



This policy is underwritten by QBE Insurance (Australia) Limited.  
 ABN 78 003 191 035

## ELEMENTS SCHEDULE OF BENEFITS

(Per adult includes any accompanying financially dependant *child or children under 25 years*)

Schedule of benefits		
This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the Policy wording for full details of cover. Other <i>applicable limits</i> may apply.		<i>Applicable limits</i>
		<i>Per person</i>
Cancellation or holiday deferment costs	Section A1	\$10,000
Emergency travel arrangements and accommodation expenses	Section A2	\$10,000
Agents cancellation fees	Section A3	\$1,500
Medical expenses	Section B1	\$10,000,000
Dental expenses	Section B2	\$10,000,000
Dental expenses due to sudden and acute pain	Section B3	\$1,000
Emergency accomodation expenses	Section B4	\$2,500
Medical evacuation and repatriation	Section C1	\$10,000,000
Non medical evacuation and repatriation	Section C2	\$10,000,000
Travel delay	Section D1	\$1,000
Luggage and personal effects maximum total limit	Section F1	\$3,000
Dentures or dental prothesis individual item limit		\$800
Individual item limit		\$300
Emergency luggage	Section F2	\$300
Replacement passports and travel documents	Section F3	\$1,000
Personal liability	Section H	\$1,000,000

Terms, limits and conditions apply. A Product Disclosure Statement should be considered before deciding whether to acquire this product.