

Benefits comparison table

	PLATINUM SILVER	PLATINUM GOLD
Schedule of benefits	Benefit amounts per insured person per trip	
Section 1 - Personal accident and sickness		
PART A - Event 1 - Accidental Death	\$250,000	7 x Salary to \$500,000
PART A - Event 1 - Accidental Death - Accompanying Spouse/Partner	\$250,000	\$250,000
PART A - Event 1 - Accidental Death - Accompanying Dependent Child/Children	\$25,000	\$25,000
PART A - Events 2-19 - Permanent Disability	\$250,000	7 x Salary to \$500,000
Part A - Events 2-19 - Permanent Disability - Accompanying Spouse/Partner	\$250,000	\$250,000
PART A - Events 2-19 - Permanent Disability - Accompanying Dependent Child/Children	\$250,000	\$250,000
PART B - Events 20-21 - Weekly Benefits - Injury	\$1,000 per week	\$1,500 per week
Percentage of Salary	85%	85%
Waiting Period	7 consecutive days	7 consecutive days
Maximum Benefit Period	104 weeks	156 weeks
PART C - Events 22-26 - Injury Resulting In Surgery	\$10,000	\$20,000
PART D - Events 27-28 - Weekly Benefits - Sickness	Not included	\$1,500 per week
Percentage of Salary	NIL	85%
Waiting Period	NIL	7 consecutive days
Maximum Benefit Period	NIL	156 weeks
PART E - Events 29-32 - Sickness Resulting in Surgery	\$10,000	\$20,000
PART F - Events 33-41 - Injury Resulting In Fractured Bones	\$3,000	\$5,000
PART G - Events 42-43 - Injury Resulting in Loss or Damage to Teeth	\$1,000	\$2,000
Section 2 - Kidnap, ransom, extortion, hijack and detention		
Kidnap, Ransom and Extortion	\$500,000	\$1,000,000
- Public Relations Costs	\$15,000	\$15,000
Hijack and Detention	\$100 per day for a maximum period of 60 days	\$200 per day for a maximum period of 60 days
- Legal Costs	\$50,000	\$50,000

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Section 3 - overseas medical and medical evacuation expenses		
Overseas Medical and Medical Evacuation Expenses	Unlimited for a maximum period of 24 months	Unlimited for a maximum period of 24 months
Continuous Bed Confinement	\$100 per day for a maximum period of 60 days	\$200 per day for a maximum period of 60 days
Section 4 - Solution underwriting assist - emergency assistance services		
Emergency Assistance Services	Included	Included
Section 5 - Travel disruption		
Alternative Employee/Resumption of Assignment	\$10,000	\$20,000
Loss of Deposits	\$10,000	\$20,000
Loss of Deposits - Private Leisure Travel	\$5,000	\$5,000
Cancellation and Curtailment	\$1,000,000	\$1,000,000
Cancellation and Curtailment - Private Leisure Travel	\$5,000	\$5,000
Missed Transport Connection	\$5,000	\$10,000
Overbooked Flight	\$2,500	\$2,500
Section 6 - Baggage, portable electronic equipment and money		
Deprivation of Personal Baggage	\$3,000	\$5,000
Personal Baggage	\$10,000 Excess: NIL	\$20,000 Excess: NIL
Personal Money and Travel Documents	\$3,000 Excess: NIL	\$5,000 Excess: NIL
Portable Electronic Equipment	\$5,000 Excess: \$250	\$10,000 Excess: \$250
Section 7 - Rental and personal motor vehicle excess		
Rental Vehicle Excess	\$5,000	\$10,000
Personal Motor Vehicle	\$2,000	\$2,000
Section 8 - Personal liability		
Personal Liability	\$5,000,000	\$10,000,000
Section 9 - Extra territorial workers compensation		
(A) - Weekly Compensation	\$1,000	\$1,000
(B) - Limit of Liability One Event	\$1,000,000	\$1,000,000
(C) - Aggregate Limit of Liability	\$1,000,000	\$2,000,000
Section 10 - Political unrest and natural disaster evacuation		
Political Unrest and Natural Disaster Evacuation	\$10,000	\$20,000
Section 11 - Search and rescue expenses		
Search and Rescue Expenses	\$20,000	\$20,000

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Section 12 - Additional benefits		
Advanced Payment - Section 1 - Events 20 or 27	NIL	13 weeks benefit
Automatic Insurance Extension	NIL	3 calendar months
Court Attendance Benefit	NIL	\$100 per day up to \$1,000
Domestic Help - Non-Income Earners - Section 1 - Events 20 and/or 21 or Events 27 and/or 28	NIL	\$250 per week 7 days 52 weeks
Escalation of Claim Benefit - Section 1 - Events 20 and/or 21 or Events 27 and/or 28 - Waiting Period - Maximum Benefit Period	NIL	5% per annum
Identity Theft Benefit	NIL	\$10,000
Keys & Locks Benefit	NIL	\$3,000
Modification Benefit - Section 1 - Events 2 or 3	NIL	\$15,000
Rehabilitation Benefit - Section 1 - Events 20 and/or 21 or Events 27 and/or 28	NIL	\$20,000
Student Tutorial Benefit - Waiting Period - Maximum Benefit Period	NIL	\$250 per week 7 days 52 weeks
Chauffeur Benefit - Section 1 - Events 20 and/or 21 or Events 27 and/or 28	NIL	\$2,000
Corporate Image Protection - Section 1 - Events 1 or 2	NIL	\$5,000
Disappearance - Section 1 - Event 1	NIL	Included
Repatriation and Funeral Expenses Benefit	NIL	\$20,000
Replacement Staff/Recruitment Cost - Section 1 - Events 1 or 2	NIL	\$10,000
General Provisions - Aggregate Limit of Liability		
(A) - Section 1 - Personal Accident and Sickness	\$1,250,000	\$2,500,000
(B) - Section 1 - Personal Accident with Respect to Non - Scheduled Flights	\$250,000	\$500,000
(C) - Section 2 - Kidnap, Ransom, Extortion, Hijack and Detention	\$1,000,000	\$2,000,000
(D) - Section 10 - Political Unrest and Natural Disaster Evacuation	\$100,000	\$200,000

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Who to contact?

Please send your submission to:
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