

# Table of Benefits

## Policy Terms and Conditions

This Table of Benefits offers an overview of the cover we provide under this plan. All limits are per member, per Insured period, unless otherwise stated. Cover is subject to product availability and to our policy terms and conditions (stated in the next section of this document).

Benefit	Cover
Excess	US\$100 per claim in the US US\$ 50 per claim overseas
<b>Plan Benefits</b>	
<p>Cancellation and Curtailment as a direct result of...</p> <ul style="list-style-type: none"> <li>The death or accidental bodily injury or illness or compulsory quarantine or redundancy (providing that such redundancy qualifies for payment under any Redundancy Payments Acts of the usual Country of Residence) or marital breakdown to the extent of formal legal procedures having been commenced or summoning to jury service or witness attendance in a court of the usual country of residence or unavoidable requirement to be present in the usual country of residence for service in any military or civil emergency service or major damage or burglary at the home or the place of business of an insured person or other member of the party, or the person(s) with whom the insured person intends to reside at the holiday or journey destination.</li> <li>The death, accidental bodily injury or illness, of a near relative (meaning any relative including fiancée) or business associate of the person concerned to whom the occurrence of such event necessitates the presence of the insured person in the usual country of residence for the remaining part of the trip and will prohibit the re-commencing of the trip, or</li> <li>Delay of more than 24 hours or outright cancellation due to accident, avalanche, bomb scare, criminal action, earthquake, fire, flood, hijack, landslide, industrial action, mechanical breakdown, riot or civil commotion, strike, act of terrorism, of air, sea or rail services on which the insured person held a reservation for travel, causing cancellation of the journey and if travel is by public transport services, adverse weather conditions, provided that none of these had started or been forecast before the original reservations were made.</li> <li>Unexpected epidemic or pandemic outbreak of infectious disease at the destination of an insured person's trip (as declared by World Health Organisation) that occurred after the purchase of this policy or after the booking of the trip whichever is later.</li> <li>Cover under this benefit further includes reasonable additional accommodation costs and economy class travel costs up to a limit of U\$1,500 per person per occurrence for the return of an insured person to usual country of residence if the insured person cannot return as originally booked due to treatment for an eligible condition arising from an accident or an illness during the period of cover.</li> </ul>	US\$1,500 per person per occurrence
<p>Luggage, Clothing or Personal Effects</p> <p><i>We shall reimburse the insured person for loss of luggage, clothing or personal effects up to a total amount of US\$1,000 in all.</i></p> <ul style="list-style-type: none"> <li>For comparable items replacing a lost or damaged article, we will pay for the replacement cost providing that the article was less than 2 years old at the time and that the evidence of the original purchase is provided.</li> <li>For articles of 2 years old or more, or if the article is not actually replaced, or evidence cannot be produced as to its age, payment will be based on the value of the article at the time of loss or the cost of repair. Our liability for any one insured article shall be limited to US\$500 and for the purpose of the insurance, the value of a pair or a set of articles shall be limited to US\$500.</li> </ul>	US\$1,000 per person per occurrence (limited to US\$500 per insured article)
<p>Notebook Computer</p> <ul style="list-style-type: none"> <li>We will pay for loss of a notebook computer.</li> </ul>	Up to US\$2,000 per person

Benefit	Cover
Camera or Musical Instrument <ul style="list-style-type: none"> <li>We will pay for the loss of a camera or musical instrument</li> </ul>	Up to US\$300 per person
Replacement of lost or destroyed business papers <ul style="list-style-type: none"> <li>We will pay for the replacement of lost or destroyed business papers for which the insured person is responsible.</li> </ul>	Up to US\$150 per person
Personal Money We shall reimburse the insured person for... <ul style="list-style-type: none"> <li>Loss of cash</li> <li>Bank or currency notes</li> <li>Traveller's cheques <i>Cover will be effective for currency and traveller's cheques from the time of collection from bank or travel agent, or for 3 days before commencement of journey or commencement date of your policy, whichever is later and up to 2 days after the completion of the journey or such time of conversion or encashment whichever is the earlier.</i></li> <li>Passport</li> <li>Green cards</li> <li>Petrol coupons</li> <li>Travel tickets</li> </ul>	Limited to US\$500 per person per occurrence

## Notes

### What We Cover

Non-medical claims which cover you while you travel away from your normal place of residence and home country.

### What We Do Not Cover

- Claims arising from any condition or set of circumstances known to the insured person at the time of effecting this insurance where such condition or set of circumstances could reasonably have been expected to give rise to cancellation of the journey or trip.
- Any claims arising directly or indirectly from the cancellation or curtailment of travel arrangements in any way caused or contributed to by or on the order of any government, public or local authority including but not limited to any civil or federal aviation authority.
- Damage due to moth, vermin, wear, tear and gradual deterioration.
- Loss of cash, bank or currency notes, traveller's cheques, prepaid petrol coupons and travel tickets except as provided for under Personal Money of the non-medical benefit.
- Loss arising from confiscation or detention by customs or other authority.
- Property otherwise insured other than baggage and personal effects covered under a motor policy.
- Loss of jewellery and valuables whilst in the custody of a carrier.
- Loss of baggage or personal effects left unattended unless in a locked hotel room, apartment, holiday residence or motor vehicle, but in the case of motor vehicles we shall not be liable for property left overnight unless the vehicle is contained in a secure garage.
- Any luggage loss whilst in the custody of a carrier unless such loss is reported to the carrier within 24 hours and a report obtained.
- The first US\$50 of each claim for each insured person outside of the USA and US\$100 of each claim for each insured person incurred inside the USA.
- Claims for losses/theft not reported to the police within 24 hours of discovery and police statement obtained.
- Shortages due to error, omission or depreciation in value.
- Property insured hereunder whilst in the custody of a carrier.

## Talk to Us, We Love to Help!

For enquiries, please contact Talent Trust:

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