

<b>Medical</b>						
Benefit	Examples	Exclusions	Limit (\$AUD/\$NZD)	Excess (\$AUD/\$NZD)	Domestic Trip	International Trip
<b>Emergency and Accidental Medical Expenses</b>	For sickness or injury while on an international trip and need urgent or unplanned medical treatment.	Does not cover: <ul style="list-style-type: none"> <li>Medical costs incurred prior to your trip.</li> <li>Costs incurred when travelling against the advice of your medical practitioner or any government office.</li> </ul>	\$2,000,000	No excess	✗	✓
<b>Medical Repatriation</b>	For medical emergencies while travelling and need to be repatriated or evacuated to receive medical attention.		Included in the limit above	No excess	✗	✓
<b>Additional Accommodation and Travelling Expenses</b>	For accommodation and transportation costs while receiving medical treatment.		Included in the limit above	No excess	✗	✓
<b>Emergency Dental Treatment</b>	For unexpected emergency dental treatment while travelling.		\$350	No excess	✗	✓
<b>Daily Cash Benefit</b>	For receiving hospital treatment and needing help covering everyday expenses like meals.		\$500 (\$20 per day)	No excess	✗	✓
<b>Funeral Expenses</b>	For death while on holiday and have a funeral overseas or need repatriation back to your home country.		\$1,000	No excess	✗	✓

<b>Cruise Pack Medical (Optional)</b>						
Benefit	Examples	Exclusions	Limit (\$AUD/\$NZD)	Excess (\$AUD/\$NZD)	Domestic Trip	International Trip
<b>Medical Cover</b>	For sickness (including Covid-19) or suffering an injury during your cruise abroad.		\$2,000,000	No excess	✗	✓
<b>Evacuation Cover</b>	For evacuations due to medical reasons, and associated emergency flights.		Included in the limit above	No excess	✗	✓
<b>Cabin Confinement</b>	For being confined to the cruise cabin for more than 48 hours due to sickness or injury.		\$500 (\$50 per day)	No excess	✗	✓
<b>Marine Rescue Diversion</b>	The cruise diverts from its intended course due to a marine rescue.		\$500 (\$50 per day)	No excess	✗	✓

<b>Snow Pack Benefits (Optional)</b>						
Benefit	Examples	Exclusions	Limit (\$AUD/\$NZD)	Excess (\$AUD/\$NZD)	Domestic Trip	International Trip
<b>Emergency Rescue</b>	For costs incurred if you're sick or injured while participating in snow activities during your trip and require transportation to the nearest hospital for emergency medical treatment.	Does not cover: <ul style="list-style-type: none"> <li>Expenses that have not been pre-approved by the Medical Assistance Company.</li> <li>Claims where you did not follow the medical advice obtained and further medical costs are incurred as a result.</li> </ul>	\$100,000	No excess	✓	✓
<b>Hired Snow Equipment</b>	If hired snow equipment is stolen, accidentally damaged or delayed arriving at the accommodation for more than 24 hours.		\$2,000	No excess	✓	✓
<b>Personal Snow Equipment</b>	If personal snow equipment is stolen or accidentally damaged.	Does not cover damage when: <ul style="list-style-type: none"> <li>Left in a motor vehicle or while in use.</li> </ul>	\$2,000		✓	✓
<b>Piste Closure</b>	For piste closures of more than 24 hours due to not enough snow, bad weather or power failure during a pre-booked resort holiday booking period.		\$1,000	No excess	✓	✓
<b>Weather-related Closures</b>	If a pre-booked return journey is delayed for more than 12 hours due to an avalanche or bad weather.	You won't be covered if: <ul style="list-style-type: none"> <li>You do not obtain a written statement from the appropriate authority (for example, from the ski resort or mountain patrol) to confirm that the delay was due to an avalanche or bad weather.</li> </ul>	\$1,000	No excess	✓	✓