

Supplementary Product Disclosure Statement (SPDS)

This document is an **SPDS** that updates and amends the Defence Health Travel Insurance Combined Product Disclosure Statement and Policy Wording with the preparation date of 10 February 2017 (**PDS**).

This **SPDS** is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 of 2 Market Street Sydney NSW 2000.

This **SPDS** must be read together with the **PDS** and any other SPDS that you are given which updates and amends the **PDS**.

The preparation date of this **SPDS** is 1 November 2018.

Background to the change

From 1 November 2018, the Australian Financial Complaints Authority or 'AFCA' is the new external dispute resolution (EDR) scheme to deal with complaints from consumers in the financial system. It replaces the Financial Ombudsman Service Australia (FOS).

Changes to the PDS

The change to the **PDS** is as follows:

IMPORTANT MATTERS (page 35)]

Replace the entire section headed 'DISPUTE RESOLUTION PROCESS' with:

DISPUTE RESOLUTION PROCESS

In this section "**we**", "**our**" and "**us**" means **Allianz** and **Allianz Global Assistance**.

If **you** are dissatisfied with **our** service in any way, contact **us** and **we** will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedures.

You can contact **us** using the contact details on the back cover of this **PDS**, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. To obtain a copy of **our** procedures, please contact **us**.

We are a member of an external dispute resolution scheme which is independent and free to **you**. **We** are bound by determinations made by it in accordance with its relevant terms and rules applicable to **us**. Any complaint or dispute can be lodged with the Australian Financial Complaints Authority (**AFCA**). The contact details for the **AFCA** are:

Australian Financial Complaints Authority

Online: www.afca.org.au

Email: info@afca.org.au

Phone: 1800 931 678

Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne, Victoria 3001.

Supplementary Product Disclosure Statement (SPDS)

This document is an **SPDS** that updates and amends the Defence Health Travel Insurance Combined Product Disclosure Statement and Policy Wording) with the preparation date 10 February 2017 (**PDS**) and replaces the Defence Health Travel Insurance Supplementary Product Disclosure Statement with the preparation date 13 October 2017.

This **SPDS** is issued by the insurer Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 of 2 Market Street Sydney NSW 2000.

This **SPDS** must be read together with the **PDS**.

The preparation date of this **SPDS** is 28 February 2018.

Changes to the PDS

This **SPDS** amends the **PDS** as follows:

Our Definitions

Replace existing definition of 'medical adviser' with:

medical adviser

means a doctor (including a clinical psychologist) or dentist qualified to diagnose the condition or disorder, holding the necessary current certification in the country in which they are currently practising, and who is not **you** or **your travelling companion**, or a **relative** or employee of **you** or **your travelling companion**.

Replace existing definition of 'pre-existing medical condition' with:

pre-existing medical condition

means a condition of which **you** were, or a reasonable person in **your** circumstances should have been, aware:

1. prior to the time of the **policy** being issued that is:
 - a chronic or ongoing:
 - medical condition;
 - dental condition; or
 - **mental illness**, or

- a current pregnancy; or
 - a medical condition connected with **your** current or past pregnancy; or
 - related to in vitro fertilisation or another form of assisted reproductive treatment or procedure, or
2. in the ten (10) years prior to the time of the **policy** being issued that involves:
 - **your** heart, brain, circulatory system or blood vessels; or
 - **your** respiratory system; or
 - **your** kidneys, liver or pancreas; or
 - cancer; or
 - back pain requiring prescribed pain relief medication; or
 - surgery involving any joints, the neck, back, spine, brain, skull, abdomen or pelvis requiring at least an overnight stay in **hospital**; or
 - diabetes mellitus (type 1 or type 2); or
 - **mental illness**; or
 - signs or symptoms for which **you**:
 - have not yet sought a professional opinion regarding the cause; or
 - are currently under investigation to define a diagnosis; or
 - are awaiting specialist opinion, or
 3. in the two (2) years prior to the time of the **policy** being issued for which **you**:
 - have been in **hospital**, required an emergency department visit or had day surgery; or
 - have been prescribed a new medication or had a change to **your** medication regime; or
 - had or required regular review or check-ups; or
 - have required prescription pain relief medication.

Replace existing definition of 'sick or sickness' with:

sick or sickness

means a medical condition (including a **mental illness**), not being an **injury**, the symptoms of which first occur or manifest after the **date of issue**.

General Exclusions Applicable to all Sections:

Replace General Exclusion B.2 - Signs and symptoms with:

B.2 Signs and symptoms

your claim arises from, is related to or associated with any physical or mental signs or symptoms that **you** were aware, or a reasonable person in **your** circumstances would have been aware, of before cover commenced, and:

- a] **you** had not yet sought a medical opinion regarding the cause; or
- b] **you** were currently under investigation to define a diagnosis; or
- c] **you** were awaiting specialist opinion.

Replace General Exclusion B.5 - Treatment for addiction with:

B.5 Addiction

your claim arises from or is in any way related to or connected with:

- **you** or any other person being hospitalised or confined to a clinic, where **you** or that other person (as the case may be) is being treated for addiction to drugs, substances or alcohol, or is using the **hospital** or clinic as a nursing, convalescent or rehabilitation place; or
- a therapeutic or illicit drug, substance or alcohol addiction suffered by **you** or any other person.

Delete General Exclusion B.7 - Mental/nervous conditions

Your Policy Cover

In **SECTION 2.1 - CANCELLATION FEES & LOST DEPOSITS**, immediately above the heading **2.1.1 WHAT WE COVER**, a second paragraph is inserted as follows:

If **your** claim arises from or is related to **your** fitness to travel, written proof from a **medical adviser** must be provided.



Travel Insurance

Combined Product Disclosure
Statement and Policy Wording

Global Assistance

Allianz 

Product Disclosure Statement

About this Product Disclosure Statement

A Product Disclosure Statement is a document required by the Corporations Act 2001 (Cth) and contains information designed to help **you** decide whether to buy this product and to compare it with other products **you** may be considering.

This **PDS** sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account **your** objectives, financial situation or needs.

This **PDS** will also contain information about the remuneration received by **Allianz Global Assistance** for its role, the services provided by it and how any complaint **you** have with **Allianz Global Assistance** can be dealt with.

This **PDS**, together with the **Certificate of Insurance** and any written document **we** tell **you** forms part of **your policy**, make up **your** contract with **Allianz**. Please retain these documents in a safe place.

Understanding this product and its important terms and conditions

To properly understand this product's significant features, benefits, limits, conditions and exclusions **you** need to carefully read:

- » **Purchasing this product** – this contains important information on who can purchase this product, age limits and cover types available to **you**, on applicable **excesses**, the period of cover and extensions of cover;
- » about the cover, and limits on the amount **we** will pay, that applies to each plan in the **Table of benefits**, when **we** will pay a claim under each section applicable to the cover **you** choose (**Your policy cover**), any options purchased by **you** under **Additional options** and **Pre-existing medical conditions** (remember, certain words have defined meanings – see **Our definitions**);
- » **Important matters** - this contains important information on **your** duty of disclosure (including how the duty applies to **you** and what happens if **you** breach the duty), **our** privacy notice and dispute

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resolution process, the Financial Claims Scheme, when **you** can choose **your** own doctor, when **you** should contact **Allianz Global Assistance** concerning 24 hour medical assistance, **overseas** hospitalisation or medical evacuation, and more;

- » when **we** will not pay a claim under each section applicable to the cover **you** choose (**Your policy cover**) and **General exclusions applicable to all sections**; and
- » **Claims** - this sets out important information about how **we** will pay claims. It also sets out certain obligations that **you** and **we** have. If **you** do not meet them **we** may refuse to pay a claim.

Applying for cover

When **you** apply for **your policy**, **we** will confirm with **you** things such as the period of cover, **your** premium, what cover options and **excess** will apply, and whether any standard terms are to be varied. These details will be recorded on the **Certificate of Insurance** issued to **you**.

If **we** are unable to offer **you** the cover **you** seek, it will be because the particular product offered is not designed to cover a particular risk or risks including, but not limited to, some geographical regions, some **pre-existing medical conditions** or some ages. In such a case, if **you** would like to discuss **your** options please use the contact details on the back cover of this **PDS**.

This **PDS** sets out the cover **we** are able to provide **you** with. **You** need to decide if the benefit limits, type and level of cover are appropriate for **you** and will cover **your** potential loss. If **you** have any queries, want further information about this product or want to confirm a transaction, please use the contact details on the back cover of this **PDS**.

About your premium

You will be told the premium payable for **your policy** when **you** apply. In calculating the premium, **we** take into account a number of factors including **your** destination(s), length of **journey**, the number of persons and age of persons to be covered under the **policy** and the plan type **you** select. The amount of any **excess** payable, cover for additional options and cover for agreed **pre-existing medical conditions** is also included in the calculation of **your** premium.

Your total premium reflects the amount **we** calculate to cover these factors as well as any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to **your policy**.

These amounts are included in the total amount payable by **you** as shown in **your Certificate of Insurance**.

Cooling-off period

Even after **you** have purchased **your policy**, **you** have cooling-off rights.

If **you** decide that **you** do not want **your policy**, **you** may cancel it within 14 days after **you** are issued **your Certificate of Insurance**. **You** will be given a full refund of the premium **you** paid, provided **you** have not started **your journey** or **you** do not want to make a claim or to exercise any other right under **your policy**.

After this period **you** can still cancel **your policy** but **we** will not refund any part of **your** premium if **you** do.

Who is your insurer?

This product is underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFS Licence No. 234708, 2 Market Street, Sydney 2000.

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd ABN 52 097 227 177 AFS Licence No. 245631. **Allianz Global Assistance** has been authorised by **Allianz** to enter into the **policy** and deal with and settle any claims under it, as the agent of **Allianz**, not as **your** agent. **Allianz Global Assistance** acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. **You** may contact **Allianz Global Assistance** in an emergency 24 hours a day, 7 days a week.

Updating the PDS

We may need to update this **PDS** from time to time if certain changes occur where required and permitted by law. **We** will issue **you** with a new **PDS** or a supplementary **PDS** to update the relevant information except in limited cases. Where the information is not something that would be materially adverse, from the point of view of a **reasonable** person considering whether to buy this product, **Allianz Global Assistance** may issue **you** with notice of this updated information (**you** can get a paper copy free of charge by calling the contact number shown on the back cover of this **PDS**).

Preparation date

The preparation date of this **PDS** is 10 February, 2017.

Our definitions

When the following words and phrases appear in this **PDS**, **your Certificate of Insurance** or any other document **we** tell **you** forms part of **your policy**, they have the meanings given below. The use of the singular shall also include the use of the plural.

Accident

means an unexpected event caused by something external and visible.

Accompanying

means travelling with the **insured person** for 100% of the **journey**.

ADF or Australian Defence Forces or Defence Forces

means the arms of the Defence Force referred to in the Defence Act 1903 (Cth).

AICD/ICD

means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

Allianz

means Allianz Australia Insurance Limited
ABN 15 000 122 850, AFSL 234708.

Allianz Global Assistance

means AWP Australia Pty Ltd
ABN 52 097 227 177, AFSL 245631.

Appropriate supervision

means under the supervision of a person who possesses the necessary skills, qualifications and licensing appropriate for the supervision of the activity being undertaken.

Backcountry

means outside the boundaries of a ski resort.

Bicycle

means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling and/or a battery.

Business samples

means demonstration goods or examples of goods sold by **you** or **your** company.

Carrier

means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.

Certificate of Insurance

is the document **we** give **you** which confirms that **we** have issued a **policy** to **you** and sets out details of **your** cover.

Chronic

means a persistent and lasting condition. It may have a pattern of relapse and remission.

Concealed storage compartment

means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

Country of Assignment

means the country to which **you** have been assigned by the **Australian Defence Force**.

Cruise vessel

means a boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger, for a minimum of 3 nights in duration.

Date of issue

means the date and time of issue on **your Certificate of Insurance**.

Defence Reserve

means a person serving in the Army Reserve, the Air Force Reserve or the Naval Reserve.

Dependant

means **your** children or grandchildren, not in full-time employment, **accompanying you** on the **journey** and who are:

- » under the age of 25; or
- » aged 25 and over if unmarried and continuously physically or mentally incapable of self-support.

Depreciation

means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.

Duo

means **you** and **your travelling companion** as named on the **Certificate of Insurance** but does not include **dependants**.

Epidemic

means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

Excess

means the deduction **we** will make from the amount otherwise payable under **your policy** for each claimable incident or event.

Family

means **you**, **your** spouse or partner and **your dependants**.

Formal wear

means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/functions. This includes wedding attire but does not include **jewellery**.

Funeral expenses

means the costs charged by a funeral director for arranging **your** funeral service and by a cemetery for **your** burial or a crematorium for **your** cremation. It does not include the cost of memorialisation.

Golf equipment

means golf clubs, golf bag, golf trolley and golf shoes.

Heli-skiing

means downhill skiing or snowboarding from locations only accessible by helicopter.

Home

means the place where **you** normally live in Australia.

Hospital

means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

Income

means the amount of money **you** earn from personal exertion in a trade, business, profession or occupation after the deduction of income tax.

Individual

means **you** only.

Injure or injured or injury

means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any illness, **sickness** or disease.

Insolvency or insolvent

means bankruptcy, provisional liquidation, liquidation, 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.

Jewellery

means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.

Journey

means travel which begins when **you** leave **home** or where **you** live in **your country of assignment** to commence **your** travel and ends when **you** arrive back **home**, or where **you** live in **your country of assignment**, or at a **hospital** or nursing home in Australia (if **you** are evacuated or repatriated), whichever is earlier.

Legal costs

means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which **you** are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs **we** agree to pay.

Luggage and personal effects

means **your** suitcases, trunks and similar containers including their contents and articles worn or carried by **you**. It does not mean any **bicycle**, **business samples** or items that **you** intend to trade, **valuables**, **snow sport equipment**, passport or travel documents, cash, bank notes, currency notes, cheques, negotiable instruments, electronic data, software, intangible asset, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on **your Certificate of Insurance**.

Manual labour

means work involving physical labour including, but not limited to, construction, installation and assembly. It does not include bar and restaurant work, music and singing or fruit picking that does not involve the use of machinery.

Maximum journey period

means the maximum period for any one **journey** under the Multi-Trip Plan as shown on **your Certificate of Insurance**.

Medical adviser

means a qualified doctor or dentist, other than **you** or a **relative**, holding the necessary certification in the country in which they are currently practising.

