

SECTION & BENEFIT		MAXIMUM LIMITS			
		PLAN A ESSENTIALS PLUS		PLAN B PREMIER (INTERNATIONAL TRAVEL)	
		SINGLE	FAMILY	SINGLE	FAMILY
1	Cancellation Fees & Lost Deposits	\$10,000	\$20,000	\$100,000	\$200,000
*2	Emergency Medical Assistance^	Unlimited	Unlimited	Unlimited**	Unlimited
3A	Emergency Medical & Hospital Expenses^	Unlimited	Unlimited	Unlimited**	Unlimited
3B	Continuing Medical Expenses on Return to New Zealand (per person)	\$1,500	\$1,500	\$1,500**	\$1,500
3C	Overseas Dental Expenses (per person)^	\$400 (relief of pain); \$400 (from Injury)	\$400 (relief of pain); \$400 (from Injury)	\$750 (relief of pain); unlimited from Injury*	\$750 (relief of pain); unlimited from Injury
3D	Dental Expenses on Return to New Zealand – from Injury Only (per person)	***	***	\$1,500**	\$1,500
4A	Additional Expenses	\$50,000	\$100,000	\$50,000*	\$100,000
4B	Resumption of Journey^	***	***	\$10,000	\$20,000
*5	Hospital Cash Allowance^	\$500	\$1,000	\$2,000	\$4,000
*6	Accidental Death	\$50,000	\$100,000	\$75,000	\$150,000
*7	Permanent Disability^	\$50,000	\$100,000	\$75,000	\$150,000
*8	Loss of Income^	***	***	\$3,000	\$6,000
9	Travel Documents, Credit Cards & Travellers Cheques^	\$500	\$1,000	\$2,000	\$4,000
10	Theft of Cash^	\$500	\$1,000	\$750	\$1,500
*11	Luggage & Personal Effects	\$5,000	\$10,000	\$20,000	\$40,000
12	Luggage & Personal Effects Delay Expenses^	\$400	\$800	\$1,500	\$3,000
*13	Travel Delay Expenses	\$300	\$600	\$2,000	\$4,000
14	Alternative Transport Expenses^	Unlimited	Unlimited	Unlimited	Unlimited
15	Personal Liability	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
*16	Rental Vehicle Excess	\$4,500	\$4,500	\$4,500	\$4,500

*sub-limits apply - refer to the "Your Policy Cover" section (pages 41 to 56)