

Summary Of Annual Multi-Trip Cover

Summary of Benefits	Maximum Benefit Limits	
	Annual Multi-Trip Policies	Domestic Annual Multi-Trip Policies
	Premier	Premier
Medical Benefits		
1) Overseas Emergency Medical, Hospital and Dental Expenses	Unlimited	–
<i>Emergency Assistance</i>	Included	–
2) Cash in Hospital		
(a) Daily Amount	\$100	–
(b) Maximum Amount	\$10,000	–
Cancellation Benefits		
3) Loss of Deposits and Cancellation Charges	\$15,000	\$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	Unlimited	\$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	\$15,000	\$6,000
(a) Item Limit (each item)	\$1,000	\$1,000
(b) Electronic Equipment (<i>sub limit</i>)	\$3,500	\$3,500
8) Money	\$200	–
Delay Benefits		
9) Delay Luggage Allowance		
(a) More than 24 hours (<i>sub limit</i>)	\$500	\$500
(b) More than 72 hours (<i>sub limit</i>)	\$1,000	\$1,000
10) Travel Delay Accommodation	\$500	\$500
11) Flight Delay		
(a) More than 4 hours	\$100	\$100
(b) More than 12 hours	\$200	\$200
Accidental Death Benefits		
12) Accidental Loss of Life and Permanent Loss	\$25,000	\$25,000
Maximum amount for Children:		
(a) Accidental Loss of Life- Children	\$1,000	\$1,000
(b) Permanent Loss	\$10,000	\$10,000
Additional Benefits		
13) Personal Liability	\$3,000,000	\$200,000

14) Public Transport Hijacking and Kidnapping		
(a) Daily Amount	\$1,000	–
(b) Maximum Amount	\$15,000	–
15) Additional expenses following Accidental Injury or Sickness or Disease	Unlimited	\$15,000
16) Mortal Remains Repatriation	\$10,000	\$10,000
17) Rental Vehicle Excess	\$3,500	\$3,500