

# Table of Benefits

Following is a table of the benefits and their maximum limits.

Refer to “Your Policy Cover” pages 31 to 49 for details of what *We will pay* and what *We will not pay*, and which types of cover are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

All benefit limits and Excesses throughout this PDS are in Australian Dollars (AUD).

If you are travelling in the course of your business, please see page 55 for information on how GST may affect your claims.

Policy Section & Benefit		PLAN A Comprehensive		PLAN B Australia Only		PLAN C Budget		PLAN D Frequent Traveller**	PLAN E Cancellation Only#
		Single	Family	Single	Family	Single	Family	Single	Single
*1	Cancellation Fees & Lost Deposits	unlimited	unlimited	unlimited	unlimited	---	---	unlimited	\$3,000
*2	Overseas Emergency Medical Assistance <sup>^</sup>	unlimited	unlimited	—	—	unlimited	unlimited	unlimited	—
*3	Overseas Emergency Medical & Hospital Expenses <sup>^</sup> <i>Dental Expenses (per person)</i>	unlimited	unlimited	—	—	unlimited	unlimited	unlimited	—
		\$500	\$500	—	—	\$500	\$500	\$500	—
*4	Additional Expenses	\$50,000	\$100,000	\$50,000	\$100,000	—	—	\$50,000	—
*5	Hospital Cash Allowance <sup>^</sup>	\$5,000	\$10,000	—	—	—	—	\$5,000	—
*6	Accidental Death	\$25,000	\$50,000	\$25,000	\$50,000	—	—	\$25,000	—
*7	Permanent Disability <sup>^</sup>	\$25,000	\$50,000	—	—	—	—	\$25,000	—
*8	Loss of Income <sup>^</sup>	\$10,400	\$20,800	—	—	—	—	\$10,400	—
9	Travel Documents, Credit Cards & Travellers Cheques <sup>^</sup>	\$5,000	\$10,000	—	—	—	—	\$5,000	—
10	Theft of Cash <sup>^</sup>	\$250	\$250	—	—	—	—	\$250	—
*11	Luggage & Personal Effects	\$10,000	\$20,000	\$5,000	\$10,000	—	—	\$10,000	—
12	Luggage & Personal Effects Delay Expenses <sup>^</sup>	\$250	\$500	—	—	—	—	\$250	—
*13	Travel Delay Expenses	\$2,000	\$4,000	\$2,000	\$4,000	—	—	\$2,000	—
14	Alternative Transport Expenses <sup>^</sup>	\$5,000	\$10,000	—	—	—	—	\$5,000	—
15	Personal Liability	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	—
*16	Rental Vehicle Excess	\$5,000	\$5,000	\$3,000	\$3,000	—	—	\$5,000	—
17	Snow Ski & Golf Equipment Hire <sup>^</sup>	\$2,000	\$4,000	—	—	—	—	\$2,000	—
18	Domestic Pets	\$500	\$500	\$500	\$500	—	—	\$500	—
19	Domestic Services	\$500	\$500	\$500	\$500	—	—	\$500	—

\*sub-limits apply - refer to the “Your Policy Cover” section of this PDS for details (pages 31 to 49)

#You may choose the benefit limit you require from the following amounts, up to the maximum amount shown in the Table above: \$1,000, \$2,000 or \$3,000.

The benefit limit you choose is the amount you will be insured for, and will be noted on the Certificate of Insurance provided at the time of policy issue.

<sup>^</sup>there is no cover under these Policy Sections while travelling in Australia - refer to the “Geographical Regions” section of this PDS for details (pages 12 to 13)

## \*\*Plan D – Frequent Traveller

- 12 month policy
- Unlimited number of Journeys
- Worldwide or domestic Journeys includes Policy Sections 1 to 19 while travelling Overseas and Policy Sections 1, 4, 6, 11, 13, 15, 16, 18 & 19 while travelling in Australia (destination must be a minimum of 250km from Home).
- Benefit limits and sub-limits reinstated on the completion of each Journey  
*Except for Policy Section 15 (Personal Liability) - the amount shown in the Table of Benefits is the most we will pay for all claims combined for the 12 month policy period.*
- Maximum period for any one Journey is 37 days for leisure travel, or 90 days for business travel. A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however, the whole Journey cannot exceed a total of 90 days.
- Not available for travellers aged 70 years and over