

<b><u>Insurance Benefits - Policy No: 02PP014769</u></b>	
<b><u>MEDICAL &amp; RELATED EXPENSES</u></b>	
Medical Expenses	\$500,000
Emergency Medical Evacuation	\$150,000
Injury Resulting in Fractured/Broken Bones (Limit varies depending on bone(s) Fractured/Broken)	Up to \$5,000
Blindness or Paralysis by Sickness	\$10,000
Personal Accident - Capital Benefits (Death, Loss of limbs, Total Disablement)	
- Adult (18 years of age and over)	\$50,000
- Child (under 18 years of age)	\$10,000
Repatriation of Mortal Remains	\$20,000
<b><u>TRAVEL / PERSONAL EFFECTS</u></b>	
Luggage, Personal Effects, Travel Documents (maximum total of claim)	\$2,000
- Limit of Any One Item	\$1,500
- Limit for Deprivation of Luggage	\$1,000
- Limit of Money/Credit Cards and Travel Documents	\$1,000
Portable Electronic Business Equipment	\$5,000
Cancellation / Curtailment Expenses	\$500,000
Loss of Deposits	\$10,000
Missed Transport Connection	\$5,000
<b><u>POLITICAL / NATURAL DISASTERS / OTHER ITEMS</u></b>	
Kidnap, Ransom and Extortion	\$250,000
Political Evacuation and Natural Disaster Expenses	\$20,000
Resumption of Assignment Expenses	\$20,000
Personal Liability	\$10,000,000

## General Exclusions

The insurance policy includes standard exclusions as listed below:

- Expenses incurred where a journey is undertaken against the advice of a Doctor or when the Insured person is unfit to travel.
- Expenses incurred where the purpose of the journey is for the Insured person to seek medical attention and ACE Assistance has not agreed to the journey.
- Expenses incurred after the period of twenty-four (24) months from the date the Insured person sustains an Injury or Sickness.
- Expenses incurred for any medication for a condition which commenced prior to the commencement of a journey and which such medication the Insured person has been advised to continue during travel.
- Expenses incurred for routine medical, optical or dental treatment or consultation.
- Expenses incurred as a consequence of a condition wholly or partly caused by childbirth, pregnancy or the complications thereof unless such expenses relate to emergency medical complications that are not considered routine treatment and are incurred before the **30th** week term of pregnancy.
- Acquired Immune Deficiency Syndrome (AIDS) or other sexually transmitted diseases: However this exclusion does not apply to the accidental contraction following medical treatment provided by a registered medical practitioner or nurse rendered necessary as a result of injury or sickness as defined, and/or assault, and/or in respect to those insured persons who through their particular work-related activities accidentally contract HIV, provided the incident causing such contraction was reported to and documented by AVI and a medical practitioner within five days of such incident.
- Declared or undeclared War, civil war or invasion once an event has been publicly acknowledged by the Department of Foreign Affairs and Trade or other such government department/agency (except for the first 7 days, to allow time for evacuation).
- Suicide, attempted suicide or any deliberately self-inflicted injury.
- Being a pilot or crew member of any aircraft, or engaging in aerial activity except as a passenger in any properly licensed aircraft.
- Training or participating in professional sports of any kind.
- Expenses incurred as a result of the rendering in Australia of a professional service which Medicare benefits are or would be payable in accordance with Health Insurance Act 1973.
- Expenses recoverable by You and/or the Insured person from any other source.
- Any expenses they are prohibited by law from paying.

These exclusions apply to all insured persons including volunteers and their relatives. Please note each claim will be assessed by AVI's insurers and any reckless behaviour that results in injury or accident may invalidate your claim.