



PLAN B - Essentials

		Single	Group (Per Person)	Family	Excess
1	Overseas Emergency Medical Assistance Cover for emergency medical assistance including; 24 Hour emergency medical assistance, Ambulance, Medical Evacuations, Funeral Arrangements, Messages to family and Hospital Guarantees	Unlimited	Unlimited	Unlimited	0
2 (a)	Overseas Medical/Hospital Expenses Cover for overseas medical treatment if you are injured or become sick overseas, including; Medical, Hospital, Surgical and Nursing	Unlimited	Unlimited	Unlimited	\$100
2 (b)	Dental Expenses We will pay for the cost of emergency dental costs incurred for the sudden and acute pain to sound and natural teeth.	\$500	\$500	\$500	\$100
3	Additional Accommodation & Travel Expenses Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from; Sickness, Accidental injury and Death	-	-	-	-
4	Family Emergency Cover for additional travel expenses if your Travelling Companion, or a Relative of either of yours, dies unexpectedly, is disabled by an injury or requires hospitalization.	-	-	-	-
5	Emergency Companion Cover Cover for additional travel and accomodation expenses if your Travelling Companion cannot continue their Journey because of an injury or sickness.	-	-	-	-
6	Resumption of Journey Cover for the cost of airfares for you to resume your Journey if you return Home because of the unexpected death or hospitalisation of a Relative of yours.	-	-	-	-
7	Hospital Cash Allowance An allowance of \$50 per day if you are hospitalised whilst overseas for more than 48 continuous hours.	-	-	-	-
8	Accidental Death A Death Benefit is payable if you die because of accidental bodily injury sustained during your journey within 12 months of that injury.	-	-	-	-
9	Permanent Disability A Permanent Disability Benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot within 12 months of, and because of, an injury sustained during your journey	-	-	-	-
10	Loss of Income A weekly Loss of Income benefit is payable if, due to an injury sustained during your journey, you are unable to work after your return to Australia for more than 30 days	-	-	-	-
11	Credit Card Fraud & Replacement Cover for the replacement cost of your credit cards lost or stolen from you during your journey, and loss resulting from fraudulent.	\$1,000	\$1,000	\$2,000	\$100

12	Travel Documents & Traveler's Cheques Cover for the replacement cost of your travel documents including passports, travel documents or travellers cheques lost or stolen from you during your Journey.	\$1,000	\$1,000	\$2,000	\$100
13	Theft of Cash Cover for the following items stolen from your person, up to \$250 for all claims combined; Bank Notes, Cash, Currency Notes, Postal Orders and Money Orders	-	-	-	-
14	Luggage/Personal Effects Cover for replacing luggage stolen or reimbursing repair cost for accidentally damaged items, including; Luggage, Spectacles, Personal Effects, Personal Computers and Cameras	\$2,000	\$2,000	\$4,000	\$100
15	Luggage Delay Allowance An allowance to purchase essential items of clothing and other personal items following luggage delayed, misdirected or misplaced by your carrier for more than 12 hours	-	-	-	-
16	Cancellation Fees & Lost Deposits Cover for lost deposits and cancellation fees for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you or which are outside your control, such as; Sickness, Accidents, Strikes, Collisions, Retrenchment and Natural Disasters	-	-	-	-
17	Disruption of Journey Cover for additional travel and accommodation expenses if your journey is disrupted by events such as; Strikes, Riots, Natural Disasters, Hijack, Carrier Accidents, Rental Car Accidents and Loss of Passport/Travel Documents	-	-	-	-
18	Alternative Transport Expenses Cover for additional travel expenses following transport delays to reach events such as; Wedding, Funeral, Conference, Sporting Event and Pre-paid travel/tour arrangements	-	-	-	-
19	Personal Liability Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you	\$5 million	\$5 million	\$5 million	\$100
20	Domestic Pets Cover for additional boarding kennel or cattery fees resulting from your delayed return home, also veterinary fees if your pet is injured whilst you are away	-	-	-	-
21	Domestic Services Cover for house keeping following injury disablement continuing upon your return home	-	-	-	-
22	Rental Vehicle Excess Cover for car excess payable on Motor Vehicle Insurance resulting from your rental vehicle being; Stolen, Crashed or Damaged	-	-	-	-