

Express Insurance Inbound 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	\$20,000*
Emergency travel arrangements and accommodation expenses	Section A2	\$20,000
Agents cancellation fees	Section A3	\$2,000
Medical and dental expenses	Section B1	\$200,000*
Medical evacuation and repatriation	Section C1	\$200,000*
Non medical evacuation and repatriation	Section C2	\$200,000
Travel delay	Section D1	\$1,200
Rental vehicle insurance excess	Section E1	\$1,000
Luggage and personal effects maximum item limit total	Section F1	\$4,000
Personal computer, Camera & video individual item limit		\$1,000
Smart Phones		\$1,000
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$500
Emergency luggage	Section F2	\$300
Replacement passports and travel documents	Section F5	\$2,000
Accidental death	Section G1	\$15,000
Funeral expenses overseas or repatriation of remains	Section G2	\$6,000
Personal liability	Section H1	\$500,000

*A \$10,000 limit applies to travellers 60 years and over at the time the Certificate of Insurance is issued on Sections A1, B1, C1.