

Travel insurance

Product disclosure statement



TRAVEL

**INSURANCE PRODUCT
DISCLOSURE STATEMENT
AND POLICY**

TRAVEL

This Product Disclosure Statement (PDS) has been designed to help you get the most out of your policy.

Use the contents pages and topic index to help find what you are looking for. Important tasks such as taking out insurance or making a claim are explained in easy to follow steps. And we have included a glossary of words with a special meaning.

When you take out an insurance policy with us, the cover we agree to provide you is set out in your current Certificate of Insurance, and described in this PDS, as well as any supplementary PDS we may issue. Together, they make up the terms and conditions of your insurance contract with us. Read them carefully and store them together in a safe place.

If you need more information about this PDS, please contact us or your insurance adviser.

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24-hour Emergency Hotline

When you have an emergency overseas

If you have any difficulties while you are travelling, call our Emergency Assistance Hotline and speak with one of our expertly trained, multilingual staff.

You can contact our assistance team 24 hours a day, 7 days a week.

The numbers to call are on the back cover of this PDS.

Please advise your policy number and contact details when you call or email.

The Emergency Assistance Hotline, provided on our behalf by First Assistance, is for emergencies only. For all other claims, please contact CGU upon your return to your home in Australia.

Our team can assist you with travel information and advice, including pre-trip information. In medical cases we can help you locate facilities, monitor your condition and relocate you or bring you home if medically needed.

If you are hospitalised, you or a member of your travelling party, must contact us as soon as reasonably possible. You must also contact us if you are being treated as an outpatient and the total cost of such a treatment will exceed \$2,000. If any costs or expenses are incurred without our approval and before contacting us, we will only cover any such costs or expenses or for any evacuation/repatriation or airfares if we would have approved them up to an amount we would have otherwise incurred had contact been made and approval provided.

In addition, we can help you locate embassies and consulates around the world, and can provide:

Emergency travel assistance — getting you access to travel information, and referring you to travel agents for airline and hotel reservations.

Medical assistance — you can speak with a medical professional about your medical requirements, 24 hours a day.

Medical monitoring — we will organise for the continued monitoring of your medical condition by a First Assistance medical officer.

Medical referral — we will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required.

Lost luggage or travel documents — we can put you in contact with the relevant authorities and help with replacement and/or recovery when the usual channels have failed.

Legal referral — if you need legal advice, we can put you in touch with an embassy, consulate or alternative source.

Message line — in an emergency we can pass on messages to your relatives or business associates if medical or travel problems disrupt your travel.

Things to Know

Who Can Purchase this Policy?

On condition that you purchase your policy before you begin your trip, and your trip begins and ends in Australia, cover is available to:

Australian Residents provided:

- you reside permanently in Australia.

Temporary Residents provided:

- you hold a current Australian Visa (not a tourist or working holiday visa) that will remain valid beyond the period of your return and allow you to re-enter Australia
- you hold a return ticket to Australia, and
- you have a primary place of residence in Australia that you intend to return to after the trip.

Age Limits

Some age restrictions apply depending on your destination and length of travel.

Dependent children and grandchildren up to the age of 21, travelling with you, are automatically covered when listed on the policy.

Understanding the Cover

It is important you read this document to understand what:

- is covered
- is not covered, and
- your rights and responsibilities are.

If you require another copy of this document please contact us, your insurance adviser or refer to our/their website.

Excess

An excess is your contribution towards the cost of a claim. The amount of the excess that may apply to your policy is shown on your Certificate of Insurance. We will reduce the amount we pay you for a claim for any one event by this excess.

One excess applies to each separate event.

Cooling-Off Period

You have 21 days from the date of issue of this policy (as shown on your Certificate of Insurance) to make sure this is the right policy for you (the 'cooling-off period'). Provided you have not started a trip and you have not and do not want to make a claim or exercise any other right under this policy, we will give you a full refund if you wish to cancel your policy during the cooling-off period.

For more information on cancelling a policy, refer to How to Cancel your Policy on page 25.

When are Benefits Available

Your policy is valid only when you pay the premium and a Certificate of Insurance is issued to you.

Cover for Cancellation or Rescheduling costs (Section 1) and Financial Default (Section 10) begin on the date your policy is issued or for an Annual Multi-Trip Plan on the date you pay the initial deposit for a trip.

Cover for all other benefits commences on the date your trip begins and terminates on:

- completion of your trip
- the expiry of the period of insurance shown on your Certificate of Insurance, or
- in the case of an Annual Multi-Trip Plan, expiry of the nominated days per trip, as per your Certificate of Insurance, from the date your trip begins

whichever occurs first.

Excluded Countries

Smartraveller Travel Advice

The Australian government provides travel advice or warnings for travellers on the www.smartraveller.gov.au website. Please check the www.smartraveller.gov.au website to make sure this policy is right for you.

The policy contains exclusions for events arising directly or indirectly from travel in, to, or through countries where the Australian government has issued a 'Reconsider your need to travel' or 'Do Not Travel' advice on the Smartraveller website.

Please refer to Exclusions that Apply to all Sections, pages 21-23, for more information.

If you have already departed on a trip prior to a country being listed, please contact our Emergency Hotline for assistance if required, or for more information please check our website or contact our office.

What We Cover

Table of Benefits

Policy Section Sub-limits apply	Plans*				
	Platinum Plan^	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
1. Cancellation or Rescheduling	Unlimited	\$25,000	\$15,000	\$25,000	As nominated
2. Overseas Medical and Hospital	Unlimited	Unlimited	Unlimited	\$1,000+	
3. Luggage	\$15,000	\$7,500	\$3,000	\$2,500	
4. Emergency Expenses	Unlimited	\$25,000	\$15,000	\$10,000	
5. Accidental Death	\$25,000	\$15,000		\$10,000	
6. Accidental Disability	\$25,000	\$15,000		\$10,000	
7. Legal Liability	\$2.5m	\$2m	\$1m	\$1m	
8. Rental Vehicle Cover	\$5,000	\$3,000		\$4,000	
9. Loss of Income	\$10,400	\$6,500		\$4,500	
10. Financial Default	\$2,500				
11. Domestic Pets	\$650				
12. Domestic Services	\$1,500				
13. Travel Delay	\$1,000	\$1,000			
14. Hijack and Kidnap	\$10,000	\$5,000			
15. Mugging	\$500				

Optional Cover

16. Ski and Winter Sports Option	16.1 Cancellation of Passes and Fees	\$1,000	\$1,000	\$1,000	\$1,000	
	16.2 Overseas Medical Expenses	Unlimited	Unlimited	Unlimited	\$1,000+	
	16.3 Snow Ski Equipment	\$2,000	\$2,000	\$2,000	\$2,000	
	16.4 Piste Closure	\$1,000	\$1,000	\$1,000	\$1,000	
	16.5 Bad Weather and Avalanche Closure	\$1,000	\$1,000	\$1,000	\$1,000	
	16.6 Lift Pass	\$500	\$500	\$500	\$500	
17. Cruise Option	17.1 Cancellation	Unlimited	\$25,000	\$15,000		
	17.2 Onboard Medical Cover	Unlimited	Unlimited	Unlimited		
	17.3 Formal Cruise Attire	\$2,000	\$2,000	\$2,000		
	17.4 Emergency Expenses	Unlimited	\$25,000	\$15,000		
	17.5 Marine Rescue Diversion	\$500	\$500	\$500		

* The most we will pay under this policy is the amount shown, per adult traveller, for the Plan you have selected.

^ If the Annual Multi-Trip Plan is purchased then the amounts apply per adult traveller, per trip.

+ Cover for funeral expenses only. Refer Section 2F.

When you insure with us we will confirm your premium, any excesses that apply, optional covers you have chosen and the period of cover of the policy. All this will be set out in the Certificate of Insurance that we issue to you.

There are terms and conditions as well as some limitations and certain exclusions that apply to specific parts of your policy. To fully understand what your policy covers, please read the relevant sections of the PDS for the full details.

Who we Cover

The cover applies to the person or persons listed as adults on the Certificate of Insurance and includes accompanying dependent children.

Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult other than:

- where claims are made arising from one event, an excess (if applicable) will only be applied once, and
- in the case of luggage item limits, which apply to each item.

Plans

You have the choice of which plan best suits you. In choosing this policy it is important that you select all countries you will be travelling to, as your premium is based on this.

You can also select an Annual Multi-Trip Plan, offering the same comprehensive cover as the Platinum Plan, which covers unlimited trips within any one period of insurance of 12 months. The maximum length of each trip is nominated when taking out the policy. All sums insured for the Annual Multi-Trip Plan are per trip.

We have 4 international and 2 domestic Plans to choose from:

International

Platinum Plan	Our top comprehensive cover
Premium Plan	An intermediate cover
Essentials Plan	Covering the basics
Annual Multi-Trip Plan	Cover under the Platinum Plan for multiple international trips

Australian

Domestic Plan	Designed for travel in Australia
Cancellation Only Plan	Cover for pre-paid travel expenses for travel in Australia

Our Ski and Winter Sports Option and Specified Luggage Items cover are available on all Plans except the Cancellation Only Plan, while the Cruise Cover Option is available on all International Plans.

Pre-existing Medical Conditions

Please read this section carefully.

Cover for pre-existing medical conditions is specifically excluded from this policy unless approved by us. This applies to you, your travelling companion, a relative or any other person whether or not they are a traveller covered under this policy.

There are some pre-existing medical conditions that we will cover you for automatically. Please read the information below to understand what is covered (refer to Defined Terms for a definition of pre-existing medical condition, page 8). If you are unsure, need clarification or wish to ask specific questions, then please call us (contact details on back cover).

Claims directly or indirectly arising from, or exacerbated by, a pre-existing medical condition are not covered under this policy unless:

- the condition is one that is automatically covered, or
- you have applied to cover your pre-existing medical condition and we have offered cover for which you have accepted by paying the extra premium.

Once you purchase your policy, the additional cover will be shown on your Certificate of Insurance.

Cover provided for pre-existing medical conditions

There are four categories of pre-existing medical conditions:

- conditions we automatically cover
- conditions which we cannot cover
- conditions which we need to assess, and
- conditions of a non-traveller.

Conditions we automatically cover

There are some pre-existing medical conditions that we will cover you for automatically. We will only cover them as listed below, provided:

- they are not associated with any other pre-existing medical condition you have
- they are stable and well controlled
- you have not been hospitalised (including day surgery or emergency department attendance) for any of these conditions in the past 12 months, and
- you are not waiting for treatment, results of medical tests or investigations in relation to any of these conditions.

We will cover:

- Acne
- Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- Asthma, providing you:
 - have no other lung disease, and
 - are less than 60 years of age at the time you purchased the policy
- Bell's Palsy
- Benign Positional Vertigo
- Bunions
- Carpal Tunnel Syndrome
- Cataracts
- Coeliac Disease
- Congenital Blindness
- Congenital Deafness
- Diabetes Mellitus (Type I or II), providing you:
 - were diagnosed over 12 months ago
 - have no eye, kidney, nerve or vascular complications
 - do not also suffer from a known cardiovascular disease, Hypertension, Hypercholesterolaemia and Hyperlipidaemia, and
 - are under 50 years of age at the date of policy purchase
- Dry Eye Syndrome
- Ear grommets (if you have no current infection)

- Eczema
- Epilepsy, providing:
 - there has been no change to your medication regime in the past 12 months and
 - you are on no more than one anticonvulsant medication
- Gastric Reflux
- Gastric/Peptic Ulcer, if the condition has remained stable for more than six months
- Glaucoma
- Gout, if the condition has remained stable for more than six months
- Graves' Disease
- Hiatus Hernia, if no surgery is planned
- Hip/Knee replacement, if performed more than 12 months ago but less than 10 years ago
- Hormone replacement therapy
- Hypercholesterolemia (High Cholesterol), providing you do not also suffer from a known cardiovascular disease and/or Diabetes
- Hyperlipidaemia (High Blood Lipids), providing you do not also suffer from a known cardiovascular disease and/or Diabetes
- Hypertension (High Blood Pressure), providing you do not also suffer from a known cardiovascular disease and/or Diabetes
- Hypothyroidism, including Hashimoto's Disease, provided this is not as a result of a tumour
- Impaired glucose tolerance
- Incontinence
- Insomnia
- Insulin Resistance
- Macular Degeneration
- Meniere's Disease
- Migraine
- Nocturnal Cramps
- Osteopenia
- Plantar Fasciitis
- Pregnancy up to and including 24 weeks – if no complications exist and the conception was not medically assisted. Please refer to Pregnancy on page 6 for details of cover.
- Raynaud's Disease
- Sleep Apnoea
- Solar Keratosis
- Trigeminal Neuralgia
- Trigger Finger

Conditions we cannot cover

Under no circumstances is cover available for any travel, medical or dental expenses resulting from:

- chronic spinal problems you have had for more than 6 months requiring regular medication or ongoing treatment, such as physiotherapy
- chronic renal failure
- HIV infection / AIDS
- cystic fibrosis
- pregnancy or childbirth past the 24th week (refer to section Pregnancy, page 6, for further details)
- travel booked or undertaken against the advice of any medical practitioner
- conditions (or related conditions) for which you are travelling to seek treatment or review
- conditions involving drug or alcohol dependency
- any condition or illness for which you are currently awaiting surgery, treatment, investigation or procedures
- any pre-existing medical condition of a relative, travelling companion, or any other person not listed on the Certificate of Insurance, unless covered under 'Pre-existing medical conditions for a non-traveller'.