Mental illness

means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

Moped or scooter

means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc.

Motorcycle

means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

Off-piste

means areas within the boundaries of a ski resort that are not:

- » groomed terrain; or
- » marked slopes; or
- » trails that are open, maintained, monitored and patrolled by the ski resort.

Overseas

means outside of Australia and its territories.

Pandemic

means a form of an **epidemic** that extends throughout an entire continent.

PDS

means Product Disclosure Statement.

Permanent disability

means **you** have permanently lost all of the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle.

Policy

means this **PDS, Certificate of Insurance** and any written document **we** tell **you** forms part of **your policy**.

Pre-existing medical condition

means a medical condition which **you** were aware of:

1. **prior to the time of the policy being issued that involves:**
 - a] **your** heart, brain or circulatory system/blood vessels; or
 - b] **your** lungs or **chronic** airways disease; or
 - c] cancer; or
 - d] back pain requiring prescribed pain relief medication; or
 - e] surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in **hospital**; or
 - f] Diabetes Mellitus (Type 1 or Type 2); OR
2. **in the 2 years prior to the time of the policy being issued:**
 - a] for which **you** have been in **hospital** or emergency department or day surgery; or

b] for which **you** have been prescribed a new medication or had a change to **your** medication regime; or

c] requiring prescription pain relief medication; OR

3. prior to the time of the policy being issued that is:

a] pregnancy; or

b] connected with **your** current pregnancy or participation in an IVF program; OR

4. for which, prior to the time of the policy being issued:

a] **you** have not yet sought a medical opinion regarding the cause; or

b] **you** are currently under investigation to define a diagnosis; or

c] **you** are awaiting specialist opinion.

For the purposes of this definition “medical condition” includes a dental condition. The above definition applies to **you, your travelling companion, a relative** or any other person.

Professional Sport

means **your** participation in any sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000. Participation includes training for, coaching or otherwise competing in that sporting event.

Public place

means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private carparks, public toilets and general access areas.

Quad bike

means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.

Reasonable

means:

- » for medical, **hospital** or dental expenses, the standard level of care given in the country **you** are in not exceeding the level **you** would normally receive in Australia; or
- » for other covered expenses, a level comparable to those **you** have booked for the rest of **your journey**; or
- » as determined by the courts of Queensland.

Reciprocal Health Care Agreement

means an agreement between the government of Australia and the government of another country where **residents of Australia** are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia.)

Redundant or redundancy

means loss of permanent paid full time employment (except voluntary redundancy), after a continuous working period of two years with the same employer.

Relative

means for the purposes of this **policy**, **your** or **your travelling companion's** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in Australia or New Zealand.

Rental vehicle

means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.

Resident of Australia

means someone who ordinarily resides in Australia and is eligible for an Australian Medicare Card.

Sick or sickness

means a medical condition, not being an **injury**, the symptoms of which first occur or manifest during **your** period of cover.

Single

means **you** and **your dependants** who are **accompanying you** on the **journey**.

Snow sport activities

means snow based activities conducted on groomed ski slopes within ski resort boundaries.

Snow sport equipment

means skis, poles, boots, bindings, snowboards or ice skates.

Sporting equipment

means equipment needed and used to participate in a particular sport and which can be carried about with **you**.

Transaction card

means a debit card, credit card or travel money card.

Travelling companion

means a person with whom **you** have made arrangements before **your policy** was issued, to travel with **you** for at least 75% of **your journey**.

Travel services provider

means any scheduled service airline, hotel and resort operator, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

Unsupervised

means leaving **your luggage and personal effects**:

- » with a person who is not named on **your Certificate of Insurance** or who is not a **travelling companion** or who is not a **relative**; or
- » with a person who is named on **your Certificate of Insurance** or who is a **travelling companion** or who is a **relative** but who fails to keep **your luggage and personal effects** under close supervision; or
- » where they can be taken without **your** knowledge; or
- » at such a distance from **you** that **you** are unable to prevent them being taken; and

includes forgetting or misplacing items of **your luggage and personal effects**, leaving them behind or walking away from them.

Valuables

means **jewellery**, watches, precious metals or semi precious stones/precious stones and items made of or containing precious metals or semi precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets, MP3/4 players and PDAs.

We, our, us

means Allianz Australia Insurance Limited
ABN 15 000 122 850, AFSL 234708.

You, your and insured person

means each person named on the **Certificate of Insurance**.

Purchasing this product

Who can purchase this product?

Cover is only available if:

- » **you** are a **resident of Australia**; and
- » **you** purchase **your policy** before **you** commence **your journey**; and
- » **your journey** commences and ends in Australia, other than if **you** have been assigned **overseas** by the **Australian Defence Force**.

Age limits

Age limits are as at the **date of issue**.

Comprehensive and Domestic Plans

Available to travellers of all ages.

Multi Trip Plan

Available to travellers aged 74 years and under.

Accompanying spouse or partner and **dependants** are covered under this product provided they are 74 years and under. Additional premium will apply.

Non-Medical Plan

Available to travellers of all ages who have a **pre-existing medical condition** or a circumstance which is listed under the heading **Medical conditions/circumstances which automatically exclude all cover for medical or hospital expenses** in the section headed **Pre-existing medical conditions**. Please call the contact number shown on the back cover of this **PDS** for further details.

Cover types

The following cover types are available:

Single - The benefit limits for **single** cover apply to the total of all claims combined regardless of the number of persons the claims relate to and are shown in the **Table of benefits** for the Plan **you** have selected.

Duo - The benefits limits for **duo** cover that apply to each **insured person** are shown in the **Table of benefits** for the Plan **you** have selected.

Family - The benefit limits for **family** cover apply to the total of all claims combined, regardless of the number of persons the claims relate to and are shown in the **Table of benefits** for the Plan **you** have selected.

Individual - The benefit limits for **individual** cover apply to the total of all claims combined and are shown in the **Table of benefits** for the Plan applicable.

Your choices

Under this product, **you** choose the cover **you** require based on **your** travel arrangements.

Whether **you** choose:

- » **single, duo, family** or **individual** cover
- » Comprehensive, Domestic, Multi-Trip or Non-Medical Plan,

depends on the type of cover **you** want and are eligible to purchase.

Please note: The Non-Medical Plan is only available to applicants who meet the eligibility criteria in the section headed **Pre-existing medical conditions**.

Period of cover

We will confirm the issue of **your policy** by providing **you** with a **Certificate of Insurance**. The period **you** are insured for is set out in the **Certificate of Insurance**.

For single trip cover

Cover for **Sections 2.1 Cancellation Fees & Lost Deposits** and **2.2 Travel Services Provider Insolvency** only applies to those services scheduled to be used between the start and end dates shown on **your Certificate of Insurance** and begins from the **date of issue** and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance**, whichever occurs earlier. The cover for all other sections starts at the beginning of **your journey** or the start date shown on **your Certificate of Insurance**, whichever occurs later, and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance**, whichever occurs earlier.

For multi-trip cover

Cover for **Sections 2.1 Cancellation Fees & Lost Deposits** and **2.2 Travel Services Provider Insolvency** begins on the start date shown on **your Certificate of Insurance** or the date **you** booked **your journey**, whichever is the later and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance**, whichever occurs earlier. The cover for all other sections starts at the beginning of **your journey** or the start date shown on **your Certificate of Insurance**, whichever occurs later, and finishes at the end of **your journey** or on the end date shown on **your Certificate of Insurance** whichever occurs earlier. **Please note:** The maximum period for any one **journey** under the Multi-Trip Plan is shown on **your Certificate of Insurance (maximum journey period)**. **You** are not covered for any incident or event that arises outside of the **maximum journey period you** nominated.

Extension of cover

Your cover may be extended at no additional charge if **you** find that **your** return to Australia has been delayed because of one or more of the following:

- » a bus line, airline, shipping line or rail authority **you** are travelling on, or that has accepted **your** fare or **luggage and personal effects**, is delayed; or
- » the delay is due to a reason for which **you** can claim under **your policy** (subject to **our** written approval).

If the delay is for any other reason other than as stated above, **we** must receive **your** request to extend **your** cover at least 7 days before **your** original **policy** expires if **you** send **your** request by post.

All other requests to extend **your** cover must be received prior to **your policy** expiry date. Cover will be extended subject to **our** written approval, and **your** payment of the additional premium.

Where **we** have agreed to extend cover, **we** will issue **you** with a new **Certificate of Insurance**. The period of cover on **your** new Certificate cannot exceed 12 months.

Cover cannot be extended:

- » for any **pre-existing medical condition**, unless it is listed under the heading **Pre-existing medical conditions which may be covered with no additional premium payable** in the **Pre-existing medical conditions** section, and **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition in the past 24 months prior to application for the

extension. This applies regardless of whether **your pre-existing medical condition** was covered under **your** original **policy**;

- » for any medical conditions **you** suffered during the term of **your** original **policy**;
- » where **you** have not advised **us** of any circumstances that have given (or may give) rise to a claim under **your** original **policy**;
- » where at the time of application for the extension **you** are aged 75 years or over under the Comprehensive or Domestic Plan; or
- » under the Multi-Trip and Non-Medical Plans.

Automatically included sports and activities

Your policy provides cover for claims arising directly from **your** participation in the following amateur sports and amateur recreational activities, subject to the terms, conditions, limits and exclusions that apply to the section under which **your** claim is made and the **General exclusions applicable to all sections**:

- » Aqua zorbing;
- » Archery;
- » Bicycling (but not **bicycle** motorcross (BMX) or downhill mountain biking);
- » Bungee jumping or canyon swinging;
- » Camel, donkey or elephant riding (under **appropriate supervision**);
- » Dancing;
- » Dog sledding;
- » Diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (**you** must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities);
- » Fishing (on land or within 2 nautical miles of a land mass);
- » Go-karting;
- » Golf;
- » Gym activities (but not power-lifting);
- » Gymnastics (but not competitions);
- » Horse riding (but not competitions, equestrian events, steeple chasing, jumping, or polo);
- » Ice skating on a rink (but not including competitive skating, racing, speed skating, and tour skating);

- » Indoor rock climbing (under **appropriate supervision**);
- » Leisure activities (meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits);
- » **Motorcycle, scooter or moped** riding (restrictions apply - refer to General Exclusion A.13);
- » Orienteering;
- » Paintball (with eye protection);
- » Racing on foot for distances up to and including full marathon (42.2 kilometres or 26.2 miles);
- » Racquet and ball sports not involving physical contact;
- » Regulated or licensed ballooning;
- » River cruising;
- » Safari (under **appropriate supervision**) but not hunting;
- » Sailing up to 10 nautical miles off any land mass;
- » Shark cage diving (subject to diving restrictions listed above);
- » Shooting (fixed target only);
- » Skateboarding, roller skating, inline skating (but not including vert skating or acrobatics);
- » Snorkelling;
- » Soccer;
- » Surface water activities in rivers or rapids graded I, II or III under the International Scale of River Difficulty, or lakes or canals;
- » Surface water activities (other than sailing) up to 2 nautical miles off any land mass;
- » Track and field athletics, and
- » Walking, hiking, trekking or tramping, peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required (but not expeditions to or on the Kokoda Track/Trail).

All other sports and activities are excluded from cover under **your policy**, subject to any additional options that have been purchased and are listed on **your Certificate of Insurance**.

Excess

Your standard **excess** is shown on **your Certificate of Insurance** and applies EXCEPT where a benefit is payable under the following sections:

Section 1.1	Overseas Emergency Medical Assistance
Section 1.5	Hospital Cash Allowance
Section 3.5	Domestic Services
Section 3.6	Domestic Pets
Section 4.2	Luggage & Personal Effects Delay Expenses
Section 4.4	Theft Of Cash
Section 7.9	Golf Green Fees
Section 7.10	Hole In One
Section 7.13	Cabin Confinement
Section 7.16	Formal Cruise Attire Delayed
Section 7.17	Marine Rescue Diversion

In some circumstances **we** may impose an additional **excess** for claims arising from some medical conditions. **We** will inform **you** in writing if any additional **excess** applies.

If **you** purchase **Adventure pack** or **Snow pack** the following sections have a \$500 **excess** which applies to all claims under those sections (in addition to any standard **excess**) if **your** claim arises from **your** participation in sports and activities under **Adventure pack** in the **Additional options** section, or **your** participation in **snow sport activities**:

Section 1.2	Overseas Emergency Medical & Hospital Expenses when Adventure pack or Snow pack has been purchased
Section 2.1	Cancellation Fees & Lost Deposits when Adventure pack or Snow pack has been purchased

Table of benefits

Below is a table that sets out the cover that is provided under each Plan and the most **we** will pay in total for all claims under each section.

Benefit Section		Comprehensive Plan			Domestic Plan		
		Single	Duo (per person)	Family	Single	Duo (per person)	Family
1.1*	Overseas Emergency Medical Assistance^	Unlimited	Unlimited	Unlimited	—	—	—
1.2*	Overseas Emergency Medical & Hospital Expenses^	Unlimited	Unlimited	Unlimited	—	—	—
	Emergency Dental Expenses (per person)	\$1,000	\$1,000	\$1,000	—	—	—
1.3*	Accidental Death	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000
1.4*	Permanent Disability^	\$25,000	\$25,000	\$50,000	—	—	—
1.5*	Hospital Cash Allowance^	\$5,000	\$5,000	\$10,000	—	—	—
	Loss of Income^	\$10,400	\$10,400	\$20,800	—	—	—
1.6*	<i>Sub-limit: Health Fund Cover</i>	<i>\$1,300</i>	<i>\$1,300</i>	<i>\$2,600</i>	—	—	—
2.1*	Cancellation Fees & Lost Deposits	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
2.2*	Travel Services Provider Insolvency	\$10,000	\$10,000	\$20,000	\$10,000	\$10,000	\$20,000
3.1*	Additional Expenses	\$50,000	\$50,000	\$100,000	\$25,000	\$25,000	\$50,000
3.2*	Travel Delay Expenses	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000	\$4,000
3.3	Alternative Transport Expenses^	\$5,000	\$5,000	\$10,000	—	—	—
3.4	Return Airfare^	\$3,000	\$3,000	\$6,000	—	—	—
3.5*	Domestic Services^	\$500	\$500	\$1,000	—	—	—
3.6*	Domestic Pets^	\$500	\$500	\$1,000	—	—	—
3.7*	Hijack & Kidnap	\$10,000	\$10,000	\$20,000	—	—	—
4.1*	Luggage & Personal Effects	\$15,000	\$15,000	\$30,000	\$15,000	\$15,000	\$30,000
4.2*	Luggage & Personal Effects Delay Expenses	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000
4.3	Travel Documents, Transaction Cards & Travellers Cheques^	\$5,000	\$5,000	\$10,000	—	—	—
4.4	Theft of Cash	\$500	\$500	\$1,000	\$250	\$250	\$500
5.1*	Rental Vehicle Insurance Excess	\$6,000	\$6,000	\$12,000	\$6,000	\$6,000	\$12,000
6.1	Personal Liability	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million	\$2.5 million

* sub-limits apply - refer to **Your policy cover** section of the **PDS** for details.

