

		Platinum	Diamond	Gold	Silver	Basic	Students	Seniors
	Excess	Single Trip & Annual Multi-trip	Single Trip & Annual Multi-trip	Single Trip & Annual Multi-trip	Single Trip & Annual Multi-trip	Single Trip & Annual Multi-trip	Single Trip & Annual Multi-trip	Single Trip & Annual Multi-trip
		0 months – 69 years inclusive					Up to 30 years	70 – 79 years inclusive
Emergency Medical Expenses	\$65	\$500,000	\$250,000	\$100,000	\$50,000	\$35,000	\$50,000	\$100,000
Emergency Medical Repatriation Expenses	Nil	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Emergency Medical Evacuation	Nil	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
Escort of a beneficiary who is less than 15 years old	Nil	1 Return Economy Class Airline ticket + 100 USD/night - 2 nights maxi + fees qualified escort	1 Return Economy Class Airline ticket + 100 USD/night - 2 nights maxi + fees qualified escort	1 Return Economy Class Airline ticket + 100 USD/night - 2 nights maxi + fees qualified escort	Nil	Nil	Nil	Nil
Extension of beneficiary's stay	Nil	Accommodation - 80 USD Per Night up to 10 Nights	Accommodation - 80 USD Per Night up to 10 Nights	Accommodation - 80 USD Per Night up to 10 Nights	Nil	Nil	Nil	Nil
Passive war and terrorism (medical expenses, transportation/transfer, repatriation of body / mortal)	Nil	Covered	Covered	Covered	Covered	Covered	Covered	Covered
Supplementary Expenses								
a. Accompanying Family Member	Nil	\$3,500	\$3,500	\$3,000	\$2,000	\$1,000	\$1,000	\$1,500
b. Burial Expenses	Nil	\$3,500	\$3,500	\$3,000	\$2,000	\$1,000	\$1,000	\$1,500
c. Return of Mortal Remains	Nil	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
d. Return of Children	Nil	\$3,500	\$3,500	\$3,000	\$2,000	\$1,000	Nil	\$1,500
Pre-Existing Medical Condition Extension (age <55)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Pre-Existing Medical Condition Extension (age 56 - 69)	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil
Emergency Dental Care	Nil	\$1,000	\$1,000	\$750	\$450	\$300	\$200	\$750
Death	Nil	\$15,000	\$6,500	\$6,500	Nil	Nil	Nil	Nil
Public Conveyance (Aircraft only) - Additional Death Benefit	Nil	\$15,000	\$6,500	\$6,500	Nil	Nil	Nil	Nil
Permanent Disabling Injuries	Nil	\$15,000	\$13,000	\$13,000	Nil	Nil	Nil	Nil
Medical and Personal Assistance	Nil	Assistance Service	Assistance Service	Assistance Service	Assistance Service	Assistance Service	Assistance Service	Assistance Service
Cancellation	\$65	\$2,500	\$2,000	\$1,500	\$1,000	\$500	\$750	\$1,500
Curtailment	\$65	\$2,500	\$2,000	\$1,500	\$1,000	\$500	\$750	\$1,500
Travel Delay	6-Hours	\$650	\$550	\$400	\$275	\$150	\$200	\$150
Missed Connection	6-Hours	\$650	\$550	\$400	\$275	\$150	\$200	\$150
Personal Belongings (single item limit 25% of Sum Insured)	\$65	\$2,500	\$1,000	\$750	\$500	NIL	Nil	\$1,500
Personal Belongings Delay	6-Hours	\$250	\$200	\$150	\$100	NIL	Nil	\$260
Emergency Replacement of Passport, Visa or Travel Documents and Driving Licence (single item limit 25% of Sum Insured)	\$65	\$650	\$500	\$350	\$250	NIL	Nil	\$260
Consular referral, emergency accommodation and travel arrangements	Nil	Service Only	Service Only	Service Only	Service Only	Service Only	Service Only	Service Only
Hijack, hostage or wrongful detention maximum per event	24-Hours	\$100 per day - Max \$5,000	\$100 per day - Max \$5,000	\$100 per day - Max \$5,000	\$100 per day - Max \$1,000	\$100 per day - Max \$1,000	Nil	\$100 per day - Max \$1,000
Lawyer's expenses	Nil	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000	Nil	Nil
Advance for bail	Nil	\$2,000	\$1,500	\$1,500	\$1,000	\$1,000	Nil	Nil
Personal Liability	Nil	\$300,000	\$300,000	\$200,000	\$100,000	\$100,000	\$50,000	\$200,000
		\$500,000	\$250,000	\$100,000	\$45,000	\$35,000	\$50,000	\$100,000