Conditions we need to assess

For conditions that fall outside the automatic cover and for all other pre-existing medical conditions that you, or any person insured under your policy may have, you may be able to cover these conditions by applying for this option on your policy.

You cannot apply for cover for pre-existing medical conditions of any person not insured under this policy.

We must agree to cover the pre-existing medical condition. If we approve your cover, and you select this option, you will need to pay us any additional premium we ask for.

Should an approved pre-existing medical condition change, deteriorate or you discover you require new treatment or surgery before you travel, you will need to reapply for pre-existing cover before you depart on your trip.

If the pre-existing medical condition is not approved after you have completed the medical assessment process or if you do not want cover for, or do not tell us about, your pre-existing medical condition we will not cover any loss directly or indirectly caused by any pre-existing medical condition.

You cannot declare and apply for a pre-existing medical condition cover after you have departed on your trip.

You can complete an online medical assessment as part of your travel insurance quote or call us (contact details on back cover) for additional assistance.

Please also read the Exclusions that Apply to all Sections beginning on page 21.

Pre-existing medical conditions of a non-traveller

We will cover you for claims arising from a pre-existing medical condition suffered by a relative not travelling with you who is hospitalised or dies in Australia after the policy is issued, provided at the time of policy issue and travel departure date:

- you were unaware of the likelihood of such hospitalisation or death
- your relative was not on a waiting list for, or knew they needed, surgery, inpatient treatment or tests

- your relative did not have a terminal illness, and
- the condition was stable, and this must be supported by the treating doctor.

The most we will pay in respect of all claims under all sections of the policy, for claims resulting from a pre-existing medical condition of a non-traveller, is \$2,000 per adult traveller.

Pregnancy

We automatically cover single non-complicated pregnancies, that were not medically assisted (e.g. through medical procedures such as IVF, prescribed medication and medical treatment), up to and including 24 weeks.

The following restrictions will apply for any person where a claim may arise in any way and is related to pregnancy.

Cover is only provided for:

- unexpected complications before the end of the 24th week, or
- childbirth before the end of the 24th week which was accelerated by accidental injury.

The 24th week is calculated using your estimated date of delivery given to us by your doctor. There is no cover for claims arising from pregnancy or childbirth after the end of the 24th week.

Sports and Activities

Most amateur sporting and adventure activities are covered at no extra cost, provided you are not racing, and subject to the terms, conditions, limits and exclusions that apply to the section under which your claim is made.

However, there are some sports that we cover only under certain conditions and some that we do not cover at all. Below is an overview of those sports.

Whatever sport or activity you choose to do, it is a condition of cover that you act in a responsible way to protect yourself; this includes wearing any applicable safety equipment.

Sports and Activities under Certain Conditions

To participate in the following activities, these activities must be:

1. conducted through a commercial operator
2. available to the general public, and
3. not require any special skills or a high level of fitness to undertake.

Sports and Activities:

- abseiling
- assault course
- breathing observation bubble diving
- bungee jumping
- camel or elephant riding
- canoeing or kayaking (grade 3 and 4 rapids)
- canopy walking
- canyoning
- cave tubing
- coasteering
- fishing trips (overnight)
- go karting
- gorge or canyon swinging
- hot air ballooning
- husky sledge driving
- mud bugging
- ostrich riding
- paintballing

- un-certified scuba diving, provided you are being directly supervised by a qualified diving instructor
- tubing
- zip lining
- zorbing
- trekking or hiking below 3,000 metres where specialist climbing equipment is not required

Motorcycles, Mopeds and Scooters

We will cover you riding, or travelling as a passenger, on a motorcycle, moped or scooter (see Exclusions that Apply to all Sections, page 21) provided when you are:

- riding a motorcycle, moped or scooter you have a current Australian motorcycle licence even if the country you are in does not require you to hold a motorcycle licence. This does not include a learners permit or licence
- travelling as a passenger on a motorcycle, moped or scooter that is under the control of another person, that person holds a current motorcycle or drivers licence that is valid for the country you are in, and
- riding or travelling as a passenger on a motorcycle, moped or scooter you wear a helmet and follow the local safety laws.

However we will cover you if you were not aware, and could not have known after reasonable enquiries, that the person in control of the motorcycle, moped or scooter did not hold a current motorcycle or drivers licence that is valid for the country you are in.

Sports and Activities not Covered

The following activities are not covered:

- trekking or hiking where specialist climbing equipment is required or above 3,000 metres in height
- mountaineering or rock climbing using ropes or climbing equipment (other than for hiking under 3,000 metres)
- expeditions on the Kokoda Track/Trail
- racing or participating in any timed event (other than on foot)
- running of the bulls
- any kind of professional sport
- hunting
- activities involving firearms
- open water sailing
- polo
- motocross or motorcycle stunt riding
- quad biking
- participating in any rodeo activity, either as an amateur or as a professional
- travel in, or attached to, any air supported device (e.g. parachuting, paragliding, hang gliding) other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning
- scuba diving without an Australian or international PADI open water diving certificate where you are not being directly supervised by a qualified diving instructor
- any ski or winter sport activity unless you have purchased our Ski and Winter Sports Option (refer to Defined Terms – winter sports, page 9; Section 16 – Ski and Winter Sports Option; and Exclusions that Apply to all Sections, pages 21-23).

Optional Covers

Ski and Winter Sports Cover

If you wish to be covered under this policy while participating in ski and winter sports activities during your trip, you must pay an extra premium.

IMPORTANT: You must purchase the Ski and Winter Sports Option to be covered for Overseas Medical and Hospital Expenses that are incurred following an accident that takes place during ski or winter sport activities.

If you do purchase this optional cover it is a condition of cover that you act in a responsible way to protect yourself and that:

- you are on-piste (or if off-piste, you are with a professional guide at all times)
- you are not racing or part of a competition, and
- you are not participating in a professional capacity.

You cannot purchase sections of this pack individually. For full details of the cover refer to Section 16, Ski and Winter Sports Option.

Cruise Cover

Available under our International Platinum, Premium, Essentials and Annual Multi-Trip Plans.

If you are planning to go on a cruise during your trip you can purchase the Cruise Cover Option. This includes travellers on Australian coastal cruises, where medical facilities are not covered by Medicare or your private health fund. Check with your cruise company.

IMPORTANT: You must purchase the Cruise Cover Option to be covered for medical, hospital and evacuation expenses that are incurred during a cruise, including while on a shore excursion.

Cover under the Cruise Cover Option is only provided if you select this option and you have paid the required additional premium.

You cannot purchase sections of this pack individually. For full details of the cover refer to Section 17, Cruise Cover Option.

Specified Luggage Items

Under this policy the most we will pay for each item depending on the plan you have selected is:

Item	Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan
cameras, laptop computer or tablet	\$3,000	\$1,500	\$750	\$1,500
smartphones or mobile phones	\$1,500	\$1,000	\$350	\$500
dental prosthesis	\$500	\$500	\$350	\$500
other items	\$1,500	\$1,000	\$350	\$500

You can increase an item limit, under Section 3A, by specifying individual items and paying an additional premium at the time you purchase your policy. Increased item limit cover is only available for the types of items that we give you the option to nominate when you purchase your policy.

Specified items are covered up to the amount specified and shown on your Certificate of Insurance even if this amount exceeds the total luggage limit for the Plan selected as set out in the Table of Benefits. Cover is provided up to the replacement nominated value of the specified individual luggage item, to a maximum per item, and a combined total for all specified items, not exceeding \$10,000.

Receipts and/or valuations, that were issued prior to your travel departure date, must be provided proving your ownership of and the value of any item for which you make a claim.

Specified luggage items are not covered if left unattended in a motor vehicle at any time. Additional exclusions under Section 3 (page 12-14) and Exclusions that Apply to all Sections (pages 21-23) also apply.

Defined Terms

Within this policy certain words have certain meanings, it is important that you are aware of them.

additional accommodation, meal and travelling expenses
only those reasonable expenses over and above what you expected to pay for accommodation, meal and travelling expenses (including emergency personal telephone calls), had the trip gone ahead as planned

backcountry skiing
skiing in a sparsely inhabited rural region over ungroomed and unmarked slopes (i.e. marked pistes are not present) where fixed mechanical means of ascent are often not present

business partner
a person who is in a legal, commercial partnership with you in Australia and who must be a permanent resident of, and living in, Australia

Certificate of Insurance
the document we give you outlining the terms and conditions of your policy. Together with your PDS and any Supplementary PDS we may issue, it makes up your insurance contract with us.

cruise
means a large boat or ship on which you are travelling 3 nights or more in duration. A large boat is one where there are paid crew on-board (even if you are one of the crew), such as a cruise ships, containers ships, large sailing vessels, including where a person pays to join the crew.

dentist
a registered practitioner who has the qualifications required to practise dentistry

dependent child or dependent children
your children or grandchildren up to the age of 21, who are financially dependent on you and not working full time. They must be travelling with you on the same itinerary and be listed on your Certificate of Insurance.

doctor
a general medical practitioner registered to practise medicine

disrupted

an event or natural disaster occurring that prevents you from continuing your trip as planned. This does not include you choosing to change, curtail or cancel your trip where there is no impact to your itinerary, tours, travel arrangements or pre-booked accommodation.

financial default

insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction

home

your usual residential address in Australia

incident

a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event

injury or injured and ill or illness

an accident or illness (as applicable) which requires medical or dental treatment by a doctor or a dentist

limb (s)

any part of the arm between the shoulder and the wrist or any part of the leg between the hip and the ankle

luggage

personal items, including valuables, sporting equipment, hearing aids, dentures and/or dental prostheses designed to be worn or carried by you, which you take with you or buy during your trip, unless they are excluded under Exclusions that Apply to all Sections and Section 3

motorcycle, moped or scooter

any two or three wheeled motor vehicles

off-piste

any skiing within a short distance from the designated areas of a ski resort's boundaries on groomed terrain or marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort

open water sailing

sailing in waters outside the jurisdiction territory of any country

original policy

the policy issued to you before you leave your home in Australia

period of insurance

the period during which you are insured and is shown on your Certificate of Insurance.

Cover for Cancellation or Rescheduling Costs (Section 1) and Financial Default (Section 10) begin on the date your policy is issued or for an Annual Multi-Trip Plan on the date you pay the initial deposit for a trip.

Cover for all other benefits commences on the date your trip begins and terminates on:

- completion of your trip
- the expiry of the period of insurance shown on your Certificate of Insurance, or
- in the case of an Annual Multi-Trip Plan, expiry of the nominated days per trip, as per your Certificate of Insurance, from the date your trip begins

whichever occurs first.