^ **you** do not have cover under these sections while travelling in Australia.

Table of benefits

(continued)

Benefit Section		Multi-Trip Plan	Non-Medical Plan
		Policy limit	Individual
1.1*	Overseas Emergency Medical Assistance^	Unlimited	—
1.2*	Overseas Emergency Medical & Hospital Expenses^	Unlimited	—
	Emergency Dental Expenses (per person)	\$1,000	—
1.3*	Accidental Death	\$25,000	\$25,000
1.4*	Permanent Disability^	\$25,000	\$25,000
1.5*	Hospital Cash Allowance^	\$5,000	—
1.6*	Loss of Income^	\$10,400	—
	Sub-limit: Health Fund Cover	\$1,300	—
2.1*	Cancellation Fees & Lost Deposits	Unlimited	Unlimited
2.2*	Travel Services Provider Insolvency	\$10,000	\$10,000
3.1*	Additional Expenses	\$50,000	\$50,000
3.2*	Travel Delay Expenses	\$2,000	\$2,000
3.3	Alternative Transport Expenses^	\$5,000	\$5,000
3.4	Return Airfare^	\$3,000	—
3.5*	Domestic Services^	\$500	—
3.6*	Domestic Pets^	\$500	—
3.7*	Hijack & Kidnap	\$10,000	\$10,000
4.1*	Luggage & Personal Effects	\$15,000	\$15,000
4.2*	Luggage & Personal Effects Delay Expenses	\$1,000	\$1,000
4.3	Travel Documents, Transaction Cards & Travellers Cheques^	\$5,000	\$5,000
4.4	Theft of Cash	\$500	\$500
5.1*	Rental Vehicle Insurance Excess	\$6,000	\$6,000
6.1	Personal Liability	\$2.5 million	\$2.5 million

* sub-limits apply - refer to **Your policy cover** section for details.

^ **you** do not have cover under these sections while travelling in Australia.

Multi-Trip Plan

- » 12 month **policy**
- » Unlimited number of **journeys**
- » Maximum period for any one **journey** is shown on **your Certificate of Insurance**. This is known as **your maximum journey period**.

***IMPORTANT:** When applying for this **policy**, **you** must choose the **maximum journey period** that will be sufficient to cover **your** longest **journey**. **You** can choose from one of these **maximum journey periods**: 15 days, 30 days or 45 days.*
- » Benefits limits and sub-limits reinstated on the completion of each **journey** except for **Section 6.1 Personal Liability** - the amount shown in the **Table of benefits** is the most **we** will pay for all claims combined for the 12 month **policy** period.
- » Not available to travellers aged 75 years or over.
- » **Accompanying** spouse or partner and **dependants** may be covered under this Plan provided that they are aged 74 years and under. Additional premium will apply.

Additional options

Table of benefits

Below is a table that sets out the cover that is provided under each Plan and the most **we** will pay in total for all claims under each section.

Benefit Section	Comprehensive Plan			Domestic Plan			Multi Trip Plan
	Single	Duo (per person)	Family	Single	Duo (per person)	Family	Policy limit
Snow pack							
7.5* Emergency Rescue^^	\$100,000	\$100,000	\$200,000#	-	-	-	\$100,000
7.6* Own Snow Sport Equipment^^	\$2,000	\$2,000	\$4,000#	\$2,000	\$2,000	\$4,000#	\$2,000
7.7 Snow Sport Equipment Hire^^	\$2,000	\$2,000	\$4,000#	\$2,000	\$2,000	\$4,000#	\$2,000
7.8 Snow Sport Pack^^	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$2,000#	\$1,000
7.9* Piste Closure^^	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$2,000#	\$1,000
7.10 Bad Weather & Avalanche Closure^^	\$1,000	\$1,000	\$2,000#	\$1,000	\$1,000	\$2,000#	\$1,000
Golf pack							
7.11* Own Golf Equipment^^	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000	\$4,000	\$2,000
7.12 Golf Equipment Hire^^	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000	\$1,500
7.13 Golf Green Fees^^	\$500	\$500	\$1,000	\$500	\$500	\$1,000	\$500
7.14 Hole in One^^	\$250	\$250	\$500	\$250	\$250	\$500	\$250
Cruise pack							
7.15 Medical cover while Cruising^^ Emergency Dental Expenses (per person)	Unlimited \$1,000	Unlimited \$1,000	Unlimited \$1,000	Unlimited \$1,000	Unlimited \$1,000	Unlimited \$1,000	Unlimited \$1,000
7.16* Evacuation Cover - Ship to Shore^^	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
7.17* Cabin Confinement^^	\$500	\$500	\$1,000	\$500	\$500	\$1,000	\$500
7.18 Pre-paid Shore Excursion Cancellation^^	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000	\$1,000
7.19* Formal Cruise Attire Lost or Damaged^^	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000	\$1,000
7.20 Formal Cruise Attire Delayed^^	\$250	\$250	\$500	\$250	\$250	\$500	\$250
7.21* Marine Rescue Diversion^^	\$500	\$500	\$1,000	\$500	\$500	\$1,000	\$500

* sub-limits apply - refer to **Your policy cover** section of the **PDS** for details.

^ **you** do not have cover under this section while travelling in Australia.

^^ **you** only have cover for these sections if the relevant Pack has been purchased.

note that where only one adult is shown as covered on the **Certificate of Insurance**, the benefit limit which will apply for this section will be the benefit limit for **single** cover for the Plan selected.

Additional options

(continued)

Snow pack

You can purchase the **Snow pack** with the Comprehensive, Domestic or Multi-Trip Plans by paying an additional premium.

You will only have the cover provided under the sections included in the **Snow pack** if **you** select this option at the time of purchase and **you** have paid the required additional premium. Please refer to the **Additional options Table of benefits** and the applicable section in **Your policy cover** for details.

You cannot purchase sections of this pack individually.

You must be under the age of 75 at the date of issue.

This additional option does not provide cover for claims under **Section 1.4 Permanent Disability** or **Section 6.1 Personal Liability** that arise from **you** participating in **snow sport activities**.

An **excess** of \$500, in addition to any standard **excess**, applies for all claims under **Sections 1.2 Overseas Emergency Medical & Hospital Expenses** and **2.1 Cancellation Fees & Lost Deposits** if **you** purchase this option and **your** claim arises directly from **you** participating in **snow sport activities**. **You** cannot pay to remove this **excess**.

Golf pack

You can purchase the **Golf pack** with the Comprehensive, Domestic or Multi-Trip Plans by paying an additional premium.

You will only have the cover provided under the sections included in the **Golf pack** if **you** select this option at the time of purchase and **you** have paid the required additional premium. Please refer to the **Additional options Table of benefits** and the applicable section in **Your policy cover** for details.

You cannot purchase sections of this pack individually.

Cruise pack

You can purchase the **Cruise pack** with the Comprehensive, Domestic or Multi-Trip Plans by paying an additional premium.

You will only have the cover provided under the sections included in the **Cruise pack** if **you** select this option at the time of purchase and **you** have paid the required additional premium. Please refer to the **Additional options Table of benefits** and the applicable section in **Your policy cover** for details.

You cannot purchase sections of this pack individually.

Adventure pack

You can purchase the **Adventure pack** with the Comprehensive, Domestic or Multi-Trip Plans by paying an additional premium.

In addition to the **Automatically included sports and activities** listed in the section headed **Purchasing this product**, the sports and activities listed below are covered if **you** select this option at the time of purchase and **you** have paid the required additional premium:

- » Abseiling;
- » Animal conservation and handling (under **appropriate supervision**);
- » Battle re-enactment (but not with firearms);
- » Cave/river tubing;
- » Caving/potholing;
- » Contact sports (including any form of rugby, Australian Rules football or American football);
- » Deep sea fishing;
- » Diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (**you** must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities);
- » Expeditions to or on the Kokoda Track/Trail;
- » Flying fox/zip lining;
- » Hiking, trekking or tramping, peaking at altitudes from 3,000 metres up to 6,000 metres, where specialist climbing equipment is not required;
- » Martial arts (but not training);
- » Outdoor rock climbing (with ropes and appropriate safety gear);
- » **Quad bike** riding (but only single rider);

- » Sailing from 11 to 15 nautical miles off any land mass;
- » Shooting (but only moving target, e.g. clay pigeon);
- » Surface water activities in rivers or rapids graded IV or V under the International Scale of River Difficulty;
- » Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (but **you** must be in tandem with a licensed instructor for all these activities); and
- » Use of **motorcycles** with engine capacities greater than 250cc.

You must be under the age of 75 at the date of issue.

This additional option does not provide cover for claims under **Section 1.4 Permanent Disability** or **Section 6.1 Personal Liability** that arise from **you** participating in the listed activities available under this option.

An **excess** of \$500, in addition to any standard **excess**, applies for all claims under **Sections 1.2 Overseas Emergency Medical & Hospital Expenses** and **2.1 Cancellation Fees & Lost Deposits** if **you** purchase this option and **your** claim arises directly from **you** participating in any of the sports or activities listed. **You** cannot pay to remove this **excess**.

All other activities not listed here or in the **Automatically included sports and activities** listed in the section headed **Purchasing this product** are not covered.

Increased item limits

Cover is provided under **sub-section 4.1.1 a]** for loss, theft of or accidental damage to **luggage and personal effects** up to the item limits shown in **sub-section 4.1.1 a]** and the benefit limits shown in the **Table of benefits** for the Plan **you** have selected.

You can purchase increased item limit cover under **sub-section 4.1.1 b]** for item type(s) **we** give **you** the option to select, by paying an additional premium at the time **you** purchase **your policy**. Details of the item type(s) and the increased item limits selected and purchased are shown on **your Certificate of Insurance**.

Increased Item Limit cover is only available for the particular item types that **we** give **you** the option to nominate when **you** purchase **your policy**.

No cover is provided under **sub-sections 4.1.1 a]** for any item(s) of a particular item type for which **you** have purchased an increased item limit under **sub-section 4.1.1 b]**.

(For example: **Sub-section 4.1.1 a]** provides cover for mobile phones subject to an item limit of \$1,000 which is included in the benefit limit for **luggage and personal effects** shown in the **Table of benefits** for the Plan **you** have selected.

If **you** have one or more mobile phones, purchased for more than \$1,000 each, **you** can purchase cover under **sub-section 4.1.1 b]** — increasing the limit for mobile phones to either \$2,000 or \$3,000.)

If **you** purchase an increased item limit for a nominated item type, and during **your journey** any items of that particular item type are stolen or **accidentally** damaged or permanently lost, **we** will pay up to the selected increased limit shown on **your Certificate of Insurance** for any one item of the nominated item type or for all items of the nominated item type combined.

We will not pay more than the original purchase price of any item. **We** have the option to repair or replace an item or paying **you** the amount it would cost **us** to repair or replace the item after allowing for any trade discounts **we** are entitled to.

Receipts and/or valuations must be provided proving **your** ownership of and the value of any item for which **you** make a claim.

Increased rental vehicle insurance excess cover

You can increase the benefit limit shown in the **Table of benefits** that applies to **Section 5.1 Rental Vehicle Insurance Excess** for all plans by nominating the level of additional cover required from the options **we** make available to **you** and paying an additional premium at the time **you** purchase **your policy**. The amount of additional cover purchased by **you** will be shown on **your Certificate of Insurance**.

Increase of standard excess

You may reduce **your policy** premium under the Comprehensive, Multi-Trip and Non-Medical Cover Plans by increasing the standard **excess**. **Your** selected **excess** will be listed on **your Certificate of Insurance**.

Decrease of standard excess

You may decrease **your** standard **excess** for all plans by paying an additional premium. **Your** selected **excess** will be listed on **your Certificate of Insurance**.

Pre-existing medical conditions

Please read this section carefully.

Unless otherwise agreed, the **policy** only provides medical and **hospital** expenses cover for unforeseen emergency medical events which occurred **overseas**. Cover is not provided for **pre-existing medical conditions**, unless they are a condition that **we** expressly agree to cover.

If **you** have a **pre-existing medical condition** that is not covered, **we** will not pay any claims arising from, related to or associated with that condition. This means that **you** may have to pay for an **overseas** medical emergency which can be very expensive in some countries.

Pre-existing medical condition is defined in the section headed **Our definitions**.

Medical conditions/circumstances which automatically exclude all cover for medical or hospital expenses

If **you** have any of the medical conditions/circumstances listed below, **we** are unable to offer **you** cover under this product for any type of medical or **hospital** expenses.

This means that if **you** suffer from such a medical condition/circumstance, **you** will not have medical or **hospital** expenses cover for these medical conditions/circumstances, or for any other medical conditions or circumstances which are not listed below:

- » **you** are awaiting, or **you** have had, an organ transplant;
- » **you** have been given a terminal prognosis with a life expectancy of under 24 months;
- » **you** require home oxygen therapy, or **you** require oxygen for the **journey**;
- » **you** have AIDS or an AIDS defining illness;
- » **you** have **chronic** renal failure which is treated by haemodialysis or peritoneal dialysis.

If **you** suffer from any of the above medical conditions/circumstances, then **you** will still be able to obtain cover under the Non-Medical Plan- see **Non-medical plan - Table of benefits** for details of the cover provided.

If **you** are covered under the Non-Medical Plan, there will be no provision to claim under the following sections of **your policy** for any claims arising from, related to or associated with any **injury** or **sickness** suffered by **you**:

- **Section 2.1: Cancellation Fees & Lost Deposits**
- **Section 3.1: Additional Expenses**

This means that under the Non-Medical Plan we will not pay:

- » any medical or **hospital** expenses;
- » **your journey** cancellation or rearrangement costs; or
- » any additional or out of pocket expenses (including additional travel and accommodation expenses).

Please call the contact number on the back cover of this **PDS** for further details.

