



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
Agents cancellation fees	Section A3	\$2,000
Medical and dental expenses	Section B1	Unlimited
Evacuation and repatriation	Section C	Unlimited
Travel delay	Section D1	\$1,500
Hijacking	Section D7	Unlimited
Alternative staff	Section D10	\$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.