



**Insuring Happiness**

### SCHEDULE OF BENEFITS

Schedule of Benefits						
Plan Name		Gold	Silver	Basic	Schengen	
Age Limits	Excess	up to age 64	up to age 64	up to age 79	up to age 79	
<b>SECTION 1 – Emergency Medical and Related Expenses</b>						
1.1	Emergency Medical Expenses	67	\$500 000	\$250 000	\$100 000	\$45 000
1.2	Emergency Medical Repatriation Expenses		Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
1.3	Emergency Medical Evacuation		Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
1.4	Daily hospital cash	24 hours	\$50pd/max \$500	\$30pd/max \$300	\$20pd/max \$200	\$15pd/max \$150
1.5	Supplementary Expenses	67				
	a. Accompanying Family Member		\$3 000	\$1 500	\$1 000	\$500
	b. Burial Expenses		\$3 000	\$1 500	\$1 000	\$500
	c. Return of Mortal Remains		Actual Expenses	Actual Expenses	Actual Expenses	Actual Expenses
	d. Return of Children		\$3 000	\$1 500	\$1 000	\$500
1.6	Emergency Dental Care	67	\$750	\$250	\$150	\$45
<b>SECTION 2 – Personal Injury</b>						
2.1	Death	0	\$15 000	\$10 000	\$3 500	\$2 000
2.2	Permanent Disabling Injuries	0	\$15 000	\$10 000	\$3 500	\$2 000
<b>SECTION 3 – Assistance</b>						
3.1	Medical and Personal Assistance	0	Assistance Service	Assistance Service	Assistance Service	Assistance Service
<b>SECTION 4 – Cancellation, Curtailment and Disruption</b>						
4.1	Cancellation	67	\$2 000	\$1 000	\$500	\$0
4.2	Curtailment, Alteration, Re-arrangement	67	\$2 000	\$1 000	\$500	\$0
4.3	Travel Delay	6-Hours	\$500	\$300	\$200	\$0
4.4	Missed Connection	6-Hours	\$500	\$300	\$200	\$0
<b>SECTION 5 – Baggage</b>						
5.1	Personal Belongings (single item limit 25% of Sum Insured)	67	\$2 000	\$1 000	\$500	\$0
5.2	Personal Belongings Delay	6-Hours	\$200	\$100	\$50	\$0
5.3	Money	67	\$400	\$200	\$100	\$0
5.5	Emergency Replacement of Passport, Visa or Travel Documents and Driving Licence (single item limit 25% of Sum Insured)	67	\$400	\$200	\$100	\$0
<b>SECTION 8 – Personal Liability</b>						
8.1	Bodily Injury	150	\$1 000 000	\$500 000	\$250 000	\$0
8.2	Material Damage	150	\$1 000 000	\$500 000	\$250 000	\$0
<b>SECTION 9 – Hijack or Kidnap and Wrongful Detention</b>						
9.1	Hijack or Kidnap & Wrongful Detention Daily Benefit (\$500/ day)	24-Hours	\$5 000	\$0	\$0	\$0
<b>Aggregate Limit</b>			<b>\$500 000</b>	<b>\$200 000</b>	<b>\$100 000</b>	<b>\$45 000</b>

N/B: The Annual Multi-Trip plan options provide cover for up 90 consecutive Days of travel per Journey under taken by the Person Insured during the 365 Day Period of Insurance that the Policy is in place for. Please call 0709912777 for more details.