Conditions which are undiagnosed or awaiting specialist opinion

Please note that **we** are unable to offer any cover for any medical conditions that **you** were aware of, or arising from signs or symptoms that **you** were aware of when **your policy** was issued, and for which at that time:

- » **you** had not yet sought a medical opinion regarding the cause; or
- » **you** were currently under investigation to define a diagnosis; or
- » **you** were awaiting specialist opinion.

You may still purchase a travel insurance **policy**, or apply for cover for other **pre-existing medical conditions**, however, there will be no provision to claim under any section of the **policy** for any claims arising from, related to or associated with any of the above.

Pre-existing medical conditions which may be covered with no additional premium payable

Cover under this product may be provided for a **pre-existing medical condition** if the **pre-existing medical condition** is described in the following list, provided that **you** have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to the time of **your policy** being issued.

We do not require any further information if **your pre-existing medical condition** is described in this list, and has not given rise to **your** hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of the **policy** being issued:

1. acne;
2. asthma, provided:
 - » **you** are under 60 years of age, and
 - » **you** have no other lung disease;
3. bunions;
4. carpal tunnel syndrome;
5. cataracts;
6. cleft palate;
7. cochlear implant;
8. coeliac disease;
9. congenital adrenal hyperplasia;
10. congenital blindness;
11. congenital deafness;
12. conjunctivitis;
13. dengue fever;
14. diabetes (type 1 or type 2), or glucose intolerance provided:
 - » **you** were first diagnosed over 6 months ago; and
 - » **you** had no complications in the last 12 months; and
 - » **you** had no kidney, eye or neuropathy complications or cardiovascular disease; and
 - » **you** are under 50 years of age;
15. dry eye syndrome;
16. Dupuytren's contracture;
17. ear grommets, if no current infection;
18. eczema;
19. gastric reflux (GORD);
20. glaucoma;
21. gout;
22. hay fever;
23. hiatus hernia, if no surgery planned;
24. hormone replacement therapy;
25. hypercholesterolaemia (high cholesterol), provided no cardiovascular disease and/or no diabetes;
26. hyperlipidaemia (high blood lipids), provided no cardiovascular disease and/or no diabetes;

27. hypertension, provided no cardiovascular disease and/or no diabetes;
28. hypothyroidism, including Hashimoto's disease;
29. lipoma;
30. macular degeneration;
31. Meniere's disease;
32. rhinitis;
33. rosacea;
34. sinusitis;
35. tinnitus; or
36. single uncomplicated pregnancy, up to and including 26 weeks, not arising from services or treatment associated with an assisted reproduction program including but not limited to, in vitro fertilisation (IVF).

Unless **you** qualify for the Non-Medical Plan, the above free conditions are available to **you** regardless of whether **you** elect not to pay the premium for cover of **your pre-existing medical condition(s)** or had cover declined for **your pre-existing medical condition(s)**.

However, if **you** have been hospitalised (including day surgery or emergency department attendance) for the **pre-existing medical condition** in the 24 months prior to the time of **policy** issue, or **your pre-existing medical condition** does not meet the description above, then **we** will require further information from **you** and cover may be excluded.

Please refer to **How do I apply for cover for my pre-existing medical condition?** below if **your pre-existing medical condition** is not described above, or is described but has caused hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of **policy** issue.

Note that while **pre-existing medical conditions** not described above will require assessment, there are a range of medical conditions which may not result in any additional premium being charged.

How do I apply for cover for my pre-existing medical condition?

If **you** think **you** have a **pre-existing medical condition** and would like cover for that condition, please apply online or call the contact number shown on the back cover of this **PDS**.

If **you** have any questions about **pre-existing medical conditions**, please call the contact number shown on the back cover of this **PDS**.

Please note that if **you** have a **pre-existing medical condition** and:

- a] **you** do not apply for cover for that **pre-existing medical condition**; or
- b] **you** apply for cover for that **pre-existing medical condition** and **we** do not agree to provide cover for that **pre-existing medical condition**; or
- c] **we** agree to provide cover for that **pre-existing medical condition** and **you** do not pay any relevant additional premium,

we will not pay any claims arising from, related to or associated with **your pre-existing medical condition**.

You cannot apply for cover for any medical conditions/ circumstances which automatically exclude all cover for medical or **hospital** expenses as listed under the heading **Medical conditions/circumstances that automatically exclude all cover for medical or hospital expenses** appearing in this section of this **PDS**.

Important matters

Under **your policy** there are rights and responsibilities which **you** and **we** have. **You** must read this **PDS** in full for all details, but here are some **you** should be aware of.

Limitation of cover

Notwithstanding anything contained in this **PDS we** will not provide cover nor will **we** make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

Confirmation of cover

To confirm any **policy** transaction, (if the **Certificate of Insurance** does not have all the information **you** require), call **Allianz Global Assistance** using the contact number shown on the back cover of this **PDS**.

Jurisdiction and choice of law

Your policy is governed by and construed in accordance with the law of Queensland, Australia and **you** agree to submit to the exclusive jurisdiction of the courts of Queensland. **You** agree that it is **your** intention that this Jurisdiction and Choice of Law clause applies.

Your Duty of Disclosure

Before **you** enter into this insurance with **us**, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time **you** enter into a contract of insurance with **us** to that which applies when **you** vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your duty of disclosure when you enter into the contract with us for the first time

When answering **our** specific questions that are relevant to **our** decision whether to accept the risk of the insurance and, if so, on what terms, **you** must be honest and disclose to **us** anything that **you** know and that a **reasonable** person in the circumstances would include in answer to the questions.

It is important that **you** understand that **you** are answering **our** questions in this way for **yourself** and anyone else that **you** want to be covered by the contract.

Your duty of disclosure when you vary, extend or reinstate the contract

When **you** vary, extend or reinstate the contract with **us**, **your** duty is to disclose every matter that **you** know, or could reasonably be expected to know, is relevant to **our** decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however, does not require disclosure of any matter:

- » that diminishes the risk to be undertaken by **us**; or
- » that is of common knowledge; or
- » that **we** know or, in the ordinary course of **our** business as an insurer, ought to know; or
- » as to which compliance with **your** duty is waived by **us**.

Non-disclosure

If **you** fail to comply with **your** duty of disclosure, **we** may be entitled to reduce **our** liability under the contract in respect of a claim, cancel the contract or both.

If **your** non-disclosure is fraudulent, **we** may also have the option of avoiding the contract from its beginning.

Financial claims scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under **your policy**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria. More information can be obtained from <http://www.fcs.gov.au>.

General Insurance Code of Practice

Allianz and **Allianz Global Assistance** proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please call the contact number on the back cover of this **PDS**.

Dispute resolution process

In this section “**we**”, “**our**” and “**us**” means **Allianz** and **Allianz Global Assistance**.

If **you** have a complaint or dispute in relation to this insurance, or **our** services or **our** representatives, please call **us** using the contact details on the back cover of this **PDS**, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. **We** will attempt to resolve the matter in accordance with **our** Internal Dispute Resolution procedures. To obtain a copy of **our** procedures, please contact **us**.

A dispute can be referred to Financial Ombudsman Service Australia (**FOS**), subject to its terms of reference. The **FOS** provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms.

The contact details for the **FOS** are:

Financial Ombudsman Service Australia
GPO Box 3, Melbourne Victoria 3001
Phone: 1800 367 287
Fax: (03) 9613 6399
Website: www.fos.org.au
Email: info@fos.org.au

Remuneration

The premium for **your policy** is payable to **Allianz** as the insurer.

Allianz Global Assistance is also remunerated by **Allianz** for providing services on behalf of **Allianz**. This is a percentage of the premium that **you** pay for **your policy** and is only paid if **you** buy this product. Employees and representatives of **Allianz Global Assistance** receive an annual salary, which may also include bonuses and/or other incentives, which can be based on performance or other criteria. This remuneration is included in the premium **you** pay.

If **you** would like more information about the remuneration that **Allianz Global Assistance** receives, please ask **us**. This request should be made within a **reasonable** time after this document is provided to **you** and before the financial services are provided to **you**.

Safeguarding your luggage & personal effects

You must take all **reasonable** precautions to safeguard **your luggage and personal effects**.

If **you** leave **your** luggage and personal effects **unsupervised** in a **public place** **we** will not pay **your** claim.

Claims

In the event of a claim, immediate notice should be given to **Allianz Global Assistance** using the contact details on the back cover of this **PDS**.

Please note: Receipts and/or valuations must be provided proving **your** ownership of, and the value of, any item for which **you** make a claim. Receipts must be provided for any expense for which **you** make a claim.

Allianz Global Assistance will consider **your** claim within 10 business days of receiving a completed claim form and all necessary documentation. If they need additional information, a written notification will be sent to **you** within 10 business days.

Privacy notice

To arrange and manage **your** travel insurance, **we** (in this Privacy Notice “**we**”, “**our**” and “**us**” includes AWP Pty Ltd trading as **Allianz Global Assistance** and its duly authorised representatives) collect personal information including sensitive information from **you** and those authorised by **you** such as **your** family members, **travelling companions**, **your** doctors, **hospitals**, as well as from others **we** consider necessary, including our agents.

Any personal information provided to **us** is used by **us** to evaluate and arrange **your** travel insurance. **We** may also use it to administer and provide the insurance services and manage **your** and **our** rights and obligations in relation to those insurance services, including managing, processing and investigating claims. **We** may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of **our** products and services, IT systems maintenance and development, recovery against third parties, the detection and investigation of suspected fraud and for other purposes with **your** consent or where authorised by law.

This personal information is disclosed to third parties **we** engage or who assist **us** carry out the above functions or processes, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, other insurers, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, **overseas** data storage and data handling providers, legal and other professional advisers, **your** agents and **our** related and group companies including **Allianz**.

Some of these third parties may be located in other countries such as Thailand, France and India.

You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws.

Unless **you** opt out, **we** may contact **you** on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that **we** consider may be relevant and of interest to **you** (including financial and insurance products and roadside assistance services). If **you** do not want to receive such offers from **us** (including product or service offerings from **us** on behalf of **our** agents, intermediaries and/or **our** business partners) or do not want **us** to disclose **your** personal information to **our** related and group companies and business partners for marketing purposes, **you** can opt out at any time by calling **us** on 1800 023 767.

When **you** provide personal information about other individuals, **we** and **our** agents rely on **you** to have made or make them aware:

- » that **you** will or may provide their personal information to **us**;
- » of the types of third parties to whom the personal information may be provided to;
- » of the relevant purposes **we** and the third parties **we** will disclose it to, will use it for;
- » of how they can access it; and
- » of the other matters in this Privacy Notice.

We rely on **you** to have obtained their consent on these matters. If **you** do not, **you** must tell us before **you** provide the relevant information.

You can seek access to and correct **your** personal information by contacting **us**. **You** may not access or correct personal information of others unless **you** have been authorised by their express consent or otherwise under law, or unless they are **your** children under 16 years of age.

If **you** have a complaint about **your** privacy, please contact:

Privacy Officer, **Allianz Global Assistance**, PO Box 162, Toowong, QLD 4066 or **you** can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about **our** handling of personal information, including further details about access, correction and complaints, please see **our** privacy policy available on request or via www.allianz-assistance.com.au.

If **you** do not agree to the above or will not provide **us** with personal information, **we** may not be able to provide **you** with **our** services or products or may not be able to process **your** application nor issue **you** with a **policy**.

In cases where **we** do not agree to give **you** access to some personal information, **we** will give **you** reasons why.

Overseas hospitalisation or medical evacuation

For emergency assistance anywhere in the world at any time, **Allianz Global Assistance** is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, **your** evacuation **home**, locating nearest embassies and consulates, as well as keeping **you** in touch with **your** family and work in an emergency.

If **you** are hospitalised, **you**, or a member of **your** travelling party, **MUST** contact **Allianz Global Assistance** as soon as possible. If **you** do not, then to the extent permitted by law, **we** will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by **Allianz Global Assistance**.

If **you** are not hospitalised but **you** are being treated as an outpatient and the total cost of such treatment is likely to exceed \$2,000, **you** **MUST** contact **Allianz Global Assistance**.

Please note that we will not pay for any hospital or medical costs incurred in Australia.

You can choose your own doctor

Unless **you** are treated under a **Reciprocal Health Care Agreement** **you** are free to choose **your** own **medical adviser** or, if **you** ask them to, **Allianz Global Assistance** can appoint an approved **medical adviser** to see **you**.

You must, as soon as possible, advise **Allianz Global Assistance** of **your** admittance to **hospital** or **your** early return to Australia based on written medical advice.

If **you** do not get the medical treatment **you** expect, **Allianz Global Assistance** can assist **you** but neither **Allianz** nor **Allianz Global Assistance** are liable for anything that results from that.

General exclusions applicable to all sections

The Exclusion column is a summary for reference only and does not affect interpretation.

To the extent permitted by law **we** will not pay if:

No.	Exclusion	Wording
A.1	Acting intentionally or recklessly	You intentionally or recklessly act in a way that would reasonably pose a risk to your safety or the safety of your luggage and personal effects , except in an attempt to protect the safety of a person or to protect property.
A.2	Loss mitigation	You do not do everything you can to reduce your loss as much as possible.
A.3	Consequential loss	Your claim is for consequential loss of any kind including loss of enjoyment.
A.4	Change of plans	Your claim arises as a result of you or your travelling companion changing plans, or the breakdown or dissolution of any personal or family relationship.
A.5	Aware of circumstances	At the time of purchasing this product, you were aware of something that would give rise to you making a claim under your policy .
A.6	Workers compensation	Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
A.7	Manual work	Your claim arises directly or indirectly from, or is in any way connected with, you engaging in: <ul style="list-style-type: none">• manual labour; or• missionary work and related travel; or• humanitarian work and related travel.

No.	Exclusion	Wording
A.8	Errors or omissions	Your claim arises from errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
A.9	Insolvency	Your claim arises from the refusal, failure or inability of any person, company or organisation (including but not limited to any airline, or other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation), to provide services, facilities or accommodation, by reason of their own insolvency or the insolvency of any person, company or organisation with whom or with which they deal. (This exclusion does not apply to Section 2.2 Travel Services Provider Insolvency).
A.10	Illegal acts	Your claim arises because you breach any government prohibition or regulation, including visa requirements, or intentionally act illegally. This exclusion does not apply to vehicle driver licensing, motorcycle/moped rider licensing or traffic offences.
A.11	Invitees	Your claim arises directly or indirectly from, or is in any way connected with, the conduct of someone who enters your accommodation with your consent, or whose accommodation you choose to enter.
A.12	Government confiscation	Your claim arises from a government authority confiscating, detaining or destroying anything.

