

# Budget Travel Plan

Our Budget Travel Plan is a low cost alternative for overseas travel. You may have only purchased an airline ticket but you still could be faced with unexpected medical and dental costs or have your luggage go astray.

## 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	\$15,000
Emergency travel arrangements and accommodation expenses	Section A2	\$15,000
Agent's cancellation fees	Section A3	\$1,500
Medical and dental expenses	Section B1	Unlimited <sup>^</sup>
Hospital compensation	Section B2	\$5,000
Dental expenses due to sudden and acute pain	Section B5	\$1,000
Medical evacuation and repatriation	Section C1	\$500,000
Travel delay	Section D1	\$1,000
Hijacking	Section D7	\$5,000
Rental vehicle insurance excess	Section E1	\$2,000
Luggage and personal effects maximum limit	Section F1	\$5,000
Individual item limit		\$500
Emergency luggage	Section F2	\$200
Replacement passports and travel documents	Section F5	\$1,000
Accidental Death	Section G1	\$10,000
Funeral expenses overseas or repatriation of remains	Section G2	\$15,000
Personal liability	Section H1	\$1,000,000
Legal expenses	Section H2	\$5,000
Financial default of travel service providers	Section I	\$3,500
Wholesalers		\$2,000

<sup>^</sup> For up to 12 months after the illness first appears or injury first occurs.

## Guidelines

- This plan ends once you have returned to your usual country of residence, or the period of insurance ends, whichever happens first.
- 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.
- This plan does not cover existing medical conditions unless it is one that is automatically covered. If you have an existing medical condition please ask our representative or us about other travel insurance products which may be available.
- This plan does not provide cover for any snow sports.
- There is no provision to suspend this plan during the period of insurance.
- This plan cannot be purchased more than 12 months prior to travel.
- The premium payable is per adult. Accompanying children are covered at no additional cost.