

Policy Wording

Schedule of Benefits

Section Limits

The maximum cover for the following sections in NZ\$

Maximum cover per person, per year in NZ\$

Section	Maximum cover per person, per year in NZ\$
Section 1 Medical & Evacuation	UNLIMITED
Section 2 Changes to Your Journey	\$50,000
Section 3 Personal Accident	\$50,000
Section 4 Personal Liability	\$500,000
Section 5 Rental Vehicle Excess	\$1,500
Section 6 Cash & Travel Documents (\$100 Excess applies per Unexpected Event)	\$1,000
Section 7 Baggage & Personal Items (\$200 Excess applies per Unexpected Event and \$500 Excess for each laptop, personal computer or tablet computer)	\$25,000

Sub Limits

Some of the sections have sub limits for particular types of claims. These are set out on page 11 opposite. Where a particular type of claim has no sub limit, the section limits set out above apply.



Sub Limits

Section 1

Medical & Evacuation

Optometrist Consultations	\$50 per visit, up to \$250 per person, per year
Lenses	\$100 per person, per year
Ancillary Services	\$200 per person, per year
Mental Health	\$20,000 per person, per year
Terrorism	\$100,000 per Policy
Emergency Dental Treatment	\$500 per person, per year
Cash Allowance While in Hospital	\$100 per complete 24 hour period, up to \$5,000 per person, per year
Extra Travel & Accommodation	\$5,000 per Unexpected Event
Accompanying Person	\$15,000 per Policy
Funeral Expenses/ person	\$25,000 per deceased
Return of Mortal Remains	
Search & Rescue	\$10,000 per person, per year

Section 2

Changes to Your Journey

Travel Interruption	\$250 per 12 hour period, up to \$2,000 per Unexpected Event
Claims due to an Existing Condition of an Immediate Family Member	\$2,500 per person, \$5,000 per Policy

Section 4

Personal Liability

Legal Costs Relating to False Arrest or Wrongful Detention	\$10,000 per person, per year
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Section 7

Baggage & Personal Items

Unspecified Computers and Cameras	\$2,500 per item
Maximum Total Unspecified Electronic items	\$5,000 per Unexpected Event
Maximum Total Unspecified Jewellery	\$5,000 per Unexpected Event
Other Unspecified Items	\$1,500 per item
Specified Items	\$5,000 per item
Maximum Total Specified Items	\$15,000 per Policy
Baggage Delay (after 12 hours delay)	\$500 per Unexpected Event

All sections

In Your Home Country

While on a visit to Your Home Country, You are covered in accordance with the terms of the Policy

up to a maximum of \$20,000 per Policy