



**Express
Insurance**



QBE

Express Insurance Bare essentials 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 | \$5,000 |
| Emergency travel arrangements and accommodation expenses | Section A2 | \$5,000 |
| Agents cancellation fees | Section A3 | \$1,500 |
| Medical and dental expenses | Section B1 | Unlimited |
| Dental expenses due to sudden and acute pain | Section B5 | \$1,000 |
| Medical evacuation and repatriation | Section C1 | \$250,000 |
| Travel delay | Section D1 | \$200 |
| Hijacking | Section D7 | \$5,000 |
| Luggage and personal effects maximum item limit total | Section F1 | \$2,000 |
| Personal Computer Individual Item Limit | | \$250 |
| Camera and Video Individual Limit | | \$250 |
| Watches and Jewellery Individual Item Limit | | \$250 |
| Dentures or dental prosthesis individual item Limit | | \$250 |
| Other individual item limit | | \$250 |
| Emergency luggage | Section F2 | \$150 |
| Replacement passports and travel documents | Section F5 | \$500 |
| Accidental Death | Section G1 | \$5,000 |
| Funeral expenses/Repatriation of Remains | Section G2 | \$15,000 |
| Personal liability | Section H1 | \$1,000,000 |

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This Policy is underwritten by **QBE Insurance (Australia) Limited** ABN 78 003 191 035