

# Schedule of Benefits

The Schedule of Benefits sets out a summary only of the cover that is provided under this policy 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 this Policy Wording.

Policy benefit	Maximum claimable amount
<b>SECTION 1 – MEDICAL AND RELATED EXPENSES</b>	<b>Unlimited</b>
<b>Subject to the following sub limits:</b>	
Medical Expenses whilst You temporarily return to Your Country of Origin	\$200,000
Continuing Treatment (following repatriation to Your Country of Origin)	\$20,000
Alternative Medical Treatment	\$500
Emergency Dental	\$500
Optical	\$200
Mental Illness	\$30,000
Accompanying Relatives	\$100,000
Residential Nursing Benefit and Scholarship Student Living Allowance	
• Residential Nursing Benefit	\$2,500
• Scholarship Student Living Allowance	\$3,000
Incidental Hospital Expenses	\$2,000
Funeral Expenses	\$100,000
Search and Rescue	\$10,000
Sexual Health	\$300
<b>SECTION 2 – REPATRIATION AND TRAVEL DISRUPTION</b>	<b>Unlimited</b>
<b>Subject to the following sub limits:</b>	
Loss of Deposits (including any non-refundable education provider fees)	\$100,000
Repatriation due to Mental Illness	\$25,000
Resumption of Travel	\$30,000
False Arrest	\$10,000
Hijack Cash Benefit \$100 per day	\$2,000
Rental Vehicle Return	\$1,000
Travel Delay	\$10,000
Missed Transport Connection	\$25,000
Epidemics and Pandemics Denied Boarding (\$200 per day)	\$1,400
<b>SECTION 3 – LUGGAGE, PERSONAL EFFECTS, TRAVEL DOCUMENTS, MONEY AND CREDIT CARDS</b>	<b>\$25,000</b>
<b>Subject to the following sub limits:</b>	
Maximum limit any one item or pair of items	\$2,500
Fire Damage to property	\$3,000
Deprivation of luggage	\$1,000
Replacement of travel documents	\$3,000
Unauthorised use of travel documents	\$5,000
Money lost or stolen	\$1,000
<b>SECTION 4 – DEATH AND TOTAL DISABLEMENT BY INJURY</b>	<b>\$20,000</b>
<b>SECTION 5 – PERSONAL LIABILITY</b>	<b>\$2,500,000</b>
<b>Subject to the following sub limit:</b>	
Residential Property Damage	\$500,000
<b>SECTION 6 – KIDNAP AND RANSOM</b>	<b>\$250,000</b>
<b>SECTION 7 – RENTAL VEHICLE COLLISION DAMAGE AND THEFT EXCESS WAIVER</b>	<b>\$5,000</b>