

Selecting Your Cover-Rex Annual Travel Insurance

Certain eligibility criteria apply. We tell You when You apply whether You meet this criteria e.g.

- You must at least be eighteen (18) years old when You apply.
- You must not be over sixty-nine (69) years of age when You apply.
- You must be an Australian resident.

You need to identify the coverage option that is appropriate for Your needs or available to You.

Coverage Options

Plan Type	Covered Locations Under Each Plan
Worldwide	Worldwide (excluding Cuba)
Domestic	Australia Only

Who can be Covered

You must select either Single or Joint cover

Single Cover	Cover for the Insured and Dependent Children and two (2) other Unrelated Children provided You are travelling together on the Journey.
Joint Cover	Cover for the Insured and Spouse/Partner and Dependent Children and two (2) Unrelated Children provided You are travelling together on the Journey.

Dependent Children and two (2) Unrelated Children are covered for free when the Insured purchases this Policy. There is no restriction on the number of Dependent Children covered, but all Dependent Children, and Unrelated Children must be named on the Policy.

The maximum benefit amount We will pay for claims by You (the Insured and any other persons covered, including Dependent Children and Unrelated Children) is twice the benefit shown in the table below.

Summary of Benefits

The following tables summarise the benefits We can provide and can be used as a quick reference tool. The destinations covered and the level of cover varies according to the plan selected.

A detailed description of the cover is set out in the benefits section. The cover provided is subject to the terms, conditions and exclusions contained in this Policy document.

Please note that other documents that make up the Policy such as the Certificate of Insurance may amend the standard terms, conditions and exclusions contained in this Policy document.

Maximum benefit limits apply, as set out in the following table. Where specified, sub limits also apply. The term "Unlimited" only means there is no specified dollar limit. Policy terms do however apply limits on what We will pay for such benefits.

If You are travelling with Dependent Children and/or two (2) Unrelated Children on either Single or Joint Cover, the maximum benefit amounts We will pay for claims by You and any other persons

covered (including the Dependent Children and/or two (2) Unrelated Children) is twice the benefit shown in the table below.

Excess: The excess is the first amount of a claim which You must bear. We do not pay for this amount.

- The Policy excess is \$100 for the worldwide plan. (GST is not applicable for the Worldwide plan).
- The Policy excess is \$50 for the domestic plan (including GST).

Annual Summary of Benefits Table

Schedule of Benefits	Worldwide Plan	Domestic Plan
1. Overseas Medical and Dental Expenses (please refer to Section 1)	Unlimited	Not Applicable
2. Additional Expenses 2.1 Resumption of Journey (sub limit) 2.2 Special Events (sub limit) 2.4 If You Die (sub limit) (please refer to Section 2)	Unlimited \$3,000 \$2,000 \$10,000	\$15,000 \$3,000 \$2,000 \$10,000
3. Loss of Deposits and Cancellation Charges Travel Agent's Cancellation Fee (sub limit) (please refer to Section 3)	\$50,000 Lesser of \$750 or 15% of the refundable amount	\$15,000 Lesser of \$750 or 15% of the refundable amount
4. Luggage and Travel Documents 4.1 Loss, Theft or Damage a) Item Limit (each item) b) Video & Electrical Equipment (sub limit) 4.2 Delayed Luggage Allowance a) More than 24 hours (sub limit) b) More than 72 hours (sub limit) (please refer to Section 4)	\$10,000 \$1,000 \$3,500 \$500 \$1,000	\$5,000 \$1,000 \$1,500 \$500 \$1,000
5. Replacement of Money (please refer to Section 5)	\$300	Not Applicable
6. Rental Vehicle Excess (please refer to Section 6)	\$3,000	\$3,000
7. Travel Delay Accommodation (please refer to Section 7)	\$1,200	\$850
8. Cash in Hospital a) Daily Amount b) Maximum Amount (please refer to Section 8)	\$100 \$10,000	Not Applicable
9. Public Transport Hijacking and Kidnapping a) Daily Amount b) Maximum Amount (please refer to Section 9)	\$1,000 \$15,000	Not Applicable
10. Personal Liability (please refer to Section 10)	\$3,000,000	\$200,000
11. Accidental Loss of Life & Permanent Loss	\$25,000	\$25,000

Maximum amount for Dependent Children/Unrelated Children:		
(a) Accidental Loss of Life	\$1,000	\$1,000
(b) Permanent Loss <i>(please refer to Section 11)</i>	\$10,000	\$10,000

Due to legislation in Australia, medical expenses for treatment and services provided in Australia are not payable under this Policy.

Period of Cover

Cover under section 3 for Loss of Deposits and Cancellation Charges starts from the Issue Date (or the Renewal Date) and continues until the end of the Period of Insurance.

All other cover (including Accidental Loss of Life and Permanent Loss) starts from the Start Date (or the Renewal Date) and continues until the end of the Period of Insurance.

Free Extension of Period of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel Home by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.