

Annual Multi Trip Travel Plan

Schedule of benefits		
This Schedule of benefits forms part of your Plan and shows the limits for the benefits. Per adult includes any accompanying children under 25 years. You must read this Schedule of benefits together with your Certificate of Insurance and the Product Disclosure Statement (QM5036-0319).		
Benefit	Section	Applicable limits per adult
Cancellation or holiday deferment costs	Section A1	Unlimited
Emergency travel arrangements and accommodation expenses	Section A2	Unlimited
Agent's cancellation fees	Section A3	\$2,000
Loss of reward points	Section A4	Unlimited
Medical and dental expenses	Section B1	Unlimited [^]
Hospital compensation	Section B2	\$6,000 Limit of \$75 for every 24 hours
Critical Illness or Injury – emergency travel expenses for a relative	Section B3	\$20,000
Post-hospital accommodation	Section B4	\$500 Limit of \$100 per day
Dental expenses due to sudden and acute pain	Section B5	\$1,000
Evacuation and repatriation	Section C1	Unlimited
Non medical evacuation and repatriation	Section C2	Unlimited
Travel delay	Section D1	\$1,500
Airfare compensation	Section D2	\$3,000
Missed connection – Special events	Section D3	\$4,000
Resumption of trip	Section D5	\$2,500
Withdrawal of services	Section D6	\$500 Limit of \$50 for every 24 hours
Hijacking	Section D7	Unlimited
Emergency accommodation due to terrorism	Section D8	\$3,000 Limit of \$300 per day
Home and contents insurance excess	Section D9	\$500
Rental vehicle insurance excess	Section E1	\$4,000
Return of rental vehicle	Section E2	\$500
Luggage and personal effects maximum limit	Section F1	\$15,000
Personal computer individual item limit		\$6,000
Camera & video individual item limit		\$4,000
Set of golf clubs individual item limit		\$3,000
Smartphones		\$1,000
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$1,000
Emergency luggage	Section F2	\$500
Stolen cash	Section F3	\$250
Replacement golf and surf equipment	Section F4	\$200
Replacement passports and travel documents	Section F5	\$2,000
Fraudulent use of credit or debit cards	Section F6	\$3,000
Accidental Death	Section G1	\$25,000
Funeral expenses overseas or repatriation of remains	Section G2	\$25,000
Funeral expenses within Australia	Section G3	\$5,000
Total permanent disability	Section G4	\$25,500
Loss of income	Section G5	\$10,000
Personal liability	Section H1	\$2,500,000
Legal expenses	Section H2	\$15,000
Financial default of travel service providers	Section I	\$10,000
Wholesalers		\$5,000
Ski lift passes	Section J1	\$300
Ski run closure	Section J2	\$500
Hire replacement snow equipment	Section J3	\$300
Business documents and equipment hire	Section K1	\$2,000
Alternative staff	Section K2	\$5,000
Cruise catch up	Section L1	\$2,000
Cabin or ship's hospital confinement	Section L2	\$500 \$50 per adult per day
Pre-paid shore excursion cancellation	Section L3	\$1,000
Delayed cruise return	Section L4	\$2,000

[^] For up to 12 months after the illness first appears or injury first occurs.

Guidelines

- There is no cover under this plan when you are between trips other than any benefits you may be entitled to under Section A Cancellation and additional expenses.
- Cover under all applicable sections except Section A1 “Cancellation or holiday deferment costs”, A3 “Agent’s cancellation fees” and A4 “Loss of reward points” will start from the nominated “Commencement Date” you have selected in your Application. Cover under Sections A1, A3 and A4 will commence on the date of issue.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- If you have a High Risk existing medical condition or require cover for an existing medical condition other than those automatically covered, please contact us to complete a medical screening assessment, which must be completed before the Certificate of Insurance can be issued.
- There is no provision to suspend this plan during the period of insurance
- This plan cannot be purchased more than 12 months prior to the nominated commencement date.
- You cannot substitute the nominated insured, whose name appears on the Certificate of Insurance. This does not apply to Section K2 “Alternative staff” provided the replacement employee submits an Application and if required, they contact us to complete a medical screening assessment and cover is approved by us.
- This plan provides cover for any trip overseas or within Australia.
- You are covered whilst travelling independently of any other named adult on your plan.
- There is no limit to the amount of trips you may take during your 12 month period of insurance.
- The maximum duration of any one trip is 60 days. For any trips longer than this duration please refer to the section headed Extensions and contact our representative.
- The premium payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying children are covered at no additional cost.