

Sum Insured Table of Benefits



Insured Event	Plan Type		
	Platinum Sum Insured / Benefit	Gold Sum Insured / Benefit	Silver Sum Insured / Benefit
Section 1 – Personal Accident Benefits	\$150,000	\$25,000	\$25,000
Accidental Death	100% of Sum Insured	100% of Sum Insured	Not Covered
Accidental Death (Common Carrier)	Covered	Covered	100% of Sum Insured
Permanent Partial Disability	% Sum Insured per Scale	% Sum Insured per Scale	Not Covered
Permanent Total Disability	100% of Sum Insured	100% of Sum Insured	Not Covered
Section 2 – Medical and Related Benefits**			
Emergency Medical Expenses (Accident & Sickness) Deductible	\$500,000 \$100	\$100,000 \$100	\$50,000 \$100
Dental Expenses*** (Accident & Sickness) Per Tooth Limit	\$1,000 \$200	\$1,000 \$200	\$1,000 \$200
Emergency Medical Evacuation***	Included under Emergency Medical Expenses		
Repatriation of Remains	\$10,000	\$7,000	\$5,000
Section 3 – Travel Inconvenience Benefits**			
Baggage / Personal Effects Per Bag Per Item	\$2,500 \$1,250 \$125	\$1,000 \$500 \$50	Not Covered
Personal Money Deductible	Included under Baggage/ Personal Effects and up to \$1,000 5% of claimed amount	Included under Baggage/ Personal Effects and up to \$500 5% of claimed amount	Not Covered
Baggage Delay Excess	\$50 per hour up to \$1,000 4 Hours	\$50 per hour up to \$500 4 Hours	Not Covered
Trip Delay Excess	\$50 per hour up to \$1,000 4 Hours	\$50 per hour up to \$500 4 Hours	Not Covered
Personal Liability	\$1,000,000	\$500,000	Not Covered
Hijacking	\$250 per hour up to \$10,000	Not Covered	Not Covered
Emergency Family Travel	\$2,500	Not Covered	Not Covered
Legal Fees	\$5,000	Not Covered	Not Covered
Bail Bond	\$10,000	Not Covered	Not Covered
Loss of Passport	\$500	\$300	Not Covered
Trip Cancellation or Curtailment	\$5,000	\$2,500	Not Covered
Missed Departure	\$1,000	Not Covered	Not Covered
24 hours worldwide assistance services	Covered	Covered	Covered
Section 4 – Secure Wallet (Children Excl.)**			
Credit Card Fraud	\$1,000	\$500	Not Covered
Papers (excluding Passport)	\$100	Not Covered	Not Covered
Keys	\$100	Not Covered	Not Covered
Mugging	\$100	Not Covered	Not Covered
Section 5 – Additional Optional Coverage**			
Hazardous Sports Benefits	Section 1&2 Above Limits	Section 1&2 Above Limits	Section 1 & 2 Above Limits
Additionally:			
Piste Closure	\$150	\$150	\$150
Avalanche Closure	\$150	\$150	\$150
Skis and Ski Equipment Excess	\$300 \$50	\$300 \$50	\$300 \$50
Ski Hire	\$500	\$500	\$500
Unused Ski Packs	\$300	\$300	\$300
Terrorism Extension			
Section 1 (Above)	\$100,000	\$25,000	Not Covered
Section 2 (Above)	\$100,000	\$50,000	Not Covered

* All amounts in USD unless otherwise indicated

** Below benefits are on reimbursement of incurred expenses

*** Included under Emergency Medical Expenses

Please refer to Policy Wording for comprehensive information on coverage, exclusions & limits