



This policy is underwritten by
QBE Insurance (Australia) Limited.
ABN 78 003 191 035



policy distributed by
guard.me International Insurance Pty Ltd
ABN 67 155 329 338

INTERNSHIP TRAVEL INSURANCE SCHEDULE OF BENEFITS

Schedule of benefits		
This list is a summary of some of the benefits covered by this policy and the applicable limits. Please refer to the relevant section of the Policy wording for full details of cover. Other applicable limits may apply.		Applicable limits per person
Trip cancellation, interruption and disruption	Section A1	\$10,000
Emergency travel arrangements and accommodation expenses	Section A2	\$20,000
Medical and Dental Expenses	Section B1	Unlimited
Dental and injury limit		\$1,000
Family Transportation and Accommodation Benefit	Section B2	\$20,000
Dental expenses due to sudden and acute pain	Section B3	\$600
Medical evacuation and repatriation	Section C1	Unlimited
Non-medical evacuation and repatriation	Section C2	\$25,000
Travel Delay	Section D1	\$1,000
Luggage and personal effects maximum item limit total	Section E1	\$2,000
Personal computer individual item limit		\$2,000
Camera & video individual item limit		\$2,000
Other individual item limit		\$750
Emergency luggage	Section E2	\$300
Replacement Passport and Travel Documents	Section E3	\$1,000
Accidental Death	Section F1	\$50,000
Funeral Expenses or Repatriation of remains	Section F2	\$20,000
Disablement (any occupation)	Section F3	\$50,000
Personal liability	Section G1	\$2,000,000
Legal expenses	Section G2	\$25,000

Terms, limits and conditions apply. A Product Disclosure Statement should be considered before deciding whether to acquire this product.

Guidelines

- This policy does not meet the minimum health insurance standard as specified by the Australian Government under condition 8501 for a range of visa types, including Student visas. Please refer to <http://www.immi.gov.au> for the current minimum standard of specific visa subclasses.
- This policy is available if you are travelling on an internship programme outside of your home country and are visiting Australia on a temporary basis.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- This policy is not available to travellers 60 years of age or over at the time the Certificate of Insurance is to be issued.
- There is no cover under this policy for an existing medical condition.
- The policy can be purchased up to 24 months in advance.
- There is no provision to suspend this policy during the period of insurance.
- Your policy can be extended as many times as you like up to a maximum duration of 24 months from the departure date. This is only available before the current policy expires.