No.	Exclusion	Wording
A.13	Vehicles	<p>Your claim arises directly or indirectly from, or is in any way connected with:</p> <ul style="list-style-type: none"> you driving a motor vehicle or riding a moped or scooter without a current Australian drivers licence or drivers licence valid for the country you are driving or riding in. This applies even if you are not required by law to hold a licence in the country you are driving or riding in; you riding a motorcycle without a current Australian motorcycle licence or motorcycle licence valid for the country you are riding in. This applies even if you are not required to hold a motorcycle licence because you hold a drivers licence, or a motorcycle licence is not required by law in the country you are riding in; you travelling as a passenger on a motorcycle, moped or scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country you are riding in; you riding, or travelling as a passenger, on a motorcycle with an engine capacity greater than 250cc or on a quad bike except as provided under the Additional option - Adventure pack and you have paid the additional premium for Adventure pack; you riding, or travelling as a passenger, on a motorcycle, moped, scooter or quad bike without wearing a helmet.
A.14	Epidemic/pandemic	<p>Your claim arises from, is related to or associated with:</p> <ul style="list-style-type: none"> an actual or likely epidemic or pandemic; or the threat of an epidemic or pandemic. <p>Refer to www.who.int and www.smartraveller.gov.au for further information on epidemics and pandemics.</p>

No.	Exclusion	Wording
A.15	Government warning	<p>Your claim arises from, or is associated with, travel to countries or parts of a country for which:</p> <p>1 a] an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body, and</p> <p>1 b] the advice or warning risk rating is <i>“Reconsider your need to travel”</i> or <i>“Do not travel”</i> (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or</p> <p>2. the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in 1 a] and 1 b] above) that may affect your travel;</p> <p>and</p> <p>3. you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).</p> <p>Circumstances, in this case, includes but are not limited to strike, riot, weather event, civil protest or contagious disease (including an epidemic or pandemic).</p>
A.16	War	<p>Your claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.</p>
A.17	Nuclear	<p>Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.</p>


No.	Exclusion	Wording
A.18	Chemical/ biological	<p>Your claim arises from 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.</p>
B.1	Pre-existing medical	<p>Your claim arises directly or indirectly from, or is in any way connected with, any pre-existing medical condition of any person including you, your travelling companion or a relative except as provided under sub-section 2.1.1 e], and sub-section 3.1.1. e].</p> <p>This exclusion will not apply:</p> <ul style="list-style-type: none"> • if you satisfy the provisions as set out under the heading Pre-existing medical conditions which may be covered with no additional premium payable contained in the Pre-existing medical conditions section , or • as provided in your Medical Terms of Cover letter and from the time any additional premium that applies has been received by us for pre-existing medical conditions for which you must apply for cover and for which approval has been given by us. Special conditions, limits and excesses may apply if we notify you in writing.
B.2	Signs and symptoms	<p>Your claim arises from, is related to or associated with any signs or symptoms that you were aware of before cover commenced, but:</p> <p>a] you had not yet sought a medical opinion regarding the cause; or</p> <p>b] you were currently under investigation to define a diagnosis; or</p> <p>c] you were awaiting specialist opinion.</p>
B.3	Travel against medical advice	<p>Your claim is in respect of travel booked or undertaken against the advice of any medical adviser.</p>

No.	Exclusion	Wording
B.4	Metastatic/ terminal prognosis	Your claim arises from any medical condition where a metastatic or terminal prognosis was made prior to the issue of your Certificate of Insurance .
B.5	Pregnancy	Your claim arises directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy (up to and including 26 weeks) or we have agreed in writing to provide cover. In any event we will not pay medical expenses for: <ul style="list-style-type: none"> • regular antenatal care; • childbirth at any gestation; or • care of the newborn child.
B.6	Treatment for addiction	Your claim involves a hospital or clinic where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
B.7	Medication already in use	Your claim involves the cost of medication in use at the time the journey began or the cost for maintaining a course of treatment you were on prior to the start of the journey .
B.8	Mental/nervous conditions	Your claim arises from or is in any way related to mental illness or: <ul style="list-style-type: none"> • dementia, depression, anxiety, stress or other mental or nervous condition; or • conditions that have resulted in behavioural issues; or • a therapeutic or illicit drug or alcohol addiction.
B.9	Suicide	Your claim arises from suicide or attempted suicide of any person.
B.10	STD	Your claim arises directly or indirectly from, or is in any way connected with, a sexually transmitted disease or virus, unless we have agreed in writing to provide cover as set out in your Medical Terms of Cover letter and you have paid any additional premium that applies.

No.	Exclusion	Wording
B.11	Under the influence	Your claim arises directly or indirectly from, or is in any way connected with you being under the influence of any intoxicating liquor or drugs except a drug prescribed to you by a medical adviser , and taken in accordance with their instructions.
B.12	Private medical treatment	Despite the advice given following your call to Allianz Global Assistance , you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Care Agreement between the Government of Australia and the government of any other country.
B.13	AICD/ICD	Your claim arises from any medical procedures in relation to Automated Implantable Cardioverter-Defibrillator/ Implantable Cardioverter- Defibrillator (AICD/ICD) insertion during overseas travel. If you require this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a pre-existing medical condition , we will exercise our right based on medical advice, to organise a repatriation to Australia for this procedure to be completed.
B.14	85 and over	Your claim arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, who is not listed on the Certificate of Insurance , regardless of the country in which they may live.
B.15	Elective surgery	Your claim arises from, is related to or associated with elective surgery, or treatment.
B.16	Complications	Your claim arises from, or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would be otherwise be covered by this policy .

No.	Exclusion	Wording
B.17	Health insurance	Your claim arises from, or is in any way related to or associated with any loss, damage, liability, event, occurrence, injury or sickness where providing such cover would result in us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) or where Allianz does not have the necessary licenses or authority to provide such cover.
C.1	Sports & activities	Your claim arises from, or is in any way connected with you participating in any sports or recreational activities not listed in the Automatically included sports and activities list in the Purchasing this product section, except as provided under the Additional option - Snow pack and you have paid the additional premium for Snow pack or under Additional option - Adventure pack and you have paid the additional premium for Adventure pack .
C.2	Racing	Your claim arises directly or indirectly from, or is in any way connected with, you participating in any race, speed or time trial, or endurance event except for amateur racing on foot in races for distances up to and including the full marathon (42.2 kilometres or 26.2 miles).
C.3	Diving	Your claim arises because you dive underwater, greater than 10 metres, using an artificial breathing apparatus, except as provided under the Additional option - Adventure pack and you have paid the additional premium for Adventure pack . There is no cover under this policy if your claim arises due to you diving alone.
C.4	Air supported device	Your claim arises from travel in any air supported device 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.

No.	Exclusion	Wording
C.5	Snow sport activities	Your claim arises from, or is any way associated with you participating in snow sport activities except as provided under the Additional option - Snow pack and you have paid the additional premium for Snow pack .
C.6	Protective gear	Your claim arises directly or indirectly from, or is in any way connected with, you not wearing the appropriate protective clothing and head protection for the sport or activity you are participating in.
C.7	Ignoring safety warnings	Your claim arises directly or indirectly from, or is in any way connected with, you not observing all safety warnings and advice about adverse weather and terrain conditions.
C.8	Professional sport	Your claim arises from you or your travelling companion participating in professional sport of any kind.
C.9	Cruise exclusion	Your claim arises directly or indirectly from, or is any way connected with travel on a cruise vessel except as provided under the Additional option - Cruise pack and you have paid the additional premium for Cruise pack . (This exclusion does not apply to river cruising).



Your policy cover

Your policy cover

The maximum amount **we** will pay for all claims combined under each section is shown in the **Table of benefits** for the Plan **you** have selected. **Your Certificate of Insurance** will also show the **Additional options** **you** are covered for. **You** must also check **General exclusions applicable to all sections** for reasons why **we** will not pay.

Section 1.1 Overseas Emergency Medical Assistance

Allianz Global Assistance will help **you** with any overseas medical emergency (see **Overseas hospitalisation or medical evacuation** contained in the section **Important matters**). **You** may contact them at any time 7 days a week.

1.1.1 Allianz Global Assistance will arrange

Allianz Global Assistance will arrange for the following assistance services if **you injure yourself**, or become **sick** while **overseas** during **your journey** provided the relevant **injury** or **sickness** is covered by **your policy**:

- a] access to a **medical adviser** for emergency medical treatment while **overseas**;
- b] any messages which need to be passed on to **your** family or employer in the case of an emergency;
- c] provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**;
- d] **your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas** or be brought back to Australia with appropriate medical supervision; and
- e] the return to Australia of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your journey**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

Please note that **we** will not pay for any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

1.1.2 We will not pay

To the extent permitted by law, **we** will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to Australia unless it has been first approved by **Allianz Global Assistance**;
- b] if **you** decline to promptly follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses;
- c] for medical evacuation or the transportation of **your** remains from Australia to an **overseas** country; or
- d] any claims under this section arising from **your** participation in **snow sport activities**. However, **you** may have cover under **Section 7.1 Emergency Rescue** if **you** have purchased the **Snow pack**.

Section 1.2 Overseas Emergency Medical & Hospital Expenses

1.2.1 We will pay

- a] **We** will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** get back to Australia if **you injure** yourself **overseas**, or become **sick** while **overseas**. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in the **Table of benefits**, which **we** reasonably consider to be equivalent to:

- » **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to Australia; plus
- » the amount it would cost **us** to return **you** to Australia; plus
- » the amount of any cancellation fees and lost deposits **you** would have incurred had **you** followed **our** advice.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

We will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

- b] **We** will also pay the cost of emergency dental treatment up to the limit shown in the **Table of benefits** for the Plan selected for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth. This limit does not apply to dental costs arising from any **injury** that is covered under **sub-section 1.2.1 a]**.

1.2.2 We will not pay

To the extent permitted by law, **we** will not pay for expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b] incurred after 2 weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by **Allianz Global Assistance**;
- c] if **you** do not follow the advice of **Allianz Global Assistance**;
- d] if **you** have received medical care under a **Reciprocal Health Care Agreement**;
- e] for damage to dentures, dental prostheses, bridges or crowns;
- f] relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- g] for dental treatment caused by or related to the deterioration and/or decay of teeth; or
- h] for preventative dental treatment.

Section 1.3 Accidental Death

1.3.1 We will pay

We will pay the accidental death benefit, to **your** estate, if:

- a] **you** are **injured** during **your journey** and **you** die because of that **injury** within 12 months of the **injury**; or
- b] during **your journey**, something **you** are travelling on or in disappears, sinks or crashes and **you** are presumed dead and **your** body is not found within 12 months.

The amount **we** will pay for the death of each adult who is not an **accompanying dependant** is the benefit limit for **single** or **individual** cover for the Plan selected.

The amount **we** will pay for the death of an **accompanying dependant** (if cover is provided for **accompanying dependants** under the Plan **you** have selected) is \$5,000.

Section 1.4 Permanent Disability

1.4.1 We will pay

We will pay:

- a] if **you** are **injured** during **your journey**; and
- b] because of the **injury**, **you** suffer **permanent disability** within 12 months of the **injury**; and
- c] **your permanent disability** continues for at least 12 consecutive months and at the expiry of that period, in the opinion of an appropriate medical specialist, is beyond hope of improvement.

The amount **we** will pay for a claim under this section by each adult who is not an **accompanying dependant** is the benefit limit for **single** or **individual** cover for the Plan selected.

The amount **we** will pay for the **permanent disability** of an **accompanying dependant** (if cover is provided for **accompanying dependants** under the Plan **you** have selected) is \$5,000.

1.4.2 We will not pay

We will not pay if **your permanent disability** arises from, is related to or associated with **your** participation in **snow sport activities** or sports and activities listed under **Adventure pack** in the **Additional options** section.

Section 1.5 Hospital Cash Allowance

1.5.1 We will pay

We will pay **you** \$50 for each day **you** are in **hospital** if **you** are in **hospital** for more than 48 continuous hours while **you** are **overseas**.

1.5.2 We will not pay

We will not pay:

- a] for the first 48 continuous hours **you** are in **hospital**; and
- b] if **you** cannot claim for **overseas** medical expenses connected with the hospitalisation under **Section 1.2 Overseas Medical & Hospital Expenses**.

Section 1.6 Loss of Income

1.6.1 We will pay

If during **your journey** **you** suffer an **injury** requiring medical treatment **overseas**, and:

- » because of the **injury** **you** become disabled within 30 days; and
- » the disablement continues for more than 30 consecutive days from the date of **your** return to Australia; and
- » **you** are under the regular care of, and acting in accordance with, the instructions or advice of a **medical adviser** who certifies in writing that the disablement prevents **you** from gainful employment; and
- » as a result **you** lose all **your income**,

then **we** will pay **you** starting from the 31st day after **your** return to Australia:

- » up to \$400 per week for a period of up to 26 continuous weeks; and
- » up to \$50 per week towards the premium(s) **you** must pay for **your** private health insurance policy, for a period of up to 26 continuous weeks.

1.6.2 We will not pay

We will not pay:

- a] for the loss of **income** of **dependants**;
- b] for the first 30 days from the time **you** return to Australia; or
- c] when the disablement preventing **you** from earning **your income** has not been continuous for more than 30 consecutive days from the date of **your** return to Australia.

Section 2.1 Cancellation Fees & Lost Deposits

If **you** think that **you** may have to cancel **your journey** or shorten **your journey**, **you** must tell **us** as soon as possible—for more information see under the headings **Claims** or call the contact number (or if **overseas** the **24 hour emergency assistance** number) shown on the back cover of this **PDS**.

2.1.1 We will pay

If **your journey** is cancelled, rescheduled or shortened because of circumstances that were not expected or intended by **you** and are outside **your** control, then **we** will pay:

a] **your** cancellation fees and lost deposits on unused travel and accommodation arrangements that **you** have paid in advance and cannot recover in any other way, inclusive of:

- » **your** travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to:
- » \$1,500 for **single** and **individual** cover and under the Multi-Trip Plan;
- » \$1,500 per **insured person** for **duo** cover;
- » \$3,000 for **family** cover.

b] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:

- i. for frequent flyer points, air miles or loyalty card points:
 - » the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,multiplied by
 - » the total number of points or air miles lost,divided by the total number of points or air miles used to make the booking.
- ii. for vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

c] **your reasonable** costs of rescheduling **your journey**.

