

Travel Insurance Benefits

Unleashed Grad Trips Policy Benefits

Overseas Medical and Medical Evacuation Expenses

Medical & Evacuation	Unlimited
Continuous Bed Confinement	Included

All medical and hospital expenses given or prescribed by a doctor whilst you are overseas are covered. All pre existing conditions are also covered without referral providing a doctor has said you are fit to travel and the condition is not cancer related. .

Emergency Assistance

Emergency Assistance	Included
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In the event of an emergency requiring treatment call our 24/7 emergency assistance cover and they will arrange medical treatment, hospital admissions, and even evacuation if required

Personal Accident & Sickness

Part A

Event 1 – Accidental Death	\$20,000
Events 2-19	\$50,000

Lump Sum benefits: In the event of an Accidental Death \$20,000 or in the event of Permanent Total Disablement, Para / Quad, Loss of Limbs up to \$50,000. For a full description of cover and benefits please see Pages 14 & 15 of the wording Events 2-19

Part B & D – Weekly Injury & Weekly Sickness

Percentage of Salary	100%
Max. Per week	\$500
Max Benefit Period	52 Weeks
Waiting Period	7 Consecutive Days

This will provide you with a benefit for Loss of Income: Up to \$500 pw in the event you are injured or sick and can't work upon your return if you have a part time job.

Part G - Injury resulting in Loss or Damage to Teeth

\$1,000

This will provide a benefit of 100% up to \$500 per tooth requiring capping or in the event of chipped or broken teeth 50% up to \$250 per tooth

Personal Property

Loss of Baggage	\$1,000	Excess	\$100
Personal Baggage	\$2,500	Excess	\$100
Money & Travel Documents	\$1,000	Excess	\$100
Portable Electronic Equipment	\$2,000	Excess	\$100

In the event your baggage is lost, stolen, or damaged we will pay up to \$2,500. Portable Electronic equipment lost or damaged up to \$2,000 and Money and Travel documents up to \$1,000.

Cover is also in place in the event your baggage gets delayed, misdirected or temporarily misplaced, we will pay up to \$1,000.

There is a \$100 excess each and every claim in respect to this section.

If your baggage is delayed or stolen keep your airline/property loss report and receipts, and notify us as soon as possible. You may be reimbursed for essentials while waiting for delayed baggage or compensated for stolen belongings.

Travel Disruption

Loss of Deposits	\$5,000	Excess	\$NIL
Cancellation & Curtailment	\$5,000	Excess	\$NIL

This cover includes loss of your payments for the trip because of sickness or injury in the event you can't go. It also covers any further delays up to \$5,000. If you need to cancel your trip you must provide supporting documents (e.g. medical certificates, booking cancellations).

Personal Liability

Personal Liability	\$10,000,000
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This will provide cover in the event of a bodily injury or loss or damage to physical property and you are found to be negligent and become legally liable to pay damages

Political Unrest & Natural Disaster Evacuation

Evacuation Expenses	\$25,000
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In the event of Political unrest in the country this provides cover, to return you home or the nearest place of safety using the most reasonably available method of transport, provided that prior approval has been obtained by our Emergency Assistance provider

Search & Rescue Expenses

Search & Rescue Expenses	\$20,000
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If, you are reported as missing, and it becomes necessary for the local rescue provider or police authorities to instigate a search and rescue operation where:

- 1. it is known or believed that you may have sustained a bodily Injury or suffered Sickness; or*
- 2. weather or safety conditions are such that it becomes necessary to do so in order to prevent you from sustaining an Injury or suffering Sickness.*