

Schedule of Benefits

The Schedule of Benefits sets out a summary only of the cover that is provided and the most We will pay in total for all claims under each section. You will be eligible for each policy benefit up to the Maximum Claimable Amount shown in the table subject to the terms and conditions of this document.

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, 2A, 2D, AND 4B. UNDER SECTION 2 (MEDICAL BENEFITS), WE WILL ONLY PAY FOR COSTS INCURRED WITHIN 12 MONTHS OF THE ILLNESS, MENTAL ILLNESS OR INJURY (UNLESS CONTINUOUS COVER IS IN PLACE AS SET OUT ON PAGE 6).

Policy benefit	Maximum Claimable Amount (NZD)
SECTION 1: CANCELLATION AND TRAVEL DISRUPTION BENEFITS	
1A.* Loss of Deposits	Unlimited
1B. Cancellation of Journey Paid in Full	Unlimited
1C. Curtailment	Unlimited
1D. Missed Connection	\$10,000
1E. Travel Delay	\$10,000
1F. Resumption of Travel	\$10,000
1G. Strikes and Hijacks	\$10,000
1H. Additional Expenses – resulting from an Act of Terrorism	\$3,000
1I.* Epidemics and Pandemics	Unlimited
SECTION 2: MEDICAL BENEFITS	
2A.* Medical Expenses in New Zealand	Unlimited
• Continuation of Treatment	\$20,000
• Mental Illness	\$20,000
• Repatriation due to Mental Illness	\$20,000
2B. Act of Terrorism – Medical Expenses in New Zealand	\$150,000
2C. Emergency Dental Treatment	
• As a result of an Injury	\$2,000
• Pain relief not accident related	\$1,000
2D.* Incidental Hospital Expenses	\$4,000
2E. Accompanying Person	\$15,000
2F. Search and Rescue – Natural Disaster	\$10,000
SECTION 3: LIFE AND PERSONAL ACCIDENT BENEFITS	
3A. Funeral Expenses	\$25,000
3B. Accidental Death or Permanent Disablement	\$50,000
3C. Accidental Death or Permanent Disablement – resulting from an Act of Terrorism	\$25,000
SECTION 4: PERSONAL BAGGAGE, EFFECTS AND PERSONAL MONEY BENEFITS	
4A. Personal Baggage – Total limit including specified high value items	\$25,000
• General item limit	\$2,500
• Special item limit for items where the primary use is as a portable electronic device	\$3,000
4B.* Emergency Baggage	\$1,500
4C. Specified High Value Items	
Maximum Value Per item	\$10,000
Maximum Total Value	\$20,000
4D. Travel Documents	\$2,000
4E. Personal Money	\$500
4F. Additional Expenses – resulting from an Act of Terrorism	\$3,000
SECTION 5: PERSONAL LIABILITY BENEFITS	
5A. Rental Vehicle Excess	\$4,000
5B. Personal Liability	\$2,500,000
5C. Defence Costs – including wrongful arrest	\$10,000

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