the event that You opt to cancel the trip as a consequence of delay or interruption of at least 24 hours caused by one or more of the Insured Events listed below.	US 3,000

Section D	<b>PERSONAL LIABILITY</b>	
	We will indemnify up to the Amount of Insurance shown in the Table of Benefits, any one event or series of events in all (including legal expenses), should You become legally liable to pay claims for accidental bodily injury to the public or accidental loss of or damage to property, occurring during the Operative Time.	US 1,000,000

Section F	<b>PERSONAL ACCIDENT</b>	
	Should You suffer bodily injury caused by accidental, visible and violent means during the Operative Time which solely and independently of any other cause within 12 calendar months of the date of the accident results in Your death or disability as stated in the Schedule of Compensation We will pay up to the Amount of Insurance shown in the Table of Benefits in accordance with the Schedule of Compensation.	US 200,000

Section H	<b>PERSONAL BAGGAGE&amp; EFFECTS</b>	
	<p>We will pay up to the Amount of Insurance shown in the Table of Benefits in the event of loss of or damage to personal baggage, clothing or effects, during the Operative Time, subject to:</p> <ul style="list-style-type: none"> <li>• A limit of USD300 any one article or pair or set of articles (e.g. a pair of earrings, golf equipment and the like).</li> <li>• A limit of USD250 in total for all Valuables.</li> <li>• A limit of USD250 in total for all Photographic Equipment.</li> </ul>	US 1,800

General Terms and conditions: The benefits tabled above is summary of the available benefits provided by the complimentary worldwide travel insurance included with the T24 Black Shield Prepaid Visa Card. The complimentary insurance is subject to specific terms and conditions details of which will be provided together with T24 BlackShield cardmember guide. Coverage is valid worldwide for an unlimited number of overseas trips of up to maximum period of 90 days in duration per trip undertaken in any one year of membership. Coverage is available for all overseas trips undertaken for holiday and business travel purposes. The insurance policy is underwritten by a leading International Insurance Underwriter with an A (excellent) \*claims paying ability rating.