If you need to prolong your trip because of an incident we have agreed to cover we will automatically extend your period of insurance and continue to cover you free of charge until you can reasonably complete your trip.

personal money

cash that is carried on your person unless secured in a safe or strong room where available

pre-existing medical condition

a medical or dental condition:

- that has been documented as ongoing prior to the policy purchase or travel departure date
- that is currently being investigated or treated
- that manifested itself, became acute or exhibited symptoms, which would have caused a reasonable person to seek diagnosis, care or treatment, within 90 days prior to booking a trip or your travel departure date
- for which you are taking prescribed medication
- for which you have had surgery in the last 12 months
- for which you are on a waiting list or have knowledge of the need for surgery, treatment or investigation, or
- that first manifested during the original policy if you reschedule or extend your travel insurance policy

and includes any complication directly or indirectly related to that condition.

Product Disclosure Statement or PDS

the Product Disclosure Statement (PDS) is made up of information that includes What We Cover, How to Take Out Insurance, How to Make A Claim and How to resolve a complaint or dispute. If we make changes to the PDS, we may provide you with a new PDS or a Supplementary PDS.

public place

any place the public has access to, including but not limited to shops, airports, streets, hotel foyers, private car parks, boat, railway and bus stations, terminals and depots, parks, public swimming pools, beaches and playgrounds

quad bike

any motorised vehicle designed to travel on four or more wheels with a seat straddled by the rider and a set of handle bars or a steering wheel that is used for controlling the steering

relative

your spouse or de facto spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé, fiancée or guardian, permanently residing in Australia

rental vehicle

a car (sedan, station-wagon, coupe and hatchback), SUV, four-wheel drive, mini bus or a campervan/motorhome rented or hired by you from a recognised motor vehicle rental company for the carriage of passengers. It does not include any vehicle designed to be used for the carriage of commercial goods.

resident of Australia

is either:

- an Australian permanent resident, or
- a temporary Australian resident, provided you:
 - hold a current Australian Visa (not a tourist or working holiday visa) that will remain valid beyond the period of your return and allow you to re-enter Australia
 - hold a return ticket to Australia, and
 - have a primary place of residence in Australia that you intend to return to after the trip

ski or skiing

skiing and snowboarding

sum insured

the maximum amount that we will pay as shown on the Table of Benefits on page 3, and as otherwise provided elsewhere in the policy or indicated on the Certificate of Insurance

terrorism

any act which may involve the use, or threat, of force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public

transport provider

any airline, bus line, shipping line or railway that has accepted your fare

travel service provider

any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company

travelling companion

the person who is to travel with you for at least 50% of the trip and who planned to accompany you before you began the trip. A travelling companion must be a permanent Australian resident and either arrive or depart with you.

trip

means the travel you are undertaking and commences from the time you leave your home or place of departure to start your trip until you return home or:

1. in respect of any Single-Trip Plans, until the end of the period of insurance shown as the return date on the Certificate of Insurance, whichever is sooner
2. in respect of an Annual Multi-Trip Plan, until the end of the period of insurance shown on the Certificate of Insurance, whichever is sooner. The length of any one trip cannot exceed the nominated number of days as shown on your Certificate of Insurance.

unattended

means when an item is:

- not on your person at the time of loss, including on the beach or beside the pool while you swim, or at a distance where you are unable to prevent it from being unlawfully taken
- left with a person other than your relative or travelling companion
- left behind, forgotten, walked away from or left in a public place

valuables

passports, travel documents, jewellery, watches, precious metals or items made from semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, mobile phones and tablets and any items you have purchased additional specified luggage cover for

we, our, us

Insurance Australia Limited, ABN 11 000 016 722, AFSL 227681 trading as CGU Insurance

winter sports

leisure bigfoot skiing, cat skiing, cross country skiing (along a designated cross-country ski route only), glacier skiing, ice hockey, mono skiing, off-piste skiing (with a professional guide only), recreational ski racing (not training for, or participating in, a competition), recreational skiing, snowmobiling and tobogganing. In all cases "skiing" also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practising, purposes.

you, your, yourself

the person or persons listed as adults on the Certificate of Insurance and includes dependent children.

Where more than one person is listed as an adult on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of the persons listed as an adult other than:

- where claims are made arising from one event, an excess (if applicable) will only be applied once
- in the case of luggage item limits, which apply to each item.

The Cover

Section 1: Cancellation or Rescheduling

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
Unlimited	\$25,000	\$15,000	\$25,000	As nominated

1A Unforeseen Cancellation

We will cover any amount you have paid in advance for travel and accommodation arrangements that are unused and you are unable to recover in any other way, less any refunds due to you, if your trip is cancelled at any time, through circumstances beyond your control that you did not expect or intend and that we agree to cover, including:

- you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill. For anyone not travelling with you, this means a life-threatening accident or illness
- you are retrenched unexpectedly and not voluntarily
- cancellation of a wedding, conference, pre-paid concert, course, or sporting event and the sole purpose of the trip is to attend that event
- your annual leave being cancelled by your employer after you have booked your holiday, provided you are a full-time employee of armed forces, police, fire or ambulance services, and your employer must cancel your leave:
 - for you to attend an unforeseen emergency, or
 - to relocate you overseas unexpectedly.

We will also cover the cost of pre-paid tickets for tours and theme parks if you are unable to use them through circumstances beyond your control and are unable to recover the costs from anyone else.

If we pay a claim under Sections 2D or 4B then you cannot claim for unused non-refundable tickets that are for the return trip to Australia.

1B Travel Agent Cancellation Fees

We will refund fees you have been charged by your travel agent if you are unable to recover the costs in any other way, however we will not pay more than the loss of the normal remuneration available to the agent had the trip gone ahead as planned.

The maximum we will pay per adult under Section 1B, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$4,000	\$500	--	\$750	As nominated

1C Loss of Air Points

Where an airline ticket was purchased using frequent flyer or similar air points, we will pay you for the points lost following cancellation of your air ticket. The amount payable will be calculated as follows:

- if the airline will not refund your points, we will refund to you the cost of the equivalent class air ticket based on the quoted retail price at the time of assessment of the claim
- if the airline will only refund a portion of your points, we will refund to you the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of your points refunded back to you.

For this benefit to become payable:

- the reason for cancellation must be covered under this section of the policy, and
- the loss of such points cannot be recovered from any other source.

Before you submit a claim under this section you must first request the airline refund your points.

1D Rescheduling

Alternatively, prior to the commencement of your trip, we will cover the costs of rescheduling your trip if you are unable to travel on your original departure date due to unforeseen circumstances, provided that this cost is not greater than the cancellation fees or the lost deposits which would have been incurred had the trip been cancelled.

If the reason for rescheduling a trip was due to an illness or injury, this illness or injury will become a pre-existing medical condition for the new trip and will not be covered. If this happens you can apply for cover for this pre-existing medical condition.

Section 1 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 1.1 delays due to a transport provider, including the rescheduling, cancellation or breakdown of your transport
- 1.2 you not complying with what your ticket conditions require
- 1.3 a fault or a mistake in your travel arrangements made by you, a travel agent, tour operator, or travel wholesaler
- 1.4 tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from your destination

- 1.5 any financial or contractual obligations of you, or any other person
- 1.6 claims arising from your business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply if:
 - you are involuntarily and unexpectedly retrenched from your usual full-time employment in Australia, or
 - you are a full-time employee of armed forces, police, fire or ambulance services, and your leave is cancelled for you to attend an unforeseen emergency, or to relocate you overseas unexpectedly.
- 1.7 any act or threat of terrorism
- 1.8 any reason you were aware of, before your period of cover commenced, that may cause your trip to be cancelled, abandoned or shortened
- 1.9 the financial default of a travel services provider, travel agent, tour wholesaler, tour operator or booking agent. Refer to Section 10.

We will not cover:

- 1.10 rescheduling costs incurred after you have departed on your trip
- 1.11 the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by us as part of a claim under this policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of you or your travelling companion, and are agreed by us
- 1.12 cancellation or rescheduling costs or fees for a cruise, including excursions or tours associated with the cruise, under an International Plan unless you have purchased the Cruise Cover Option. Refer to Section 17
- 1.13 cancellation or rescheduling costs or fees for ski passes, ski hire, tuition fees or lift passes, unless you have purchased the Ski and Winter Sports Option. Refer to Section 16
- 1.14 any expense following your disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 2: Medical, Hospital, Dental and Related Expenses

If you are hospitalised, you or a member of your travelling party, must contact us as soon as reasonably possible. You must also contact us if you are being treated as an outpatient and the total cost of such a treatment will exceed \$2,000. If any costs or expenses are incurred without our approval and before contacting us, we will only cover any such costs or expenses or for any evacuation/repatriation or airfares if we would have approved them up to an amount we would have otherwise incurred had contact been made and approval provided.

Item 18 of Exclusions that Apply to all Sections will not apply to this Section (Section 2) if your Certificate of Insurance was issued before an alert or warning was made regarding any (or any possible) human pandemic, epidemic or outbreak of infectious disease or before any disease was determined to be a 'listed human disease' or declared a 'biosecurity emergency' or 'human biosecurity emergency'.

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
Unlimited	Unlimited	Unlimited	\$1,000 (Section 2F)	--

Please note that we do not cover any medical, hospital or dental expenses incurred in Australia.

2A Overseas Medical and Hospital Expenses

We will cover you for the unexpected overseas medical and hospital expenses you must pay as a result of an injury or illness you incur while on an overseas trip. All medical treatments must be authorised and reasonable and provided by a legally qualified medical practitioner. If any costs or expenses are incurred without our approval and before contacting us, we will only cover the costs if we would have approved them up to an amount we would have otherwise incurred, had contact been made and approval provided.

We will also cover any physiotherapy or manipulative therapy required during the trip following an injury, provided your treating doctor recommends it in writing.

We will pay your overseas medical and hospital expenses for up to 12 months from the time you first received treatment for the injury or illness, or the end of your period of insurance, whichever comes first.

2B Cash in Hospital

If you are hospitalised overseas for more than 48 hours we will also provide you with \$50 for each 24 hour period you are in hospital from the first day of hospitalisation.

We will only pay this benefit if you are entitled to claim for overseas medical expenses. We will pay this amount in addition to any medical expenses covered under this policy.

The maximum we will pay per adult under Section 2B, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$6,000	\$3,000	\$1,000	--	--

2C Emergency Overseas Dental Expenses

We will cover your emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by an accident and which does not result from an illness or disease, but not treatment that can be delayed until you return to Australia.

We will only cover these costs:

- for treatment you receive to healthy natural teeth or gums to stop sudden pain resulting from an accident during your trip, and
- if your treating dentist authorises the treatment.

The maximum we will pay per adult under Section 2C, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$2,000	\$1,000	\$1,000	--	--

2D Overseas Evacuation or Repatriation

We will cover the cost of moving you to another country or to bring you home to Australia if you are travelling internationally and it is medically necessary. After discussion with you, we will decide on which action to take subject to medical restraints and as advised by our medical adviser in consultation with your treating doctor or dentist.

If we agree to return you to Australia, we will also pay for any ambulance that is required to transport you to the nearest hospital or to your place of residence in Australia.

Travel must be at the same fare class as originally selected by you, unless our doctor agrees otherwise based on a written recommendation by your treating doctor.

If we bring you home to Australia we will use your return ticket towards our costs. If you have not already booked and paid for a return ticket before we return you to Australia we will deduct the cost of this fare from any claim.

2E Non-medical Escort

We will pay the additional accommodation, meal and travelling expenses of your travelling companion or relative to travel to see you, stay with you or escort you to Australia or another place, as agreed by us, if we agree with your treating doctor that you need assistance.

2F Funeral Expenses

If you or your dependent children die while on a trip we will cover:

- the overseas funeral costs
- the return of your or your dependent children's remains to Australia, or
- your overseas cremation costs and the cost of returning your remains to Australia

provided you, your travelling companion or relative contacts us first and obtains our agreement. If any costs are incurred without our approval and before contacting us, we will only cover any such costs if we would have approved them up to an amount we would have otherwise incurred had contact been made and approval provided.

Under the Domestic Plan we will pay your estate up to \$1,000 for funeral or cremation costs.

