

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		
Policy Option	Comprehensive	Essentials	Loss Of Deposits	
1a.* Loss of Deposits	Unlimited	\$5,000	\$10,000	
1b. Cancellation of Journey Paid in Full	Unlimited	\$5,000	Nil	
1c. Curtailment	Unlimited	\$5,000	Nil	
1d. Missed Connection	\$15,000	\$500	Nil	
1e. Travel Delay	\$15,000	\$500	Nil	
1f. Frequent Flyer Points	\$5,000	Nil	Nil	
1g. Resumption of Travel	\$10,000	Nil	Nil	
1h. Strikes and Hijacks	\$10,000	Nil	Nil	
1i. Evacuation – Civil Unrest Pacific Islands	\$1,500	Nil	Nil	
1j. Additional Expenses as a Result of an Act of Terrorism	\$3,000	Nil	Nil	

SECTION 2: MEDICAL BENEFITS		Maximum Benefits		
2a.* Overseas Medical Expenses	Unlimited	\$250,000	Nil	
2b. Terrorism – Overseas Medical Expenses	\$250,000	Nil	Nil	
2c. Emergency Dental Expenses				
• Emergency Dental Treatment – Pain Relief Only	\$1,000	Nil	Nil	
• Emergency Dental Treatment – as a Result of an Injury	\$3,000	\$500	Nil	
2d.* Incidental Hospital Expenses	\$4,000	Nil	Nil	
2e. Accompanying Person	\$15,000	Nil	Nil	
2f. Search and Rescue – Natural Disaster	\$20,000	Nil	Nil	

SECTION 3: LIFE BENEFITS		Maximum Benefits		
3a. Funeral Expenses	\$25,000	\$10,000	Nil	
3b. Accidental Death or Permanent Disablement	\$50,000	Nil	Nil	
3c. Accidental Death or Permanent Disablement as a Result of an Act of Terrorism	\$25,000	Nil	Nil	

SECTION 4: BAGGAGE, PERSONAL EFFECTS AND MONEY BENEFITS		Maximum Benefits		
4a. Personal Baggage – Total limit (including any items insured in Section 4c)		\$30,000	\$5,000	Nil
Personal Baggage Item Limit		\$1,500	\$750	Nil
Personal Baggage - Special Limit (electronic equipment, video and camera equipment)		\$2,500	Nil	Nil
4b.* Emergency Baggage limit		\$1,500	\$250	Nil
4c. Specified High Value Items				
Maximum Value Per item		\$10,000	Nil	Nil
Maximum Total Value		\$20,000	Nil	Nil
4d. Travel Documents		\$3,000	\$500	Nil
4e. Personal Money		\$500	Nil	Nil
4f. Additional Expenses as a Result of an Act of Terrorism		\$3,000	Nil	Nil

SECTION 5: PERSONAL LIABILITY BENEFITS		Maximum Benefits		
5a. Rental Vehicle Excess		\$6,000	\$1,000	Nil
5b. Personal Liability		\$2,500,000	\$500,000	Nil
5c. Defence Costs – Including Wrongful Arrest		\$10,000	Nil	Nil

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

