



Comprehensive Plan

Summary of Cover

This is only a summary of the cover we provide. You should read each policy section for a full description of the coverage, terms, conditions and exclusions that apply.

Cancellation or holiday deferment costs	Chosen limit
Financial loss incurred due to unforeseen and unavoidable cancellation or rearrangement of pre-paid travel and accommodation arrangements. Includes sub-limits for agent's cancellation fees charged. Increase the trip limit on the Options page. Excludes Coronavirus (refer to Coronavirus travel costs for available cover).	
Agents cancellation fees sub-limit	\$4,000
The non-refundable portion of your pre-paid travel arrangements and cancellation fees charged by your travel agent.	
Emergency travel arrangements and accommodation expenses	Unlimited
Travel and accommodation costs associated with an unplanned interruption to your trip after it has begun. Includes sub-limits for meals and emergency internet and telephone calls.	
Meals sub-limit	\$1,000
Limit for the cost of reasonable additional meals; \$75 per 24 hours.	
Emergency internet and telephone sub-limit	\$500
Limit for the cost of reasonable additional internet use and emergency telephone calls.	
Post-hospital accommodation	\$1,000
Cover if you are hospitalised overseas for more than 48 hours because of an illness or injury, and need accommodation to recover from your illness or injury after you leave hospital. Daily limit of \$100.	
Coronavirus travel costs	\$5,000
This benefit covers you for eight specific events related to coronavirus, such as contracting the virus causing you to cancel the trip or causing your quarantine; a healthcare worker's leave being cancelled; or you being denied boarding due to your suspected infection with coronavirus.	
Overseas medical expenses	Unlimited ^
Emergency medical, hospital and ambulance expenses arising from your death or your new illness (including coronavirus) or injury, specified medical condition, or 'automatically covered condition'. Includes a sub-limit for illness or injury – emergency travel expenses for a friend or relative.	
Emergency travel expenses for a friend or relative sub-limit	\$40,000

Costs for a return economy class airfare and reasonable accommodation for a friend or relative to travel directly to you, if you are hospitalised with a sudden, life threatening injury or illness during your trip.

Dental expenses due to sudden and acute pain**\$2,000**

Emergency dental treatment for an infected or broken tooth to alleviate sudden and acute pain.

Medical evacuation and repatriation**Unlimited**

Necessary transport and accommodation expenses for medical evacuation or repatriation that you undertake during your trip with our prior consent, based on reasonable recommendation of a medical practitioner appointed by us; including if you contract coronavirus during your trip.

Home services sub-limit**\$1,000**

Costs for necessary home services provided by a registered home services business if you have been repatriated to your home in Australia by us during your trip and your illness or injury restricts your ability to perform these duties.

Hospital compensation**\$16,000**

This benefit will provide cover if you are hospitalised overseas for more than 48 continuous hours, because of an illness or injury which first happened while you were outside Australia on your trip. Limit \$50 per 24 hours.

Travel delay**\$4,000**

Where your scheduled pre-paid transport is delayed, we will pay up to \$250 every 24 hours for: additional accommodation, meals and rearranging your travel arrangements to resume your pre-paid arrangements, after the first 6 hours of the delay. No excess applies.

Missed connection – special events**\$4,000**

Additional public transport expenses to get to a pre-arranged wedding, funeral, conference, sporting event or concert.

Resumption of trip**\$6,000**

Transport costs paid to resume your original trip after returning to Australia, if you had more than 25% of the duration of your trip left, at the time of the hospitalisation or death of a close relative during your trip.

Emergency accommodation due to terrorism**\$6,000**

Costs for necessary emergency accommodation if your trip is interrupted due to a terrorist act. Limit to \$300 per day.

Emergency expenses to avoid disaster**\$2,000**

Costs for reasonable additional travel arrangements you make within 48 hours of a public warning being issued in the mass media of severe weather, natural disaster, riot, strike or civil insurrection that is likely/expected to directly impact your travel arrangements.

Early return home**\$4,000**

Costs to return you to the nearest practical accommodation to your home in Australia in the event that your residence or business premises in Australia has been destroyed or rendered insecure due to a natural disaster, fire or malicious damage.

Rental vehicle insurance excess**\$5,000**

When your hire car is stolen, damaged in an accident, storm or fire, we pay up to your chosen limit for any excess you may be liable for from the hire company.

Increase this policy limit on the Options page.

Return of rental vehicle	\$750
Costs of returning your rental vehicle to the nearest depot, including airport concession charges, if due to a claimable event covered by any section you are unable to do so.	
Luggage and personal effects	\$24,000
Cover for accidental loss, theft of or damage to your luggage and personal effects, up to the sub-limits and item limits shown below. We apply depreciation for age and wear unless you add them as a Specified Item on the Options page.	
Personal computer, camera, video item limit	\$4,000
Item limit for a lost, stolen or damaged laptop computer, tablet or camera equipment.	
Smartphone item limit	\$1,000
Item limit for a lost, stolen or damaged smartphone.	
Other individual item limit	\$700
Item limit for all other non-specified items of luggage.	
Hiring replacement golf and surf equipment	\$400
Cost of hiring replacement golf or surf equipment if your equipment is accidentally lost, delayed or damaged during your trip.	
Emergency luggage	\$1,000
Reimbursement for essential items such as clothing, toiletries and personal requisites if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier over 10 hours. No excess applies.	
Stolen cash	\$500
Cover for theft of cash, provided a police report is obtained confirming the theft.	
Replacement passports and travel documents	\$6,000
Costs of replacing your passport or travel documents when they are lost, stolen or damaged on your overseas trip.	
Fraudulent use of credit or debit cards	\$6,000
Cover for the fraudulent use of your credit or debit card if it was accidentally lost, stolen or skimmed during your trip.	
Accidental death	\$50,000
A benefit that is payable to your estate if you die within 12 months of an injury that occurred during your trip. No excess applies.	
Accompanying children sub-limit	\$1,000 per child
A benefit that is payable to the estate if an accompanying child dies within 12 months of an injury that occurred during your trip. No excess applies.	
Funeral expenses overseas	\$50,000
Costs of your burial or cremation overseas if you die during the trip.	
Total permanent disability	\$25,000
We will pay up to the per person limit if you are injured during your trip and suffer total permanent disability. No excess applies.	
Loss of income	\$20,000

Cover if you cannot return to your usual place of employment or take up an offer of employment in Australia within 30 days of an injury you suffer during your trip. A maximum monthly limit applies.

Personal liability	\$5,000,000
Protection for you being legally liable for injuring other people or causing damage to their property, including legal defence costs (with our prior consent).	

This is a summary of cover only. Sub-limits apply. Please read the PDS for full terms, conditions, limits and exclusions.
^ For up to 12 months after the illness first appears or injury first occurs.

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