The most **we** will pay for rescheduling **your journey** is the cost of cancellation fees and lost deposits that would have been payable under **sub-sections 2.1.1 a]** and **b]** had **your journey** been cancelled. **We** will not pay a claim under **sub-section 2.1.1 c]** in addition to a claim under **sub-sections 2.1.1 a]** and **b]** for the same services/facilities.

d] If, as a result of a **pre-existing medical condition**, a **relative of yours** dies or is hospitalised in Australia or New Zealand after the **policy** is issued, and at the time of **policy** issue **you** were unaware of the likelihood of such hospitalisation or death, then the most **we** will pay for all claims under **sub-sections 2.1.1 a]** and **b]** or **2.1.1 c]** is:

- » \$2,000 for **single** and **individual** cover and under the Multi-Trip Plan;
- » \$2,000 per **insured person** for **duo** cover;
- » \$4,000 for **family** cover.

2.1.2 We will not pay

We will not pay **your** claim if:

- a] **you** were aware, or a **reasonable** person in **your** circumstances would have been aware before **your policy** was issued, of any reason that may cause **your journey** to be cancelled, rescheduled or shortened;
- b] caused by the death, **injury** or illness of any person, including a **relative** or **travelling companion**, not listed on **your Certificate of Insurance** who resides outside of Australia or New Zealand or who is aged 85 years and over;
- c] the death, **injury** or illness of **your relative** arises from a **pre-existing medical condition** except as specified under **sub-section 2.1.1 e]**;
- d] caused by **you** or **your travelling companion** changing plans, or by the breakdown or dissolution of any personal or family relationship;
- e] caused by any business, financial or contractual obligations. This exclusion does not apply to claims where:
 - i. **you** or **your travelling companion** are made **redundant** in Australia except where a **reasonable** person in a similar situation would have been aware before the **policy** was purchased that the **redundancy** was to occur; or

- ii. **you** are a member of the **Defence Reserve** and the **Australian Defence Force** requires **you** to engage in full-time service, either for posting **overseas** or within Australia for internal security, provided the period of full-time service is greater than 30 days.
- f] a tour operator or wholesaler is unable to complete arrangements for any tour because there were not enough people to go on the tour. This exclusion does not apply to prepaid travel arrangements bought separately to reach the departure point for the tour or for other travel arrangements;
- g] caused by delays or rescheduling by a bus line, airline, shipping line or rail authority;
- h] caused by the financial collapse or **insolvency** of any travel agent, transport, tour or accommodation provider;
- i] caused by the mechanical breakdown of any means of transport;
- j] caused by an act or threat of terrorism; or
- k] **you** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer unless **you** are a full-time member of the **Australian Defence Force** or of federal, state or territory emergency services, or a member of the **Defence Reserve**.

Section 2.2 Travel Services Provider Insolvency

2.2.1 We will pay

If **your journey** is cancelled, shortened or rescheduled due to the **insolvency** of a **travel services provider**, then **we** will pay:

- a] **your** cancellation fees and lost deposits on unused travel and accommodation arrangements that **you** have paid in advance and cannot recover in any other way, inclusive of:
 - » **your** travel agent's cancellation fees and any commission or service fees retained by **your** travel agent up to the amount of commission or service fees that **your** travel agent would have earned had **your journey** not been cancelled, limited to:
 - » \$1,500 for **single** and **individual** cover and under the Multi-Trip Plan;
 - » \$1,500 per **insured person** for **duo** cover;
 - » \$3,000 for **family** cover.

- b] for the value of frequent flyer points, air miles, loyalty card points, redeemable vouchers or other similar schemes lost by **you** as a result of cancelling the services paid for with those points, air miles, vouchers or schemes, but only if **you** cannot recover **your** loss in any other way. **We** calculate the amount **we** pay **you** as follows:
 - i. for frequent flyer points, air miles or loyalty card points:
 - » the cost of an equivalent booking based on the same advance booking period as **your** original booking less any payment **you** made toward the booking,
 - multiplied by
 - » the total number of points or air miles lost, divided by the total number of points or air miles used to make the booking.
 - ii. for vouchers, the face value of the voucher or current market value of an equivalent booking, whichever is the lesser.

- c] **your reasonable** costs of rescheduling **your journey**. The most **we** will pay for rescheduling **your journey** is the cost of cancellation fees or lost deposits that would have been payable under **sub-sections 2.2.1 a]** and **b]** had **your journey** been cancelled. **We** will not pay a claim under **sub-section 2.2.1 c]** in addition to a claim under **sub-sections 2.2.1 a]** and **b]** for the same services/facilities.

- d] the **reasonable** additional accommodation and travel expenses incurred if **you** have to return **home**.

2.2.2 We will not pay

We will not pay:

- a] for any bookings for travel and accommodation not made before the start of **your journey** while **you** are still in Australia;
- b] if **your journey** is cancelled, shortened or rescheduled at any time due to the **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent;
- c] if at the time **your policy** was issued, the **travel services provider** was **insolvent** or a **reasonable** person would have reason to expect the **travel services provider** might become **insolvent**; or
- d] any accommodation expenses incurred after the date **you** originally planned to return to Australia.

Section 3.1 Additional Expenses

3.1.1 We will pay

- a] We will reimburse any **reasonable** additional accommodation and travel expenses if **you** cannot travel because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel.
- b] We will also reimburse **your reasonable** additional accommodation and travel expenses for **you** to be with **your travelling companion** if he or she cannot continue their **journey** for the same reason.
- c] We will also reimburse the **reasonable** accommodation and travel expenses of **your travelling companion** or a **relative** to travel to **you**, stay near **you** or escort **you**, if **you** are in **hospital** suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with **you** or escort **you** on the written advice of a **medical adviser** and with the prior approval of **Allianz Global Assistance**.
- d] If **you** shorten **your journey** and return to Australia on the written advice of a **medical adviser** approved by **Allianz Global Assistance**, **we** will reimburse the **reasonable** additional cost of **your** return to Australia. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must take advantage of any pre-arranged return travel to Australia.
- e] If, during **your journey**, **your travelling companion** or a **relative** of either of **you**:
- » dies unexpectedly;
 - » is **injured** and because of the **injury** requires hospitalisation; or
 - » becomes seriously **sick** and requires hospitalisation (except where the relevant death, **injury** or **sickness** arises out of a **pre-existing medical condition**), **we** will reimburse the **reasonable** additional cost of **your** early return to Australia. **We** will only pay the cost of the fare class **you** had planned to travel at.
- f] We will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted, if **you** return to **your home** because:
- » during **your journey**, a **relative** of **yours** dies unexpectedly or is hospitalised in Australia or New Zealand following a serious **injury** or a **sickness** (except arising from a **pre-existing medical condition**); and

- » it is possible for **your journey** to be resumed; and
- » there is more than 14 days remaining of the period of cover, as noted on **your Certificate of Insurance**; and
- » **you** resume **your journey** within 12 months of **your** return to Australia.

The most **we** will pay under this benefit is as follows:

- » \$3,000 for **single** and **individual** cover and under the Multi-Trip Plan;
- » \$3,000 per **insured person** for **duo** cover;
- » \$6,000 for **family** cover.

- g] If, as a result of a **pre-existing medical condition**, a **relative** of **yours** dies or is hospitalised in Australia or New Zealand after the **policy** is issued, and at the time of **policy** issue **you** were unaware of the likelihood of such hospitalisation or death, **we** will pay for the **reasonable** additional cost of **your** return to Australia and/or the cost of airfares for **you** to return to the place **you** were when **your journey** was interrupted.

The most **we** will pay for all events under this benefit is as follows:

- » \$2,000 for **single** and **individual** cover and under the Multi-Trip Plan;
- » \$2,000 per **insured person** for **duo** cover;
- » \$4,000 for **family** cover.

- h] In addition, **we** will reimburse **your reasonable** additional travel and accommodation expenses if a disruption to **your journey** arises from any of the following reasons:

- » **your** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or **accident** affecting **your** mode of transport;
- » **you** unknowingly break any quarantine rule;
- » **you** lose **your** passport, travel documents or **transaction cards** or they are stolen; or
- » **your home** is rendered uninhabitable by fire, explosion, earthquake or flood.

If **you** do not have a return ticket booked to Australia before **you** were **injured** or became **sick**, **we** will reduce the amount of **your** claim by the price of the fare to Australia from the place **you** planned to return to Australia from. The fare will be at the same fare class as the one **you** left Australia on.

Whenever claims are made by **you** under this section and **Section 2.1 Cancellation Fees & Lost Deposits** for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both.

3.1.2 We will not pay

We will not pay **your** claim:

- a] if **you** were aware of any reason, before **your** period of cover commenced, that may cause **your journey** to be cancelled, disrupted or delayed;
- b] if the death, **injury** or illness of **your relative** arises from a **pre-existing medical condition**, except as specified under **sub-section 3.1.1 e]**;
- c] if **you** can claim **your** additional travel and accommodation expenses from anyone else;
- d] if **your** claim relates to the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent;
- e] for cancellations, delays, rescheduling or diversions to **your** scheduled or connecting transport unless it is due to a strike, riot, hijack, civil protest, weather, natural disaster or **accident** affecting **your** mode of transport;
- f] if **you** operate a **rental vehicle** in violation of the rental agreement; or
- g] as a result of **you** or **your travelling companion** changing plans, or by the breakdown or dissolution of any personal or family relationship.

Section 3.2 Travel Delay Expenses

3.2.1 We will pay

We will reimburse the cost of **your reasonable** additional meals and accommodation expenses if a delay to **your journey**, for at least 6 hours, arises from circumstances outside **your** control.

We will pay up to \$200 at the end of the initial 6 hour period. In addition, **we** will pay up to \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

3.2.2 We will not pay

We will not pay if a delay to **your journey** arises from any of the following reasons:

- a] the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent; or
- b] an act or threat of terrorism.

Nor will **we** pay if:

- c] **you** can claim **your** additional meals and accommodation expenses from anyone else.

Section 3.3 Alternative Transport Expenses

3.3.1 We will pay

We will pay **your reasonable** additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if **your** scheduled transport is cancelled, delayed, shortened or diverted and that means **you** would not arrive on time.

3.3.2 We will not pay

We will not pay:

- a] if the cancellation, delay, shortening or diversion of **your** scheduled transport arises from the financial collapse or **insolvency** of any travel agent, tour wholesaler, tour operator or booking agent; or
- b] if **your** claim arises from an act or threat of terrorism.

Section 3.4 Return Airfare

3.4.1 We will pay

We will pay the cost of **your** original airline ticket (less any refund that is due to **you**) if, because of an **injury** or **sickness** that happens during **your journey**, the attending **medical adviser**, approved by **us**, requires **you** to be brought back to Australia with a medical escort. However, **we** will only do so if **we** bring **you** back when either:

- » there are more than 5 days of the **journey**, or 25% of its length, whichever is the greater, left to go; or
- » **you** have been confined to **hospital overseas** for more than 25% of the **journey**.

3.4.2 We will not pay

We will not pay if:

- a] the **injury** or illness occurred before **your** departure from Australia.
- b] the **injury** or illness was a **pre-existing medical condition** except as specified under the **Pre-existing medical conditions** section or in **your** Medical Terms of Cover letter; or
- c] **you** have an entitlement to be paid for the cost of **your** original airline ticket (less any refunds due to **you**) under **Section 2.1 Cancellation Fees & Lost Deposits**.

Section 3.5 Domestic Services

3.5.1 We will pay

We will pay if **you** are **injured** during **your journey** and become disabled as a result of the **injury** and the disablement continues after **your** return to Australia. 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 perform yourself.

3.5.2 We will not pay

We will not pay if **you** do not have a medical certificate confirming **your** disablement and verifying the need for housekeeping services while disabled.

Section 3.6 Domestic Pets

3.6.1 We will pay

- a] We will reimburse **you** up to \$25 for each 24 hour period in respect of additional boarding kennel or boarding cattery fees for domestic dogs and cats owned by **you** if **you** are delayed beyond **your** original return date due to an event covered under this **policy**.
- b] We will reimburse **you** up to \$500 if **your** pet suffers an **injury** during **your journey** and requires veterinary treatment, provided that at the time of the **injury**, **your** pet was in the care of a **relative**, friend, boarding kennel or boarding cattery.

3.6.2 We will not pay

We will not pay any boarding kennel, boarding cattery or veterinary fees incurred outside of Australia.

Section 3.7 Hijack & Kidnap

3.7.1 We will pay

We will pay **you** \$1,000 for each full 24 hour period that **you** are held captive if **you** are hijacked or kidnapped during **your journey**.

Section 4.1 Luggage & Personal Effects

4.1.1 We will pay

- a] If, during **your journey**, **your luggage and personal effects** are stolen, accidentally damaged or are permanently lost (except when: left in a motor vehicle; is **sporting equipment** in use; or are **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus) **we** will pay the lesser of:
 - » the repair cost;
 - » the replacement cost;
 - » the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
 - » the original purchase price; or
 - » the depreciated value after allowing for age, wear and tear.

We have the option to repair or replace the **luggage and personal effects** instead of paying **you**.

The maximum amount **we** will pay for any item (i.e. the item limit) is:

- » \$3,000 for personal computers, video recorders or cameras;
- » \$1,000 for mobile phones (including PDAs and any items with phone capabilities); or
- » \$750 for all other items.

A pair or related set of items, for example (but not limited to):

- » a camera, lenses (attached or not), tripod and accessories;
- » a matched or unmatched set of golf clubs, golf bag and buggy; or
- » a matching pair of earrings,

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

No cover is provided under **sub-sections 4.1.1 a]** for any item(s) of the particular item type for which **you** have purchased cover under **Additional option - Increased item limits**. Cover is then provided for any item(s) of the particular item type under **sub-section 4.1.1 b]**.

- b]** If **you** purchase optional cover for increased item limits and any item(s) of the particular item type are, during **the journey**, stolen or accidentally damaged or are permanently lost, **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.
- c]** **Luggage and personal effects** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made. The most **we** will pay is \$200 for each item, and \$2,000 in total for all stolen items.
- d]** No cover is provided for **valuables** left in a motor vehicle at any time or **valuables** checked in to be transported in the cargo hold of any aircraft, ship, train, tram or bus including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip.
- e]** No cover is provided for the loss or damage to, or of, **sporting equipment** while in use (including surfboards).

Please note that **sub-section 4.1.1 c]** applies to all **luggage and personal effects** even if **you** have purchased the **Additional option - Increased item limits**.

