

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\$		
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	
1k. * Epidemics and Pandemics	Unlimited	\$5,000	\$10,000	

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

