

All Benefits and premiums are in Australian dollars.

If you are travelling in the course of your business, please see page 57 for information on how GST may affect your claims.

		Plan A Comprehensive			Plan B Australia Only			Plan C Budget			Plan D Frequent Traveller	Plan E Non-Resident Cover			Plan F Residents Returning		
Section	Benefit Type	Single	Duo (per person)	Family	Single	Duo (per person)	Family	Single	Duo (per person)	Family	Single	Single	Duo (per person)	Family	Single	Duo (per person)	Family
*1.	Cancellation Fees and Lost Deposits	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited				unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
*2.	Overseas Emergency Medical Assistance ^	unlimited	unlimited	unlimited				unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
3.	Overseas Emergency Medical and Hospital Expenses ^	unlimited	unlimited	unlimited				unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
	- Dental Expenses	\$500	\$500	\$500				\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500
*4.	Additional Expenses	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000				\$50,000	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000
*5.	Hospital Cash Allowance ^	\$5,000	\$5,000	\$10,000							\$5,000	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
*6.	Accidental Death	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000				\$25,000	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000
*7.	Permanent Disability ^	\$25,000	\$25,000	\$50,000							\$25,000	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000
*8.	Loss of Income ^	\$10,400	\$10,400	\$20,800							\$10,400				\$10,400	\$10,400	\$20,800
9.	Travel Documents, Credit Cards & Travellers Cheques ^	\$5,000	\$5,000	\$10,000							\$5,000	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
10.	Theft of Cash ^	\$250	\$250	\$250							\$250				\$250	\$250	\$250
*11.	Luggage and Personal Effects	\$8,000	\$8,000	\$16,000	\$8,000	\$8,000	\$16,000				\$8,000	\$8,000	\$8,000	\$16,000	\$8,000	\$8,000	\$16,000
*12.	Luggage and Personal Effects Delay Expenses ^	\$250	\$250	\$500							\$250	\$250	\$250	\$500	\$250	\$250	\$500
*13.	Travel Delay Expenses	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000				\$1,000	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
14.	Alternative Transport Expenses ^	\$5,000	\$5,000	\$10,000							\$5,000	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000
15.	Personal Liability	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million
*16.	Rental Vehicle	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000				\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000

* Sub-limits apply. ^ There is no cover under these Sections while travelling in Australia - see "How to Purchase this Policy" pages 24 & 25 for details.

(includes premium, stamp duty and GST where applicable)

Plan A – Comprehensive												
	AREA 1			AREA 2			AREA 3			AREA 4		
Duration	Single	Duo	Family	Single	Duo	Family	Single	Duo	Family	Single	Duo	Family
5 days	\$123	\$234	\$246	\$101	\$192	\$202	\$95	\$181	\$190	\$72	\$137	\$144
8 days	\$135	\$257	\$270	\$123	\$234	\$246	\$109	\$207	\$218	\$84	\$160	\$168
12 days	\$170	\$323	\$340	\$147	\$279	\$294	\$120	\$228	\$240	\$100	\$190	\$200
14 days	\$190	\$361	\$380	\$161	\$306	\$322	\$130	\$247	\$260	\$106	\$201	\$212
16 days	\$207	\$393	\$414	\$170	\$323	\$340	\$137	\$260	\$274	\$116	\$220	\$232
19 days	\$226	\$429	\$452	\$191	\$363	\$382	\$157	\$298	\$314	\$131	\$249	\$262
23 days	\$247	\$469	\$494	\$209	\$397	\$418	\$170	\$323	\$340	\$144	\$274	\$288
27 days	\$285	\$542	\$570	\$236	\$448	\$472	\$210	\$399	\$420	\$168	\$319	\$336
32 days	\$316	\$600	\$632	\$255	\$485	\$510	\$228	\$433	\$456	\$183	\$348	\$366
38 days	\$377	\$716	\$754	\$283	\$538	\$566	\$248	\$471	\$496	\$202	\$384	\$404
45 days	\$438	\$832	\$876	\$363	\$690	\$726	\$304	\$578	\$608	\$256	\$486	\$512
50 days	\$457	\$868	\$914	\$389	\$739	\$778	\$320	\$608	\$640	\$265	\$504	\$530
2 months	\$503	\$956	\$1,006	\$417	\$792	\$834	\$370	\$703	\$740	\$280	\$532	\$560
3 months	\$665	\$1,264	\$1,330	\$565	\$1,074	\$1,130	\$496	\$942	\$992	\$383	\$728	\$766
4 months	\$800	\$1,520	\$1,600	\$636	\$1,208	\$1,272	\$583	\$1,108	\$1,166	\$449	\$853	\$898
5 months	\$918	\$1,744	\$1,836	\$730	\$1,387	\$1,460	\$669	\$1,271	\$1,338	\$515	\$979	\$1,030
6 months	\$1,045	\$1,986	\$2,090	\$837	\$1,590	\$1,674	\$768	\$1,459	\$1,536	\$571	\$1,085	\$1,142
7 months	\$1,175	\$2,233	\$2,350	\$931	\$1,769	\$1,862	\$870	\$1,653	\$1,740	\$674	\$1,281	\$1,348
8 months	\$1,288	\$2,447	\$2,576	\$1,019	\$1,936	\$2,038	\$954	\$1,813	\$1,908	\$739	\$1,404	\$1,478
9 months	\$1,431	\$2,719	\$2,862	\$1,132	\$2,151	\$2,264	\$1,054	\$2,003	\$2,108	\$806	\$1,531	\$1,612
10 months	\$1,558	\$2,960	\$3,116	\$1,201	\$2,282	\$2,402	\$1,137	\$2,160	\$2,274	\$885	\$1,682	\$1,770
11 months	\$1,684	\$3,200	\$3,368	\$1,308	\$2,485	\$2,616	\$1,240	\$2,356	\$2,480	\$995	\$1,891	\$1,990
12 months	\$1,761	\$3,346	\$3,522	\$1,407	\$2,673	\$2,814	\$1,317	\$2,502	\$2,634	\$1,070	\$2,033	\$2,140

