

# Schedule of Benefits

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/\$50 per day	Nil	Nil
2e. Accompanying person costs		\$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 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