

## Travel Insurance Policy Details

<b>Cancellations and Lost Deposits</b>	Sometimes things don't go to plan. Our Travel Insurance covers your financial loss if you have to cancel or cut short your trip under certain circumstances (such as returning home mid-way through a trip to attend to a sick relative).
<b>Hospital and Medical Expenses</b>	Cover for hospital and medical bills that you incur while travelling. Overseas medical bills can be very expensive and language barriers can sometimes cause confusion. Our Travel Insurance gives you peace of mind. Our emergency medical assistance team can deal with local hospitals in their own language and keep your friends and family informed. We also give you an allowance for expenses incurred while hospitalised.
<b>Additional Expenses</b>	Cover if the unexpected happens. Our Travel Insurance covers the expenses you incur if you are not able to continue your travel due to the injury or illness of you or one of your travelling companions. We also cover the expenses you incur if your transport is delayed due to severe weather or accident
<b>Loss of Income</b>	Cover for your income if you cannot return to your usual employment due to an accidental injury suffered while you were on holiday.
<b>Alternative Transport Expenses</b>	Cover for additional travel expenses following transport delays to reach events such as weddings and funerals.
<b>Accidental Death and/or Permanent Disability</b>	If Accidental Death from an injury sustained during your holiday occurs payment can be made direct to your estate.
<b>Travel Delay</b>	Cover for meals and accommodation expenses due to a transport delay under certain circumstances.
<b>Theft</b>	Cover to replace cash, travel documents, credit cards and travellers cheques lost or stolen while on holiday.
<b>Luggage</b>	Cover for the loss or damage to your luggage and personal effects while you are travelling, plus cover for the costs of essential items of clothing and other personal items if your luggage is delayed or misplaced.
<b>Personal Liability</b>	Tourists can make mistakes and sometimes get sued in a foreign country. The liability section can cover your legal costs (which can be substantial).

The above table is a summary only.

For full details of the terms and conditions and exclusions of cover options, please refer to the Travel Insurance Policy Documents.

Please note that the table above is current as at 15.02.2010