

## Arthritis Queensland TRAVEL INSURANCE

### SCHEDULE OF COVER – BENEFITS ARE PER PERSON

Extract from page 4 of the Product Disclosure Statement

SECTION	BENEFIT	LIMIT	EXCESS
1	Cancellation fees and loss of deposits and curtailment <i>*Single trip options available for \$10,000 &amp; \$5,000</i>	\$20,000	\$200
2	Overseas emergency medical assistance	\$Unlimited	\$200
	Overseas emergency medical expenses		
	<i>Emergency Dental Expenses</i>	\$500	
	<i>Additional Expenses</i>	\$100,000	
3	Hospital cash allowance	\$6,000	Nil
4	Permanent disability benefit	\$50,000	Nil
	Accidental death benefit	\$50,000	
5	Baggage and personal effects	\$20,000	\$200
	<i>Baggage delay expenses</i>	\$1,500	Nil
6	Travel documents, transaction cards and traveller's cheques	\$3,000	\$200
	<i>Cash</i>	\$500	
7	Travel delay expenses	\$3,000	\$200
8	Alternative transport expenses	\$7,000	\$200
9	Rental vehicle insurance excess	\$5,000	\$200
10	Personal liability	\$5,000,000	\$200
11	Loss of income	\$26,000	\$200

**Please note:** All benefits and premiums are in Australian Dollars: and are the maximum payable. Sub-limits may apply to the amounts payable. Please refer to the policy wording for details. There is no cover under sections 2,3,4,6,8 and 11 in Australia.