



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

Internship 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 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
Total permanent disability	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 is available if *you* are travelling on an internship programme outside of *your home country* and are visiting Australia on a temporary basis.
- A waiting period of 7 days will apply to the entire Medical section for policies purchased after arrival into Australia.
- The *premium* payable is per person.
- 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 departure date. This is only available before the current policy expires. When applying for an extension *you* must tell guard.me if there is a claim made or pending, or *you* have seen a medical or dental practitioner, as an extension may not be available or special terms may be imposed. If *you* wish to extend *your* policy please go to www.guardme.com.au. The *premium* for an extension is calculated at the amount current at the time of the extension.