



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



Authorised Representative of  
QBE Insurance (Australia) Limited.

### INTERNATIONAL COMPREHENSIVE SCHEDULE OF BENEFITS (0 - 69 YEARS)

This list is a summary of some of the benefits covered by this policy and *applicable limits*. Please refer to the relevant sections of the Product Disclosure Statement (QM1689 0717) for full details of cover. Other applicable limits may apply.

	<i>APPLICABLE LIMITS PER PERSON</i>
<b>Medical Expenses - Section 1 includes</b>	
Medical Expenses Incurred Outside Of Australia - Section 1A	<b>Unlimited</b>
Permanent Disability - Section 1B	\$12,000
<b>Dental Expenses - Section 2 includes</b>	
Emergency Dental Expenses - Section 2A	<b>Unlimited</b>
<b>Medical Evacuation And Repatriation - Section 3</b>	<b>Unlimited</b>
<b>Cancellation And Additional Expenses - Section 4 includes</b>	
Cancellation Or Holiday Deferment Costs - Section 4A	<b>Unlimited</b>
Emergency Travel Arrangements And Accommodation Expenses - Section 4D	<b>Unlimited</b>
<b>Extra Travel Cover - Section 5 includes</b>	
Travel Delay - Section 5A	\$1,500
Hijacking - Section 5G	<b>Unlimited</b>
<b>Rental Vehicle Expenses - Section 6 includes</b>	
Rental Vehicle Insurance Excess - Section 6A	\$5,000
<b>Death Expenses - Section 7 includes</b>	
Accidental Death - Section 7A	\$40,000
Repatriation Of Remains Or Funeral Expenses Overseas - Section 7B	\$20,000
Funeral Expenses Within Australia - Section 7C	\$10,000
<b>Sports And Entertainment Package - Section 8 includes</b>	
Hiring Replacement Snow Ski, Golf And Surf Equipment - Section 8C	\$200
Pre-paid Theme Park And Event Tickets - Section 8D	\$500
<b>Benefits Back Home - Section 9 includes</b>	
Home And Contents Insurance Excess - Section 9A	\$200
Loss Of Income - Section 9B	\$12,000
<b>Luggage - Section 10 includes</b>	
Luggage And Personal Effects - Section 10A ( <i>refer to sub limits below</i> )	\$15,000
Personal Computer Item Sub Limit	\$6,000
Camera & Video Item Sub Limit	\$4,000
Watches & Jewellery Item Sub Limit	\$700
Other Item Sub Limit	\$700
Cash - Section 10C	\$200
<b>Personal Liability - Section 11</b>	<b>\$3,000,000</b>
<b>Legal Expenses - Section 12</b>	<b>\$15,000</b>