The maximum we will pay per adult under Section 2F, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$20,000	\$20,000	\$20,000	\$1,000	--

2G Unsupervised Children or Grandchildren

If you are hospitalised, die or are evacuated whilst overseas and any of your dependent children or grandchildren are left without supervision we will cover the costs to care for them until we can arrange:

- their return to Australia, or
- for a relative to arrive to care for them,

provided you, your travelling companion or a relative, contacts us first and obtains our agreement. If any costs are incurred without our approval and before contacting us, we will only cover any such costs if we would have approved them up to an amount we would have otherwise incurred had contact been made and approval provided.

Section 2 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 2.1 you not following the medical advice we have obtained. We will also not be responsible for any subsequent medical, hospital or evacuation expenses
- 2.2 you not notifying us as soon as reasonably practicable of your admittance to hospital.

We will not cover:

- 2.3 medical, hospital, dental, evacuation costs or any ancillary benefits expenses incurred in Australia or for which we are prevented from paying due to any statutory legislation or government regulation. This includes ambulance services provided to you in Australia unless we have specifically agreed to cover these under this policy
- 2.4 private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the Government of Australia and any other country or where you have contacted our emergency assistance team and they have recommended or advised you of an appropriate public funded service or care. Please visit www.dfat.gov.au for details of the agreements with Australia
- 2.5 any medical or dental expenses if you travel in order to get that medical or dental treatment, including travel to get treatment for a pre-existing medical condition that we have agreed to cover. This includes any medical or dental expenses arising from complications from this treatment
- 2.6 an accident that occurs while on the ski slopes unless you have purchased the Ski and Winter Sports Option. Refer to Section 16
- 2.7 an injury or illness that occurs while on a cruise, including while on a shore excursion or tour associated with the cruise, under an international Plan unless you have purchased the Cruise Cover Option. Refer to Section 17
- 2.8 routine medical or dental treatment, even if it relates to a pre-existing medical condition that has been approved
- 2.9 the cost of any medical or dental treatment that can be delayed until you return to Australia
- 2.10 dental treatment due to an illness, disease, normal wear and tear or deterioration/decay of teeth, or ongoing maintenance of teeth or gums
- 2.11 dental expenses resulting from damage to bridges, crowns, braces or implants
- 2.12 you, if we ask you to move and you, your spouse, or your relatives refuse to let you be moved when we decide, in consultation with your treating doctor, that you can be moved. We will stop covering you from the date we ask you to move and you will then be responsible for any on-going or additional costs relating to or arising out of the event you have claimed for
- 2.13 the cost of a return ticket if you have not purchased a return air ticket to Australia. We will deduct from your claim the cost of the fare between your last intended place of departure to Australia, at the same fare class as your initial departure fare
- 2.14 the cost of consultation fees to replace prescription medication, unless your medication was damaged or stolen during the trip
- 2.15 medical, hospital, dental or any ancillary benefits expenses incurred more than 12 months from the time you first received treatment for the injury or illness.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 3: Luggage and Personal Money

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$15,000	\$7,500	\$3,000	\$2,500	--

3A Lost, Damaged or Stolen Luggage

If your personal luggage items are lost, damaged or stolen during your trip we will, at our option:

- repair the luggage
- replace the luggage with nearest equivalent new luggage, or
- pay you the cost of repair or replacement.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

We will reduce the amount we pay by any amount we pay you for Section 3C, Luggage Delay, if you make a claim for both lost luggage and purchase of essential clothing and personal items from the same incident.

If we agree to replace or pay the cost of repair or replacement of your luggage any salvage becomes our property.

A pair or set of items is treated as one item (e.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs), and the appropriate benefit limit will be applied.

The most we will pay for each item depending on the Plan you have selected is:

Item	Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan
cameras, laptop computer or tablet	\$3,000	\$1,500	\$750	\$1,500
smartphones or mobile phones	\$1,500	\$1,000	\$350	\$500
dental prosthesis	\$500	\$500	\$350	\$500
other items	\$1,500	\$1,000	\$350	\$500

We will not pay more than the original purchase price of any item.

However, if you have purchased optional cover for increased specified item limits we will pay up to the increased limit selected by you and shown on your Certificate of Insurance for any one item or for all items of the nominated item type combined if more than one such item is damaged.

When claiming for specified items you must provide a receipt or valuation dated prior to your departure date.

Luggage left in a motor vehicle is only covered if it is locked in the boot or locked luggage compartment and forced entry was gained. No cover applies for:

- items left unattended in the passenger compartment
- any items left overnight in the motor vehicle even if the items are in the locked boot or locked luggage compartment, or
- cameras, video cameras, laptop computers or tablets, specified item or any other valuables left unattended in a motor vehicle at any time.

3B Travel Documents

If your travel documents, credit cards or traveller's cheques carried with you are lost or illegally used by someone other than you, your relative or travelling companion, we will cover the amounts you must pay to replace them or resulting from their fraudulent use.

We will not cover this cost if you have not taken reasonable steps to comply with all the terms and conditions on which the cards were issued or have not taken reasonable steps to minimise your loss. Any loss payable will be reduced to the extent the failure to comply with all the terms and conditions, or failure to take reasonable steps to minimise the loss, caused or contributed to the loss or misuse.

The course of action we take when you fail to comply with all the terms and conditions on which the cards were issued and done everything you can to minimise your loss will be considered in each circumstance based on what impact or effect your failure to comply caused or contributed to the claim.

Travel documents include, but are not limited to, passports, visas, traveller's cheques, itineraries and your travel insurance Certificate of Insurance.

The maximum we will pay per adult under Section 3B, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$3,000	\$2,000	\$1,000	\$500	--

3C Luggage Delay

If the luggage you checked in with your travel provider for storage in the cargo hold of your transport is delayed by more than 10 hours, we will reimburse you for essential clothing and personal items.

Receipts must be provided as proof of purchase of essential clothing and personal items purchased and must be dated prior to the date of recovery of your delayed luggage. The amount paid by us will be deducted from any luggage claim payable under Section 3A that arises from the same event.

Following a loss under this Section we will allow on settlement one automatic reinstatement of the sum insured.

The maximum we will pay per adult under Section 3C, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$750	\$500	--	\$500	--

3D Golf Equipment Hire

If your golf equipment is lost, stolen, delayed or damaged while on a trip (other than whilst in use), we will pay the necessary cost of hiring replacement equipment for use on the trip, up to \$500 per adult on the **Platinum & Annual Multi-Trip Plans only**.

Any claim must be supported by receipts.

3E Personal Money

If your personal money is stolen whilst overseas, then we will pay the value of this personal money up to \$500 per adult on the **Platinum & Annual Multi-Trip Plans only**.

At the time of the theft the personal money must have been carried on your person or secured in a locked safe or strong room.

Any theft must be reported to the police (and transport provider where applicable) as soon as reasonably possible and by a written report, or confirmation in writing, obtained at the time of making the report.

Section 3 Exclusions

We will not cover:

- 3.1 electrical or mechanical breakdown
- 3.2 brittle or fragile items like glassware, china, ceramics, pottery etc. or an electronic component that becomes broken or scratched unless it is either:
 - the lens of spectacles, laptop computers, binoculars, photographic, video equipment, or
 - a breakage or scratch caused by an accident involving any vehicle you were travelling in.
- 3.3 loss of luggage or personal money not reported to the transport provider, police, hotel or appropriate authority as soon as reasonably possible of you becoming aware of the loss and where no written report is obtained
- 3.4 loss or damage caused by any process of cleaning, ironing, repair, alterations, ordinary wear and tear, deterioration, atmospheric or climatic conditions, insects, birds, rodents or vermin, mould or fungus
- 3.5 luggage that you leave unattended, unless secured in your accommodation, a safe or a secure luggage locker
- 3.6 luggage:
 - left in a motor vehicle unless it is locked in the boot or locked luggage compartment, or
 - left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.
- 3.7 valuables or specified items left unattended in a motor vehicle at any time regardless of whether the vehicle is locked or not
- 3.8 valuables or specified items you have put in the cargo hold of any aircraft, ship, train or bus (this includes any loss from the point of check-in until you receive the goods), unless security regulations prevented you from keeping the valuables or specified items with you
- 3.9 damage to sporting equipment, including but not limited to surfboards, snowboards, sailboards and boogie boards, while being used. This includes any sporting equipment you have hired
- 3.10 loss or damage to sporting equipment that is used solely for an activity we do not cover. Refer to Sports and Activities, page 6
- 3.11 mechanical or machine parts, items for sale or cargo taken with you or purchased overseas
- 3.12 luggage that you send or leave somewhere else and that won't be travelling with you on your trip
- 3.13 accidental damage, loss or theft of any stock in a business, trade or profession, or goods purchased for re-sale or consignment
- 3.14 items left behind in any accommodation after you have checked out or items left behind in any form of public or private transport
- 3.15 clothing and personal items if your luggage is delayed by your transport provider on the final part of your trip
- 3.16 negotiable items, gold or precious metals, precious unset or uncut gemstones
- 3.17 loss of value of money or shortages of money caused by mistakes of any person
- 3.18 losses due to devaluation or depreciation of currency

3.19 personal money not carried on your person unless secured in a locked safe or strong room where available.

We will not pay:

3.20 if you are entitled to compensation from the bus line, airline, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 4: Emergency Expenses

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
Unlimited	\$25,000	\$15,000	\$10,000	--

4A Additional Expenses

We will cover your additional accommodation, meal and travelling expenses including emergency personal telephone calls that result from your trip being disrupted because of:

- the loss, theft or damage to your passport or travel documents
- you unknowingly breaching a quarantine regulation
- severe weather or a natural disaster
- your treating doctor certifying that you or your travelling companion are unfit to continue with your original itinerary or an amended itinerary
- an accident involving your means of transport, provided you have written confirmation from the transport provider of the accident. If you are unable to obtain written confirmation from the transport provider, please contact us in order to resolve what alternative evidence of the accident may be required
- the transport you booked being cancelled, delayed or diverted due to riot, strike or civil commotion, but only those expenses you cannot claim from someone else.

Item 18 of Exclusions that Apply to all Sections will not apply to this Section (Section 4A) if your Certificate of Insurance was issued before an alert or warning was made regarding any (or any possible) human pandemic, epidemic or outbreak of infectious disease or before any disease was determined to be a 'listed human disease' or declared a 'biosecurity emergency' or 'human biosecurity emergency'.

4B Return to Australia

We will cover your additional accommodation, meal and travelling expenses, including emergency personal telephone calls to return you to your home in Australia, if during your overseas trip:

- there is an unexpected death or sudden injury or illness involving:
 - you
 - your travelling companion
 - a relative of either you or your travelling companion, or
 - your business partner

who resides in Australia. For anyone not travelling with you an injury or illness means a life-threatening accident or illness.

- your residence where you normally live in Australia is destroyed by fire, explosion, earthquake or flood.

If any expenses are incurred without our consent, we will only cover any such expenses if we would have approved them up to an amount we would have otherwise incurred had our consent been provided. If the return to Australia was as a result of a medical condition you must provide us with a letter from the treating doctor to support your claim that it was medically necessary, or the condition was serious enough to warrant your early return home.

4C Resumption of Overseas Trip

We will cover your transport costs to resume your original trip overseas if we have returned you to Australia because of the death, injury or illness of:

- a travelling companion
- a relative of either you or your travelling companion, or
- your business partner

who resides in Australia. For anyone not travelling with you, this means a life-threatening accident or illness.

We will only cover this cost if you re-join your trip within 30 days of returning to Australia provided there is at least 14 days of your trip remaining at that time.

If we have used your original return ticket to return you to Australia, we will provide you with a new return ticket matching your original return date at the same fare class originally selected by you.

While you are in Australia your travel insurance cover will be suspended and will recommence once you resume the trip, subject to the original expiry date.

The maximum we will pay per adult under Section 4C, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$6,000	\$2,500	--	--	--

4D Special Events

If you are attending a pre-arranged special event, including a wedding, funeral, conference or sporting event, which cannot be delayed due to your late arrival and your trip is delayed because of something unexpected and outside your control, we will pay you the reasonable cost of using alternative public transport to arrive at your destination on time.

We will only cover this cost if you had already booked and paid for the original transport with a registered transport provider.

