

Summary of cover

The following is only a summary of the main cover limits. **You** should read the rest of this policy for the full terms and conditions.

Benefits	Platinum	Gold	Silver	Excess
Trip cancellation / curtailment	\$7,500	\$5,000	N/A	\$100
Emergency medical expense (accident and sickness)	\$1,000,000	\$500,000	\$100,000	\$100
Transportation & accommodation expenses	\$100 / day (Max \$2500)	\$50 / day (Max \$1500)	N/A	
Emergency family travel	1x Economy Ticket	1x Economy Ticket	N/A	
Repatriation of mortal remains	\$15,000	\$10,000	\$7,000	
Funeral expenses	\$2,000	\$1,000	\$500	
Dental expense	\$ 200 / tooth (Max \$1,500)	\$ 200 / tooth (Max \$1,000)	\$ 200 / tooth (Max \$500)	
Loss of passport / Travel Documents	\$750	\$500	N/A	Nil
Personal possessions	\$7,000 / 1250\$ per bag max	\$5,000 / 750\$ per bag max	N/A	\$100
Valuables (including laptop)	\$500	\$350	N/A	
Single item, pair or set	\$125	\$75	N/A	
Tobacco, alcohol & Fragrances	\$125	\$75	N/A	
Personal accident				
Death (including Common Carrier)	\$150,000	\$100,000	\$50,000	Nil
Permanent loss of sight or limb	\$75,000	\$50,000	N/A	
Permanent total disablement	\$150,000	\$100,000	N/A	
Missed departure	\$1,500	\$1,000	N/A	Nil
Travel delay	\$50 per hour up to \$1,000	\$50 per hour up to \$1,000	N/A	4 hours
Baggage Delay	\$50 per hour up to \$1,000	\$50 per hour up to \$1,000	N/A	4 hours
Personal liability	\$1,000,000	\$500,000	N/A	Nil
Personal money	\$1000 - \$500 Cash Limit	\$1000 - \$500 Cash Limit	\$1000 - \$500 Cash Limit	\$100
Legal fee	\$25,000	\$10,000	N/A	Nil
Bail Bond	\$10,000	\$5,000	N/A	Nil
Credit Card Fraud	\$1,000	\$500	N/A	\$100
Mugging	\$500	\$500	N/A	\$100

Note

Child Personal accident limits

Children aged 18 years and under are only covered for 10% of the Personal accident benefit limits shown above.

Inner limits

Some sections of cover also have extra sub limits, for example the **personal possessions** section has a limit on the amount **we** will pay for tobacco, alcohol, fragrances and perfumes.