

ABNIC TRAVEL INSURANCE – PRODUCT BENEFITS & LIMITATIONS

Summary of the benefits	Excluding & Including USA & Canada GOLD COVER		Excluding & Including USA & Canada SILVER COVER		Excluding & Including USA & Canada BRONZE COVER	
	Limit (up to) in USD	Excess	Limit (up to) in USD	Excess	Limit (up to) in USD	Excess
Section A - Medical & Related Benefits						
- Emergency Medical & Associated Expenses (including being diagnosed with COVID - 19)	\$1,000,000	Nil	\$500,000	Nil	\$250,000	Nil
- Emergency Medical Evacuation	Included Above		\$7,000		\$3,000	
- Repatriation of Remains	Included Above		\$5,000		\$2,000	
- Dental (Included within Emergency Medical Expenses)	\$1,000 (\$200 per tooth)		\$750 (\$150 per tooth)		\$400 (\$100 per tooth)	
- Accommodation costs related to COVID-19 quarantine, if diagnosed with COVID-19	Up to \$100 per day (Max 14 days)		Up to \$100 per day (Max 14 days)		Up to \$100 per day (Max 14 days)	
- Transport and accommodation	1 x Economy Ticket & \$80 per night accommodation expenses (Max 10 nights)		1 x Economy Ticket & \$50 per night accommodation expenses (Max 7 nights)		1 x Economy Ticket & \$30 per night accommodation expenses (Max 4 nights)	
- Emergency Message Relay	3x messages per 24 hours	2x messages per 24 hours	2x messages per 24 hours			
- Hospital Cash Benefit	\$500 (\$50 per day)	48 hours	\$250 (\$25 per day)	48 hours	\$150 (\$25 per day)	48 hours
FAMILY LIMIT	\$1,000,000	Nil	\$500,000	Nil	\$300,000	Nil
Section B - Loss of Personal Baggage	\$3,000	\$25	\$2,000	\$25	\$1,000	\$25
- Valuables (including laptop)	\$750 per item		\$500 per item		\$250 per item	
- Single Item, pair or set	\$250 per item		\$125 per item		\$125 per item	
- Tobacco, alcohol and fragrances	\$50 in total		\$50 in total		\$50 in total	
FAMILY LIMIT	\$6,000		\$4,000		\$2,000	
Section C - Loss of Personal Money	\$500	10% of claimed amount	\$300	10% of claimed amount	\$150	10% of claimed amount
FAMILY LIMIT	\$1,000		\$600		\$300	
Section D - Credit Card Fraud	\$1,000	\$30	\$500	\$30	\$250	\$30
Section E - Trip Cancellation / Curtailment	\$7,500	\$25	\$5,000	\$25	\$1,500	\$25
FAMILY LIMIT	\$15,000		\$10,000		\$3,000	
Section F - Baggage Delay	\$1,000 (\$50 per 3 hours)	4 hours	\$1,000 (\$50 per 6 hours)	4 hours	\$1,000 (\$50 per 6 hours)	6 hours
Section G - Flight Delay	\$1,000 (\$50 per 3 hours)	4 hours	\$1,000 (\$50 per 6 hours)	4 hours	\$1,000 (\$50 per 6 hours)	6 hours
Section H - Personal Liability	\$250,000	Nil	\$150,000	Nil	\$50,000	Nil
Section I - Legal expenses / Advance Bail bond	\$5,000 / \$10,000	Nil	\$3,000 / \$5,000	Nil	\$3,000 / \$5,000	Nil
Section J - Missed Departure	\$1,000	Nil	\$750	Nil	\$500	Nil
FAMILY LIMIT	\$2,000		\$1,500		\$1,000	
Section K - Loss of Travel Documents	\$500	Nil	\$500	Nil	\$500	Nil
Section L - Mugging	\$100	Nil	\$100	Nil	\$100	Nil
Section M - Personal Accident Benefits						
- Accidental death (including common carrier)	\$50,000	Nil	\$25,000	Nil	\$15,000	Nil
- Permanent loss of sight or limb	\$25,000		\$12,500		\$10,000	
- Permanent total disablement	\$50,000		\$25,000		\$15,000	
FAMILY LIMIT	\$100,000		\$50,000		\$30,000	

Summary of the benefits	SCHENGEN+UK		SCHENGEN ONLY	
	Limit (up to) in USD	Excess	Limit (up to) in USD	Excess
Section A - Medical & Related Benefits				
- Emergency Medical & Associated Expenses (including being diagnosed with COVID - 19)	\$100,000	Nil	\$40,000	Nil
- Emergency Medical Evacuation	\$5,000		\$2,000	
- Repatriation of Remains	\$3,500		\$1,500	
- Dental (Included within Emergency Medical Expenses)	\$500 (\$100 per tooth)		\$500 (\$100 per tooth)	
- Accommodation costs related to COVID-19 quarantine, if diagnosed with COVID-19	Up to \$100 per day (Max 14 days)		Up to \$100 per day (Max 14 days)	
- Transport and accommodation	1 x Economy Ticket & \$50 per night for accommodation expenses (Max 5 nights)		1 x Economy Ticket & \$25 per night for accommodation expenses (Max 3 nights)	
- Emergency Message Relay	1x message per 24 hours		1x message per 24 hours	
- Hospital Cash Benefit	\$200 (\$20 per day)		48 hours	
FAMILY LIMIT	\$200,000	Nil	\$100,000	Nil
Section C - Loss of Personal Money	\$200	10% of claimed amount	\$200	10% of claimed amount
FAMILY LIMIT	\$400		\$400	
Section K - Loss of Travel Documents	\$300	Nil	\$200	Nil
Section M - Personal Accident Benefits				
- Accidental death (including common carrier)	\$15,000	Nil	\$10,000	Nil
- Permanent loss of sight or limb	\$7,500		\$7,500	
- Permanent total disablement	\$15,000		\$7,500	
FAMILY LIMIT	\$30,000		\$20,000	

Section N	Limit (up to) in USD	Excess
- Ski pack	\$500	Nil
- Delayed ski equipment	\$300	Nil
- Ski equipment	\$300	\$50
- Piste closure	\$150	Nil
- Avalanche closure	\$150	Nil

Section O	Limit (up to) in USD	Excess
Terrorism Extension	\$100,000 or the limit specified under the claimed Section	Excess applicable to Section claimed



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