

Aussietravelcover

Table of Benefits and Premiums

Select your Plan as per Plan Selection Guide on page 28.

PLAN A
SUPER PLUS

PLAN A
SUPER

PLAN A
STANDARD

PLAN A
ECONOMY

PLAN B
ANNUAL
MULTI-JOURNEY

PLAN C
DOMESTIC

PLAN D
BUDGET

PLAN E
NON-RESIDENTS

PLAN G
RESIDENTS
RETURNING

Section	BENEFIT TYPE	Single	Family	Single	Family	Single	Family	Single	Family	Section	Single	Single	Family	Single	Family	Single	Family	Single	Family	Section
*1A	CANCELLATION FEES AND LOST DEPOSITS	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	1A	Unlimited	\$20,000	\$40,000	-	-	Unlimited	Unlimited	Unlimited	Unlimited	1A
1B	TRAVEL SERVICES PROVIDER INSOLVENCY	\$10,000	\$20,000	\$10,000	\$20,000	\$10,000	\$20,000	\$10,000	\$20,000	1B	\$10,000	\$10,000	\$20,000	-	-	-	-	\$10,000	\$20,000	1B
*2	OVERSEAS EMERGENCY MEDICAL ASSISTANCE^A	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	2	Unlimited	-	-	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	2
*3	OVERSEAS EMERGENCY MEDICAL OR HOSPITAL EXPENSES^A - DENTAL EXPENSES UP TO \$1,000 PER PERSON	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	3	Unlimited	-	-	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	3
		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000		\$1,000	-	-	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	
*4	ADDITIONAL EXPENSES	\$50,000	\$100,000	\$50,000	\$100,000	\$35,000	\$70,000	\$15,000	\$30,000	4	\$50,000	\$10,000	\$20,000	-	-	\$15,000	\$30,000	\$50,000	\$100,000	4
*5	HOSPITAL CASH ALLOWANCE^A	\$6,000	\$12,000	\$5,000	\$10,000	\$4,000	\$8,000	\$2,000	\$4,000	5	\$6,000	-	-	-	-	\$1,500	\$3,000	\$6,000	\$12,000	5
*6	ACCIDENTAL DEATH	\$25,000	\$50,000	\$25,000	\$50,000	\$15,000	\$30,000	\$10,000	\$20,000	6	\$25,000	\$5,000	\$10,000	-	-	\$10,000	\$20,000	\$25,000	\$50,000	6
*7	PERMANENT DISABILITY^A	\$50,000	\$100,000	\$25,000	\$50,000	\$15,000	\$30,000	\$10,000	\$20,000	7	\$50,000	-	-	-	-	\$10,000	\$20,000	\$50,000	\$100,000	7
*8	LOSS OF INCOME^A	\$10,400	\$20,800	\$10,400	\$20,800	\$5,200	\$10,400	\$2,600	\$5,200	8	\$10,400	-	-	-	-	-	-	\$10,400	\$20,800	8
9	LOSS OF TRAVEL DOCUMENTS, CREDIT CARDS AND TRAVELLERS CHEQUES^A	\$5,000	\$10,000	\$2,500	\$5,000	\$1,500	\$3,000	\$1,000	\$2,000	9	\$5,000	-	-	-	-	\$1,000	\$2,000	\$5,000	\$10,000	9
10	THEFT OF CASH, BANK NOTES, CURRENCY NOTES, POSTAL ORDERS OR MONEY ORDERS^A	\$250	\$250	\$250	\$250	\$250	\$250	\$250	\$250	10	\$250	-	-	-	-	-	-	\$250	\$250	10
*11	LUGGAGE AND PERSONAL EFFECTS	\$10,000	\$20,000	\$8,000	\$16,000	\$5,000	\$10,000	\$3,000	\$6,000	11	\$10,000	\$2,000	\$4,000	-	-	\$3,000	\$6,000	\$10,000	\$20,000	11
*12	LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES^A	\$500	\$1,000	\$300	\$600	\$250	\$500	\$200	\$400	12	\$500	-	-	-	-	\$200	\$400	\$500	\$1,000	12
*13	TRAVEL DELAY EXPENSES	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$2,000	\$1,000	\$2,000	13	\$1,500	\$750	\$1,500	-	-	\$1,000	\$2,000	\$1,000	\$2,000	13
14	ALTERNATIVE TRANSPORT EXPENSES^A	\$5,000	\$10,000	\$3,000	\$6,000	\$2,000	\$4,000	\$1,500	\$3,000	14	\$5,000	-	-	-	-	\$1,500	\$3,000	\$5,000	\$10,000	14
15	PERSONAL LIABILITY	\$5 Million	\$5 Million	\$5 Million	\$5 Million	\$1 Million	\$1 Million	\$500,000	\$500,000	15	\$5 Million	\$1 Million	\$1 Million	\$5 Million	\$5 Million	\$5 Million	\$5 Million	\$5 Million	\$5 Million	15
*16	RENTAL VEHICLE EXCESS / RETURN OF VEHICLE	\$6,000	\$6,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	16	\$5,000	\$3,000	\$3,000	-	-	\$2,000	\$2,000	\$5,000	\$5,000	16

