

## Summary of Benefits

This is only a summary of the benefits. Please read this PDS carefully for complete details of what *We will pay* and *We will not pay*, and which of the benefits are provided under each Plan (see pages 31 to 49). Importantly, please note that exclusions do apply, as well as limits to the cover.

### SECTION 1 – Cancellation Fees & Lost Deposits

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you or which are outside your control, such as:

- Sickness – Injuries – Strikes – Collisions – Retrenchment
- Natural Disasters

### SECTION 2 – Overseas Emergency Medical Assistance

Cover for medical assistance while you are Overseas, including:

- Ambulance – 24 Hour Emergency Medical Assistance
- Medical Evacuations – Funeral Arrangements
- Messages to family – Hospital Guarantees

### SECTION 3 – Overseas Emergency Medical & Hospital Expenses

Cover for medical treatment if you are Injured or become Sick Overseas, including:

- Medical – Hospital – Surgical – Nursing
- Emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth

### SECTION 4 – Additional Expenses

Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from:

- Sickness – Injury – Death

Also cover for your Travelling Companion's or Relative's accommodation and travel expenses to travel to, stay near or escort you resulting from:

- Hospitalisation – Medical Evacuation.

### SECTION 5 – Hospital Cash Allowance

An allowance of \$50 per day if you are hospitalised for more than 48 continuous hours while Overseas.

### SECTION 6 – Accidental Death

A death benefit is payable if you die because of an Injury you sustained during your Journey within 12 months of that Injury.

### SECTION 7 – Permanent Disability

A permanent disability benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot (for at least 12 months, and which will continue indefinitely) within 12 months of, and because of, an Injury you sustained during your Journey.

### SECTION 8 – Loss of Income

A weekly loss of income benefit is payable if you become disabled within 30 days of an Injury you sustained during your Journey, and you are still unable to work more than 30 days after returning to Australia.

### SECTION 9 – Travel Documents, Credit Cards & Travellers Cheques

Cover to replace costs of travel documents lost or stolen from you during your Journey, such as:

- Passports – Credit Cards – Travel Documents – Travellers Cheques

### SECTION 10 – Theft of Cash

Cover for the following items stolen from your person:

- Bank Notes – Cash – Currency Notes – Postal Orders
- Money Orders

### SECTION 11 – Luggage & Personal Effects

Cover for replacing Luggage and Personal Effects stolen, or reimbursing repair cost for accidentally damaged items, including:

- Luggage – Spectacles – Personal Effects – Personal Computers
- Cameras

### SECTION 12 – Luggage & Personal Effects Delay Expenses

Cover to purchase essential items of clothing and other personal items following your Luggage and Personal Effects being delayed, misdirected or misplaced by your Carrier for more than 12 hours.

### SECTION 13 – Travel Delay Expenses

Cover for additional meals and accommodation expenses if your Journey is disrupted due to circumstances beyond your control after an initial 6 hour delay.

### SECTION 14 – Alternative Transport Expenses

Cover for additional travel expenses following transport delays to reach events such as:

- Weddings – Funerals – Conferences – Sporting Events
- Pre-paid travel/tour arrangements.

### SECTION 15 – Personal Liability

Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.

### SECTION 16 – Rental Vehicle Excess

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance resulting from the Rental Vehicle being:

- Stolen – Crashed – Damaged

and/or:

- the cost of returning the Rental Vehicle due to you being unfit to do so.

### SECTION 17 – Snow Ski & Golf Equipment Hire

Cover for the hire of alternative snow ski or golf equipment following the accidental loss, theft of, damage to, misdirection or delay of snow ski or golf equipment owned by you.

### SECTION 18 – Domestic Pets

Cover for additional boarding kennel or cattery fees resulting from your delayed return Home. Also veterinary fees if your pet is Injured while you are away.

### SECTION 19 – Domestic Services

Cover for housekeeping services following your Injury/disablement continuing upon your return Home.