

TIER ONE - BASIC COVER

The Schedule

Limit of Liability	Individual Cover		Family Cover	
	FJD		FJD	
Section A Permanent Disability & Death	\$	25,000	\$	40,000
Section B Medical	\$	5,000	\$	10,000
Section C Baggage	\$	750	\$	1,200

Additional Special Benefits

Limit of Liability	Individual Cover		Family Cover	
	FJD		FJD	
Accommodation - Delayed Flight Cost of temporary Accommodation	No Cover		No Cover	
Funeral Cost Benefit In Favour of nominated person	No Cover		No Cover	
Repatriation Flight Repatriation Costs of the deceased insured	No Cover		No Cover	

Policy Deductible - Each & Every Loss

Deductible	Individual Cover		Family Cover	
	FJD		FJD	
Deductible Each & Every Loss	\$	250	\$	250

Premium Breakdown, include VAT at 15%

Limit of Liability	Individual Cover		Family Cover	
	FJD - VEP		FJD - VEP	
Age : 18-30	\$	183.33	\$	258.33
Age : 31-40	\$	210.00	\$	300.00
Age : 41-50	\$	242.00	\$	350.00
Age : 51-65	\$	299.60	\$	440.00

- Cover is Limited to a Max of 30 Days only
- Premiums will be charged based of the oldest member of the family travelling

TIER TWO – STANDARD COVER

The Schedule

Limit of Liability	Individual Cover	Family Cover
	FJD	FJD
Section A Permanent Disability & Death	\$ 40,000	\$ 60,000
Section B Medical	\$ 10,000	\$ 15,000
Section C Baggage	\$ 1,000	\$ 1,750

Additional Special Benefits

Limit of Liability	Individual Cover	Family Cover
	FJD	FJD
Accommodation - Delayed Flight Cost of temporary Accommodation	\$ 750	\$ 1,500
Funeral Cost Benefit In Favour of nominated person	\$ 1,250	\$ 1,750
Repatriation Flight Repatriation Costs of the deceased insured	\$ 3,750	\$ 8,250

Policy Deductible – Each & Every Loss

Deductible	Individual Cover	Family Cover
	FJD	FJD
Deductible Each & Every Loss	\$ 250	\$ 500

Premium Breakdown, include VAT at 15%

Limit of Liability	Individual Cover	Family Cover
	FJD - VEP	FJD - VEP
Age : 18-30	\$ 250.00	\$ 362.50
Age : 31-40	\$ 290.00	\$ 425.00
Age : 41-50	\$ 338.00	\$ 500.00
Age : 51-65	\$ 424.40	\$ 635.00

- Cover is Limited to a Max of 30 Days only
- Premiums will be charged based of the oldest member of the family travelling

TIER THREE - PREMIUM COVER

The Schedule

Limit of Liability	Individual Cover	Family Cover
	FJD	FJD
Section A Permanent Disability & Death	\$ 75,000	\$ 120,000
Section B Medical	\$ 30,000	\$ 50,000
Section C Baggage	\$ 2,000	\$ 3,500

Additional Special Benefits

Limit of Liability	Individual Cover	Family Cover
	FJD	FJD
Accommodation - Delayed Flight Cost of temporary Accommodation	\$ 1,500	\$ 3,000
Funeral Cost Benefit In Favour of nominated person	\$ 2,500	\$ 3,500
Repatriation Flight Repatriation Costs of the deceased insured	\$ 7,500	\$ 16,500

Policy Deductible - Each & Every Loss

Deductible	Individual Cover	Family Cover
	FJD	FJD
Deductible Each & Every Loss	\$ 500	\$ 750

Premium Breakdown, include VAT at 15%

Limit of Liability	Individual Cover	Family Cover
	FJD - VEP	FJD - VEP
Age : 18-30	\$ 400.00	\$ 625.00
Age : 31-40	\$ 480.00	\$ 750.00
Age : 41-50	\$ 576.00	\$ 900.00
Age : 51-65	\$ 748.80	\$ 1,170.00

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