



TravelCard Real-Time Travel Insurance

Leisure Domestic Travel Insurance

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.

Section		Plan Type		
		Single	Duo	Family
1	Cancellation Fees and Loss of Deposits			
1.1	Amendments or Cancellations	Unlimited	Unlimited	Unlimited
1.2	Financial Default of Travel Services Provider	Up to \$1,000	Up to \$1,000	Up to \$1,000
2	Additional Expenses			
2.1	Disruption Due to Medical Event	Unlimited	Unlimited	Unlimited
2.2	Disruption due to Hijack, riot, strike or civil protest, weather or accident	Up to \$50,000	Up to \$50,000	Up to \$100,000
	Other Reasons of Disruption	Up to \$1,000	Up to \$1,000 per Insured Person	Up to \$1,000 per Insured Person
2.3	Temporary Interruptions to Journey	Up to \$3,000	Up to \$3,000	Up to \$3,000
3	Accidental Death	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person \$15,000 per Dependant Insured Person	\$50,000 per adult Insured Person adult \$15,000 per Dependant Insured Person
4	Permanent Disability			
	Loss of sight in one or both eyes	\$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
	Loss of one or more limbs	\$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
	Quadriplegia	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person



Section		Plan Type		
		Single	Duo	Family
		\$25,000 per Dependant Insured Person	\$25,000 per Dependant 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
	Any one item: Laptops, tablets, cameras and video cameras	Up to \$4,000	Up to \$4,000	Up to \$4,000
	Mobile phones	Up to \$3,000	Up to \$3,000	Up to \$3,000
	Valuables for single item, pair or set	Up to \$1,000	Up to \$1,000	Up to \$1,000
9	Luggage & Personal Effects Delay Expenses			
	Immediate delay	Up to \$150	Up to \$150	Up to \$150
	Delay 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

*Some benefits may have separate sub limits which are listed within the Policy Sections.

Optional Covers Table Of Benefits

The Table of Optional Benefits is a summary of the benefits that Your Policy may cover if You choose them and they are shown on Your Schedule. It is important that You read the PDS carefully with the Schedule so that You can understand all the limits, terms, conditions and exclusions.

Section		Plan Type		
		Single	Duo	Family
14.1	Cover While Cruising Cover			
14.1.1	Medical and Evacuation Cover While Cruising Emergency Dental Expenses	Unlimited \$1,000 per Insured Person	Unlimited \$1,000 per Insured Person	Unlimited \$1,000 per Insured Person
14.1.2	Cabin Confinement Cover	\$75 per completed 24 hours up to a maximum \$2,500	\$75 per completed 24 hours up to a maximum \$2,500	\$75 per completed 24 hours up to a maximum \$2,500
14.1.3	Pre-paid Shore Excursion Cancellation Cover	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 Person to a maximum of \$2,000
14.1.4	Lost or Damaged Formal Attire Cover Delayed Arrival of Formal Attire	Up to \$1,000 Up to \$250	Up to \$1,000 Up to \$250	Up to \$2,000 Up to \$500
14.1.5	Marine Rescue Diversion Cover	\$100 per day \$250 total	\$100 per day \$250 total	\$100 per day \$500 total
14.1.6	Missed Port Cover	\$100 for each missed port up to \$500	\$100 for each missed port up to \$500	\$100 for each missed port up to \$1,000
14.2	Winter Sports Cover			
14.2.1	Emergency Rescue Cover Injury or Sickness Overseas Funeral Expenses or Return remains Home	Up to \$100,000 \$20,000 or \$10,000	Up to \$100,000 \$20,000 or \$10,000	Up to \$200,000 \$20,000 or \$10,000
14.2.2	Own Winter Sports Equipment Cover	Up to \$2,000	Up to \$2,000	Up to \$4,000
14.2.3	Winter Sports Equipment Hire Cover Winter Sports Equipment Hire & Hire Excess	Up to \$2,000	Up to \$2,000	Up to \$4,000
14.2.4	Ski Pack Pre-paid Fees Cancellation Cover	Up to \$1,000	Up to \$1,000	Up to \$2,000
14.2.5	Piste Closure Cover	Up to \$1,000	Up to \$1,000	Up to \$2,000

Section		Plan Type		
		Single	Duo	Family
14.2.6	Bad Weather & Avalanche Closure Cover	Up to \$1,000	Up to \$1,000	Up to \$2,000
14.3	Search and Rescue Expenses Cover	Up to \$25,000 per event and \$120,000 in total for all claims	Up to \$50,000 per event and \$120,000 in total for all claims	Up to \$50,000 per event and \$120,000 in total for all claims
14.4	Adventure Activities Cover			
14.5	Golf Cover	Up to \$3,000 per Insured Person	Up to \$3,000 per Insured Person	Up to \$3,000 per Insured Person
	Golf Equipment Hire	Up to \$100 for each 24 hours up to a maximum of \$1,000	Up to \$100 for each 24 hours up to a maximum of \$1,000	Up to \$100 for each 24 hours up to a maximum of \$1,000
	Prepaid Golf Fees	Up to \$150 for each 24 hours	Up to \$150 for each 24 hours	Up to \$150 for each 24 hours
14.6	Business Cover			
	Replacing Business documents, samples, demonstration goods, tools of trade or storage media	Up to \$1,000 per single article and up to a maximum of \$2,000	Up to \$1,000 per single article and up to a maximum of \$2,000	Up to \$1,000 per single article and up to a maximum of \$2,000
	Value of business documents and stationery	Up to \$1,000 per single article and up to a maximum of \$2,000	Up to \$1,000 per single article and up to a maximum of \$2,000	Up to \$1,000 per single article and up to a maximum of \$2,000
	Replacement business equipment courier expense	Up to \$500	Up to \$500	Up to \$500
	Hiring business equipment			
	Loss or theft of business money	Up to \$100 per 24 hours up to a maximum of \$1,000	Up to \$100 per 24 hours up to a maximum of \$1,000	Up to \$100 per 24 hours up to a maximum of \$1,000
		Up to \$2,000 per Insured Person	Up to \$2,000 per Insured Person up to a maximum of \$4,000	Up to \$2,000 per Insured Person up to a maximum of \$4,000

***Some benefits may have separate sub limits which are listed within the Policy Sections.**

7th April 2018 v1-0