

## Benefits Summary

	BENEFITS SUMMARY	LIMITS
Section A	Medical And Additional Expenses	
	<p>All inpatient and outpatient medical expenses for emergency treatment arising from illness or injury incurred whilst abroad on vacation or company business outside of members country or normal residence.</p> <p>Emergency evacuation and repatriation expenses are covered.</p> <p>Cover for medical expenses and medical evacuation/repatriation expenses if you are injured while recreational skiing while travelling overseas.</p> <p>No cover for any recreational scuba diving</p>	Up to \$15,000,000
	Emergency Dental treatment	Up to \$500
Section B	Cancellation And Curtailment	
	<p>Cancellation or curtailment of travel by the member due to circumstances beyond the control of the member up to the invoiced cost, or up to a maximum amount stated (whichever is the lesser) prior to travel.</p> <p><b>*Not available for discounted tickets or budget airlines.</b></p>	Up to \$5000
Section C	Missed Departure And Delay	
Part 1	<p>Missed Connection Per Member</p> <p>Reimbursement of reasonable receipted additional ticket for travel expenses following a missed connection.</p> <p>Note; There is NO denied boarding cover, such expenses must be reimbursed by the airline, shipping line or other common carrier. There is NO cover for delays in arrival times.</p>	Up to \$1000
Part 2a	<p>Travel Departure Delay Per Member</p> <p>A compensation benefit if departure is delayed: for more than 6 Hours</p>	\$300
	for more than 12 Hours	\$450
	for more than 18 Hours	\$600

Part 2b	<p>Missed departure</p> <p>In the event you opt to cancel your trip as a consequence or delay or interruption of at least 24hours caused by one or more events due to natural disaster or catastrophe, adverse weather, civil commotion, accident or breakdown of transport carrier, we will pay up to the stated limit. A full listing of events is within the policy wording.</p> <p>Volcanic ash is excluded.</p>	Up to \$3000
Section D	Personal Liability	
	As a result of accidental Death, Bodily Injury to, or accidental loss of, or damage to material property of a third party	Up to \$1,000,000
Section E	Personal Accident	
	Loss of one or more Limbs or sight of one or both Eyes:	\$ 200,000
	Permanent Total Disablement (any occupation) aged up to 65	\$ 200,000
	For children aged under 18	\$10,000
	<p>Legal Expenses</p> <p>Arising out of Bodily Injury to, or illness of the member caused by a third party including the costs of consultation</p>	Up to \$5,000

Benefits Summary continued

Section F	Personal Baggage, Clothing or Effects	
	<p>Loss/Damage Of Baggage And Personal Effects Per Member All valuables are subject to the overall limit.</p> <p>Single/Pair Article Limit \$500</p> <p>Photographic equipment limit is \$500.</p> <p>Mobile Phone limit is \$300</p> <p>Mobile phones must be kept with the member at all times during the Journey and should never be left unattended.</p>	Up to \$10,000
	<p>Temporary Baggage Delay Per Member</p> <p>1) Reimbursement of reasonable receipted expenses incurred, following delayed delivery of luggage whilst in the care, custody and control of the airline, shipping line or other Common Carrier or their baggage handling agents due to delay, or Common Carrier misdirection in delivery</p> <p>2) Reimbursement of up to \$100 per hour (following a Baggage Delay of more than 6 Hours) for the purchase of essential items abroad up to the maximum limit per member</p> <p>3) Baggage Delay Extension – we will pay up to \$150 for the purchase of immediate necessities if there is a baggage delay of more than 12 hours.</p>	Up to \$1,000
	<p>Purchase or hire for winter sports equipment abroad (including skis, ski equipment and/or essential clothing following a Baggage Delay of more than 24 Hours from the time of disembarkation.</p>	Up to \$500
	<p>There is no coverage on the return journey to the Insured Person's Country of Residence, for Baggage Delay.</p> <p>The member MUST claim against the airline, shipping line or other common carrier for reimbursement.</p>	Not covered
	Other Benefits	
	<p>CATASTROPHE</p> <p>For the extra cost of providing similar accommodation if reserved or booked accommodation cannot be lived in because of a natural disaster</p>	Up to \$1,750

	<p>DOCUMENT REPLACEMENT</p> <p>For business samples and documents not belonging to the member Reasonable costs in replacing lost or misplaced essential travel documents needed by the member on a Journey abroad</p>	<p>Up to \$1,900</p>
	<p>ABANDONMENT PER PERSON (after a 24 Hour delay):</p> <p>OUTWARD JOURNEY - Non-Refundable Charges imposed by the Common Carrier and/or Accommodation Provider.</p> <p>RETURN JOURNEY - Reimbursement of Additional Travel Expenses due to Rearrangement of the Inward Travel Itinerary.</p>	<p>\$5,000</p>