

SCHEDULE OF BENEFITS

CATEGORY	1	
INSURED PERSONS	All declared students whose Country of Residence and place of departure is Australia or New Zealand, while on exchange placement as arranged by the Insured.	
SECTION		Benefit Payable / Sum Insured
1	Overseas Medical Expenses and Evacuation - including COVID-19	Unlimited
2	Liberty Global Emergency Assistance	Included
3	Cancellation and Curtailment	Unlimited
	Loss of Deposits	Unlimited
	Alternative Employee/Resumption of Journey	\$20,000
	Missed Transport Connection	\$2,500
4	Baggage	\$6,000
	Electronic Equipment	\$3,000
	Money and Travel Documents	\$500
	Excess - Portable Electronic Equipment only	\$250
5	Part A - Death and Capital Benefits - Insured Persons	\$50,000
	Part A sub limits – Death and Capital Benefits – Accompanying Spouse or Partner and Dependent Children	\$50,000
	(Event 1, Accidental Death, for persons under 18 years old, up to \$25,000 as per Policy)	
	Part B – Fractured Bones	\$0
	Part C – Loss of Income – Weekly Injury Benefit	
	0% of Income up to	\$0
	Benefit Period	0 weeks
Excess Period	0 days	

5 CONTINUED	Part D – Loss of Income – Weekly Sickness Benefit	
	0% of Income up to	\$0
	Benefit Period	0 weeks
	Excess Period	0 days
	Part E – Injury – Surgical Benefits Overseas	As per Policy
	Part F – Sickness – Surgical Benefits Overseas	As per Policy
	Part G – Dental Injury	As per Policy
6	Rental Vehicle Excess	\$0
7	Personal Liability	\$5,000,000
8	Political Unrest and Natural Disaster Evacuation	\$25,000
9	Kidnap, Ransom and Extortion	\$500,000
10	Extra Territorial Workers Compensation	
	Weekly Benefit	\$2,000
	Common Law	\$2,000,000
11	Hijack, Detention and Legal Costs	
	Daily Benefit	\$2,000
	Max. Days	20
	Legal Costs	\$50,000
12	Worldwide Search and Rescue	\$20,000
13	Additional Benefits	Included