

Maximum Benefits Payable

(SUMMARY ONLY – SEE CERTIFICATE OF INSURANCE)

The following table is a summary only of the maximum benefits and limits available. They apply per Insured Person and are based on a maximum period of insurance of 365 days from the **Policy Start Date**. They apply to **Your** Policy regardless of:

- whether **Your Period of Insurance** is a different period, and
- the number of policies **You** arrange with **Us** over those 365 days.

Please refer to each Policy section for specific conditions of cover and a detailed explanation of coverage under each section and the Schedule of Benefits in NZ\$ in the **Certificate of Insurance**.

Cover

Maximum over 12 months

SECTION 1: Medical and Related Expenses (Including Evacuation, Repatriation, and Cancellation)	Unlimited
<i>Sub-limits</i>	
Alternative Medical Treatment	\$500
Optical Cover*	\$300
Treatment of Mental Illness and Counselling	\$20,000
Sexual Health Consultation	\$250
Medical Expenses for temporary return to Country of Origin	\$200,000
Continuing Treatment in Country of Origin	\$20,000
Loss of Deposits	\$100,000
Repatriation due to Mental Illness, Suicide & Drugs/Alcohol	\$10,000
Resumption of Travel	\$30,000
Accompanying Relatives (includes cover for Pregnancy, Suicide and Drugs/Alcohol)	\$100,000
In Hospital Personal Cash	\$10,000 (\$100 per day)
Funeral Expenses	\$100,000
False Arrest	\$10,000
Hijack Cash	\$10,000 (\$100 per day)
Rental Vehicle Return	\$1,000
Travel Delay	\$10,000
Search and Rescue	\$10,000
Denial of boarding due to suspicion of contracting Covid-19	\$1,400 (\$200 per day)
SECTION 2 LUGGAGE AND PERSONAL EFFECTS	\$15,000
<i>Sub-limits</i>	
Deprivation of Luggage	\$1,000
Replacement Travel Documents	\$3,000
Unauthorised use of Travel Documents	\$5,000
Money lost or stolen	\$1,000
Fire Damage	\$12,000
Maximum Individual Item Value (unless specified and additional premium paid)	\$2,500
SECTION 3 MISSED TRANSPORT CONNECTION	\$25,000
SECTION 4 DEATH OR DISABLEMENT BY INJURY	\$50,000
Death for under 16 years of age	\$10,000
SECTION 5 PERSONAL LIABILITY	\$2,500,000
SECTION 6 KIDNAP AND RANSOM	\$250,000
SECTION 7 RENTAL VEHICLE EXCESS	\$5,000

*only applicable to policies issued for 6 months or longer.

For family policies, the maximum limits available are two times the limit shown in this table (unless something else is provided in the remainder of this Policy or **Your Certificate of Insurance**) and the limits are shared between all family members on a Policy.