

Policy Wording

Schedule of Benefits

Section Limits

The maximum cover for the following sections in NZ\$

	Cover types	Single Journey Policy Maximum cover per Policy in NZ\$	Annual Frequent Traveller Policy Maximum cover per Journey in NZ\$
Section 1 Medical & Evacuation	Individual Family	UNLIMITED UNLIMITED	UNLIMITED UNLIMITED
Section 2 Changes to Your Journey (\$100 Excess applies per Unexpected Event)	Individual Family	\$50,000 \$100,000	\$50,000 \$100,000
Section 3 Baggage & Personal Items (\$100 Excess applies per Unexpected Event)	Individual Family	\$25,000 \$50,000	\$25,000 \$50,000
Section 4 Cash & Travel Documents (\$100 Excess applies per Unexpected Event)	Individual Family	\$1,000 \$2,000	\$1,000 \$2,000
Section 5 Personal Accident (up to \$25,000 per person aged 16-80 years, to a maximum of)	Individual Family	\$25,000 \$50,000	\$25,000 \$50,000
Section 6 Personal Liability	Individual Family	\$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000
Section 7 Rental Vehicle Excess	Individual Family	\$5,000 \$5,000	\$5,000 \$5,000

Sub Limits

Some of the sections have sub limits for particular types of claims. These are set out below.
Where a particular type of claim has no sub limit, the section limits above apply.

Section 1 Medical & Evacuation	
Emergency Dental Treatment	\$750 per person, per Journey
Cash Allowance Whilst in Hospital (after 72 hours)	\$100 per 24hr period, up to \$3,000 per person, per Journey
Accompanying Person	\$5,000 per Journey
Funeral Expenses/Return of Mortal Remains	\$15,000 per deceased person
Claims relating to Terrorism.....	\$100,000 per Policy
Section 2 Changes to Your Journey	
Travel Interruption (after 12 hours delay)	\$30,000 per Journey, or qualifying expenses incurred within the first 30 days, whichever is lower
Delayed Journey to a Special Event	\$3,000 per person, \$6,000 per Journey
Claims due to an Existing Condition of a Relevant Person	\$2,500 per person, \$5,000 per Journey
Frequent Flyer Points Cancellation	\$5,000 per Journey
Section 3 Baggage & Personal Items	
Maximum Total Unspecified Jewellery/Watches	\$2,500 per Journey
Unspecified Laptops/Personal Computers/Tablets/Cameras	\$3,000 per item, \$10,000 per Journey
Other Unspecified Items	\$1,500 per item
Specified Items	\$10,000 per item
Maximum Total Specified Items	\$15,000 per Journey
Baggage Delay (after 12 hours delay)	\$1,000 per person, \$5,000 per Journey
Special Medication Benefit	\$500 per person, per Journey
Section 4 Cash & Travel Documents	
Cash	\$500 per Journey
Section 5 Personal Accident	
Loss of Income (up to \$500 per week to a maximum of)	\$6,500 per person, \$13,000 per Journey