



TravelCard Real Time Travel Insurance Leisure International Travel Insurance

The Table of Benefits is a summary of the benefits that Your Policy covers. It is important that You read the PDS carefully with the Schedule so that You will understand all the limits, terms, conditions and exclusions.

Section		Plan Type		
		Single	Duo	Family
1.	Overseas Medical Expenses, Dental and Ancillary Expenses	Unlimited	Unlimited	Unlimited
2.	Cancellation Fees and Loss of Deposits			
2.1	Amendments or Cancellations	Unlimited	Unlimited	Unlimited
2.2	Financial Default of Travel Services Provider	Up to \$1,000	Up to \$1,000	Up to \$1,000
3.	Additional Expenses			
3.1	Expenses Related to Medical Events	Unlimited	Unlimited	Unlimited
3.2	Expenses due Death Returning Your Body or Ashes to Australia; or Overseas Funeral or Cremation	Up to \$20,000 or Up to \$10,000	Up to \$20,000 or Up to \$10,000	Up to \$20,000 or Up to \$10,000
3.3	Disruption due to Hijack, riot, strike or civil protest, weather or accident Other Reasons of Disruption	Up to \$50,000 Up to \$1,000	Up to \$50,000 Up to \$1,000 per Insured Person	Up to \$100,000 Up to \$1,000 per Insured Person
3.4	Temporary Interruptions to Journey	Up to \$3,000	Up to \$3,000	Up to \$3,000
4	Hospital Related Expenses			
	Incidental Costs	\$75 per day up to \$8,000 in total	\$75 per day up to \$8,000 in total	\$75 per day up to \$8,000 in total
	Recovery Accommodation	\$100 per day up to \$500 per Insured Person	\$100 per day up to \$500 per Insured Person	\$100 per day up to \$500 per Insured Person
5	Accidental Death	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person \$15,000 per Dependant Insured Person	\$50,000 per adult Insured Person adult \$15,000 per Dependant Insured Person



Section		Plan Type		
		Single	Duo	Family
6	Permanent Disability			
	Loss of sight in one or both eyes	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person
	Loss of one or more limbs	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person
	Quadriplegia	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person
*7	Loss of Income	Up to \$400 per week for up to 26 weeks to a maximum of \$10,400	Up to \$400 per week for up to 26 weeks to a maximum of \$10,400	Up to \$400 per week per Insured Person for up to 26 weeks to a maximum of \$20,800
8	Travel Documents, Credit Cards & Travellers Cheques	Up to \$5,000	Up to \$5,000	Up to \$10,000
9	Theft of Cash	Up to \$250	Up to \$250	Up to \$500
10	Luggage and Personal Effects	Up to \$15,000	Up to \$15,000	Up to \$20,000
	Any one item: Laptops, tablets, cameras and video cameras	Up to \$4,000	Up to \$4,000	Up to \$4,000
	Mobile phones	Up to \$3,000	Up to \$3,000	Up to \$3,000
	Valuables for single item, pair or set	Up to \$1,000	Up to \$1,000	Up to \$1,000
11	Luggage & Personal Effects Delay Expenses			
	Immediate delay	Up to \$150 per Insured Person	Up to \$150 per Insured Person	Up to \$150 per Insured Person and a maximum of \$600
	Delay more than 12 hours	Up to \$2,000	Up to \$2,000	Up to \$2,000
12	Travel Delay Expenses	Up to \$250 for each 12 hrs and up to \$2,000 in total per Insured Person	Up to \$250 for each 12 hrs and up to \$2,000 in total per Insured Person	Up to \$250 for each 12 hrs and up to \$4,000 in total per Insured Person
13	Special Events	Up to \$5,000	Up to \$5,000	Up to \$10,000



Section		Plan Type		
		Single	Duo	Family
14	Personal Liability	\$10,000,000	\$10,000,000	\$10,000,000
15	Rental Vehicle Insurance Excess	Up to \$8,000	Up to \$8,000	Up to \$8,000
16	Pet Care	Up to \$600	Up to \$600	Up to \$600

*Some benefits may have separate sub limits which are listed within the Policy Sections.

Table Of Benefits for Optional Covers

The Table of Benefits for Optional Covers is a summary of the benefits that Your Policy may cover if You choose them and they are shown on Your Schedule. It is important that You read the PDS carefully with the Schedule so that You can understand all the limits, terms, conditions and exclusions.

