

IMPORTANT NOTICE

Bon Voyage Travel Insurance Highlights of Changes (*in italics*) to Policy Document

	Existing	After Change
TERMS AND CONDITIONS APPLYING TO ALL SECTIONS		
5. The Policy does not cover losses arising from:-	5.8 Trekking at an altitude limit greater than 5,000 meters above sea level or scuba diving to a sea-depth of greater than 30 meters.	5.8 Trekking at an altitude limit greater than 5,000 meters above sea level or scuba diving to a sea-depth of greater than 40 meters .
INSURING SECTION		
Section 4: Terms & Conditions apply to “Baggage and Personal Effects” Benefit	3. The limit of the Company’s liability is US\$250 for each item and US\$500 for each pair or set. Loss of laptop computer is limited to US\$500. Camera body, lenses and accessories will be treated as a set.	3. The limit of the Company’s liability is US\$250 for each item and US\$500 for each pair or set. Loss of laptop computer or tablet computer (of screen size 7 inches or above measured diagonally) is limited to US\$500. Camera body, lenses and accessories will be treated as a set.
Section 5: Terms & Conditions apply to “Baggage Delay” Benefit	The Company will pay up to the limit set out in the Insurance Certificate for each Insured Person for emergency purchases of essential items of toiletries or clothing consequent upon temporary deprivation of baggage for at least 12 hours from the time of arrival at destination abroad due to delay, misdirection, or non-delivery.	The Company will pay up to the limit set out in the Insurance Certificate for each Insured Person for emergency purchases of essential items of toiletries or clothing consequent upon temporary deprivation of baggage for at least 6 hours from the time of arrival at destination abroad due to delay, misdirection, or non-delivery.

For exact wording and complete details of the cover, terms, conditions and exclusions of the policy, please refer to the policy itself. Should you have any question, please do not hesitate to contact your broker or International Administrators Limited, our third party administrator.