The maximum we will pay per adult under Section 4D, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$5,000	\$2,500	\$1,000	\$2,000	--

Section 4 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 4.1 delays due to a transport provider, including the rescheduling, cancellation or breakdown of your transport
- 4.2 mechanical breakdown of any means of transport

- 4.3 a fault or a mistake in your travel arrangements made by you, a travel agent, tour operator, or travel wholesaler
- 4.4 you not complying with what your ticket conditions require
- 4.5 any business, financial or contractual obligations of you, or any other person
- 4.6 any act or threat of terrorism
- 4.7 the financial default of a travel services provider, travel agent, tour wholesaler, tour operator or booking agent. Refer to Section 10.

We will not cover:

- 4.8 expenses incurred to resume your trip after we have returned you to Australia following you becoming ill or injured
- 4.9 additional accommodation expenses where we have also paid a claim for cancellation costs on bookings in respect of the same period. This exclusion will not apply where the additional accommodation expenses are incurred directly as a result of the hospitalisation or death of you or your travelling companion and are agreed to by us
- 4.10 the cost of a return ticket if you have not purchased a return air ticket to Australia. We will deduct from your claim the cost of the fare between your last intended place of departure to Australia, at the same cabin class as your initial departure fare
- 4.11 any emergency expenses incurred on a cruise, including while on a shore excursion or tour, under an international Plan unless you have purchased the Cruise Cover Option. Refer to Section 17
- 4.12 travel expenses if you have tickets that allow your dates of travel to be changed
- 4.13 any expense following your disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 5: Accidental Death

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$25,000	\$15,000	--	\$10,000	--

The maximum limit in respect of dependent children is \$10,000 for each child.

5A Death

We will pay you or your estate a lump sum benefit following the accidental death of you or your dependent children as a result of an injury caused by an accident or terrorist act (subject to policy terms and exclusions) during your trip provided the death occurs:

- solely, directly and independently of any other cause (including sickness or disease)
- by violent, external and visible means, and
- within 12 months of that accident or terrorist act.

5B Disappearance

We will pay you or your estate a lump sum benefit following the disappearance of you or your dependent children because your means of transport disappeared, sank or was wrecked and your or your dependent children's bodies have still not been found 12 months later.

Section 5 Exclusions

We will not cover:

- 5.1 death caused by sickness or disease
- 5.2 any death that occurs more than 12 months after the trip has concluded
- 5.3 any claims under this Section if you or your estate cannot provide us with a certified copy of the death certificate or any other evidence we reasonably request to support the claim.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 6: Accidental Disability

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$25,000	\$15,000	--	\$10,000	--

The maximum limit in respect of dependent children is \$10,000 for each child.

We will pay you a lump sum benefit if during your trip, you or your dependent children suffer an injury from an accident that is caused:

- solely, directly and independently of any other cause (including sickness or disease)
- by violent, external and visible means, and
- within 12 months of the date of the accident, and results in your (or your dependent child's) permanent:
 - total entire and irrecoverable loss of sight in one or both eyes
 - total physical loss or loss of use of one or more limbs, or
 - brain injury which prevents you (or your dependent child) from doing the same work you (or your dependent child) did prior to the accident or completing the same study you (or your dependent child) were undertaking prior to the accident.

Section 6 Exclusions

We will not cover:

- 6.1 disability caused by sickness or disease
- 6.2 any disability that occurs more than 12 months after the trip has concluded.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 7: Legal Liability

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$2,500,000	\$2,000,000	\$1,000,000	\$1,000,000	--

7A Legal Liability

We will cover your legal liability if, as a result of an incident during your trip, you injured someone, caused someone to die, or lost or damaged someone's property.

If someone is making a liability claim against you, you must not:

- pay or promise to pay for the claim, or
- admit responsibility for the claim.

7B Legal Costs

We will also cover your reasonable legal costs and expenses for settling and defending the claim made against you provided you have incurred them with our approval.

Section 7 Exclusions

We will not cover:

- 7.1 death, bodily injury or disease caused to you, your relative, your travelling companion, your business partner, any person you employ, or anyone you have covered under a workers' compensation legislation, ordinance or agreement
- 7.2 any incident where another insurance policy which is required by law covers you for the liability
- 7.3 loss of or damage to property belonging to or in the care or control of you, a relative of yours, your travelling companion, or an employee of any of the aforementioned
- 7.4 a claim arising out of your business, profession or trade activities, including you providing professional advice or service
- 7.5 any fine or penalty, punitive, aggravated or exemplary damages
- 7.6 a claim against you arising out of ownership, use or possession of any: motor vehicle or mechanically propelled vehicle; aircraft; watercraft; or firearms
- 7.7 any conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance
- 7.8 any act or threat of terrorism
- 7.9 assault and/or battery committed by you or at your direction
- 7.10 any admission of liability by you to the extent that you would not have been liable had you not made the admission.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 8: Rental Vehicle Cover

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$5,000	\$3,000	--	\$4,000	--

8A Rental Vehicle Excess

We will cover you for the excess or deductible which you become legally liable to pay under your rental vehicle hire agreement if the rental vehicle is involved in an accident or is stolen during the rental period.

This cover does not replace rental vehicle insurance and only provides cover for the excess component up to the applicable benefit limit stated on your policy or the cost of repairing the vehicle, whichever is lower.

8B Return of Rental Vehicle

If your doctor or dentist certifies that you are unfit to drive, we will pay up to \$500 to return your rental vehicle to the owner's nearest depot.

Conditions Applying to 8A & 8B:

- you must be a licenced driver and be nominated as a driver on the rental agreement
- the rental vehicle must be rented from a recognised rental agency
- you must be the driver
- the hiring arrangement must incorporate comprehensive motor insurance against loss or damage to the rental vehicle, and
- you must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance. We may reduce your claim to the extent that your failure to comply with these requirements increased the costs incurred which are the subject of your claim.

Section 8 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 8.1 loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement
- 8.2 loss or damage which occurs beyond the limits of any public roadway
- 8.3 loss or damage arising from operation of the rental vehicle while affected by alcohol or any other drug in a way that is against the law of the place you are in
- 8.4 loss or damage arising from operation of the rental vehicle without a licence for the purpose that you were using it.

We will not cover:

- 8.5 administrative charges or fees of the rental company that are not part of a motor vehicle insurance excess
- 8.6 loss or damage to tyres and windscreens which does not form part of the excess.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 9: Loss of Income

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$10,400	\$6,500	--	\$4,500	--

We will cover you for loss of your usual income up to \$400 per week (to a maximum of 26 weeks) if you are injured in an accident caused by violent, visible and external means while on a trip and you cannot do your normal permanent work when you return to your home in Australia.

We will only cover this if:

- you arranged to resume your usual work within 30 days of returning from your trip
- your inability to resume work occurred less than 60 days after the accident, and
- you provide us with a certificate from your Australian doctor stating the dates that you are unable to resume work.

Section 9 Exclusions

We will not cover you for:

- 9.1 the first 4 consecutive weeks after you planned to resume your original employment
- 9.2 any further benefit after we have paid you for 26 weeks
- 9.3 any inability to work as a result of sickness or disease
- 9.4 any injury that did not occur on your trip during your period of insurance
- 9.5 any dependent children under 21 years of age
- 9.6 claims that are not notified to us within 60 days of your return to your home in Australia.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 10: Financial Default

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$2,500	--	--	--	--

10A Travel Re-arrangement

If you must re-arrange your trip due to the financial default of a travel services provider we will pay the reasonable costs for you to arrange the same or similar standard of transport and accommodation. The maximum we will pay will not exceed the non-recoverable costs you have incurred due to the trip being cancelled.

10B Trip Cancellation

If your trip has to be cancelled because you cannot rearrange it due to the financial default of a travel service provider we will pay the non-recoverable unused portion of your pre-paid travel costs. We will also pay for the cancellation fee charged by your travel agent, but we will not pay more than the loss of the normal remuneration available to the agent had the trip gone ahead as planned.

10C Additional Travel Expenses

We will also pay the reasonable additional hotel accommodation and transportation expenses incurred if you must return home due to the financial default of a travel service provider and have incurred necessary additional expenses in doing so.

Section 10 Exclusions

We will not cover you for:

- 10.1 financial default of any travel agent, tour wholesaler, tour operator or booking agent
- 10.2 financial default, if it had already occurred at the time your Certificate of Insurance was issued or the date your trip was paid for, whichever occurs last
- 10.3 accommodation expenses incurred after the date you originally planned to return home.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 11: Domestic Pets

The maximum amount we will pay under this Section, per adult, for the Plan you have selected, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$650	--	--	--	--

11A Additional Boarding Fees

We will reimburse you up to \$25 for each 24 hour period for additional boarding kennel or cattery fees for domestic dogs and cats owned by you if you are delayed beyond your original return date as shown on your Certificate of Insurance, due to an event covered under this policy.

This benefit is payable only once for each domestic dog or cat.

11B Veterinary Treatment

We will cover the reasonable costs of veterinary treatment if your pet suffers an injury during your trip and requires treatment, provided that at the time of the injury your pet was in the care of a relative, friend or boarding kennel or cattery.

The amount payable applies to the total of all claims combined regardless of the number of persons the claims relate to.

Section 11 Exclusions

We will not cover you:

- 11.1 for any boarding kennel or cattery fees incurred outside of Australia
- 11.2 if the delay was your fault.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 12: Domestic Services

The maximum amount we will pay under this Section, per adult, for the Plan you have selected, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$1,500	--	--	--	--

We will reimburse you up to \$50 per day in respect of expenses incurred in the provision of housekeeping services that you are unable to fully perform yourself if you are injured during your trip and become disabled as a result of the injury and the disablement continues after your return home.

Section 12 Exclusions

We will not cover you:

- 12.1 if you do not have a medical certificate confirming your disablement and verifying the need for housekeeping services while disabled
- 12.2 where an injury did not occur on your trip during your period of insurance.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 13: Travel Delay

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$1,000	\$1,000	--	--	--

If your scheduled transport is delayed for at least 6 hours for reasons outside your control we will cover your additional accommodation, meal and travelling expenses including emergency personal telephone calls, provided you are unable to recover these costs from anyone else.

If you claim this benefit we will not pay for additional accommodation, meal and travelling expenses in Section 4A for the same event.

Section 13 Exclusions

We will not cover you:

- 13.1 for additional accommodation, meal and travelling expenses where we have also paid a claim for cancellation costs on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of you or your travelling companion, and are agreed by us.
- 13.2 if the delay was your fault.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 14: Hijack and Kidnap

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$10,000	\$5,000	--	--	--

If you are hijacked or kidnapped we will pay \$1,000 per adult for each 24 hours that you or your dependent children are held captive. The most we will pay is for 10 days or up to the Plan limit set out in your Certificate of Insurance, whichever occurs first.

Section 14 Exclusions

We will not cover:

- 14.1 any incident resulting from any act of terrorism.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 15: Mugging

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$500	--	--	--	--

We will pay you \$500 if you are travelling overseas and are injured and hospitalised as a result of a mugging.

We will only cover you if you report the mugging to the police within 24 hours or as soon as reasonably possible after the incident taking place, and you can provide written proof that you have made the report.

If you are unable to obtain written proof that you have made the report please contact us to resolve what alternative evidence may be required.

Section 15 Exclusions

We will not pay:

- 15.1 for any incident resulting from any act of terrorism.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 16: Ski and Winter Sports Option

The following cover is only available if you pay an additional premium and the cover is noted on your Certificate of Insurance.

This option is available on the Platinum, Premium, Essentials, Annual Multi-Trip and Domestic Plans.

This option covers the following ski and winter sports activities:

- recreational skiing, including aerobatic skiing
- leisure bigfoot skiing
- cat skiing (along areas monitored and patrolled by the ski resort)

- cross-country skiing (along a designated cross-country ski route only)
- glacier skiing
- ice hockey
- mono skiing
- skijoring
- snow rafting (with a licenced operator only)
- off-piste skiing (with a professional guide only)
- recreational ski racing
- recreational skiing, snowmobiling and tobogganing.

In all cases “skiing” also means snowboarding. It excludes any of the above activities when they are undertaken for competition, including training or practising, purposes.