*Sub-limits apply.

^A There is no cover under these Sections while travelling in Australia - see "Plan Selection Guide" page 28 for details.

All benefits, Excesses and premiums are in Australian Dollars. Amount Payable includes premium, stamp duty and GST where applicable. EXCESS

Refer to "Important Matters" pages 21 & 22.

DUO COVERS - SAVE 5%

If you are travelling with a friend, both of you can save by deducting 5% off the Family premium. Cover is for 2 adults - no cover for Dependents.

TRAVELLERS 51 YEARS AND OVER

The following additional premiums apply to travellers aged 51 and over where applicable (note: an additional surcharge for Pre-existing Medical Conditions may also apply).

For travellers 81 years and over; a Medical Declaration Form is required to be submitted for assessment before a policy can be offered. We have the absolute right to accept or decline cover; or impose special conditions such as an Excess or reduced benefits.

Travellers aged 51-60 years: +15% of premium
Travellers aged 61-70 years: +30% of premium
Travellers aged 71-75 years: +90% of premium
Travellers aged 76-80 years*: +150% of premium
Travellers aged 81-89 years: +375% of premium**
Travellers aged 90 years and over: +450% of premium**

* Not available for Plans B, D or F. ** Not available for Plans B, D, E, F or G.

BONUS DAYS (PREMIUM CALCULATION ONLY)

Period of Cover
 5 days to 24 days 1 day
 28 days to 49 days 3 days
 2 months to 4 months 5 days
 5 months to 11 months 7 days

PLEASE NOTE: Day of travel and day of return are counted as days. Return date shown on your Certificate of Insurance is expiry date - bonus days do not extend beyond the expiry date shown on your Certificate.

