



TravelCard Real-Time Travel Insurance

International Leisure Travel Insurance Table Of Benefit

The Table of Benefits is a summary of the benefits that the Policy covers. It is important that You read the PDS carefully with the Schedule so that You will understand all the limits, terms, conditions and exclusions. ***Some benefits may have separate sub limits which are listed within the Policy Sections.**

Section		Plan Type		
		Single	Duo	Family
1.	Overseas Medical Expenses, Dental and Ancillary Expenses	Unlimited	Unlimited	Unlimited
2.	Cancellation Fees and Loss of Deposits	Unlimited	Unlimited	Unlimited
3.	Additional Expenses – medical	Unlimited	Unlimited	Unlimited
4	Hospital Related Expenses - Incidental	\$75 per day up to \$8,000 in total	\$75 per day up to \$8,000 in total	\$75 per day up to \$8,000 in total
5	Accidental Death	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person
6	Permanent Disability	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person
*7	Loss of Income	Up to \$400 per week for up to 26 weeks to a maximum of \$10,400	Up to \$400 per week for up to 26 weeks to a maximum of \$10,400	Up to \$400 per week per Insured Person for up to 26 weeks to a maximum of \$20,800
8	Travel Documents, Credit Cards & Travellers Cheques	Up to \$5,000	Up to \$5,000	Up to \$10,000
9	Theft of Cash	Up to \$250	Up to \$250	Up to \$500
10	Luggage and Personal Effects	Up to \$15,000	Up to \$15,000	Up to \$20,000
11	Luggage & Personal Effects Delay Expenses- more than 12 hours	Up to \$2,000	Up to \$2,000	Up to \$2,000
12	Travel Delay Expenses	Up to \$250 for each 12 hrs and up to \$2,000 in total per Insured Person	Up to \$250 for each 12 hrs and up to \$2,000 in total per Insured Person	Up to \$250 for each 12 hrs and up to \$4,000 in total per Insured Person
13	Special Events	Up to \$5,000	Up to \$5,000	Up to \$10,000
14	Personal Liability	\$10,000,000	\$10,000,000	\$10,000,000
15	Rental Vehicle Insurance Excess	Up to \$8,000	Up to \$8,000	Up to \$8,000
16	Pet Care	Up to \$600	Up to \$600	Up to \$600



TravelCard Real-Time Travel Insurance

Domestic Leisure Travel Insurance Table Of Benefit

The Table of Benefits is a summary of the benefits that Your Policy covers. It is important that You read the PDS carefully with the Schedule so that You will understand all the limits, terms, conditions and exclusions. * **Some benefits may have separate sub limits which are listed within the Policy Sections.**

Section		Plan Type		
		Single	Duo	Family
1	Cancellation Fees and Loss of Deposits	Unlimited	Unlimited	Unlimited
2	Additional Expenses - Disruption Due to Medical Event	Unlimited	Unlimited	Unlimited
3	Accidental Death	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person adult
4	Permanent Disability	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$25,000 per Dependant Insured Person
*5	Loss of Income	Up to \$400 per week for up to 26 weeks to a maximum of \$10,400	Up to \$400 per week for up to 26 weeks to a maximum of \$10,400	Up to \$400 per week per Insured Person for up to 26 weeks to a maximum of \$20,800
6	Travel Documents, Credit Cards & Travellers Cheques	Up to \$5,000	Up to \$5,000	Up to \$10,000
7	Theft of Cash	Up to \$250	Up to \$250	Up to \$500
8	Luggage and Personal Effects	Up to \$6,000	Up to \$6,000	Up to \$12,000
9	Luggage & Personal Effects Delay Expenses- more than 12 hours	Up to \$2,000	Up to \$2,000	Up to \$2,000
10	Travel Delay Expenses	Up to \$250 for each 24 hours and up to \$2,000	Up to \$250 for each 24 hours and up to \$2,000	Up to \$250 for each 24 hours and up to \$4,000
11	Special Events	Up to \$5,000	Up to \$5,000	Up to \$10,000
12	Personal Liability	\$10,000,000	\$10,000,000	\$10,000,000
13	Rental Vehicle Insurance Excess	Up to \$8,000	Up to \$8,000	Up to \$8,000

7th April 2018