

Summary of Cover Domestic Insurance

Summary of Benefits	Maximum Benefit Limits	
	Domestic One Trip	Domestic One Trip
	Essential	Premier
Cancellation Benefits		
3) Loss of Deposits and Cancellation Charges	\$6,000	\$8,000
Travel Agent's Cancellation Fee <i>(sub limit)</i>	Lesser of \$750 or 15% of the refundable amount	
4) Additional Hotel Accommodation and Transport Expenses	\$10,000	\$15,000
5) Resumption of Journey <i>(sub limit)</i>	\$3,000	\$3,000
6) Special Events <i>(sub limit)</i>	\$2,000	\$2,000
Luggage, Travel Documents and Money Benefits		
7) Luggage, Personal Effects and Travel Documents	\$3,000	\$6,000
(a) Item Limit (each item)	\$500	\$1,000
(b) Electronic Equipment <i>(sub limit)</i>	\$1,000	\$3,500
Delay Benefits		
9) Delay Luggage Allowance		
(a) More than 24 hours <i>(sub limit)</i>	–	\$500
(b) More than 72 hours <i>(sub limit)</i>	–	\$1,000
10) Travel Delay Accommodation	–	\$500

11) Flight Delay		
(a) More than 4 hours	–	\$100
(b) More than 12 hours	–	\$200
Accidental Death Benefits		
12) Accidental Loss of Life and Permanent Loss	–	\$25,000
Maximum amount for Children:		
(a) Accidental Loss of Life- Children	–	\$1,000
(b) Permanent Loss	–	\$10,000
Additional Benefits		
13) Personal Liability	\$200,000	\$200,000
15) Additional expenses following Accidental Injury or Sickness or Disease	\$15,000	\$15,000
16) Mortal Remains Repatriation	\$10,000	\$10,000
17) Rental Vehicle Excess	\$3,500	\$3,500