

## Non-Medical Package – Single Trip

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.

### 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 with an Emergency Medical Insurance Policy if that Policy has been purchased to top-up another emergency medical insurance plan. If *you* would like to purchase the Non-Medical Package and an Emergency Medical Insurance, *you* must purchase them as separate Policies.

## 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*.