

Australian Travel Plan Schedule of Benefits

This Schedule of Benefits forms part of your Plan with QBE and it contains the limits for the benefits. Per adult includes any accompanying children under 25 years. You must read this Schedule of Benefits together with your Certificate of Insurance and the Product Disclosure Statement (QM5036-0717).

BENEFIT	SECTION	APPLICABLE LIMITS PER ADULT
Cancellation or holiday deferment costs	Section A1	\$10,000
Emergency travel arrangements and accommodation expenses	Section A2	\$10,000
Agents cancellation fees	Section A3	\$2,000
Loss of Reward Points	Section A4	\$10,000
Medical expenses incurred on board a cruise ship in Australian waters	Section B1	\$50,000
Dental expenses incurred on board a cruise ship in Australian waters due to sudden and acute pain	Section B5	\$1,000
Evacuation and repatriation	Section C1	\$10,000
Non Medical evacuation and repatriation	Section C2	\$10,000
Travel delay	Section D1	\$500
Missed connection - special events	Section D3	\$2,000
Missed connection - flight delay within Australia	Section D4	\$2,000
Withdrawal of services	Section D6	\$250
Hijacking	Section D7	Unlimited
Emergency accommodation due to terrorism	Section D8	\$3,000
Home and contents insurance excess	Section D9	\$500
Rental vehicle insurance excess	Section E1	\$5,000
Return of rental vehicle	Section E2	\$750
Luggage and personal effects maximum item limit total	Section F1	\$4,000
Personal computer individual item limit		\$1,000
Camera & video individual item limit		\$750
Smart Phones		\$1,000
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$500

BENEFIT	SECTION	APPLICABLE LIMITS PER ADULT
Emergency luggage	Section F2	\$500
Replacement golf and surf equipment	Section F4	\$200
Replacement passports and travel documents	Section F5	\$2,000
Fraudulent use of credit or debit cards	Section F6	\$3,000
Accidental death	Section G1	\$10,000
Funeral expenses overseas or repatriation of remains	Section G2	\$5,000
Personal liability	Section H1	\$300,000
Financial default of travel service providers	Section I	\$5,000
Wholesalers		\$2,500
Ski lift passes	Section J1	\$300
Ski run closure	Section J2	\$500
Hire replacement snow equipment	Section J3	\$300
Cruise catch up	Section L1	\$2,000
Cabin or ship's hospital confinement	Section L2	\$500 \$50 per adult per day
Pre-paid shore excursion cancellation	Section L3	\$1,000
Delayed cruise return	Section L4	\$2,000