

PLAN E – BACKPACKER COVER	SINGLE	DUO	FAMILY	EXCESS
CANCELLATION FEES & LOST DEPOSITS Cover for cancellation fees and lost deposits 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, natural disasters	-	-	-	-
OVERSEAS EMERGENCY MEDICAL ASSISTANCE Cover for emergency medical assistance including: 24 hour emergency medical assistance, ambulance, medical evacuations, funeral arrangements, messages to family, hospital guarantees	Unlimited	Unlimited	Unlimited	0
OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES Cover for overseas medical treatment if you are injured or become sick overseas, including: medical, hospital, surgical, nursing, restoration of dental functions to sound and natural teeth	Unlimited	Unlimited	Unlimited	\$100
ADDITIONAL EXPENSES Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from: sickness, accidental injury, death. Also cover for traveling companion or relatives accommodation and travel expenses to travel to, stay near or escort you resulting from hospitalization, medical evacuation	-	-	-	-
HOSPITAL CASH ALLOWANCE An allowance of \$50 per day if you are hospitalized whilst overseas for more than 48 continuous hours	-	-	-	-
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	-	-	-	-
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	-	-	-	-
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 you return to Australia for more than 30 days	-	-	-	-
TRAVEL DOCUMENTS, CREDIT CARDS AND TRAVELLERS CHEQUES Cover to replace costs of travel documents lost or stolen from you during your journey, such as: passports, credit cards, travel documents, travelers cheques	\$1,000	\$1,000	\$2,000	\$100
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, money orders	-	-	-	-
LUGGAGE & PERSONAL EFFECTS Cover for replacing luggage stolen or reimbursing repair cost for accidentally damaged items including: luggage, spectacles, personal effects, personal computers, cameras	\$2,000	\$2,000	\$4,000	\$100
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	-	-	-	-
TRAVEL DELAY / DISRUPTION OF JOURNEY Cover for additional meals and accommodation expenses if your journey is disrupted due to circumstances beyond your control after an initial 6 hour delay	-	-	-	-
ALTERNATIVE TRANSPORT EXPENSES Cover for additional travel expenses following transport delays to reach events such as: wedding, funeral, conference, sporting event, pre-paid travel arrangements	-	-	-	-
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
RENTAL VEHICLE EXCESS Cover for car excess payable on Motor Vehicle Insurance resulting from your rental car being: stolen, crashed, damaged and / or cost of returning the rental vehicle due to you being unfit	-	-	-	-
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	-	-	-	-
DOMESTIC SERVICES Cover for house keeping services following injury disablement continuing upon you return home	-	-	-	-