

# Policy Wording

## Schedule of Benefits

### Section Limits

The maximum cover for the following sections in NZ\$

Maximum cover per Policy in NZ\$

<b>Section 1</b>	
<b>Medical &amp; Evacuation</b> (\$100 Excess applies per Unexpected Event)	<b>\$100,000</b>
<b>Section 2</b>	
<b>Changes to Your Journey</b> (\$100 Excess applies per Unexpected Event)	<b>\$50,000</b>
<b>Section 3</b>	
<b>Personal Accident</b> (\$100 Excess applies per Unexpected Event)	<b>\$20,000</b>
<b>Section 4</b>	
<b>Personal Liability</b> (\$100 Excess applies per Unexpected Event)	<b>\$250,000</b>
<b>Section 5</b>	
<b>Rental Vehicle Excess</b> (\$100 Excess applies per Unexpected Event)	<b>\$2,000</b>
<b>Section 6</b>	
<b>Cash &amp; Travel Documents</b> (\$100 Excess applies per Unexpected Event)	<b>\$1,000</b>



### 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 set out on page 10 apply.

#### Section 1

##### Medical & Evacuation

Ancillary Services	\$200 per person, per Policy
Emergency Dental Treatment	\$750 per person, per Policy
Extra Travel & Accommodation	\$5,000 per Unexpected Event
Accompanying Person	\$10,000 per person, per Policy
Funeral Expenses/ Return of Mortal Remains	\$25,000 per deceased person
Search & Rescue	\$10,000 per person, per Policy

#### Section 2

##### Changes to Your Journey

Travel Interruption	\$250 per 12 hour period, up to \$2,000 per Unexpected Event
Delayed Journey to a Special Event	\$1,000 per person, up to \$5,000 per Policy
Claims due to an Existing Condition of an Immediate Family Member	\$2,500 per person, up to \$5,000 per Policy
Tickets Purchased Using Frequent Flyer Points	\$5,000 per Policy