If you take part in any of them, it is a condition of cover that you act in a responsible way to protect yourself and that:

- you follow the safety guidelines for the ski and winter sport concerned and where applicable, you use the appropriate and recommended safety equipment
- the ski and winter sport is not part of a competition or tournament
- the ski and winter sport is not undertaken on a professional basis, and
- the ski and winter sport is not excluded by the policy or listed in Exclusions that Apply to all Sections.

Section 16.1 Cancellation of Passes and Fees

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is \$1,000.

If, as a result of your injury or sickness during your trip, you are unable to utilise the full duration of your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, we will reimburse you the unrecoverable cost of the unused portion for each insured person.

You must obtain a medical certificate from a medical adviser in support of your claim for your injury or sickness.

The maximum amount we will pay applies to the total of all claims combined regardless of the number of persons the claims relate to.

Section 16.1 Exclusions

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 16.2 Overseas Medical Expenses

We will cover you for reasonable overseas medical, hospital and related expenses as listed under Section 2, which you must pay as a result of an injury whilst participating in ski or winter sports during your trip.

Section 16.2 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

16.2.1 all matters set out in the Exclusions under Section 2.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 16.3 Snow Ski Equipment

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is \$2,000.

16.3A Loss, Theft or Damage

If your snow ski equipment is lost, damaged or stolen during your trip we will provide cover as listed under Section 3A. We will also cover ski's, poles and snowboards that you have left in a locked ski rack between the hours of 8am and 6pm.

16.3B Snow Ski Equipment Hire

We will pay for the cost of hiring alternative snow skiing equipment following the accidental loss, theft of, or damage to your snow skiing equipment for which a claim has been accepted by us.

16.3C Delayed Equipment

We will cover the cost to hire alternative snow skiing equipment following the misdirection or delay by your transport provider, of snow skiing equipment owned by you, for a period of more than 24 hours.

16.3D Snow Ski Equipment Hire Excess

We will also reimburse the snow ski equipment hire insurance excess if you have become legally liable to pay under your hire agreement if the hired snow ski equipment is damaged or stolen during the hire period.

The maximum amount we will pay applies to the total of all claims combined regardless of the number of persons the claims relate to.

Section 16.3 Exclusions

We will not cover:

- 16.3.1 you, if your claim arises from your participation in bobsleighbing, snow rafting, parapentling, ski acrobatics, backcountry skiing, skijoring
- 16.3.2 any winter sports equipment you have left behind or left unattended. This does not include ski's, poles and snowboards that you have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm
- 16.3.3 all matters set out in the Exclusions under Section 3.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 16.4 Piste Closure

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is \$1,000.

We will pay up to \$100 per 24 hour period if you are unable to ski as a result of not enough snow, bad weather, power failure or all lift systems are closed for more than 24 hours, in your pre-booked holiday resort.

We will pay for either:

- the cost of transport to the nearest resort, or
- the cost of additional ski passes.

You need to obtain a written statement from the appropriate authority confirming the piste closure and how long it lasted. If you are unable to receive a written statement from the appropriate authority, please contact us in order to resolve what alternative evidence may be required.

Section 16.4 Exclusions

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 16.5 Bad Weather and Avalanche Closure

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is \$1,000.

We will cover the reasonable extra travel and accommodation expenses that you need to pay if your pre-booked outward or return trip is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather.

Section 16.5 Exclusions

We will not pay you:

16.5.1 to the extent permitted by law, unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted. If you are unable to receive a written statement from the appropriate authority, please contact us in order to resolve what alternative evidence may be required.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 16.6 Lift Pass

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is \$500.

We will pay for the loss or theft of your lift pass.

Claims under this section are calculated according to the expiry date of the lift pass – depending on how many days there are left to run on the original lift pass, any refund is pro-rated, based on the original value of the pass.

Section 16.6 Exclusions

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 17: Cruise Cover Option

The following cover is only available if you pay an additional premium and the cover is noted on your Certificate of Insurance.

This option is available on the Platinum, Premium, Essentials and Annual Multi-Trip Plans.

Section 17.1 Cancellation

We will cover any amount you have paid in advance as listed under Section 1, less any refunds due to you, if you have to cancel or reschedule your pre-paid cruise, shore excursions or tours through circumstances beyond your control and that we agree to cover.

Section 17.1 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

17.1.1 all matters set out in the Exclusions under Section 1.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 17.2 Onboard Medical Cover

17.2A Medical, Hospital and Related Expenses

We will cover you for reasonable overseas medical, hospital and related expenses as listed under Section 2A, 2C, 2D, 2E or 2F, which you must pay if you are injured or become sick while travelling on a cruise, including while on a shore excursion.

17.2B Cabin Confinement

We will provide you cover under Section 2B if, as a result of injury or sickness during your journey, you are confined to your cabin or the cruise vessel's hospital by the onboard doctor.

Section 17.2 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

17.2.1 all matters set out in the Exclusions under Section 2.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 17.3 Formal Cruise Attire

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is \$2,000.

17.3A Lost, Damaged or Stolen Formal Attire

If, during your journey, your formal wear is lost damaged or stolen we will, at our option:

- repair the items
- replace the items with nearest equivalent new items, or
- pay you the cost of repair or replacement of the items.

The maximum we will pay per item is \$2,000. We will not pay more than the original purchase price of an item.

A pair or set of items is treated as one item (e.g. a pair of shoes, a suit) and the appropriate benefit limit will be applied.

If we agree to replace or pay the cost of replacement of your formal wear, any salvage becomes our property.

17.3B Formal Attire Delayed, Misdirected or Misplaced

We will reimburse you for your reasonable expenses if your formal attire is delayed, misdirected or misplaced for over 10 hours while on the outward portion of your trip, from the time you boarded the cruise vessel, and it is necessary to purchase or hire replacement formal wear.

Receipts must be provided as proof of purchase or hire of such items and be dated prior to the date of recovery of your delayed luggage.

Section 17.3 Exclusions

We will not cover you for:

- 17.3.1 loss or theft not reported to the transport provider, police, hotel or appropriate authority as soon as reasonably possible after you becoming aware of the loss and where no written report is obtained
- 17.3.2 the loss, theft or damage to, or of, formal wear left behind in any hotel or motel room after you have checked out or cruise vessel cabin after you have disembarked, or items left behind in any aircraft, ship, train, tram, bus, taxi or private or rental vehicle

- 17.3.3 the formal wear that you send or leave somewhere else and that won't be travelling with you on your trip
- 17.3.4 loss or damage caused by any process of cleaning, ironing, repair, alterations, ordinary wear and tear, deterioration, atmospheric or climatic conditions, insects, birds, rodents or vermin, mould or fungus
- 17.3.5 the formal wear you leave unattended or with someone you do not know looking after it
- 17.3.6 formal attire left in a motor vehicle unless it is locked in the boot or locked luggage compartment, or left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.

We will not pay:

- 17.3.7 if you have claimed for the items under Section 3, Luggage and Personal Money
- 17.3.8 if you are entitled to compensation from the transport provider you were travelling with for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Section 17.4 Emergency Expenses

We will cover:

17.4A Emergency Expenses

If your cruise is disrupted we will cover you as set out under Section 4, Emergency Expenses.

17.4B Missed Cruise Departure

If you miss the scheduled departure at the start of your pre-booked cruise we will cover your reasonable additional accommodation and travelling expenses, up to \$5,000 per adult, to get you to the nearest port in your itinerary, but only if you missed the departure due to:

- an accident involving your means of transport, provided you have written confirmation from the transport provider of the accident. If you are unable to obtain a written confirmation from the transport provider, please contact us in order to resolve what alternative evidence may be required
- your scheduled transport being cancelled, delayed or diverted due to riot, strike or civil commotion, but only those expenses you cannot claim from someone else, or
- severe weather or a natural disaster.

Section 17.4 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 17.4.1 you missing a scheduled departure during the cruise
- 17.4.2 all matters set out in the Exclusions under Section 4.

All Exclusions that Apply to all Sections on pages 21-23 apply to this section as well.

Section 17.5 Marine Rescue Diversion

We will pay \$100 per adult for each day, up to a maximum of 5 days, if during your journey your cruise vessel diverts from its scheduled course in order to affect a marine rescue in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue.

Section 17.5 Exclusions

We will not pay:

- 17.5.1 if your cruise vessel diverts from its scheduled course for any reason other than to affect a marine rescue.

All Exclusions that Apply to all Sections on pages 21-23 apply to this Section as well.

Exclusions that Apply to all Sections

The following general, medical and sports exclusions apply to all Sections of your policy. These are in addition to any exclusion listed under each Section of cover.

We will not cover:

1. any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services
2. unused prepaid travel tickets where we have repatriated you home
3. telephone or transport costs in connection with any claim, unless cover is specifically listed under the policy
4. to the extent permitted by law, losses covered under any other policy or scheme, including a private health scheme, workers' compensation scheme, or other accident compensation schemes or any other similar type of legislation.

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

5. any incident that does not occur during the period of insurance
6. anything you are aware at the time of purchasing the policy that would give rise to you making a claim under this policy, including you arranging to travel when you know of circumstances that may lead to your trip being disrupted or cancelled
7. you not acting in a responsible way to:
 - protect yourself, including your failure to wear and/or use appropriate safety equipment and avoid engaging in any hazardous work
 - safeguard your property, including failure to use locks on luggage, or use any lockers, safe or safety deposit facility made available to you
8. consequential loss of any kind, except if specifically covered by this policy
9. loss of enjoyment or other financial loss not covered in this policy. This means we will not pay for direct or indirect financial or economic loss. For example, loss of use, loss of profits or depreciation
10. errors or omissions in any booking arrangements
11. breach of any government prohibition or regulation, or the government of any country not allowing you to enter or stay in that country
12. failure to adhere to local immigration laws, including the failure to obtain the relevant visa, passport or work permit when you are required to do so
13. any illegal or unlawful act by you, including any loss because of your legal detention or the legal confiscation or destruction of your property

14. any act of violence or intentional damage by you
15. the effects of alcohol or drugs, except a drug prescribed to you by a medical advisor and taken in accordance with their instructions
16. travel in any aircraft other than a passenger in a fully licensed passenger aircraft operated by an airline or air-charter company
17. you:
 - driving a motor vehicle without a current Australian driver's licence or a valid driver's licence for the country you are in, even if that country does not require you to hold a licence
 - riding a motorcycle, moped or scooter without a current Australian motorcycle licence even if that country does not require you to hold a motorcycle licence
 - riding, or travelling as a passenger on, a quad bike
 - travelling as a passenger on a motorcycle, moped or scooter that is under the control of a person who does not hold a current motorcycle or drivers licence that is valid for the country you are in
 - riding or travelling as a passenger, on a motorcycle, moped or scooter bike without wearing a helmet
 - driving a motor vehicle or riding a motorcycle, moped or scooter while performing stunts or participating in any competition or motocross
 - driving a motor vehicle or riding a motorcycle, moped or scooter and you are not following the local safety laws, or
 - driving a motor vehicle or riding a motorcycle, moped or scooter with a learner permit or licence

However we will cover you if you were not aware, and could not have known after reasonable enquiries, that the person in control of the motorcycle, moped or scooter did not hold a current motorcycle or drivers licence that is valid for the country you are in.

18. a) a human pandemic, epidemic or any other outbreak of infectious disease declared by the World Health Organisation or similar authority including any derivative or mutation of such viruses, or the threat or perceived threat of any such pandemic, epidemic or outbreak.
 Refer to www.who.int and www.smartraveller.gov.au for more information
- b) any disease determined to be a 'listed human disease', or any disease in respect of which a 'biosecurity emergency' or 'human biosecurity emergency' is declared, under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation.

Exclusions (a) and (b) will not apply to cover under:

- Section 2. Medical, Hospital, Dental and Related Expenses, or
- Section 4. Emergency Expenses Part 4A Additional Expenses for travel or accommodation resulting from you or your travelling companion's illness,

if your Certificate of Insurance was issued before an alert or warning was made regarding any (or any possible) human pandemic, epidemic or outbreak of infectious disease or before any disease was determined to be a 'listed human disease' or declared a 'biosecurity emergency' or 'human biosecurity emergency'.

