

Insured Event	Sum Insured
Personal Accident Benefits	Principal Sum Insured: \$50,000
Accidental Death	100% of the Principal Sum Insured
Permanent Partial Disability due to Accident	% of the Principal Sum Insured as per scale.
Permanent Total Disability due to Accident	100% of the Principal Sum Insured
Medical Expenses Benefits	
Emergency Medical Expenses (Accident & Sickness)	\$50,000
Deductible	\$100
Dental Expenses	Included in Emergency Medical Expenses, up to \$1,000
Per Tooth	\$200
Emergency Medical Evacuation	Included in Emergency Medical Expenses
Repatriation of Remains	\$10,000
Travel Inconvenience Benefits	
Baggage Loss (Common Carrier)	\$1,000
Per Bag	\$500
Per Item	\$50
Baggage Delay (Pays for the actual expenses incurred due to delay) - Refer to clause 3.12	\$50 per hour up to \$500
In Excess	4 Hours
Trip Delay (Pays for the actual expenses incurred due to delay) - Refer to clause 3.11	\$50 per hour up to \$500
In Excess	4 Hours
Hijacking (common carrier)	\$250 per hour up to \$10,000
Legal Fees	\$10,000
Loss of Personal Money	\$500
Deductible	5% of the claimed amount
Trip Interruption	\$250
Trip Cancellation and Curtailment (Pays for non-refundable travel and accommodation bookings) - Refer to clause 3.14	\$250
Personal Liability	\$100,000
Loss of Travel Documents (Including Passport)	\$500
Emergency Family Travel	\$2,500
Bail Bond	\$10,000
Assistance Department (24 Hours / Worldwide Services)	Covered