Plan B – Australia Only			
Duration	Single	Duo	Family
5 days	\$70	\$133	\$140
8 days	\$73	\$139	\$146
12 days	\$79	\$150	\$158
14 days	\$94	\$178	\$188
23 days	\$99	\$189	\$198
30 days	\$117	\$222	\$234
35 days	\$138	\$262	\$276
45 days	\$142	\$269	\$284
2 months	\$183	\$348	\$366
3 months	\$200	\$381	\$400

Plan C – Budget			
Duration	Single	Duo	Family
1 month	\$150	\$285	\$300
2 months	\$200	\$381	\$400
3 months	\$249	\$475	\$498
4 months	\$299	\$568	\$598
5 months	\$337	\$641	\$674
6 months	\$386	\$734	\$772
9 months	\$560	\$1,064	\$1,120
12 months	\$746	\$1,418	\$1,492

Plan D – Frequent Traveller
<ul style="list-style-type: none"> Annual Premium \$624 Worldwide or Domestic Journeys Accompanying spouse/de facto and Dependants covered for free (<i>"Accompanying" is defined as travelling with the insured person for 100% of the Journey</i>) 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). Not available for travellers aged 76 years and over 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.

Plan E – Non-Resident Cover (see pages 15 & 16 for who is eligible)			
Duration	Single	Duo	Family
5 days	\$123	\$235	\$246
8 days	\$136	\$258	\$272
12 days	\$148	\$282	\$296
14 days	\$174	\$332	\$348
16 days	\$224	\$427	\$448
23 days	\$247	\$471	\$494
30 days	\$293	\$557	\$586
35 days	\$353	\$671	\$706
45 days	\$386	\$734	\$772
2 months	\$438	\$833	\$876
3 months	\$561	\$1,066	\$1,122
4 months	\$683	\$1,297	\$1,366
5 months	\$769	\$1,462	\$1,538
6 months	\$869	\$1,652	\$1,738
7 months	\$996	\$1,892	\$1,992
8 months	\$1,106	\$2,102	\$2,212
9 months	\$1,220	\$2,319	\$2,440
10 months	\$1,349	\$2,563	\$2,698
11 months	\$1,465	\$2,785	\$2,930
12 months	\$1,527	\$2,902	\$3,054

Plan F – Residents Returning			
Duration	Single	Duo	Family
5 days	\$175	\$333	\$350
8 days	\$175	\$333	\$350
12 days	\$196	\$372	\$392
14 days	\$219	\$416	\$438
16 days	\$238	\$452	\$476
19 days	\$260	\$494	\$520
23 days	\$284	\$540	\$568
27 days	\$328	\$623	\$656
32 days	\$363	\$690	\$726
38 days	\$434	\$825	\$868
45 days	\$504	\$958	\$1,008
50 days	\$526	\$999	\$1,052
2 months	\$578	\$1,098	\$1,156
3 months	\$765	\$1,454	\$1,530
4 months	\$920	\$1,748	\$1,840
5 months	\$1,056	\$2,006	\$2,112
6 months	\$1,202	\$2,284	\$2,404
7 months	\$1,351	\$2,567	\$2,702
8 months	\$1,481	\$2,814	\$2,962
9 months	\$1,646	\$3,127	\$3,292
10 months	\$1,792	\$3,405	\$3,584
11 months	\$1,937	\$3,680	\$3,874
12 months	\$2,025	\$3,848	\$4,050