

## 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:

ALL COSTS AND EXPENSES MUST BE REASONABLE. WHERE USED, 'UNLIMITED' ONLY MEANS THAT THERE IS NO CAPPED DOLLAR SUM INSURED. TERMS, CONDITIONS, SUB-LIMITS AND EXCLUSIONS APPLY AS SET OUT IN THE POLICY WORDING. BENEFITS ARE PER INSURED PERSON AND THE BENEFITS LIMITS ARE SHARED FOR DEPENDENT CHILDREN.

SECTION 1: CANCELLATION / TRAVEL DISRUPTION BENEFITS		Maximum Benefits in NZ\$	
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	
1j.* Epidemics and Pandemics	Unlimited	Unlimited	

SECTION 2: MEDICAL BENEFITS		Maximum Benefits in NZ\$	
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 in NZ\$	
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 in NZ\$	
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 in NZ\$	
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 in NZ\$	
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.

