

# AIRASIA UNIVERSAL TRAVEL INSURANCE

## Summary of Benefits

	BENEFITS	ONE-WAY TRIP	RETURN TRIP
		Limit Per Person (AUD)	Limit Per Person (AUD)
<b>1</b>	<b>PERSONAL ACCIDENT</b>		
(a)	Accidental Death or Permanent Disablement	Adult: 20,000 Child: 10,000	Adult: 20,000 Child: 10,000
<b>2</b>	<b>TRAVEL INCONVENIENCE BENEFIT</b>		
(a)	Trip Cancellation	Up to 5,000	Up to 10,000
(b)	Trip Curtailment	N/A	Up to 10,000
(c)	Loss/Damage to Checked-In Baggage and/or baby stroller and/or Valuables (i) *Maximum total of all Valuables (including items i. to iii.) i. one smart phone up to AUD 750 ii. one laptop up to AUD 2,000 iii. one camera (including lenses and accessories) up to AUD 2,000 (ii) *Any other single item or Pair or Set of items	Up to 3,000  Up to 2,000   Up to 750	Up to 5,000  Up to 4,000   Up to 750
(d)	Baggage Delay	i. 200 for the first 12 complete hours of delay; ii. 200 for subsequent 24 complete hours of delay up to a maximum of 400	i. 200 for the first 12 complete hours of delay; ii. 200 for subsequent 24 complete hours of delay up to a maximum of 600
(e)	On-Time Guarantee Delay of at least 2 consecutive hours from Original Scheduled Time or Updated Schedule Time which AirAsia has advised You	60	60
(f)	AirAsia Flight Delay Delay shall be calculated after the completion of the period as stated under Benefit 2(e) – On-Time Guarantee	i. 200 for the first 6 complete hours of delay; ii. 200 for subsequent 24 complete hours of delay up to a maximum of 1,000	i. 200 for the first 6 complete hours of delay; ii. 200 for subsequent 24 complete hours of delay up to a maximum of 1,000
(g)	Common Carrier Delay	N/A	i. 200 for the first 6 complete hours of delay; ii. 200 for subsequent 24 complete hours of delay up to a maximum of 1,000
(h)	Missed Flight Connection	i. 200 for the first 6 complete hours of delay;	i. 200 for the first 6 complete hours of delay;

		ii. 200 for subsequent 24 complete hours of delay up to a maximum of 1,000	ii. 200 for subsequent 24 complete hours of delay up to a maximum of 1,000
(i)	Loss of Personal Money	Up to 400	Up to 400
(j)	Loss of Travel Documents		
(k)	Travel Reroute AUD 200 for the first 6 consecutive hours; AUD 200 for subsequent 24 consecutive hours from original scheduled arrival time caused by rerouting of the Scheduled flight as a result of strike/industrial action, adverse weather conditions, mechanical breakdown or life-threatening medical reason	Up to 1,000	Up to 1,000
(l)	Hijack Distress Allowance AUD 150 per 6 consecutive hours of detention when Your flight is hijacked and Your Trip is interrupted for more than 6 consecutive hours	N/A	Up to 300
(m)	Home Care Benefit Physical loss or damage to Your Home Contents in Australia as a result of Theft while You are away travelling	N/A	Up to 1,000
<b>3. MEDICAL AND EVACUATION EXPENSES</b>			
(a)	(i) Medical Expenses due to Accident (Excess of AUD 100 per claim is applicable to each Insured Person for outpatient treatment expenses only)	N/A	Up to 300,000
	(ii) Medical Expenses due to Sickness (Excess of AUD 100 per claim is applicable to each Insured Person for outpatient treatment expenses only)		
	(iii) Hospital Allowance Pays for each complete day if You are confined in the Hospital for more than 24 hours (AUD 50 for each complete day of Hospitalisation. Subject to 30 days up to AUD 1,500)		
(b)	Compassionate Visit (Up to AUD 100 per day of accommodation)	N/A	Up to 1,000
(c)	Emergency Medical Evacuation and Repatriation	N/A	Up to 250,000
(d)	Mortal Remains Repatriation	Up to 15,000	Up to 15,000
<b>4. PERSONAL LIABILITY</b>			
(a)	Personal Liability	Up to 200,000	Up to 200,000
<b>5. TRAVEL ASSISTANCE SERVICES</b>			
(a)	24 hours Worldwide Travel Assistance	Included	Included

\* Subject to Loss/Damage to Checked-In Baggage and/or baby stroller and/or Valuables limit