Wise Traveller Secure



Benefit Currency	USD	AUD	SGD	EUR	MYR	HKD
Number of Trips/Year	Unlimited					
Maximum Trip Length	90 Days					
Coverage	Worldwide cover includes USA Asia Pacific includes Brunei Darussalam, Indonesia, Cambodia, Laos, Myanmar, Malaysia, Philippines, Thailand, Vietnam, Australia, Bangladesh, Bhutan, China(Excluding Tibet), Fiji, Guam, Hong Kong, India, Japan, N. Korea, S. Korea, Sri Lanka, Mongolia, Macau, Maldives, New Zealand, Pakistan, Papua New Guinea, E. Timor, and Taiwan, as well as other Pacific nations					
Age Limit	70					
Standard Medical Excess	\$ 50	\$ 70	\$ 67	€ 45	200	HK\$396
24/7 Assistance	Unlimited					
Emergency Medical Evacuation	Unlimited					
Repatriation of Mortal Remains	Unlimited					
Medical Expenses	\$225,000	\$310,000	\$305,000	€ 196,500	924,750	HK\$1,755,000
Chinese Medical Treatment	\$750	\$1,050	\$1,030	€ 653	3,083	HK\$5,850
Emergency Dental	\$500	\$700	\$680	€ 440	2,055	HK\$3,900
Accidental Death	\$150,000	\$215,000	\$205,000	€ 133,000	616,500	HK\$1,170,000
Permanent Disability	\$150,000	\$215,000	\$205,000	€ 133,000	616,500	HK\$1,170,000
Personal Liability	\$750,000	\$1,050,000	\$1,030,000	€ 665,500	3,082,500	HK\$5,850,000
Trip Cancellation	\$7,500	\$10,500	\$10,300	€ 6,655	30,825	HK\$58,500
Trip Curtailment	\$7,500	\$10,500	\$10,300	€ 6,655	30,825	HK\$58,500
Missed Connection	\$150	\$215	\$200	€ 130	617	HK\$1,170
Travel Delay (\$150 for each 6 hours)	\$750	\$1,050	\$1,030	€ 653	3,083	HK\$5,850
Luggage Delay (\$150 for each 6 hours)	\$750	\$1,050	\$1,030	€ 653	3,083	HK\$5,850
Lost or Damaged Luggage & Property	\$3,500	\$5,000	\$4,800	€ 3,100	14,385	HK\$27,300
Lost Travel Documents	\$500	\$700	\$680	€ 440	2,055	HK\$3,900
Theft of Cash	\$200	\$280	\$270	€ 175	822	HK\$1,560
Car Rental Excess	\$500	\$700	\$680	€ 440	2,055	HK\$3,900

*Benefit limits are fixed in USD, alternative currency limits are for guidance only and based on the FX rate as at date of publishing.