The maximum amount **we** will pay for all claims combined under **sub-section 4.1.1 a]** is shown under the **Table of benefits** for the Plan **you** have selected.

The maximum amount **we** will pay for all claims combined under **sub-section 4.1.1 c]** is shown on **your Certificate of Insurance**.

4.1.2 We will not pay

To the extent permitted by law, **we** will not pay a claim in relation to **your luggage and personal effects** if:

- a]** **you** do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;

- b]** the loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- c]** the **luggage and personal effects** were being sent unaccompanied by **you** or under a freight contract;
- d]** the loss or damage arises from any process of cleaning, repair or alteration;
- e]** the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f]** the **luggage and personal effects** were left **unsupervised** in a **public place**;
- g]** the **luggage and personal effects** have an electrical or mechanical breakdown;
- h]** the **luggage and personal effects** are fragile, brittle or an electronic component is broken or scratched - unless either:
 - » it is the lens of spectacles, binoculars or photographic or video equipment; or
 - » the breakage or scratch was caused by a crash involving a vehicle in which **you** are travelling;
- i]** **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for **depreciation** due to age, wear and tear).

Section 4.2 Luggage & Personal Effects Delay Expenses

4.2.1 We will pay

We will reimburse **you** if any items of **your luggage and personal effects** are delayed, misdirected or misplaced by the **carrier** for more than 12 hours, and in **our** opinion it was necessary for **you** to purchase essential items of clothing or other personal items.

You must provide written proof from the **carrier** who was responsible for **your luggage and personal effects** that they were delayed, misdirected or misplaced.

We will deduct any amount **we** pay **you** under this Section for any subsequent claim for lost **luggage and personal effects** (**Section 4.1**).

4.2.2 We will not pay

We will not pay if **you** are entitled to compensation from the bus line, air line, 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.

Section 4.3 Travel Documents, Transaction Cards & Travellers Cheques

4.3.1 We will pay

- a] If any essential travel documents (including passports), **transaction cards** or travellers cheques are lost by **you**, stolen from **you** or destroyed during **your journey**, then **we** will pay the issuer's fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b] If during **your journey**, **your transaction cards** or travellers cheques are lost or stolen, then **we** will pay for any loss resulting from the fraudulent use of the **transaction cards** or travellers cheques.

4.3.2 We will not pay

- a] To the extent permitted by law, **we** will not pay if **you** do not report the loss or theft within 24 hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued. **You** must prove that **you** made such report by providing **us** with a written statement from whosoever **you** reported it to.
- b] **We** will not pay for any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction cards** or travellers cheques.

Section 4.4 Theft of Cash

4.4.1 We will pay

We will pay for cash, bank notes, currency notes, postal orders or money orders stolen from **your** person during **your journey**.

4.4.2 We will not pay

- a] To the extent permitted by law, **we** will not pay if **you** do not report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the theft occurred. **You** must prove that **you** made a report by providing **us** with a written statement from whoever **you** reported it to.
- b] **We** will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on **your** person at the time they were stolen.

Section 5.1 Rental Vehicle Insurance Excess

What you are covered for

Cover is only provided under this section if **you** have purchased motor vehicle insurance or damage waiver from the rental company or agency **you** rented the **rental vehicle** from. This insurance does not cover items such as, but not limited to, tyres and/or windscreens if they are not covered by the motor vehicle insurance or damage waiver purchased from the rental company or agency.

This section only provides cover for the excess payable under the motor vehicle insurance or the liability fee payable under the damage waiver specified in **your** rental agreement up to the limit shown in the **Table of benefits** under the Plan **you** have selected.

5.1.1 We will pay

- a] If, during **your** period of cover, a **rental vehicle** **you** have rented from a rental company or agency is:
 - » involved in a motor vehicle **accident** while **you** are driving it; or
 - » damaged or stolen while in **your** custody, then **we** will pay the lesser of:
 - » the motor vehicle insurance excess or the liability fee **you** are required to pay under a damage waiver; or
 - » property damage for which **you** are liable.

You must provide a copy of:

 - » **your rental vehicle** agreement;
 - » an incident report that was completed;
 - » repair account;

- » an itemised list of the value of the damage; and
- » written notice from the rental company or agency advising that **you** are liable to pay the excess or liability fee.

b] If **your** attending **medical adviser** certifies in writing that **you** are unfit to return **your rental vehicle** to the nearest depot during **your journey**, then **we** will pay up to \$500 for the cost of returning **your rental vehicle**.

We will also pay up to the limits shown in **your Certificate of Insurance** for any additional cover purchased under the **Additional option - Increased rental vehicle insurance excess cover**, if available to **you**.

5.1.2 We will not pay

We will not pay a claim involving the theft or damage to **your rental vehicle** if the claim arises directly or indirectly from, or is in any way connected with, or is for:

- a]** **you** using the **rental vehicle** in breach of the rental agreement;
- b]** **you** using the **rental vehicle** without a licence for the purpose that **you** were using it; or
- c]** administrative charges or fees of the rental company that are not a component of a motor vehicle insurance excess or liability fee.

Section 6.1 Personal Liability

6.1.1 We will pay

If **you** become legally liable to pay compensation for:

- » death or bodily **injury** to someone else; or
- » physical loss of, or damage to, someone else's property

as a result of an **accident**, or a series of **accidents** arising out of the one event, that happens during **your journey**, then **we** will cover **you** for:

- » the compensation (including **legal costs**) awarded against **you**; and
- » any **reasonable legal costs** incurred by **you** for settling or defending a claim made against **you**, providing **you** have approval in writing from **Allianz Global Assistance** before incurring these costs.

We must be told as soon as **you** or **your** personal representatives are aware of a possible prosecution, inquest, fatal **injury**, **accident** or incident which might lead to a claim against **you**.

You must not pay or promise to pay, settle with, admit or deny liability to anyone who makes a claim against **you** without **our** written consent.

6.1.2 We will not pay

We will not pay any amount **you** become legally liable to pay if the liability arises directly or indirectly from, or is in any way connected with, or is for:

- a]** bodily **injury** to **you**, **your travelling companion** or to a **relative** or employee of any of **you**;
- b]** loss of or damage to property belonging to, or in the care, custody or control of **you**, **your travelling companion**, a **relative** or an employee of any of **you**;
- c]** **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d]** **your** conduct of, or employment in any business, profession, trade or occupation;
- e]** any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f]** any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g]** illness, **sickness** or disease that is transmitted by **you**;
- h]** any relief or recovery other than monetary amounts;
- i]** a contract that imposes on **you** a liability which **you** would not otherwise have;
- j]** assault and/or battery committed by **you** or at **your** direction;
- k]** any act intended to cause bodily **injury**, property damage or liability done by **you** or any person acting with **your** knowledge, connivance or consent;
- l]** **your** participation in **snow sport activities**.

Section 7.1 Emergency Rescue

You only have this cover if **you** purchased the **Snow pack**. See **Additional options** section for details.

7.1.1 Allianz Global Assistance will arrange

Allianz Global Assistance will arrange for the following assistance services if **you injure yourself**, or become **sick** while participating in **snow sport activities** during **your journey**:

- a] access to a **medical adviser** for emergency medical treatment while **overseas**;
- b] any messages which need to be passed on to **your** family or employer in the case of an emergency;
- c] provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**;
- d] **your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas** or be brought back to Australia with appropriate medical supervision; and
- e] the return to Australia of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your journey**, **we** will pay for **your reasonable funeral expenses** incurred **overseas** or the cost of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

Please note that **we** will not pay for any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

7.1.2 We will not pay

We will not pay:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to Australia, unless it has been first approved by **Allianz Global Assistance**;
- b] if **you** decline to promptly follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses;
- c] for medical evacuation or the transportation of **your** remains from Australia to an **overseas** country;
- d] for any claims arising from the following:
ice skating, **off-piste** or **backcountry** activities, bobsleighing, snow rafting, para-penting, **heli-skiing**, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or any form of power-assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing; or

- e] for any claims **arising** outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

Section 7.2 Own Snow Sport Equipment

You only have this cover if **you** purchased the **Snow pack**. See **Additional options** section for details.

7.2.1 We will pay

- a] If, during **your journey**, **your snow sport equipment** is stolen, accidentally damaged or is permanently lost (except when left in a motor vehicle or while in use), **we** will pay the lesser of:
 - » the repair cost;
 - » the replacement cost;
 - » the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
 - » the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
 - » the original purchase price.

We have the option to repair or replace the **snow sport equipment** instead of paying **you**.

A pair or set of items, for example (but not limited to):

- » a matched or unmatched set of skis or ski poles
- are considered as only one item and the appropriate benefit limit will be applied.

- b] **Snow sport equipment** owned by **you** and left in a motor vehicle is only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made. The most **we** will pay is \$200 for each item, and \$1,000 in total for all stolen items.
- c] No cover is provided for **snow sport equipment** while it is in use.

7.2.2 We will not pay

To the extent permitted by law, **we** will not pay a claim in relation to **snow sport equipment** owned by **you** if:

- a] **you** do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;
- b] the loss, theft or damage is to, or of, **snow sport equipment** left behind in any hotel or motel room after **you** have checked out, or **snow sport equipment** left behind in any aircraft, ship, train, tram, taxi or bus;
- c] the **snow sport equipment** was being sent unaccompanied by **you** or under a freight contract;
- d] the loss or damage arises from any process of cleaning, repair or alteration;
- e] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f] the **snow sport equipment** was left **unsupervised** in a **public place**;
- g] **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover;
- h] the claim arises from the following:
 - ice skating, **off-piste** or **backcountry** activities, bobsleighbing, snow rafting, para-penting, **heli-skiing**, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or any form of power-assisted skiing or use of mechanised snow-mobles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.

Section 7.3 Snow Sport Equipment Hire

You only have this cover if **you** purchased the **Snow pack**. See the **Additional options** section for details.

7.3.1 We will pay

We will pay for the costs of hiring alternative **snow sport equipment** following:

- a] accidental loss, theft of, or damage to, **your snow sport equipment** for which a claim has been accepted by **us** under **Section 7.2 Own Snow Sport Equipment**; or
- b] the misdirection or delay, for a period more than 24 hours, of **snow sport equipment** owned by **you**.

We will also reimburse the **snow sport equipment** hire insurance excess if **you** have chosen and paid for **snow sport equipment** hire cover from the hire company or agency and **you** are charged an excess following the loss of, or damage to the **snow sport equipment** hired by **you**.

Section 7.4 Snow Sport Pack

You only have this cover if **you** purchased the **Snow pack**. See the **Additional options** section for details.

7.4.1 We will pay

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

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

7.4.2 We will not pay

We will not pay:

- a] for any claims arising from the following:
 - ice skating, **off-piste** or **backcountry** activities, bobsleighbing, snow rafting, para-penting, **heli-skiing**, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring or any form of power-assisted skiing or use of mechanised snow-mobles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing; or

- b] for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

Section 7.5 Piste Closure

You only have this cover if **you** purchased the **Snow pack**. See the **Additional options** section for details.

7.5.1 We will pay

We will pay up to \$100 per 24 hour period for either:

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

if, as a result of not enough snow, bad weather or power failure during **your journey**, all lift systems in **your** pre-booked holiday resort are closed for more than 24 hours.

7.5.2 We will not pay

We will not pay:

- a] for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level; or
- b] for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

Section 7.6 Bad Weather & Avalanche Closure

You only have this cover if **you** purchased the **Snow pack**. See the **Additional options** section for details.

7.6.1 We will pay

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

7.6.2 We will not pay

To the extent permissible by law, **we** will not pay :

- a] 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.

Nor will **we** pay:

- b] for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level; or
- c] for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

Section 7.7 Own Golf Equipment

You only have this cover if **you** purchased the **Golf pack**. See the **Additional options** section for details.

7.7.1 We will pay

- a] If, during **your journey**, **your golf equipment** is stolen, accidentally damaged or is permanently lost (except when left in a motor vehicle or while in use), **we** will pay the lesser of:
- » the repair cost;
 - » the replacement cost;
 - » the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
 - » the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
 - » the original purchase price.

We have the option to repair or replace the **golf equipment** instead of paying **you**.

A pair or set of items, for example (but not limited to):

- » matched or unmatched set of golf clubs, golf bag and buggy

are considered as only one item and the appropriate benefit limit will be applied.

- b] **Golf equipment** owned by **you** and left in a motor vehicle is only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made. The most **we** will pay is \$200 for each item, and \$1,000 in total for all stolen items.
- c] No cover is provided for **golf equipment** while it is in use.

7.7.2 We will not pay

To the extent permitted by law, **we** will not pay a claim in relation to **golf equipment** owned by **you** if:

- a] **you** do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;
- b] the loss, theft or damage is to, or of, **golf equipment** left behind in any hotel or motel room after **you** have checked out, or **golf equipment** left behind in any aircraft, ship, train, tram, taxi or bus;
- c] the **golf equipment** was being sent unaccompanied by **you** or under a freight contract;
- d] the loss or damage arises from any process of cleaning, repair or alteration;
- e] the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f] the **golf equipment** was left **unsupervised** in a **public place**; or
- g] **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover.

Section 7.8 Golf Equipment Hire

You only have this cover if **you** purchased the **Golf pack**. See the **Additional options** section for details.

7.8.1 We will pay

We will reimburse **you** for the costs of hiring alternative **golf equipment** following:

- a] accidental loss, theft of, or damage to, **golf equipment** owned by **you**, for which a claim has been accepted by **us** under **Section 7.7 Own Golf Equipment**; or
- b] the misdirection or delay, for a period of more than 24 hours, of **golf equipment** owned by **you**.

We will also reimburse the **golf equipment** hire insurance excess if **you** have chosen and paid for **golf equipment** hire cover from the hire company or agency and **you** are charged an excess following the loss of, or damage to the **golf equipment** hired by **you**.

Section 7.9 Golf Green Fees

You only have this cover if **you** purchased the **Golf pack**. See the **Additional options** section for details.

7.9.1 We will pay

We will pay the value of any non-refundable, pre-paid green fees which are not used due to **you** being **injured** or becoming **sick** during **your journey**, if **you** have provided **us** with written confirmation from a **medical adviser** approved by **Allianz Global Assistance** confirming **your** inability to play golf.

Section 7.10 Hole in One

You only have this cover if **you** purchased the **Golf pack**. See the **Additional options** section for details.

