

## 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.

#### Emergency Assistance

Emergency Assistance	Included
----------------------	----------

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	Up to \$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 – Weekly Injury

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

##### Part D – 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 had a part time job.

Injury resulting in Loss or Damage to Teeth \$

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

Personal items:

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

In the event your baggage is lost, stolen, or damaged we will pay up to \$2,500. For Portable Electronic equipment lost or damaged up to \$2,000, And Money and Travel documents up to \$1,000. Further in the event your baggage gets delayed, misdirected or temporarily misplaced up to \$1,000. There is a \$100 excess each and every claim in respect to this section.

## 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 plus also in the event of any further delays cover up to \$5,000

## Personal liability

Personal Liability \$10,000,000

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

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

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.

General Exclusion No 12 relating to Pre Existing Conditions is deleted

If the Insured has a pre-existing condition of any form of cancer, there is no cover for cancer or a cancer related condition.

All other terms and conditions remain unchanged

General Exclusion 4 relating to alcohol is deleted and replaced with

We will not be liable to pay loss, cost or expense arising from or attributable to: the Insured Person exceeding the blood alcohol limit of 0.10, including having a blood alcohol limit content over the prescribed legal limit of 0.05 whilst driving, or being under the influence of non-prescription drugs, including abuse of prescription drugs unless it was prescribed by a Doctor and taken in accordance with the Doctor's advice;

### **Sporting Activities**

The following Sports activities are automatically included snorkelling, surfing, jet skiing, paragliding, jet boating, and horse riding.

Scuba Diving is also covered with exceptions, ie

- a. Must be part of an organised tour with an instructor
- b. No diving beyond 30 metres

General Exclusion 11, relating to the Insured Person's voluntary exposure to unnecessary danger relates to deliberately or intentionally putting yourself in danger (unless you're trying to save a human life), or engaging in activities that you knew were risky. It does not refer to the above named Sporting Activities.

**Security:** Certain Underwriters at Lloyd's, led by Canopus Managing Agents Ltd, Syndicate 4444