

Policy Wording

Schedule of Benefits

Section Limits

The maximum cover for the following sections in NZ\$ applies per person per policy. An Excess applies per Unexpected Event claimed, under all sections. For Your Excess details, please refer to Your Certificate of Insurance, along with general condition 28 (page 8).

	Australia/South Pacific Plan	Worldwide Plan
Section 1 Medical, Evacuation & Replacement Staff	UNLIMITED	UNLIMITED
Section 2 Changes to Your Journey	\$50,000	\$100,000
Section 3 Baggage & Personal Items	\$7,500	\$10,000
Section 4 Cash & Travel Documents	\$500	\$500
Section 5 Personal Accident	\$25,000	\$50,000
Section 6 Personal Liability	\$100,000	\$200,000
Section 7 Rental Vehicle Excess	\$3,000	\$3,000

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 & Replacement Staff

Optical Treatment.....	\$500 per person, per Policy
Ancillary Services.....	\$2,500 per person, per Policy
Maternity Care.....	\$3,000 per pregnancy
Rehabilitation & Occupational Therapy.....	\$10,000 per person, per Policy
Psychology & Psychiatry.....	\$2,000 per person, per Policy
Prescriptions.....	\$3,000 per person, per Policy
Emergency Dental Treatment.....	\$1,200 per person, per Policy
Extra Travel, Accommodation Expenses & Meal Allowance.....	\$5,000 per Unexpected Event
Accompanying Person.....	\$5,000 per person, per Policy
Funeral Expenses/Return of Mortal Remains.....	\$15,000 per deceased person
Replacement Staff.....	\$5,000 per Unexpected Event
Evacuation Benefit.....	\$5,000 per Policy
Claims relating to Terrorism.....	\$100,000 per Policy

Section 2 Changes to Your Journey

Curtailment.....	\$5,000 per Policy
Travel Interruption.....	\$5,000 per Unexpected Event
Resumption of Journey.....	\$5,000 per Policy
Delayed Journey to a Special Event.....	\$2,500 per person, \$5,000 per Policy
Claims due to an Existing Condition of a Relevant Person.....	\$2,500 per person, \$5,000 per Policy

Section 3 Baggage & Personal Items

Maximum Total Unspecified Jewellery and Watches.....	\$2,500 per Policy
Unspecified Laptops/Personal Computers/Tablets/Cameras.....	\$3,000 per item, \$10,000 per Journey
Other Unspecified Items.....	\$1,500 per item
Specified Items.....	\$5,000 per item
Maximum Total Specified Items.....	\$10,000 per Policy
Baggage Delay (after 12 hours delay).....	\$1,000 per person, \$5,000 per Policy
Special Medication Benefit.....	\$500 per Policy

Section 4 Cash & Travel Documents

Cash.....	\$500 per Policy
-----------	------------------