19. you did not follow advice in the mass media or any government or other official body's warning and you did not take the appropriate action to avoid or minimise any potential claims under your policy (including delay of travel to, or in leaving, the country or part of the country referred to in the warning). Refer to www.who.int and www.smartraveller.gov.au for more information.
20. any act of war, whether declared or not, or from any invasion, rebellion, revolution, civil war, insurrection or act of a military power
21. a nuclear reaction or contamination from nuclear weapons or radioactivity
22. biological and/or chemical materials, substances, compounds, or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear
23. any loss, injury, damage or legal liability sustained directly or indirectly by you if you are a:
 - terrorist
 - member of a terrorist organization
 - narcotics trafficker, or
 - purveyor of nuclear, chemical or biological weapons
24. a change of plans because you or your travelling companion change your mind and decide to change your plans or not to proceed with your trip
25. the failure of any travel agent, tour operator or travel service provider to provide services or accommodation due to their insolvency, or the financial insolvency of any person, company or organisation they deal with, except as provided for under Section 10, Financial Default (page 17)
26. any advice given, services provided or any acts or omissions of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider including, without limitation, providers of medical services, transportation, security personnel, legal services or any other third-party provider
27. travel in, to or through countries where a claim results from an event that the Australia government advises or warns you to 'reconsider your need to travel' or 'do not travel'. This includes but is not limited to strikes, riots, natural disasters, civil protests or contagious diseases (including an epidemic or pandemic).
 Refer to www.smartraveller.gov.au for more information
28. any event or incident where to do so would breach any sanction, prohibition or other restrictions imposed by law or regulation on us, the insurer. This includes where restrictions apply on travelling to a country sanctioned by the United Nations or Australian government.
 Please refer to www.dfat.gov.au/international-relations/what-you-need-know for a complete list
29. you travelling against medical or dental advice related to your current medical or dental condition/s (before or after your departure) regardless of whether or not we have approved pre-existing medical condition cover for that condition/s
30. a pre-existing medical condition, or any medical condition related to or associated with any pre-existing medical condition, of any person whether or not they are a traveller covered under this policy, except as provided for under the section Pre-existing Medical Conditions (pages 4-6)

Your Responsibilities to Us

Your responsibilities when you are insured with us

When you take out a policy with us or make a claim, you have certain responsibilities that are set out in this section. These responsibilities also apply to any person that is covered by your policy.

If you don't meet your responsibilities, we may refuse to pay your claim or reduce what we pay for your claim. We may also decide to cancel your policy.

You must tell us if:

- any changes have been made to your travel plans
- anyone listed as an insured under your policy:
 - has any pre-existing medical conditions, or
 - is no longer travelling with you
- there are any changes in circumstances during the period of insurance.

It is important for you to know that we may make changes to this policy as a result of a change in your information. When there is a change, we will inform you.

In addition, you must also:

- be truthful and frank in any statement you make in connection with your policy
- pay your premium
- take reasonable steps to ensure you and anyone acting on your behalf obeys all relevant laws
- not make a fraudulent claim under this insurance policy or any other policy
- follow the conditions of this policy.

Your responsibilities when you are making a claim

When you make a claim for incident cover, or legal liability, there are a number of responsibilities that you must meet.

You must:

- be truthful and frank in any statement you make in connection with a claim
- take safe and reasonable steps to prevent any further loss, damage or liability occurring
- report loss, damage or theft of your luggage to the Police, transport provider or any appropriate authority within 24 hours or as soon as reasonably possible after each incident taking place and obtain written proof of the report. The lost, damaged or stolen items must be listed in the report
- give us any information or assistance we require to investigate and process your claim. This may include police reports, declarations or evidence of ownership. We will only request information or assistance that is relevant to your claim and provide an explanation as to why it is needed. For example, receipts for purchase or photographs of insured items that are stolen as proof of ownership
- not pay or promise to pay for a claim, or admit responsibility for a claim.

31. you intentionally injuring yourself
32. any claim associated with pregnancy, childbirth or a related complication of you or any other person, including the health of a newborn child, even if pre-existing medical cover for the pregnancy has been purchased, except as provided for under the section Pregnancy (page 6)
33. any medical condition that results in you deciding not to travel, even if pre-existing medical condition cover for the particular medical or dental condition has been purchased, unless you have a medical certificate from a registered doctor or dentist advising you are unfit to travel for the relevant period
34. the cost of medication in use at the time your trip began or for maintaining a course of treatment you were on prior to your trip. This does not include damage to, or theft of, your prescription medication during your trip
35. suicide or attempted suicide of any person
36. sexually transmitted or transmittable diseases, or any disease transmitted by you
37. the death, injury or illness of any relative who does not permanently reside in Australia
38. the death, injury or illness of any person living outside Australia
39. an injury or illness you suffered during your period of insurance once your original policy expires if you ask for an extension of your original policy while you are still overseas or are medically fit to return to Australia but decide not to after your original policy expires. This does not apply if your trip is extended due to an incident we have agreed to cover
40. to or connected with elective surgery or treatment
41. a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would otherwise be covered by this policy
42. any sporting activity for which you receive or are eligible to receive a financial reward (such as an appearance fee, a wage or salary) from training for or participating in that sporting activity, regardless of whether or not you are a professional sports person
43. sporting and adventure activities as listed under Sports and Activities on page 6 under Sports and Activities not Covered and under Sports and Activities under Certain Conditions if the restrictions listed do not apply
44. you did not follow the advice of authorities on the ski slopes relating to safety, for example (but not limited to) the closure of ski runs due to insufficient snow cover
45. any ski or winter sport activity unless you have paid for our Ski and Winter Sports Option, including skiing with any form of power assisted equipment, any kind of mechanized snow-mobiles except as provided by the recognized piste authorities for transport to and from areas designed for recreational skiing
46. the following ski and winter sports activities even if you have purchased our Ski and Winter Sports Option:
 - backcountry skiing
 - bob sleighing
 - lugging (on ice)
 - parapenting
 - heli-skiing.

In addition, you also give us your rights to claim from anyone else:

- if you have a right to claim from anyone else for an incident covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name – you must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require. We will only request information or cooperation that is relevant to our entitlement to make a claim against anyone else or conduct, defend or settle any legal action, and provide an explanation as to why it is needed.

If you do not meet your responsibilities

If you do not meet your responsibilities, we may refuse or reduce a claim, cancel your policy, or do both. The course of action we take when you fail to meet your responsibilities will be considered in each circumstance based on what impact or effect your failure to comply caused or contributed to the claim or our decision to issue your policy. If we cancel your policy, we will advise you in writing.

Our Commitment to You

The General Insurance Code of Practice

We proudly support the General Insurance Code of Practice (Code). The purpose of the Code is to raise the standards of practice and service in the general insurance industry. The objectives of the Code are:

- to commit us to high standards of service
- to promote better, more-informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for resolving complaints you make about us, and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

Our Commitment to You

We have adopted and support the Code and are committed to complying with it. Please contact us if you would like more information about the Code or the Code Governance Committee.

The basis on which we will provide this insurance to you

We provide insurance cover to you based on the understanding that:

- you are a resident of Australia

- you intend to return to your home in Australia after your trip
- you will purchase your policy in Australia before you commence your trip
- the travel date on your original policy of insurance is the date you leave your residence to start your trip
- you are medically fit, and
- you do not know of any reason why your trip may need to be cancelled or disrupted.

If you become involved in legal proceedings relating to cover under this policy, we may take over the action on your behalf. You must cooperate with us and assist us if we try to recover from the person who caused the loss. We will only request assistance or cooperation that is relevant to our entitlement to conduct, defend or settle any legal action, and provide an explanation as to why it is needed.

How CGU Protects your Privacy

We use information provided by our customers to allow us to offer our products and services. This means we may need to collect your personal information, and sometimes sensitive information about you as well (for example, health information for travel insurance). We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

CGU will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with companies within our group, government and law enforcement bodies if required by law and others who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact us at privacy@cgu.com.au or 13 15 32 and we will send you a copy. We recommend that you obtain a copy of this Privacy Policy and read it carefully.

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this Privacy Policy.

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that Insurance Australia Limited trading as CGU Insurance becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from www.fcs.gov.au.

Taxation Information

The amount payable by you for this policy may include an amount for Goods and Services Tax (GST). The GST amount will be shown on the schedule.

When we pay a claim, your GST status will determine the amount we pay. Details about the GST in relation to payment under this policy are shown on Page 28. If we agree to settle your claim in the How we Settle your Claim section of this policy.

How to Take out Insurance

How to Apply for Insurance

If you would like to take out a policy with us, please follow these steps.

1. Choose a plan that will suit your needs

- **Platinum Plan** – comprehensive travel insurance for international travel
- **Premium Plan** – intermediate travel insurance for international travel
- **Essentials Plan** – basic travel insurance for international travel
- **Annual Multi-Trip Plan** – cover under the Platinum Plan for multiple international trips
- **Australian Plan** – for travel within Australia only

We will not cover any medical, hospital, dental or ancillary expenses incurred in Australia or for which we are prevented from paying due to any statutory legislation or government regulation.

You also may not be covered by Medicare or your private health fund if you are cruising in Australian coastal waters. To be covered for medical and related expenses when cruising you must select an international Plan with the Cruise Cover Option.

- **Cancellation Plan** – travel insurance to cover cancellation costs only for travel in Australia.

2. Select the number of travellers

Select the number of travellers.

Dependent children, under 21 years of age, travelling with you are automatically covered.

We can offer cover for a child travelling alone but the adult rate is payable for each child, and the policy must be purchased by a parent or legal guardian.

3. Cover for pre-existing medical conditions

If you have a pre-existing medical condition that is not automatically covered under this policy you can complete a medical assessment to apply for additional cover (refer to pages 4-6 for more information).

Any traveller, including any dependent children travelling with you, that has a pre-existing medical condition will also need to complete a medical assessment to be assessed for the additional cover.

4. Apply online or by contacting us or your insurance adviser

We will provide you with a premium estimate based on the plan that you choose.

Your premium may be higher if you change the cover or add additional cover.

5. Take out your policy

Take out your policy by paying your premium. We will issue you with a policy that is made up of your Certificate of Insurance and this Product Disclosure Statement (PDS) plus any Supplementary PDS we may issue.

How to Extend your Policy

If you need to extend your trip because of an incident we have agreed to cover, we will automatically extend your period of insurance and continue to cover you free of charge, up until you can reasonably complete your trip.

If you decide to extend your trip for other reasons you can apply for an extension of your policy by contacting us at least 5 business days prior to the expiry date of your original policy or a previous extension.

Extension of cover is subject to our approval and your payment of any additional premium. Where we have agreed to extend cover we will issue you with a new Certificate of Insurance. The period of insurance on your new Certificate of Insurance, when added to the period on your original Certificate of Insurance and any previous extensions, cannot exceed a combined maximum period of 24 months.

You must tell us of any claims made or pending, as well as any factors that could lead to a claim being made in the future, as an extension may not be available or special terms may be imposed.

You cannot extend cover:

- for any pre-existing medical condition that was not declared, approved and purchased on your original policy. This exclusion does not apply for conditions automatically covered within the specified criteria listed under Conditions we automatically cover on pages 4-5
- for any condition that you were required to seek medical or dental treatment for during the term of your original policy or previous extensions
- where you have not advised us of any circumstance that has given (or may give) rise to a claim under your original policy or previous extensions
- if at the time of the extension you are aged 70 years or over, or
- under the Annual Multi-Trip Plan.

How to cancel your policy

We provide a cooling-off period that lets you cancel your insurance for a full refund within 21 days of us issuing your policy to you. However, your cooling-off period no longer applies once you commence your travel, or make a claim within this time.

If you cancel your policy after the cooling-off period, we will refund the amount you paid, less the cost relating to cover for any used period of insurance and less an administration fee of \$25. However, no refund will apply after the cooling-off period if you have submitted a claim or if you have purchased the Cancellation Plan.

If you cancel your policy after the travel date noted on your Certificate of Insurance has passed, we will require written proof of the cancellation or shortening of the trip.

Your Premium

The total costs of taking out your cover will comprise the premium and compulsory Government charges, including stamp duty and any applicable levies.

1. How we calculate your premium

To calculate your premium, we take several factors into consideration including:

- where you are travelling
- the length of your trip
- the number of travellers and their ages, and
- the Plan you select.

