

All Inclusive Holiday Package – Single Trip

Available for Insureds 59 Years and Under

This Insurance is subject to the General Conditions, General Exclusions and Definitions as well as the benefits, terms, conditions, limitations and exclusions as specified for each of the Insurance coverages listed below.

Coverage commences on the *application date* of the Policy for Trip Cancellation & Trip Interruption Insurance. For all other plans, coverage commences on the effective date of the Policy.

Emergency Medical Insurance

Maximum limit—\$5,000,000

Trip Cancellation & Trip Interruption Insurance

Maximum limit for sum insured before departure—Up to the sum insured as indicated on the Policy declaration

Maximum limit for sum insured after departure—\$25,000

Accidental Death and Dismemberment Insurance

Maximum limit for Air Flight/Common Carrier Accident—\$100,000

Maximum limit for 24-hour Accident—\$25,000

Baggage Insurance

Maximum limit—\$500

Condition

This plan cannot be purchased to top-up another plan with emergency medical insurance. If *you* would like to purchase this Insurance, *you* must purchase it for the full duration of *your* trip.

Refunds

When no travel has taken place, a full refund is available in the 10 days from the *application date* of the Policy.

A refund less an administration fee is available when the *trip* is cancelled before any penalties from the travel supplier apply.

If *you* purchased a trip cancellation sum insured that exceeded any payments or deposits made for *your trip*, a partial refund less an administration fee may be provided. Proof of all payments made up to the date the refund was requested must be submitted to *us*.