

# Leisure International Policy Options Schedule of Benefits



The benefits and applicable limits listed below are a summary only. For full details of cover you must read and retain the Policy Wording.

	LEISURE INTERNATIONAL & FREQUENT TRAVELLER	BUDGET INTERNATIONAL
<b>MEDICAL EXPENSES - Section 1</b>		
Medical Expenses Incurred Outside Of NZ - Section 1A	Unlimited	\$1,000,000
Continuing Medical Expenses Incurred Within NZ - Section 1B	\$3,000	\$400
Cash In Hospital - Section 1C	\$6,000	
Daily Limit	\$75	Nil
Total And Permanent Disability - Section 1D	\$50,000	\$10,000
<b>DENTAL EXPENSES - Section 2</b>		
Emergency Dental Expenses Incurred Outside Of NZ - Section 2A		
- Due To Injury	Unlimited	\$400
- Due To Sudden And Acute Pain	\$2,000	\$400
Continuing Dental Expenses Incurred Within NZ Due To Injury Overseas - Section 2B	\$2,000	Nil
<b>CANCELLATION AND ADDITIONAL EXPENSES - Section 3</b>		
Cancellation Costs - Section 3A	Unlimited	\$10,000
Additional Costs - Section 3B	Unlimited	\$5,000
Tour Cancellation - Section 3C	Unlimited	\$1,000
Financial Default - Section 3D	\$10,000	Nil
<b>EXTRA TRAVEL COVER - Section 4</b>		
Travel Delay - Section 4A	\$5,000	\$750
Sub-Limit	\$300	\$150
Airfare Compensation - Section 4B	\$5,000	Nil
Resumption Of Trip - Section 4C	\$10,000	Nil
Missed Connection/Special Events - Section 4D	\$5,000	Nil
Internet Use And Telephone Calls - Section 4E	\$250	\$250
Legal Costs - Section 4F	\$10,000	\$1,000
Hijacking - Section 4G	Unlimited	Nil
Kidnapping - Section 4H	\$20,000	Nil
Golf Green Fees - Section 4I	\$200	Nil
Hiring Replacement Golf And Sport Equipment - Section 4J	\$200	Nil
<b>RENTAL VEHICLE EXPENSES - Section 5</b>		
Rental Vehicle Insurance Excess - Section 5A	\$5,000	\$2,000
Return Of Rental Vehicle - Section 5B	\$500	Nil
<b>DEATH EXPENSES - Section 6</b>		
Death By Injury - Section 6A	\$50,000	\$10,000
Repatriation Of Remains Or Funeral Expenses - Section 6B	\$20,000	\$10,000
<b>BENEFITS BACK HOME - Section 7</b>		
Loss Of Income - Section 7A	\$12,000	Nil
Monthly Limit	\$2,000	
Home Services - Section 7B	\$750	Nil
Domestic Pets - Section 7C	\$500	Nil
<b>LUGGAGE - Section 9</b>		
Luggage And Personal Effects - Section 9A	\$20,000	\$5,000
Personal Computer, Video, Camera Item Sub Limit	\$2,500	\$750
Other Item Sub Limit	\$1,500	\$500
Emergency Baggage - Section 9B	\$1,500	\$300
Cash - Section 9C	\$750	Nil
Replacement Of Passports And Travel Documents - Section 9D	\$2,000	\$500
<b>PERSONAL LIABILITY - Section 10</b>		
	<b>\$2,500,000</b>	<b>\$500,000</b>
<b>Options that may be added to your policy</b>		
Snow Sports Package	Yes	Yes
Increased Rental Vehicle Insurance Excess Cover	Yes	No
Valuables And Specified Items	Yes	No