

Schedule of Benefits

Benefits shown are per person.

The proportion of any costs for a travelling companion not insured on this policy is not claimable. This applies even if the **Trip** was paid for by **You**. This exclusion shall not apply to Section 9) Boat Charter Bond /Car hire Excess if a supplementary premium has been paid and is noted on **Your Certificate Schedule**.

Geographical Area :		Refer to Your Certificate Schedule			
Type of Policy		ANNUAL TRIP			SINGLE TRIP
YACHTSMAN'S / TALL SHIPS		GOLD	SILVER	BRONZE	SINGLE
Excess All Sections		A\$ 200	A\$ 200	A\$ 200	A\$ 200
Long-Term Trip Excess (see definition)		A\$ 500	Not applicable	Not applicable	A\$ 500
Maximum Duration any one Trip		60 days unless extended on Certificate Schedule	45 days	30 days	Various
1	Cancellation & Disruption Re-joining the boat Crew replacement	A\$ 10,000 A\$ 6,000 A\$ 3,000	A\$ 7,500 Excluded Excluded	A\$ 5,000 Excluded Excluded	A\$ 6,000 Excluded Excluded
2	Medical, Repatriation and other Expenses Hospital Inconvenience (A\$ 50/day) Funeral Expenses Search and Rescue	A\$ 10,000,000 A\$ 3,000 A\$ 10,000 A\$ 50,000	A\$ 10,000,000 A\$ 3,000 A\$ 10,000 A\$30,000	A\$ 5,000,000 A\$ 3,000 A\$ 10,000 Excluded	A\$ 5,000,000 A\$ 3,000 A\$ 10,000 A\$ 30,000
3	Personal Accident (reduced by 50% in Australia) 1. Accidental Death 2. Loss of one limb or one eye 3. Loss of two limbs or both eyes or one limb and one eye 4. Permanent Total Disablement Nb. Restrictions apply to person aged under 16 and over 70 yrs. Please refer to Section 3) for further details.	A\$ 100,000 A\$ 5,000	A\$ 60,000 A\$ 5,000	A\$ 20,000 A\$ 5,000	A\$ 40,000 A\$ 5,000
4	Baggage and Personal Effects Any one item Delayed Baggage	A\$ 6,000 A\$ 1,000 A\$ 200	A\$ 5,000 A\$ 700 A\$ 200	A\$ 2,000 A\$ 500 A\$ 200	A\$ 3,000 A\$ 700 A\$ 200
5	Money Travel Documents and Credit Cards	A\$ 2,500	A\$ 2,000	A\$ 1,500	A\$ 1,500
6	Legal Expenses Personal Liability	A\$ 50,000 A\$ 4,000,000	A\$ 50,000 A\$ 4,000,000	A\$ 50,000 A\$ 4,000,000	A\$ 50,000 A\$ 4,000,000
7	Hi-jack and kidnap (A\$ 100 per day)	A\$ 3,000	A\$ 2,500	A\$ 2,000	A\$ 2,000
8	Winter Sports Maximum Duration Equipment Hire (A\$ 50 per day) Ski Equipment Lift pass Piste Closure (A\$ 50 per day) Avalanche Cover	Excluded unless supplement paid A\$ 500 A\$ 1,000 A\$ 400 A\$ 500 A\$ 500	Excluded unless supplement paid A\$ 500 A\$ 1,000 A\$ 400 A\$ 500 A\$ 500	Excluded unless supplement paid A\$ 500 A\$ 1,000 A\$ 400 A\$ 500 A\$ 500	Excluded unless supplement paid A\$ 500 A\$ 1,000 A\$ 400 A\$ 500 A\$ 500
9	Boat Charter Bond/Car Hire Excess Insurance – See Section 9 for details.	Excluded unless supplement paid	Excluded unless supplement paid	Excluded unless supplement paid	Excluded unless supplement paid