

SCHEDULE OF BENEFITS

The Annual Multi-Trip plan options provide cover for up 90 consecutive Days of travel per Journey under taken by the Person Insured during the 365 Day Period of Insurance that the Policy is in place for. Please refer to General Condition's pt 4 for more information.

Schedule of Benefits						
Plan Name			Platinum	Gold	Silver	Economy
Age Limits	Excess		up to age 64	up to age 64	up to age 79	up to age 79
SECTION 1 – Emergency Medical and Related Expenses						
1.1	Emergency Medical Expenses	67	\$500,000	\$250,000	\$100,000	\$45,000
1.2	Emergency Medical Repatriation Expenses		Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
1.3	Emergency Medical Evacuation		Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
1.4	Daily hospital cash	24 hours	\$50 pd/max \$500	\$30 pd/max \$300	\$20 pd/max \$200	\$15 pd/max \$150
1.5	Supplementary Expenses	67				
	a. Accompanying Family Member		\$3,000	\$1,500	\$1,000	\$500
	b. Burial Expenses		\$3,000	\$1,500	\$1,000	\$500
	c. Return of Mortal Remains		Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
	d. Return of Children		\$3,000	\$1,500	\$1,000	\$500
1.6	Emergency Dental Care	67	\$750	\$250	\$150	\$45
SECTION 2 – Personal Injury						
2.1	Death	0	\$15,000	\$10,000	\$3,500	\$2,000
2.2	Permanent Disabling Injuries	0	\$15,000	\$10,000	\$3,500	\$2,000
SECTION 3 – Assistance						
3.1	Medical and Personal Assistance	0	Assistance Service	Assistance Service	Assistance Service	Assistance Service
SECTION 4 – Cancellation, Curtailment and Disruption						
4.1	Cancellation	67	\$2,000	\$1,000	\$500	\$0
4.2	Curtailment, Alteration, Re-arrangement	67	\$2,000	\$1,000	\$500	\$0
4.3	Travel Delay	6-Hours	\$500	\$300	\$200	\$0
4.4	Missed Connection	6-Hours	\$500	\$300	\$200	\$0
SECTION 5 – Baggage						
5.1	Personal Belongings (single item limit 25% of Sum Insured)	67	\$2,000	\$1,000	\$500	\$0
5.2	Personal Belongings Delay	6-Hours	\$200	\$100	\$50	\$0
5.3	Money	67	\$400	\$200	\$100	\$0
5.5	Emergency Replacement of Passport, Visa or Travel Documents and Driving Licence (single item limit 25% of Sum Insured)	67	\$400	\$200	\$100	\$0
SECTION 8 – Personal Liability						
8.1	Bodily Injury	150	\$1,000,000	\$500,000	\$250,000	\$0
8.2	Material Damage	150	\$1,000,000	\$500,000	\$250,000	\$0
SECTION 9 – Hijack or Kidnap and Wrongful Detention						
9.1	Hijack or Kidnap & Wrongful Detention Daily Benefit (\$500/day)	24-Hours	\$5,000	\$0	\$0	\$0
Aggregate Limit			\$500,000	\$200,000	\$100,000	\$45,000