



Sales guide – Applicable limits per adult

Benefit	Comprehensive	Essentials	Bare Essentials	Annual Multi Trip	Australian Travel Plan	Cancellation and Additional Expenses Plan
Cancellation and additional Expenses	Cancellation or holiday deferment costs	Chosen limit*	Chosen limit*	\$2,500	Chosen limit*	Chosen limit*
	Agents cancellation fees sub-limit	\$2,000	\$2,000		\$2,000	Chosen limit*
	Emergency travel arrangements and accommodation expenses	Unlimited	\$15,000	\$5,000	Unlimited	\$10,000
	Meals sub-limit	\$500: limit \$75 per 24hrs	\$500: limit \$75 per 24hrs	\$500: limit \$75 per 24hrs	\$500: limit \$75 per 24hrs	\$500: limit \$75 per 24hrs
	Emergency internet/telephone sub-limit	\$250	\$250	\$250	\$250	\$250
	Post hospital accommodation	\$500: limit \$100 per day		\$500: limit \$100 per day		
Medical expenses	Overseas medical expenses (including COVID-19)	Unlimited†	Unlimited†	Unlimited†	Unlimited†	
	Critical illness or injury – emergency travel expenses for a friend or relative sublimit	\$20,000		\$20,000		
	Hospital compensation	\$8,000: limit of \$50 per 24hrs	\$5,000: limit of \$50 per 24hrs		\$8,000: limit of \$50 per 24hrs	
	Dental expenses due to sudden and acute pain	\$1,000	\$1,000	\$1,000	\$1,000	
	Medical evacuation and repatriation (including COVID-19)	Unlimited	\$500,000	\$250,000	Unlimited	\$50,000
	Home services sub-limit	\$500		\$500		
Extra travel cover	Travel delay	\$2,000: limit \$250 per 24hrs	\$1,000: limit \$250 per 24hrs		\$2,000: limit \$250 per 24hrs	\$500: limit \$250 per 24hrs
	Missed connection – special events	\$2,000		\$2,000		\$2,000
	Missed connection – flight delay within Australia					\$2,000
	Resumption of trip	\$3,000		\$3,000		
	Emergency accommodation due to terrorism	\$3,000: limit \$300 per day		\$3,000: limit \$300 per day		\$3,000: limit \$300 per day
	Emergency expenses to avoid disaster	\$1,000	\$1,000	\$1,000	\$1,000	\$500
	Early return home	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
	Rental vehicle expenses					
	Rental vehicle insurance excess	\$5,000*	\$2,000*		\$5,000*	\$5,000*
	Return of rental vehicle	\$750	\$750		\$750	\$750
Luggage	Luggage and personal effects maximum limit	\$12,000	\$5,000	\$2,000	\$12,000	\$4,000
	Individual item limit		\$500	\$250		
	Personal computer, camera, video individual item limit	\$4,000			\$4,000	\$1,000
	Smartphones individual item limit	\$1,000			\$1,000	\$1,000
	Other individual item limit	\$700			\$700	\$500
	Emergency luggage	\$500	\$200	\$150	\$500	\$500
	Stolen cash	\$250			\$250	
	Hiring replacement golf and surf equipment	\$200			\$200	\$200
	Replacement passports and travel documents	\$3,000	\$1,000	\$500	\$3,000	
	Fraudulent use of credit or debit cards	\$3,000			\$3,000	\$3,000
Personal accident	Accidental death	\$25,000	\$10,000		\$25,000	\$10,000
	Accompanying children sub-limit	\$1,000 per child	\$1,000 per child		\$1,000 per child	\$1,000 per child
	Funeral expenses overseas	\$25,000	\$15,000	\$15,000	\$25,000	
	Total permanent disability	\$12,500			\$12,500	
	Loss of income	\$10,000: limit of \$1,667 per month		\$10,000: limit of \$1,667 per month		
	Personal liability	\$2,500,000	\$1,000,000	\$1,000,000	\$2,500,000	\$300,000
	Coronavirus travel costs	\$10,000			\$7,500	\$2,500

* This is a limit per policy; it is the most we'll pay for all people on your Certificate of Insurance combined, per trip.

† For up to 12 months after the illness first appears or injury first occurs.

This brochure is a summary only and should be read together with the nib Combined Financial Services Guide and Product Disclosure Statement (PDS). Always read the PDS for full terms, conditions, limitations and exclusions to cover.

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