Section		Plan Type		
		Single	Duo	Family
17.1	Cover While Cruising			
17.1.1	Medical and Evacuation Cover While Cruising	Unlimited	Unlimited	Unlimited
	Emergency Dental Expenses	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person
	Overseas Funeral and Burial or cremation, or return remains to Australia or	Up to \$25,000 or	Up to \$25,000 or	Up to \$25,000 or
	Australian Funeral Expenses	Up to \$5,000	Up to \$5,000	Up to \$5,000
17.1.2	Cabin Confinement Cover	\$75 per completed 24 hrs a maximum \$2,500	\$75 per completed 24 hrs a maximum \$2,500	\$75 per completed 24 hrs a maximum \$2,500
17.1.3	Pre-paid Shore Excursion Cancellation Cover	\$1,000 per Insured Person	\$1,000 per Insured Person to a maximum of \$2,000	\$1,000 Insured Person to a maximum of \$2,000
17.1.4	Lost or Damaged Formal Attire Cover	Up to \$1,000	Up to \$1,000	Up to \$2,000
	Delayed Arrival of Formal Attire	Up to \$250	Up to \$250	Up to \$500
17.1.5	Marine Rescue Diversion Cover	\$100 per day \$250 total	\$100 per day \$250 total	\$100 per day \$500 total
17.1.6	Missed Port Cover	\$100 for each missed port up to \$500	\$100 for each missed port up to \$500	\$100 for each missed port up to \$1,000
17.2	Winter Sports Cover			
17.2.1	Emergency Rescue Cover			
	Injury or Sickness	Up to \$100,000	Up to \$100,000	Up to \$200,000
	Overseas Funeral Expenses	\$20,000	\$20,000	\$20,000
	Return Remains Home	\$10,000	\$10,000	\$10,000



Section		Plan Type		
		Single	Duo	Family
17.2.2	Own Winter Sports Equipment Cover	Up to \$2,000	Up to \$2,000	Up to \$4,000
17.2.3	Winter Sports Equipment Hire Cover			
	Winter Sports Equipment Hire & Hire Excess	Up to \$2,000	Up to \$2,000	Up to \$4,000
17.2.4	Ski Pack Pre-paid Fees Cancellation Cover	Up to \$1,000	Up to \$1,000	Up to \$2,000
17.2.5	Piste Closure Cover	\$100 for 24 hr continuous period Up to \$1,000	\$100 for 24 hr continuous period Up to \$1,000	\$100 for 24 hr continuous period Up to \$2,000
17.2.6	Bad Weather & Avalanche Closure Cover	Up to \$1,000	Up to \$1,000	Up to \$2,000
17.3	Search and Rescue Expenses Cover			
17.3	Search and Rescue Expenses Cover	Up to \$25,000 per event and \$120,000 in total for all claims	Up to \$50,000 per event and \$120,000 in total for all claims	Up to \$50,000 per event and \$120,000 in total for all claims
17.4	Adventure Activities Cover			
17.5	Golf Cover			
17.5	Golf Cover	Up to \$3,000 per Insured Person	Up to \$3,000 per Insured Person	Up to \$3,000 per Insured Person
	Golf Equipment Hire	Up to \$100 for each 24 hrs a maximum of \$1,000	Up to \$100 for each 24 hrs a maximum of \$1,000	Up to \$100 for each 24 hrs a maximum of \$1,000
	Prepaid Golf Fees	Up to \$150 for each 24 hrs	Up to \$150 for each 24 hrs	Up to \$150 for each 24 hrs
17.6	Business Cover			
	Replacing Business documents, samples, demonstration goods, tools of trade or storage media	Up to \$1,000 per single article & a maximum of \$2,000	Up to \$1,000 per single article and a maximum of \$2,000	Up to \$1,000 per single article and a maximum of \$2,000
	Value of business documents and stationery	Up to \$1,000 per single article and a maximum of \$2,000	Up to \$1,000 per single article and a maximum of \$2,000	Up to \$1,000 per single article and a maximum of \$2,000
	Replacement business equipment courier expense	Up to \$500	Up to \$500	Up to \$500
	Hiring business equipment	Up to \$100 per 24 hrs a maximum of \$1,000	Up to \$100 per 24 hrs a maximum of \$1,000	Up to \$100 per 24 hrs a maximum of \$1,000
	Loss or theft of business money	Up to \$2,000 per Insured Person	Up to \$2,000 per Insured Person a maximum of \$4,000	Up to \$2,000 per Insured Person a maximum of \$4,000

*Some benefits may have separate sub limits which are listed within the Policy Sections.

7th April 2018 v1-0