

# TRAVEL INSURANCE

MHinsure travel protection offers 16 benefits, including access to 24-hour Emergency Medical and Travel Assistance from Cover-More, a world leader in Assistance Services.

Zurich Australia Limited underwrites our products to offer you the best cover possible.

## Summary of International Benefits

Travel far, travel wide, and set your worries aside. For travellers leaving Australia for destinations overseas, we offer you the widest range of benefits at highest level of coverage, including: emergency medical & dental, emergency travel & accommodation, and trip cancellation and curtailment benefits that cover the full value of your trip.

International policy comprises of Single Trip Plan and Annual Plan. Annual Plan provides cover for all journeys made during the year to destinations under the Worldwide 1 and geographical area (all countries including USA and Canada), up to a maximum of 90 days per journey.

Please view our Summary of Benefits below.

### MHinsure AU – INTERNATIONAL

	BENEFITS	LIMIT
		TRAVEL INSURANCE (AUD)
1	Overseas Medical & Dental Expenses	Unlimited
2*	Additional Expenses	Unlimited
3*	Amendment or Cancellation	Unlimited
4*	Luggage and Personal Effects	\$7,500
	Item limit for Cameras and Video Cameras	\$3,500
	Item limit for Laptop and Tablet Computers	\$3,000
	Item limit for Mobile Phones and Smart Phones	\$800
	Item limit (other)	\$500
5	Travel Documents	\$5,000
6*	Delayed Luggage	\$750
7	Theft of Money	\$250
8	Rental Car Insurance Excess	\$3,000
9*	Travel Delay	\$2,000
10	Resumption of Journey	\$3,000
11	Special Events	\$5,000
12	Hospital Incidentals	\$5,000
13	Loss of Income	\$10,000
14*	Disability	\$25,000+
15*	Accidental Death	\$25,000+
16	Personal Liability	\$5,000,000
	Excess	\$100^

\*Sub-limits apply. Refer to the Policy Wording page 15 (subsections 2 & 5f).

-Medical cover will not exceed 12 months from onset.

+Maximum liability collectively for sections 13, 14 and 15 is \$25,000. Please refer to the policy wording for full details on the cover provided.

^Excess applies to any claim arising from a separate event in respect of Sections 1,2,3,4,5,6,10 and 11.

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**MHinsure**

**Cover·More**

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*keep travelling*