

INTERNATIONAL TRAVEL INSURANCE

For Australian residents



The table below is a summary of the benefits available within this policy.

The maximum amount payable for each insured person will be up to the applicable limit per person, as set out in the Schedule of Benefit, Policy Wording or your Certificate of Insurance.

Please also refer to the coverages section for any specific sub limits, conditions and exclusions applying to each section of cover.

Schedule of benefits

Covers	Maximum amounts payable per person in \$AUD
EMERGENCY MEDICAL AND TRAVEL ASSISTANCE HOTLINE	
24/7 Emergency Medical Assistance	Included
24/7 Travel Assistance	Included
EMERGENCY MEDICAL AND ADDITIONAL EXPENSES	
Emergency Medical and additional expenses	Up to \$2,000,000 (for a maximum of 12 months treatment overseas)
Funeral Expenses Abroad	Up to \$20,000
Hospital benefit and confinement	\$50 per day (up to a maximum of \$1,000)
Airfare reimbursement	Up to \$2,500
CANCELLATION, TRIP INTERRUPTION or TRAVEL DELAY	
Trip Cancellation	Up to \$2,000
Trip Interruption	Up to \$2,000
Travel delay	\$50 per 6 hours (up to a maximum of \$1,000)
PERSONAL ACCIDENT	
Accidental Death	\$10,000
Permanent Disability	\$10,000

PERSONAL LIABILITY	
Personal liability whilst overseas	Up to \$2,500,000
LUGGAGE AND PERSONAL EFFECTS	
Loss, theft or damage to luggage and personal effects: <ul style="list-style-type: none"> • Luggage and personal effects • Replacement medication • Replacement travel documents • Baggage delayed for more than 12 hours 	<ul style="list-style-type: none"> • Up to \$1,000 • Up to \$500 • Up to \$500 • Up to \$300
COVID 19 BENEFITS	
Emergency Medical and additional expenses due to Covid-19	Up to \$2,000,000 (for a maximum of 12 months treatment overseas)
Trip Cancellation due to Covid-19 if clinically diagnosed within 14 days prior to departure	Up to \$2,000
Trip Interruption due to Covid-19 if clinically diagnosed on trip	Up to \$2,000
Accommodation quarantine expenses due to Covid-19	Up to \$200 per day for 14 days
Cancellation of leave for essential health care workers	Up to \$2,000

This document is not a contract of insurance. Full details of the terms, conditions and exclusions of this insurance are provided in the policy wordings, and will be sent to you by WAS Insurance Pty Ltd following a confirmed purchase. Please visit [www.wiseandsilent.com](https://wiseandsilent.com) for more information.