

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	Studentsafe Outbound
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. Evacuation – Civil Unrest Pacific Islands	\$1,500
1I. Additional Expenses as a Result of Terrorism	\$3,000
1J.* Epidemics and Pandemics	Unlimited
SECTION 2: MEDICAL BENEFITS	Maximum Benefits
2A.* Overseas Medical Expenses	Unlimited
2B. Terrorism – Overseas Medical Expenses	\$250,000
2C. Emergency Dental Expenses	
• Emergency Dental Treatment – pain relief only	\$500
• Emergency Dental Treatment – as a result of an Injury	\$2,000
2D.* Incidental Hospital Expenses	\$4,000
2E. Accompanying Person	\$15,000
2F. Search and Rescue – Natural Disaster	\$10,000
SECTION 3: LIFE BENEFITS	Maximum Benefits
3A. Funeral Expenses	\$20,000
3B. Accidental Death or Permanent Disablement	\$50,000
3C. Accidental Death or Permanent Disablement as a Result of Terrorism	\$25,000
SECTION 4: BAGGAGE, PERSONAL EFFECTS AND MONEY BENEFITS	Maximum Benefits
4A. Personal Baggage – Total limit (including any items insured in Section 4c)	\$25,000
Personal Baggage – Item limit	\$1,500
Personal Baggage – Special Limit (electronic equipment, video and camera equipment)	\$2,500
4B.* Emergency Baggage	\$1,500
4C. Specified High Value Items	
Maximum Value Per item	\$10,000
Maximum Total Value	\$20,000
4D. Travel Documents	\$3,000
4E. Personal Money	\$500
4F. Additional Expenses as a Result of Terrorism	\$3,000
SECTION 5: PERSONAL LIABILITY BENEFITS	Maximum 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.