



# Essentials Plan Schedule of Benefits

This Schedule of Benefits forms part of **your** policy and shows the limits and sub-limits for the benefits. Applicable limits are applied per adult traveller and are not increased for accompanying **children**. **You** must read this Schedule of Benefits together with **your** Certificate of Insurance and this Product Disclosure Statement.

Benefit	Applicable limits per adult
<b>Cancellation and additional expenses</b>	
Cancellation or holiday deferment costs	Chosen limit <sup>+</sup>
<i>Agents cancellation fees sub-limit</i>	\$2,000
Emergency travel arrangements and accommodation expenses	\$15,000
<i>Meals sub-limit</i>	\$500; Limit of \$75 per 24hrs
<i>Emergency internet/telephone sub-limit</i>	\$250
<b>Medical expenses</b>	
Overseas medical expenses	Unlimited <sup>^</sup>
<i>Critical illness or injury – emergency travel expenses for a friend or relative sub-limit</i>	Not insured
Hospital compensation	\$5,000; Limit of \$50 per 24hrs
Dental expenses due to sudden acute pain	\$1,000
<b>Medical evacuation and repatriation</b>	\$500,000
<i>Home services sub-limit</i>	Not insured
<b>Extra travel cover</b>	
Travel delay	\$1,000; Limit \$250 per 24hrs
Missed connection – special events	Not insured
Resumption of trip	Not insured
Emergency accommodation due to <b>terrorism</b>	Not insured
Emergency expenses to avoid disaster	\$1,000
Early return home	\$2,000
<b>Rental vehicle expenses</b>	
<b>Rental vehicle</b> insurance excess	\$2,000+
Return of <b>rental vehicle</b>	\$750
<b>Luggage</b>	
Luggage and personal effects maximum limit	\$5,000
<i>Individual item limit</i>	\$500
Emergency luggage	\$200
Stolen cash	Not insured
Hiring replacement golf and surf equipment	Not insured
Replacement passports and travel documents	\$1,000
Fraudulent use of credit or debit cards	Not insured
<b>Personal accident</b>	
Accidental death	\$10,000
<i>Accompanying children sub-limit</i>	\$1,000 per <b>child</b>
Funeral expenses overseas	\$15,000

## Essentials Plan Schedule of Benefits (continued)

Benefit	Applicable limits per adult
Total permanent disability	Not insured
Loss of income	Not insured
<b>Personal liability</b>	\$1,000,000
<b>Financial default of travel providers</b>	\$3,500

+ This is a limit per policy; it is the most **we'll** pay for all people on **your** Certificate of Insurance combined, per **trip**.

^ For up to 12 months after the **illness** first appears or **injury** first occurs.