

Summary Of Benefits One Trip Cover

Summary of Benefits	Maximum Benefit Limits		
	International One Trip Policy	International One Trip Policy	International One Trip
	Basic	Essential	Premier
Medical Benefits			
1) Overseas Emergency Medical, Hospital and Dental Expenses	Unlimited	Unlimited	Unlimited
<i>Emergency Assistance</i>	Included	Included	Included
2) Cash in Hospital			
(a) Daily Amount	-	-	\$100
(b) Maximum Amount	-	-	\$10,000
Cancellation Benefits			
3) Loss of Deposits and Cancellation Charges	\$5,000	\$10,000	\$15,000
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	-	\$25,000	Unlimited
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	\$5,000	\$9,000	\$15,000
(a) Item Limit (each item)	\$250	\$500	\$1,000
(b) Electronic Equipment (<i>sub limit</i>)	\$500	\$1,000	\$3,500
8) Money	-	-	\$200
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	\$500,000	\$2,000,000	\$3,000,000
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	Unlimited
16) Mortal Remains Repatriation	-	\$10,000	\$10,000
17) Rental Vehicle Excess	-	\$3,500	\$3,500