Period up to	Single	Family	Single	Family	Single	Family	Single	Family	Period up to	Single	Single	Family	Single	Family	Single	Family	Single	Family	Period up to
5 days	\$124	\$248	\$97	\$194	\$86	\$172	\$74	\$148	5 days	Annual Premium \$621.00 Covers Sections 1(A) to 16 while travelling internationally and Sections 1(A), 1(B), 4 & 6 to 16 while travelling domestically	\$67	\$134	\$158	\$316	\$131	\$262	\$175	\$350	5 days
8 days	\$141	\$282	\$112	\$224	\$97	\$194	\$85	\$170	8 days		\$82	\$164	\$158	\$316	\$145	\$290	\$175	\$350	8 days
12 days	\$170	\$340	\$134	\$268	\$116	\$232	\$102	\$204	12 days		\$88	\$176	\$158	\$316	\$158	\$316	\$196	\$392	12 days
16 days	\$196	\$392	\$153	\$306	\$134	\$268	\$117	\$234	16 days		\$98	\$196	\$158	\$316	\$187	\$374	\$225	\$450	16 days
20 days	\$229	\$458	\$180	\$360	\$157	\$314	\$137	\$274	20 days	Covers Worldwide or Domestic Journeys	\$105	\$210	\$158	\$316	\$213	\$426	\$263	\$526	20 days
24 days	\$263	\$526	\$206	\$412	\$169	\$338	\$157	\$314	24 days		\$113	\$226	\$158	\$316	\$238	\$476	\$302	\$604	24 days
28 days	\$302	\$604	\$237	\$474	\$207	\$414	\$181	\$362	28 days	Maximum Period any one Journey is 37 days for leisure travel or 90 days for business travel. A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however, the whole Journey cannot exceed a total of 90 days.	\$121	\$242	\$158	\$316	\$263	\$526	\$347	\$694	28 days
34 days	\$341	\$682	\$268	\$536	\$235	\$470	\$205	\$410	34 days		\$129	\$258	\$158	\$316	\$313	\$626	\$392	\$784	34 days
42 days	\$423	\$846	\$332	\$664	\$290	\$580	\$253	\$506	42 days		\$144	\$288	\$177	\$354	\$375	\$750	\$486	\$972	42 days
49 days	\$467	\$934	\$366	\$732	\$321	\$642	\$281	\$562	49 days	\$175	\$350	\$194	\$388	\$412	\$824	\$537	\$1,074	49 days	
2 months	\$520	\$1,040	\$409	\$818	\$357	\$714	\$304	\$608	2 months	Cover re-instated on the completion of each Journey (except for Section 15 Personal Liability - the amount shown in the Table of Benefits is the most we will pay for all claims combined under Section 15 for the 12 month policy period).	PLAN F Domestic Advance Purchase		\$217	\$434	\$468	\$936	\$598	\$1,196	2 months
3 months	\$687	\$1,374	\$540	\$1,080	\$462	\$924	\$363	\$726	3 months		\$272	\$544	\$599	\$1,198	\$790	\$1,580	3 months		
4 months	\$830	\$1,660	\$647	\$1,294	\$550	\$1,100	\$472	\$944	4 months		\$328	\$656	\$727	\$1,454	\$955	\$1,910	4 months		
5 months	\$955	\$1,910	\$701	\$1,402	\$630	\$1,260	\$546	\$1,092	5 months		\$373	\$746	\$819	\$1,638	\$1,098	\$2,196	5 months		
6 months	\$1,096	\$2,192	\$837	\$1,674	\$752	\$1,504	\$647	\$1,294	6 months	\$426	\$852	\$929	\$1,858	\$1,260	\$2,520	6 months			
7 months	\$1,265	\$2,530	\$968	\$1,936	\$847	\$1,694	\$715	\$1,430	7 months	Section 1(A) Premium per person	\$200	\$495	\$990	\$1,063	\$2,126	\$1,455	\$2,910	7 months	
8 months	\$1,406	\$2,812	\$1,076	\$2,152	\$926	\$1,852	\$791	\$1,582	8 months		\$16	\$570	\$1,140	\$1,181	\$2,362	\$1,617	\$3,234	8 months	
9 months	\$1,568	\$3,136	\$1,200	\$2,400	\$1,026	\$2,052	\$863	\$1,726	9 months	Section 1(A) Premium per person	\$450	\$700	\$1,400	\$1,439	\$2,878	\$1,957	\$3,914	9 months	
10 months	\$1,702	\$3,404	\$1,253	\$2,506	\$1,098	\$2,196	\$926	\$1,852	10 months		\$27	\$756	\$1,512	\$1,567	\$3,134	\$2,113	\$4,226	10 months	
11 months	\$1,837	\$3,674	\$1,353	\$2,706	\$1,193	\$2,386	\$1,017	\$2,034	11 months	Accompanying spouse/de facto and Dependents covered for free ("Accompanying" is defined as travelling with the insured person for 100% of the Journey)	\$819	\$1,638	\$1,631	\$3,262	\$2,208	\$4,416	11 months		
12 months	\$1,920	\$3,840	\$1,412	\$2,824	\$1,265	\$2,530	\$1,084	\$2,168	12 months										12 months