

SCHEDULE OF BENEFITS

The Schedule of Benefits sets out a summary only of the cover that is provided under each plan and the most We will pay in total for all claims under each section.

IMPORTANT - PLEASE NOTE:

A MAXIMUM TOTAL LIMIT APPLIES FOR ALL CLAIMS BY ALL INSURED PERSONS UNDER CERTAIN SECTIONS AND OTHER LIMITS, SUB-LIMITS, CONDITIONS AND EXCLUSIONS APPLY. WHERE USED, 'UNLIMITED' ONLY MEANS THAT THERE IS NO CAPPED DOLLAR SUM INSURED AND ALL COSTS AND EXPENSES MUST BE REASONABLE. TERMS, CONDITIONS, LIMITS AND EXCLUSIONS APPLY AS SET OUT IN YOUR POLICY WORDING, PARTICULARLY IN SECTIONS 1a, 1c, 1d, 1e, 1f, 1g, 1j, 2a, 2c, 2d, 2e, and 2f. UNDER SECTION 2 (MEDICAL BENEFITS), WE WILL ONLY PAY FOR COSTS INCURRED WITHIN 12 MONTHS OF THE ILLNESS OR INJURY. YOU DO NOT HAVE COVER UNDER CERTAIN SECTIONS OF THIS POLICY WHILE TRAVELLING IN NEW ZEALAND

SECTION 1: CANCELLATION / TRAVEL DISRUPTION BENEFITS		Maximum Benefits	
Plan Option	Platinum	Gold	
1a.* Loss of Deposits	Unlimited	Unlimited	
1b. Cancellation of Journey Paid in Full	Unlimited	Unlimited	
1c. Curtailment	Unlimited	Unlimited	
1d. Missed Connection	Unlimited	\$10,000	
1e. Travel Delay	Unlimited	\$10,000	
1f. Frequent Flyer Points	\$10,000	\$5,000	
1g. Costs of Resumption of Travel/Alternative Staff	\$20,000	\$10,000	
1h. Strikes and Hijacks	\$10,000	\$10,000	
1i. Additional Expenses - as a Result of Terrorism	Covered within above limits	\$3,000	

SECTION 2: MEDICAL BENEFITS		Maximum Benefits	
Plan Option	Platinum	Gold	
2a.* Overseas Medical Expenses	Unlimited	Unlimited	
2b. Overseas Medical - as a Result of Terrorism	Unlimited	\$250,000	
2c. Emergency Dental Expenses			
- As a Result of an Injury	\$3,000	\$2,000	
- Pain Relief not Accident Related	\$3,000	\$1,000	
2d.* Incidental Hospital Expenses	\$5,000	\$4,000	
2e. Accompanying Person	\$15,000	\$15,000	
2f. Search and Rescue – Natural Disaster	\$20,000	\$20,000	

SECTION 3: PERSONAL ACCIDENT AND LOSS OF INCOME		Maximum Benefits	
Plan Option	Platinum	Gold	
3a. Accidental Death or Permanent Disablement	\$50,000	\$50,000	
3b. Accidental Death or Permanent Disablement - as a Result of Terrorism	\$50,000	\$25,000	
3c. Travel Accident - Resulting in Death	\$100,000	\$100,000	
3d. Loss of Income	\$15,000	\$10,000	
3e. Funeral Expenses	\$25,000	\$20,000	

SECTION 4: BAGGAGE, PERSONAL EFFECTS AND MONEY BENEFITS		Maximum Benefits	
Plan Option	Platinum	Gold	
4a. Personal Baggage – Total Limit	\$40,000	\$30,000	
4b. General Item Limit	\$3,000	\$2,000	
4c. Electronic Equipment Item Limit	\$5,000	\$3,000	
4d. Trade Samples & Tools	\$20,000	\$5,000	
4e.* Emergency Baggage	\$2,500	\$1,500	
4f. Travel Documents	\$3,000	\$3,000	
4g. Personal Money	\$2,000	\$1,000	
4h. Additional Expenses as a Result of Terrorism	Covered within above limits	\$3,000	

SECTION 5: PERSONAL LIABILITY		Maximum Benefits	
Plan Option	Platinum	Gold	
5a. Rental Vehicle Excess	\$6,000	\$6,000	
5b. Personal Liability	\$2,500,000	\$2,500,000	
5c. Defence Costs – Including Wrongful Arrest	\$500,000	\$500,000	

SECTION 6: OTHER BENEFITS		Maximum Benefits	
Plan Option	Platinum	Gold	
6a. Kidnap and Ransom	\$250,000	No cover	
6b. Political Evacuation	\$10,000	No cover	

*Sub-limits apply - please read this Policy Wording in full for details.

