

## Express Insurance 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).

<b>BENEFIT</b>	<b>SECTION</b>	<b>APPLICABLE LIMITS PER PERSON</b>
Cancellation or holiday deferment costs	Section A1	\$15,000
Emergency travel arrangements and accommodation expenses	Section A2	\$15,000
Agents cancellation fees	Section A3	\$1,500
Medical and dental expenses	Section B1	Unlimited
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 item limit total	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	Section I	\$3,500
Wholesalers		\$2,000