



This policy is underwritten by QBE Insurance (Australia) Limited.
 ABN 78 003 191 035

ANNUAL MULTI TRIP SCHEDULE OF BENEFITS

(Per adult includes any accompanying financially dependant *child or children under 25 years*)

Schedule of benefits		
Per adult includes accompanying <i>child or children</i> . This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the policy wording for full details of cover. Other <i>applicable limits</i> may apply.		Applicable limits
		Per adult
Cancellation or holiday deferment costs	Section A1	Unlimited
Emergency travel arrangements and accommodation expenses	Section A2	Unlimited
Medical and dental expenses	Section B1	Unlimited
Evacuation and repatriation	Section C	Unlimited
Travel delay	Section D1	\$1,500
Hijacking	Section D6	Unlimited
Alternative staff	Section D9	\$5,000
Rental vehicle insurance excess	Section E1	\$4,000
Luggage and personal effects maximum item limit total	Section F1	\$15,000
<i>Personal computer</i> individual item limit		\$6,000
Camera & video individual item limit		\$4,000
Set of golf clubs individual item limit		\$3,000
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$1,000
Emergency luggage	Section F2	\$500
Replacement passports and travel documents	Section F5	\$2,000
Fraudulent use of credit or debit cards	Section F6	\$3,000
Business documents and equipment hire	Section F7	\$2,000
Loss of income	Section G5	\$10,000
Personal liability	Section H1	\$2,500,000
Legal expenses	Section H2	\$15,000
Financial default	Section I	\$10,000

Terms, limits and conditions apply. A Product Disclosure Statement should be considered before deciding whether to acquire this product.