

Table of benefits 2015

Travel add-on plan



Archipelago
Life Insurance Limited

Worldwide cover

Under the terms and conditions of the **plan**, cover is provided for **trips you** make of no more than 180 days at a time during the **plan year**. **Reasonable** costs will be paid up to the limits shown for each **benefit** below:

A	Medical benefits (see section J for deductibles)	
	<p>If you suffer a medical condition during a trip, we will cover:</p> <ul style="list-style-type: none"> • in-patient, daycare and out-patient treatment. • accommodation costs if you cannot return to the country where you live due to your medical condition. • travel costs to return you to the country where you live if you cannot return as originally booked due to your medical condition. • accommodation and travel costs for up to 30 days, for a parent or legal guardian to stay with an insured child under the age of 18 because of an eligible medical condition. • dental treatment for the immediate relief of dental pain*. 	<p>Paid up to \$3,400,000 in each plan year *Dental treatment is limited to \$1,700 for each trip</p>
B	Loss of deposits, cancellations or curtailments (see section J for deductibles)	
	<p>You, or your personal representative, will be paid for the loss of irrecoverable deposits, pre-payments and any other costs paid, or contractually due to be paid, for travel or accommodation, if your trip is cancelled or curtailed as a direct result of any one or more of the following:</p> <ul style="list-style-type: none"> • your death; • a medical condition suffered by you; • the death of, or a medical condition suffered by: <ul style="list-style-type: none"> - the person you are travelling with, or had arranged to travel with; or - a close family member; • you, the person you are travelling with, or the person you had arranged to travel with, having to attend jury service or attend as a witness in a court of law under subpoena; • you, the person you are travelling with, or the person you had arranged to travel with, being restricted by compulsory quarantine; or • a listed natural disaster or similar force majeure that happens after a trip is booked. <p>The amount that will be paid for cancellation claims is limited to the scale of cancellation charges as defined in the booking conditions of your trip.</p>	<p>Paid up to \$5,100 for each trip</p>
C	Travel delays	
	<p>Cash payment made to you for each full 12 hours you are delayed because of strikes, industrial action, adverse weather conditions, mechanical breakdown, or failure of any aircraft, sea vessel, train or other public transport.</p>	<p>\$85 paid for each full 12 hours, up to \$255 for each trip</p>
D	Missed departures and travel disruption (see section J for deductibles)	
	<p>Additional accommodation and travel costs you have to pay to connect with your group or tour, or to transport you to your final destination, if you missed your original departure because of adverse weather conditions or mechanical breakdown, or failure of, the public transport that you were travelling in to your point of departure.</p>	<p>Paid up to \$1,700 for each trip</p>
E	Hijack	
	<p>Cash payment made to you for each full 24 hours you are unable to reach your destination because your transport is hijacked.</p>	<p>\$170 paid for each full 24 hours, up to \$2,550 for each trip</p>
F	Baggage and personal effects (see section J for deductibles)	
	<p>Following damage to, loss of or theft of your property;</p> <ul style="list-style-type: none"> • that you send in advance, up to 24 hours before the departure date shown on your itinerary; or • during your trip, that you; - take with you; or - purchase during your trip; <p>you will be paid the intrinsic value, cost of repair or replacement, whichever is less.</p> <p>A maximum of \$510 will be paid for any one, pair or set of articles. The maximum amount that will be paid for all valuables is \$510 in total. Losses from vehicles will only be paid if the articles were secured in a locked boot or locked glove compartment.</p>	<p>Paid up to \$3,400 for each trip</p>
G	Delayed baggage	
	<p>Costs of essential toiletries and clothing, if your baggage is delayed on your outward journey for 12 or more hours from the time of your arrival.</p>	<p>Paid up to \$170 for each trip</p>



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H Loss of money (see section J for deductibles)	
Theft or accidental loss during your trip , of cash, traveller's cheques, postal or money orders owned or held by you .	Paid up to \$850 for each trip
I Loss of passport and travel documents (see section J for deductibles)	
Costs of replacing: <ul style="list-style-type: none"> • a passport; or • travel documents; owned or held by you , if they are lost or stolen during your trip , including any additional accommodation and travel costs that you have to pay during your trip to replace the lost or stolen passport.	Paid up to \$850 for each trip
J Deductibles	
Excess for each claim on sections A, B, D, F, H and I.	\$42.50

Eligibility

- Cover under this **plan** is only valid if **your UltraCare plan** is in force.
- **You** cannot be older than 74 when joining this **plan**.

Some words and phrases used in this Table of **benefits** have specific meanings that are relevant to **your plan**. We have highlighted them in bold print and defined them in the 'Definitions' section of **your Plan** guide.

2015 Travel add-on plan premiums

Yearly premiums			
Single	Couple	Family	One parent family
\$214.50	\$429.00	\$536.25	\$321.75

The premiums shown do not include Insurance Premium Tax (IPT) or other local taxes. If you live in a country where any taxes apply these will be added to your premiums. For premiums including any applicable taxes please contact us for a full quotation.

Whenever coverage provided by any insurance policy would be in violation of any US, UN or EU economic or trade sanctions, such coverage shall be null and void. For example, we cannot pay for health care services provided in a country under sanction by the United States unless permitted under a written Office of Foreign Asset Control (OFAC) license. Learn more on the US Treasury's website at: www.treasury.gov/resource-center/sanctions.

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