7.10.1 We will pay

We will pay **you** \$250 if **you** complete a hole in one by driving from the tee and holing out in a single stroke during an organised game involving two or more players, at any 18 hole golf course with a course par score of 65 or above. **You** must provide **us** with a copy of **your** score card signed by **you** and **your** golfing partner(s) and countersigned by the club professional or secretary.

Section 7.11 Medical Cover while Cruising

You only have this cover if **you** purchased the **Cruise pack**. See the **Additional options** section for details.

7.11.1 We will pay

- a] **We** will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** get back to Australia if **you** **injure** yourself or become **sick** while on a **cruise vessel**. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser** approved by **Allianz Global Assistance**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in the **Table of benefits**, which **we** reasonably consider to be equivalent to:

- » **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to Australia; plus
- » the amount it would cost **us** to return **you** to Australia; plus
- » the amount of any cancellation fees and lost deposits **you** would have incurred had **you** followed **our** advice.

You will then be responsible for any ongoing or additional costs relating to or arising out of the event **you** have claimed for.

We will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

- b] **We** will also pay the cost of emergency dental treatment up to the limit shown in the **Table of benefits** for the Plan selected for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth. This limit does not apply to dental costs arising from any **injury** that is covered under **sub-section 7.11.1 a]**.

7.11.2 We will not pay

To the extent permitted by law, **we** will not pay for expenses:

- a] when **you** have not notified **Allianz Global Assistance** as soon as practicable of **your** admittance to **hospital**;
- b] incurred after 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by **Allianz Global Assistance**;
- c] if **you** do not follow the advice of **Allianz Global Assistance**;
- d] for damage to dentures, dental prostheses, bridges or crowns;
- e] for expenses relating to dental treatment involving the use of precious metals or for cosmetic dentistry;
- f] for dental treatment caused by or related to the deterioration and/or decay of teeth; or
- g] for preventative dental treatment.

Section 7.12 Evacuation Cover - Ship to Shore

You only have this cover if **you** purchased the **Cruise pack**. See the **Additional options** section for details.

7.12.1 Allianz Global Assistance will arrange

Allianz Global Assistance will arrange for the following assistance services if **you** **injure** yourself, or become **sick** while travelling on a **cruise vessel**:

- a] access to a **medical adviser** for emergency medical treatment;
- b] any messages which need to be passed on to **your** family or employer in the case of an emergency;
- c] provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while on a **cruise vessel**;
- d] **your** medical transfer or evacuation if **you** must be transported to the nearest **overseas hospital** for emergency medical treatment or be brought back to Australia with appropriate medical supervision; and
- e] the return to Australia of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.

In addition:

- f] If **you** die as a result of an **injury** or a **sickness** during **your** travel on a **cruise vessel**, **we** will pay for **your** **reasonable funeral expenses** incurred **overseas** and/or of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

Please note that **we** will not pay for any costs incurred in Australia except the **reasonable** cost of transporting **your** remains from the inbound port or airport to **your home** or nominated funeral home.

7.12.2 We will not pay

To the extent permitted by law, **we** will not pay for expenses:

- a] for any expenses for medical evacuation, **funeral expenses** incurred **overseas** or bringing **your** remains back to Australia unless it has been first approved by **Allianz Global Assistance**;
- b] if **you** decline to promptly follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses; or
- c] for medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.

Section 7.13 Cabin Confinement

You only have this cover if **you** purchased the **Cruise pack**. See the **Additional options** section for details.

7.13.1 We will pay

We will pay **you** \$50 for each period of 24 hours if, as a result of **injury** or **sickness** during **your journey**, **you** are confined to **your** cabin or the **cruise vessel's** hospital.

Section 7.14 Pre-Paid Shore Excursion Cancellation

You only have this cover if **you** purchased the **Cruise pack**. See the **Additional options** section for details.

7.14.1 We will pay

We will pay for cancellation fees and lost deposits if **you** cannot participate in **your** pre-paid shore excursion(s) due to **your** confinement in **your** cabin or hospital bed in the **cruise vessel's** hospital.

Section 7.15 Formal Cruise Attire Lost or Damaged

You only have this cover if **you** purchased the **Cruise pack**. See the **Additional options** section for details.

7.15.1 We will pay

If, during **your journey**, **your formal wear** is stolen, accidentally damaged or is permanently lost, **we** will pay the lesser of:

- » the repair cost;
- » the replacement cost;
- » the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;
- » the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
- » the original purchase price.

We have the option to repair or replace the **formal wear** instead of paying **you**.

A pair or set of items, for example (but not limited to):

- » shoes, gloves, suit

are considered as only one item and the appropriate benefit limit will be applied.

7.15.2 We will not pay

To the extent permitted by law, **we** will not pay a claim in relation to **your formal wear** if:

- a) **you** do not report the loss, theft or misplacement within 24 hours to the police or an office of the **carrier** **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;
- b) the loss, theft or damage is 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, taxi or bus;
- c) the **formal wear** was being sent unaccompanied by **you** or under a freight contract;
- d) the loss or damage arises from any process of cleaning, repair or alteration;
- e) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f) the **formal wear** was left **unsupervised** in a **public place**; or
- g) **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover.

Section 7.16 Formal Cruise Attire Delayed

You only have this cover if **you** purchased the **Cruise pack**. See the **Additional options** section for details.

7.16.1 We will pay

We will reimburse **you** **your reasonable** expenses if **your formal wear** is delayed, misdirected or misplaced while on the outward portion of **your journey** for over 12 hours from the time **you** boarded the **cruise vessel**, and it is necessary to purchase or hire replacement **formal wear**.

7.16.2 We will not pay

We will not pay 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.

Section 7.17 Marine Rescue Diversion

You only have this cover if **you** purchased the **Cruise pack**. See the **Additional options** section for details.

7.17.1 We will pay

We will pay **you** \$100 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.

7.17.2 We will not pay

We will not pay if **your cruise vessel** diverts from its scheduled course for any reason other than to affect a marine rescue.

Claims

First check that **you** are covered by **your policy** by reading the appropriate section in the **PDS** and the **General exclusions applicable to sections** to see exactly what is, and is not covered, noting particularly any conditions, limitations and exclusions.

How to make a claim

You must give notice of **your** claim as soon as possible by completing a claim form and sending it to the address shown on the back cover of this **PDS** or by calling the contact number also shown on the back cover of this **PDS**. **You** can download a claim form from www.travelclaims.com.au.

If there is a delay in claim notification, or **you** do not provide sufficient detail for **Allianz Global Assistance** to consider **your** claim, **we** can reduce any claim payable by the amount of prejudice **we** have suffered because of the delay.

You must give any information **Allianz Global Assistance** reasonably asks for to support **your** claim at **your** expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of purchase and ownership. If required they may ask **you** to provide them with translations into English of any such documents to enable their assessment of **your** claim.

You must co-operate at all times in relation to providing supporting evidence and such other information that may reasonably be required.

- a] If **you** think that **you** may have to cancel **your journey** or shorten **your journey**, **you** must tell **us** as soon as possible. Contact **Allianz Global Assistance** using the contact number, or if **overseas** the **24 hour emergency assistance** number, shown on the back cover of this **PDS**.
- b] For medical, **hospital** or dental claims, contact **Allianz Global Assistance** as soon as practicable.
- c] For loss or theft of **your luggage and personal effects**, report it immediately to the police and obtain a written notice of **your** report.
- d] For damage or misplacement of **your luggage and personal effects**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.

e] Submit full details of any claim in writing within 30 days of **your** return **home**.

Claims are payable in Australian dollars to you

We will pay all claims in Australian dollars. We will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

Payment will be made by direct credit to an Australian bank account nominated by **you**.

You must not admit fault or liability

You must not admit that **you** are at fault, for any accident, incident or event causing a claim under **your** **policy**, and **you** must not offer or promise to pay any money, or become involved in legal action, without the approval of **Allianz Global Assistance**.

You must help us to recover any money we have paid

If **we** have a claim against someone in relation to the money **we** have to pay or **we** have paid under **your** **policy**, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

If you can claim from anyone else, we will only make up the difference

If **you** can make a claim against someone in relation to a loss or expense covered under this **policy** and they do not pay **you** the full amount of **your** claim, **we** will make up the difference. **You** must claim from them first.

Other insurance

If any loss, damage or liability covered under this **policy** is covered by another insurance policy, **you** must give **us** details. If **you** make a claim under one insurance policy and **you** are paid the full amount of **your** claim, **you** cannot make a claim under the other policy.

If **you** make a claim under another insurance policy and **you** are not paid the full amount of **your** claim, **we** will make up the difference, up to the amount this **policy** covers **you** for, provided **your** claim is covered by this **policy**. **We** may seek contribution to amounts **we** have paid, or must pay, from **your** other Insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other Insurer.

Subrogation

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

You are to assist and permit to be done, everything required by **us** for the purpose of recovering compensation or securing indemnity from other parties to which **we** may become entitled or subrogated, upon **us** paying **your** claim 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. These rights exist regardless of whether **your** claim is paid under a non-indemnity or an indemnity clause of this **policy**.

Recovery

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 the 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 **your** excess).
4. to **you**, **your** excess.

Once **we** pay **your** total loss **we** will keep all money left over.

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**.

Business travellers – 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.

Travel within Australia only - GST

If **you** are entitled to claim an input tax credit in respect of **your** premium, **you** must inform **us** of the amount of that input tax credit (as a percentage) at the time **you** first make a claim. If **you** fail to do so, **you** may have a liability for GST if **we** pay **you** an amount under **your** policy.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling **Allianz Global Assistance** on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

NOTES

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Contact Us



Phone

Sales, claims & general enquiries
1800 622 499

24 hour emergency assistance
Allianz Global Assistance
1800 010 075 (within Australia)
+61 7 3305 7499 (reverse charge from overseas)



Web

defencehealth.com.au



Email

defencehealthtravel@allianz-assistance.com.au



Fax

1300 665 096 (general)



Post/Street Address

PO Box 7518
Melbourne, Victoria 3004

Level 4, 380 St Kilda Road
Melbourne, Victoria 3004

This insurance is issued and managed by
AWP Australia Pty Ltd
trading as Allianz Global Assistance
ABN 52 097 227 177
AFS Licence No. 245631
74 High Street, Toowong QLD 4066

This insurance is underwritten by
Allianz Australia Insurance Limited
ABN 15 000 122 850
AFS Licence No. 234708
2 Market Street, Sydney NSW 2000

Defence Health Limited ABN 80 008 629 481
acts under its own Australian Financial Services
Licence No. 313890 and is arranging this
insurance pursuant to an agreement with
AWP Australia Pty Ltd
ABN 52 097 227 177

DH0922/0951/09-14



DH/TL 032017



Financial Services Guide

1 November 2018

This Financial Services Guide (FSG) is an important document which we are required to give to you under the requirements of our Australian Financial Services Licence (AFSL 313890).

The FSG serves several purposes:

- provides you with information about Defence Health to help you decide whether to use the financial services we provide;
- explains the services we can offer and who provides the services;
- explains how we are remunerated in relation to those services; and
- includes details of our internal and external complaints handling procedures and how you can access them.

Throughout this FSG, where we refer to 'we', 'us', 'our' or 'Defence Health' we are referring to Defence Health Limited (ABN 80 008 629 481).

Who is Defence Health?

Defence Health is a registered not-for-profit private health insurer which has been serving the Defence community since 1953.

Defence Health's AFSL authorises Defence Health to:

(a) provide general financial product advice in respect of selected life risk insurance products and general insurance products; and (b) arrange for you to apply for, acquire, vary or dispose of those financial products.

What products are available?

Defence Health can only advise on, arrange or deal in life and general insurance products that are selected from its approved product list. These products are underwritten and issued by life insurance and general insurance companies. The approved product list can be obtained on request. Defence Health does not provide financial services in relation to any other financial products.

Defence Health is not the issuer of these products.

What financial services do we offer?

General advice

Defence Health can provide you with general advice regarding any insurance product on the approved product list.

This means that we can provide you with information about the products and their key features as well as providing quotes. We can also tell you how you can apply for them and how you can obtain a Product Disclosure Statement (PDS). A PDS contains important information which you need in order to make an informed decision about the particular product. We can also assist you with the purchase of these products.

If you require personal financial product advice or broader financial planning services, you are encouraged to seek professional advice from an appropriately licensed financial services provider.

How do you do business with us?

Defence Health provides the financial services described in this FSG through its employee representatives. We are responsible for the conduct of our representatives when they provide financial services to you.

How are we paid for the services we provide?

General advice – commission only

Defence Health receives commission payments from the product issuers in the range of 10% to 20% of the premiums you pay to the insurer (excluding GST).

With respect to life insurance, Defence Health alternatively may receive commission payments from the product issuer up to 66% of the premium paid in year one, and thereafter 5.5% of premiums paid.

Our employee representatives receive salaries only. We do not pay our representatives any commission or bonuses calculated by reference to product sales.

Other than the premiums for the respective products, you pay no other charges or fees for the general advice provided by Defence Health.

Do we have any associations that influence us?

Defence Health does not have any ownership interests or other associations with any insurer on our approved product list that might influence the financial services we provide.

What compensation arrangements are in place?

Defence Health has adequate professional indemnity insurance to cover the activities of Defence Health, its staff and representatives with respect to the provision of financial product advice for the life insurance and general insurance products on our approved product list. This insurance complies with the requirements of the Corporations Act and Regulations.

How do we safeguard your private information?

The privacy of your personal information is important. We have systems and processes in place to protect your privacy. We need to collect personal information to administer our customer relationships and to provide appropriate advice. We may also need to disclose your personal information to the relevant product insurer if we assist you to put insurance in place.

For detailed information on how we handle your personal information, please read our Privacy Policy which you can download from **www.defencehealth.com.au** or request a copy from us by calling 1800 335 425.

What should you do if you have a complaint?

We have established procedures to ensure that all enquiries and complaints are properly considered and dealt with. If you have an enquiry or complaint about the operation or management of our services, please call our Complaints Manager on 1800 335 425 or write to our Complaints Manager at our address on the following page.

In the event that your complaint is not resolved to your satisfaction, you may refer it to the Australian Financial Complaints Authority (AFCA).

Their contact details are:

**Australian Financial
Complaints Authority**

GPO Box 3
Melbourne VIC 3001

T: 1800 931 678
W: www.afca.org.au
E: info@afca.org.au

Contact us



Phone

Phone 1800 676 465
Monday to Friday
8:30 am to 5:00 pm EST



Web

defencehealth.com.au



Email

lifeinsurance@defencehealth.com.au



Fax

03 8679 1012



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