

This policy is underwritten by QBE Insurance (Australia) Limited.  
ABN 78 003 191 035

## ANNUAL MULTI TRIP SCHEDULE OF BENEFITS

(Per adult includes any accompanying financially dependant *child or children under 25 years*)

This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the Policy Wording for full details of cover. Other <i>applicable limits</i> may apply.		Section	ANNUAL MULTI TRIP TRAVEL PLAN	addVANTAGE <sup>+</sup> OPT <sup>+</sup> ON additional or increased benefits
			APPLICABLE LIMITS PER ADULT	APPLICABLE LIMITS PER ADULT
Cancellation Or Holiday Deferment Costs Excluding A Cruise		A1	Unlimited	
Cruise Cancellation Or Holiday Deferment Costs		A1	\$2,000	Unlimited
Emergency Travel Arrangements And Accommodation Expenses		A2	Unlimited	
Agents Cancellation Fees		A3	\$2,000	\$5,000
Medical Expenses And Dental Overseas And Onboard A Cruise ship In Australian Waters		B1	Unlimited	
Medical And Non Medical Evacuation And Repatriation		C	Unlimited	
Travel Delay		D1	\$1,000	\$2,000
Rental Vehicle Insurance Excess		E1	\$4,000	\$8,000
Luggage And Personal Effects	Personal Computer Item Limit	F1	\$1,000	\$5,000
	Camera and Video Item Limit		\$1,000	\$5,000
	Set of Golf Clubs Item Limit		\$3,000	
	Watches And Jewellery Item Limit		\$1,000	
	Dentures Or Dental Prosthesis Item Limit		\$800	
	Other Item Limit		\$500	
	Maximum Item Limit Total		\$15,000	
	New For Old		-	Applicable Item Limit
Emergency Luggage		F2	\$500	\$750
Stolen Cash		F3	-	\$250
Damage to Sporting Equipment While In Use		F4	-	\$500
Fraudulent Use Of Credit Or Debit Cards		F7	\$3,000	
Loss of Income		G5	\$12,000	
Personal Liability		H1	\$2,500,000	
Legal Expenses		H2	\$15,000	
Financial Default		I	\$10,000	
Snow Sports Package	Any Claim Arising Due To Participation In Snow Sports	J	-	Covered up to relevant Section limit
	Ski Lift Passes	J1	-	\$300
	Ski Run Closure	J2	-	\$500
	Hire Replacement Snow Equipment	J3	-	\$300
Bonus Qantas Frequent Flyer Points			1 point per \$2	1 point per \$1
Maximum Trip Duration			60 Days	90 Days

A Product Disclosure Statement should be considered before deciding to acquire this product.