

# CHI TRAVEL INSURANCE TABLE OF BENEFITS

Below is a table that sets out the cover that is provided under each plan and the most we will pay in total for all claims combined under each section of the Policy.

Policy Section & Benefit Description		Frequent Traveller <sup>#</sup>					
		Top Plus Frequent Traveller		Mid Frequent Traveller		Basic Frequent Traveller	
		Single	Family	Single	Family	Single	Family
1A*	Cancellation Fees & Lost Deposits	unlimited	unlimited	\$10,000	\$20,000	\$4,000	\$8,000
1B*	Travel Services Provider Insolvency	\$10,000	\$20,000	\$10,000	\$20,000	\$4,000	\$8,000
2*	Overseas Emergency Medical Assistance/ Evacuation <sup>^</sup>	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
3*	Overseas Emergency Medical & Hospital Expenses <sup>^</sup>	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited
4*	Additional Expenses	\$50,000	\$100,000	\$50,000	\$100,000	\$5,000	\$10,000
5*	Hospital Cash Allowance <sup>^</sup>	\$5,000	\$10,000	\$5,000	\$10,000	\$3,000	\$6,000
6*	Accidental Death	\$25,000	\$50,000	\$25,000	\$50,000	\$10,000	\$20,000
7*	Permanent Disability <sup>^</sup>	\$25,000	\$50,000	\$25,000	\$50,000	\$10,000	\$20,000
8*	Loss of Income <sup>^</sup>	\$10,400	\$20,800	\$10,400	\$20,800	\$5,200	\$10,400
9	Travel Documents, Transaction Cards & Travellers Cheques <sup>^</sup>	\$5,000	\$10,000	\$5,000	\$10,000	\$500	\$1,000
10	Theft of Cash, Bank Notes, Currency Notes, Postal Orders or Money Orders <sup>^</sup>	\$250	\$250	\$250	\$250	\$250	\$250
11*	Luggage & Personal Effects	\$8,000	\$16,000	\$8,000	\$16,000	\$3,000	\$6,000
12	Luggage & Personal Effects Delay Expenses <sup>^</sup>	\$500	\$1,000	\$500	\$1,000	\$250	\$500
13*	Travel Delay Expenses	\$2,000	\$4,000	\$2,000	\$4,000	\$1,000	\$2,000
14	Alternative Transport Expenses <sup>^</sup>	\$5,000	\$10,000	\$5,000	\$10,000	\$2,000	\$4,000
15	Personal Liability	\$5 million	\$5 million	\$5 million	\$5 million	\$1 million	\$1 million
16*	Rental Vehicle Insurance Excess/Return of Rental Vehicle	\$3,000	\$3,000	\$3,000	\$3,000	\$2,000	\$2,000

\*sub-limits apply - refer to the “**Your Policy Cover**” section of the PDS for details (pages 38 to 55).

<sup>^</sup> certain plans do not provide cover under these sections of the Policy while you are travelling in your Country of Residence. Refer to the “**Your Policy Cover**” section of the PDS for details (pages 38 to 55).

## #Top Plus Frequent Traveller, Mid Frequent Traveller & Basic Frequent Traveller Plans

- Covers all sections while travelling internationally and Sections 1A, 1B, 4 & 6 to 16 while travelling domestically.
- Worldwide or domestic Journeys.
- Maximum period for any one Journey is 45 days for leisure travel or 90 days for business travel. A Journey can be made up of business and/ or leisure travel (with the leisure component being up to 45 days), however, the whole Journey cannot exceed a total of 90 days.
- Cover re-instated on the completion of each Journey (except for Section 15 (*Personal Liability*) - the amount shown in the Table of Benefits is the most we will pay for all claims combined under Section 15 for the 12 month Policy period).
- Family cover includes you and:
  - your spouse or partner; or
  - your spouse or partner and Dependants **see page 32 for details**
- Not available to travellers aged 75 years and over.