



## Travel Insurance Policy Review

Updated 8 April 2019

Cancellation / Travel Disruption	Maximum Cover
Loss of Deposits	Cover chosen – you choose the amount of your benefit limits
Cancellation of Journey Paid in Full	Cover chosen – you choose the amount of your benefit limits
Curtailment of Journey Paid in Full	Cover chosen – you choose the amount of your benefit limits
Missed Connection	Unlimited
Travel Delay	\$2,000 (\$200 will be reimbursed after an initial 6+ hour delay. A further \$200 will be reimbursed up to the maximum benefit limit of this section for each full '24 hour period' that the delay continues beyond the initial 6 hour delay)
Frequent Flyer Points	Cover chosen – you choose the amount of your benefit limits
Resumption of Travel	\$5,000
Medical Benefits	
Overseas Medical Expenses	Unlimited
Terrorism – Overseas Medical Expenses	Unlimited
Emergency Dental Expenses	
Emergency Dental Treatment – Pain Relief Only	Unlimited
Emergency Dental Treatment – as a Result of an Injury	Unlimited
Incidental Hospital Expenses	\$75 per complete night, up to \$8,000 provided that the period of confinement is at least 48 hours
Accompanying Person	Unlimited
Loss of income	\$9,000 (\$1,000/month, up to 9 months)
Life Benefits Maximum Benefits	
Funeral Expenses	\$20,000
Accidental Death	\$15,000
Permanent Disablement	\$15,000
Personal Baggage, Effects and Personal Money	
Credit card fraud and replacement	\$25,000
Personal Baggage	
Total limit (including any items insured)	\$25,000
Personal Baggage - Item Limit (general items)	\$1,500
Personal Baggage - Special Limit (electronic equipment, video and camera equipment)	\$3,000
Personal Baggage - Mobile Phone (repair or replacement)	\$1,500
Emergency Baggage Limit	\$1,500 - \$500 for essential emergency items of clothing and toiletries, \$500 per 24 hours
Specified High Value Items	Optional
Maximum Value Per item	\$10,000
Maximum Total Value	\$25,000
Travel Documents	\$25,000
Personal Money	\$500
Personal Liability Benefits	
Rental Vehicle Excess	\$10,000
Personal Liability	\$2,500,000
Defence Costs – Including Wrongful Arrest	\$10,000