

Benefits Guide

Benefit	Description and examples	Annual limits (per customer per policy year)
1. Additional travel and accommodation expenses	Expenses incurred as a direct consequence of bodily injury or unforeseen sickness which occurred while the injured person was on an overseas trip.	Up to USD7,500
Excess per insured person per claim		USD75
2. Assault benefit	Incidental expenses for each continuous 24 hour period spent in hospital as a direct result of assault while overseas.	Up to USD1,500 (and USD75 per night)
Excess per insured person per claim		USD75
3. Personal accident*	Payments maybe made as a result of a bodily injury caused by an accident while on an overseas trip:	Up to USD45,000
	e.g. Permanent total disablement, loss of limbs, loss of sight	Up to USD45,000
	e.g. Loss of life (16 years of age and under)	Up to USD3,000
	e.g. Loss of life (over 16 years of age)	Up to USD45,000
4. Baggage delay*	For emergency replacement of clothing, medication and toiletries if checked in baggage is temporarily lost (after 12 hours of arrival) during an overseas trip.	Up to USD1,500
5. Personal baggage, loss of money and loss of passport	For accidental loss of, theft of, or damage to baggage and valuables.	Up to USD10,000
Single article limit		Up to USD2,500
Valuables limit (in total)		Up to USD2,500
Loss of money		Up to USD750 (maximum cash limit USD375)
Loss of passport		Up to USD500
Excess per person per claim		USD75
6. Cancellation or curtailment	Irrecoverable unused travel and accommodation costs, and other pre-paid charges already incurred, as well as any reasonable travel expenses as a result of cancellation or curtailment of a trip (due to circumstances beyond the person's control).	Up to USD7,500
Abandonment		Up to USD3,500
Excess per person per claim		USD75
7. Delayed departure* or extended delay	Reimbursement of costs due to the delay of your trip (for more than 12 hours after scheduled departure time) due to a strike or industrial action; adverse weather conditions; or mechanical breakdown.	Up to USD 1,500 (for delayed departure) Up to USD3,000 (for delayed departure and extended delay)
Excess per person per claim (for an extended delay)		USD75
8. Missed departure	Reimbursement of costs due to missing the departure of your plane, boat or train due to failure of scheduled public transport; or delay of a connecting flight; or an accident to or breakdown of the vehicle in which you were travelling; or unexpected adverse weather conditions.	Up to USD1,500
Excess per person per claim		USD75

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9. Catastrophe cover*	Incidental expenses incurred as a result of fire, flood, earthquake etc which means accommodation or travel cannot be used.	Up to USD450
10. Overseas legal cover*	Legal costs to pursue a civil action for compensation, if someone else causes you bodily injury, illness or death during your trip.	Up to USD37,500 (per person) or up to USD75,000 (per Group)
11. Personal liability*	The amount you are covered for, if you become legally liable to pay compensation as a result bodily injury, death or illness to another person; or loss /damage to somebody else's property.	Up to \$3,000,000

This is not a contract of insurance. Please refer to the nib Global Health Travel Extension policy contract for full details of the policy terms and conditions. This can be obtained from our website www.nibglobalhealth.com

The benefit limits (are subject to the conditions, limitations and exclusions detailed in the policy contract) and the excess stated above are in US dollars.

All benefits are subject to an excess of USD75 except those marked with an asterisk (*).

The benefit limits are per customer per policy year.

This plan does not cover medical costs and is only available for purchase if you have a current nib Global Health International Health Insurance plan.