Your premium will be shown on your Certificate of Insurance. Other factors that influence your premium are:

- pre-existing medical conditions
- any optional cover you select (these will increase your base premium)
- minimum premium requirements, which may be subject to discounts but any discounts only apply to the extent any minimum premium is not reached, and
- excesses that apply.

Other commercial factors may affect the premium you pay, including costs associated with doing business.

2. How to pay your premium

You must pay your premium in one lump sum and we must receive your payment before you commence any travel. If we do not receive your payment before the start date of your period of insurance, you will not be insured.

We may cancel your policy if you do not pay your premium by the due date specified on your Certificate of Insurance, or your cheque or credit card is dishonoured by your financial institution.

What happens if you don't pay on time

When you take out insurance, you need to pay your premium by the due date specified on your schedule. If your premium is overdue we will send you a notice outlining the overdue amount and when it needs to be paid.

If your premium remains unpaid after the time period specified in the notice we send, we will:

- cancel your policy for non-payment, and
- refuse to pay any claim for an incident occurring after the cancellation date.

If you need to make a claim when your policy is overdue, and before your policy has been cancelled for non-payment, we will require you to pay the overdue amount as part of the claim settlement process. Alternatively, where the settlement method allows we can reduce the settlement payment by the overdue amount.

Your excess

If you make a claim, the excess is what you are required to contribute to the claim.

We will tell you:

- if an excess applies to your claim,
- how much that excess is, and
- how we will collect this from you.

If we request you pay the excess, we will tell you who to pay and may require the payment as part of the finalisation of the claim.

3. Intermediary remuneration

Insurance Australia Limited trading as CGU Insurance pays remuneration to insurance intermediaries when we issue, renew or vary a policy the intermediary has arranged or referred to us. The type and amount of remuneration varies and may include commission and other payments. If you require more information about remuneration we may pay your intermediary, you should ask your intermediary.

4. Interest on unallocated premium

If we are unable to issue your insurance when we receive your application, we are required to hold your premium in a trust account on your behalf until your insurance can be issued. We will retain any interest payable by our bank to meet, among other things, bank fees and other bank costs we incur in operating the account.

How to Make a Claim

1. When you have an emergency while travelling overseas

If something unexpected happens while you are away, we want to ensure we can help make it as stress free as possible. Our team will help you if you have medical problems, including locating facilities and bringing you home if medically needed. They will keep you in touch with your family and colleagues in an emergency and can help you locate embassies and consulates around the world. They will also help you in other emergency situations.

If you have an emergency, contact our assistance team 24 hours a day, 7 days a week (see back cover for contact details).

If you are hospitalised you, or a member of your travelling party, must contact us as soon as possible. The team is available 24 hours a day, 7 days a week. If any costs or expenses are incurred without our approval and before contacting us, we will only cover any such costs or expenses or for any evacuation/repatriation or airfares if we would have approved them up to an amount we would have otherwise incurred had contact been made and approval provided.

If you are not hospitalised but you are being treated as an outpatient and the total cost of such a treatment will exceed \$2,000, you must contact us. You are free to choose your own medical advisor or we can appoint an approved medical advisor to see you, unless you are being treated under a reciprocal health agreement. It is important that you advise us of your admittance to hospital or of your early return to Australia based on written medical advice. If you do not get the medical treatment you expect then we can assist you. We however are not liable for any problems that occur because of you choosing your own medical adviser.

2. For general claims - contact us or your insurance adviser to make a claim:

We will give you immediate advice and assistance with your claim lodgement, 24 hours a day, 7 days a week. We will ask you a range of questions to help us assess your claim.

You must tell us of any claims within a reasonable time of completing or cancelling your trip.

Our contact details are on the back cover.

3. Provide us with all the information we need to assess your claim

Providing us with the information we need helps us to make timely and accurate decisions about your claim. When you contact us, we will let you know what you need to do and how the process will work. We will not be able to assess your claim unless you provide us with all the information we require. We can reduce your claim by the amount of any prejudice we have suffered due to any delay by you in submitting the required information.

For all claims, we require evidence of the insured event you are claiming for, including and not limited to receipts, reports, proof of ownership and bank or credit card statements.

We will only request information or documents that are relevant to your claim and we will tell you why they are needed.

Any costs or expenses associated with obtaining these reports will be at your own cost.

If you cannot provide supporting documents for your claim, then we may reduce or refuse to pay your claim.

We may also refuse to pay a claim under this policy if you do not observe any of the conditions of this policy. The course of action we take when you fail to observe any policy conditions will be considered in each circumstance based on what impact or effect your failure caused or contributed to the claim.

Examples of supporting documents required.

For cancellation fees and lost deposit claims:

- full itinerary
- original receipts, travel invoices for all pre- booked costs being claimed
- a letter from the travel agent showing any charges to re-arrange or cancel your trip
- written confirmation of any compensation or refund applicable or any credits being held by your transport or accommodation provider

- if you are claiming due to medical reasons, we will require evidence to substantiate your claim including a medical certificate confirming you are unfit to travel and stating the relevant medical condition, we may also request a copy of your medical history. We will only request information that is relevant to our consideration and assessment of your claim and provide an explanation of why it is needed.
- if claiming due to the death or illness of a travelling companion or a relative, we will require evidence to substantiate your claim including a copy of the death certificate or a medical report/certificate/history. We will only request information that is relevant to our consideration and assessment of your claim and provide an explanation of why it is needed.

For medical, dental or hospital claims:

- all medical and dental certificates and reports relevant to the claimed condition/illness
- we may also request a copy of your medical history
- proof of expenses incurred.

For luggage or personal money claims:

- if lost or stolen, a copy of the report you lodged with the Police or other appropriate authority from where the loss or theft was reported
- if damage or misplacement occurs caused by an airline or any other operator or provider of accommodation, please report the incident to an appropriate official and obtain a written report with any offer they might make for settlement. If you are unable to receive written confirmation from the operator or provider, please contact us in order to resolve what alternative evidence may be required
- proof of ownership e.g. receipts, bank statements, valuation certificates
- lost or stolen mobile phones, proof that your phone has been blocked and the IMIE blocked
- if claim is for damaged items, proof of damage and repair report/invoice.

For emergency expenses or travel delay claims:

- documentation to substantiate the incident occurring e.g. loss report, medical report, police report, confirmation from transport provider confirming cause
- receipts for all additional expenses being claimed
- itinerary/invoices showing original pre-paid arrangements
- written confirmation of the actual delay and actual delay time.

If you are unable to obtain written confirmation from the operator or provider, please contact us in order to resolve what alternative evidence may be required.

You must not admit fault or liability

Do not admit any fault or liability in relation to any claim under this policy. You must not promise or offer to pay any money or become involved in litigation without our authorisation.

How we Settle your Claim

Claims are payable in Australian dollars

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else. All conversions will be calculated using the Oanda rate at the time you incurred the expense. Alternatively, you can provide a copy of your credit card statement to show the conversion rate used by your bank for the expense.

Claims processing

To assess your claim, you will need to provide us with all the necessary supporting documentation. If we need any additional information, a request will be sent to you.

If you can claim from anyone else

If you can make a claim against someone else in relation to a loss or expense covered under this policy, you must do so first. If they do not pay the full amount of your claim, we will only make up the difference up to the policy limit.

If you need to pay an excess

If an excess applies to your policy, it will apply to each separate incident and will be deducted from your claim.

If we agree to settle your claim

The maximum amount we will pay for all claims in total under each section of the policy for the plan you have selected is shown under the Table of Benefits (page 3) and The cover (pages 9-23).

Where we make a payment under this policy for acquisition of goods, services, supply or compensation, we will reduce the payment by deducting any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

If we agree to settle your luggage claim

We will decide whether to:

- repair the luggage
- replace the luggage with nearest equivalent new luggage, or
- pay you the cost of repair or replacement of the luggage.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

We will not pay more than the original purchase price of any item and we will reduce the amount we pay by any amount we pay you under Section 3C Luggage Delay, if you make a claim for both lost luggage and Luggage Delay from the same incident. If you have purchased optional specified item cover, we will not pay more than the nominated value and you must provide a receipt or valuation dated prior to your departure date.

If we agree to settle your luggage claim any salvage becomes our property.

If we agree to settle your cancellation claim and you have used frequent flyer points or a similar scheme to purchase your ticket

We will:

- obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time we assess the claim
- less your financial contribution
- then multiply this figure by the total number of points lost, and
- divide by the total number of points used to obtain your original ticket.

Subrogation

If you are aware of any third party that you or we may recover money from, you must let us know.

We may, at our discretion and subject to applicable law, undertake in your name and on your behalf, control and settle proceedings for our own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy.

You are to assist as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled to or subrogated upon us under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. We will only request assistance or cooperation that is relevant to our pursuit of any recovery action or securing indemnity, and provide an explanation as to why it is needed.

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. to us, our costs (administration and legal) arising from recovery
2. to us, an amount equal to the amount that we paid to you under your policy
3. to you, your uninsured loss (less excess)
4. to you, your excess.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

Fraud

We will not pay if your claim is fraudulent.

GST

How GST affects your claim

If you are entitled to claim an input tax credit in respect of a cost for which a claim is made or would be entitled to an input tax credit if you were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount we would otherwise pay will be reduced by the amount of that input tax credit.

Claim Payment Examples

These Claim payment examples show you how a claim settlement may be calculated based on some practical scenarios. Any actual claim settlement amount will depend upon the facts of each case.

Claim Example 1	
Policy section	Section 1 Cancelled or rescheduled travel
Plan	Premium
Sum insured	\$25,000
Excess	\$100
Loss or damage	Cancellation due to unexpected illness
How we settle your claim	<p>We pay you \$3,900 as follows:</p> <ul style="list-style-type: none"> • Cost of pre-paid travel arrangements \$6,000 • Less \$2,000 refund received from tour operator • Less \$100 excess • Total \$3,900

Claim Example 2	
Policy section	Section 3 Luggage and travel documents
Plan	Essentials
Sum insured	Video camera - \$750
Excess	\$300
Loss or damage	Your video camera has been stolen
How we settle your claim	<p>We pay you \$450 as follows:</p> <ul style="list-style-type: none"> • Video camera valued at \$1,500 • Policy Plan item limit \$750 • Less \$300 excess • Total \$450

Claim Example 3	
Policy section	Section 4 Medical and dental cover
Plan	Platinum
Sum insured	Unlimited
Excess	\$100
Loss or damage	You contract food poisoning and a doctor prescribes medication for you
How we settle your claim	<p>We pay you \$160 as follows:</p> <ul style="list-style-type: none"> • Sum insured unlimited • Doctor's consultation \$200 • Prescribed medication \$60 • Less excess \$100 • Total \$160

Claim Example 4	
Policy section	Rental vehicle excess waiver
Plan	Domestic
Sum insured	\$4,000
Excess	\$200
Loss or damage	The rental car company charge you the excess on a rental vehicle due to minor damage caused while you were driving it.
How we settle your claim	<p>We pay you \$1,300 as follows:</p> <ul style="list-style-type: none"> • You are not registered for GST purposes • Sum insured \$4,000 • Rental car company charge you the excess of \$1,500 • Less excess \$200 • Total \$1,300

How to Resolve a Complaint or Dispute

1. Talk to us first

If you have a complaint, the first thing you or your insurance adviser should do is speak to a staff member in the area concerned. If your complaint relates specifically to a claim, speak with the claims officer managing your claim.

See **back cover** for contact details ►

If the staff member or claims officer are unable to resolve the matter for you, you or your insurance adviser may speak to a manager. If you are not satisfied with the decision you can go to step 2.

2. Seek a review

If the matter is still not resolved, the manager will refer you or your insurance adviser to the relevant internal dispute resolution area who will conduct a review of your dispute.

If you are still not satisfied with the decision, you can go to step 3.

3. Seek an external review

If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australia Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

AFCA is independent and administers the external segment of the general insurance industry's alternative dispute resolution scheme, approved by the Australian Securities and Investments Commission.

Time limits may apply to lodge a complaint with AFCA, as such you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Further information about the complaint or dispute resolution procedures is available by contacting us.

See **back cover** for contact details ►

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