

# Express Insurance

## International travel plan schedule of benefits

This Schedule of Benefits forms part of your Plan with QBE and it contains the limits which apply to the cover(s) you have chosen. Per person includes any accompanying financially dependant child or children under 25 years. You must read this Schedule of Benefits together with your Certificate of Insurance and the Product Disclosure Statement (QM3214 0717).

BENEFIT	SECTION	APPLICABLE LIMITS PER PERSON
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	Unlimited
Medical and dental expenses	Section B1	Unlimited
Hospital Compensation	Section B2	\$8,000 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 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
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	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 \$50 per adult per day
Pre-paid shore excursion cancellation	Section L3	\$1,000
Delayed cruise return	Section L4	\$2,000