

## International 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 financially dependent child or children under 25 years. You must read this Schedule of Benefits together with your Certificate of Insurance and the Product Disclosure Statement (QM5036 0216).

| <b>BENEFIT</b>  | <b>SECTION</b> | <b>APPLICABLE LIMITS PER ADULT</b>          |
|---|----------------|---|
| Cancellation or holiday deferment costs                               | Section A1     | Unlimited                                   |
| Emergency travel arrangements and accommodation expenses              | Section A2     | Unlimited                                   |
| Agents cancellation fees  | Section A3     | \$2,000                                     |
| Loss of Reward Points   | Section A4     | \$10,000                                    |
| Medical and dental expenses   | Section B1     | Unlimited                                   |
| Hospital Compensation   | Section B2     | \$8,000<br>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<br>Limited to \$100 per day           |
| Dental expenses due to sudden and acute pain                          | Section B5     | \$1,000                                     |
| Medical evacuation and repatriation                                   | Section C1     | Unlimited                                   |
| Non medical evacuation and repatriation                               | Section C2     | Unlimited                                   |
| Travel delay  | Section D1     | \$2,000                                     |
| Airfare compensation  | Section D2     | \$3,000                                     |
| Missed connection - Special events                                    | Section D3     | \$2,500                                     |
| Resumption of trip  | Section D5     | \$3,000                                     |
| Withdrawal of services  | Section D6     | \$500                                       |
| Hijacking   | Section D7     | Unlimited                                   |
| Emergency accommodation due to terrorism                              | Section D8     | \$3,000                                     |
| Home and contents insurance excess                                    | Section D9     | \$500                                       |
| Rental vehicle insurance excess                                       | Section E1     | \$5,000                                     |
| Return of rental vehicle  | Section E2     | \$750                                       |
| Luggage and personal effects maximum item limit total                 | Section F1     | \$12,000                                    |

| <b>BENEFIT</b>                                       | <b>SECTION</b> | <b>APPLICABLE LIMITS PER ADULT</b> |
|--|----------------|------------------------------------|
| Personal computer individual item limit              |                | \$6,000                            |
| Camera & video individual item limit                 |                | \$4,000                            |
| Smart phones   |                | \$1,000                            |
| Watches & jewellery individual item limit            |                | \$700                              |
| Dentures or dental prosthesis individual item limit  |                | \$800                              |
| Other individual item limit                          |                | \$700                              |
| 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     | \$3,000                            |
| 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     | \$12,500                           |
| Loss of income                                       | Section G5     | \$10,000                           |
| Personal liability                                   | Section H1     | \$3,000,000                        |
| 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                              |
| Cruise catch up                                      | Section L1     | \$2,000                            |
| Cabin or ship's hospital confinement                 | Section L2     | \$500<br>\$50 per adult per day    |
| Pre-paid shore excursion cancellation                | Section L3     | \$1,000                            |
| Delayed cruise return                                | Section L4     | \$2,000                            |