



# TRAVEL INSURANCE

COMBINED PRODUCT DISCLOSURE STATEMENT, FINANCIAL SERVICES GUIDE AND POLICY WORDING.

Effective 1 July 2017 and authorised for distribution by QBE Insurance. QM2360 0717

<b>AUSTRALIAN SCHEDULE OF BENEFITS</b>		<b>AMOUNT PAYABLE</b>	
This list is a summary of some of the benefits covered by this policy and the <b>applicable limits</b> . Please refer to the relevant sections in the Policy Wording for full details of cover. Other <b>applicable limits</b> may apply.		POLICY CODE: D1	
		<i>APPLICABLE LIMITS</i>	SINGLE
EVACUATION AND REPATRIATION	Section 1	\$1,500	\$29 (MAXIMUM DURATION OF 12 DAYS)
CANCELLATION & ADDITIONAL EXPENSES	Section 2	\$1,500	
ACCIDENTAL DEATH	Section 4	\$2,000	
LUGGAGE & PERSONAL EFFECTS ITEM LIMIT	Section 5	\$500 \$500	
PERSONAL LIABILITY	Section 6	\$100,000	

## This Policy Right For You?

This document contains information which can help you decide. Any advice in this document is of a general nature only and has not considered your objectives, financial situation or needs. You should carefully read and consider the information provided having regard to your personal circumstances to decide if this insurance is right for you. You are of course free to arrange insurance with any other insurer of your choice.

This booklet contains the following sections which provide:

- Part 1 – information about this travel insurance product (Product Disclosure Statement – PDS)
- Part 2 – information about the financial service being provided to you by our Authorised Representative (Financial Services Guide - FSG)
- Part 3 – the detailed terms and conditions (Policy Wording)

## About QBE Travel Insurance

QBE Travel Insurance is a division of: QBE Insurance (Australia) Limited. ABN78003191035 A.F.S. Licence No. 239545

## Enquiries and Assistance

For any enquiries and assistance please contact our Customer Service Centre on 1300 555 017 or email [travel.service@qbe.com](mailto:travel.service@qbe.com).

Please note that calls to QBE Travel Insurance will be recorded for training and verification purposes.

## **PART 1 - PRODUCT DISCLOSURE STATEMENT TRAVEL INSURANCE GUIDELINES**

Here is a summary of some of the guidelines relating to this travel insurance.

- This travel insurance is only available to residents of Australia and must be issued prior to the commencement of your trip.
- Cover is only available to the person named on the Certificate of Insurance.
- Insurance is not available to travellers outside Australia.
- The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. You agree to submit to the jurisdiction of the courts of that state or territory.
- This policy ends once you have returned to your normal place of residence within Australia.
- There is no provision to suspend this policy during the period of insurance.
- There is no cover under this policy for an existing medical condition(s). Please refer to the Section headed Existing Medical Condition(s).

### **Applying For Travel Insurance**

To apply for insurance, please complete the online application. If your application is approved our Authorised Representative will issue your policy and provide you with a Certificate of Insurance. Your certificate confirms the cover you have chosen, the total amount paid by you, and information about the terms of your policy.

## **SIGNIFICANT RISKS**

### **This Policy May Not Match Your Expectations**

This policy may not match your expectations (for example; because an exclusion applies). You should therefore read this PDS and Policy Wording carefully. Please ask our Authorised Representative or us if you are unsure about any aspect of the policy.

### **Are You Sure You Have The Right Level Of Cover?**

You need to make sure the limits of cover are appropriate for your needs. Otherwise you may be under insured and have to bear part of any loss that exceeds the limits yourself. Please refer to the applicable limits as set out in the Schedule of Benefits

### **A Claim May Be Refused**

We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the policy conditions, if you do not comply with your Duty of Disclosure or make a misrepresentation, or if you make a fraudulent claim.

### **EXISTING MEDICAL CONDITION(S)**

There is no cover under this policy for an existing medical condition(s). Provided the following existing medical conditions are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions, cover is provided without application.

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma - not requiring cortisone medication or hospitalisation for the past 12 months including as an outpatient
- Bell's palsy
- Benign breast or renal cysts
- Bunions
- Carpal Tunnel syndrome

- Cataracts, dry eye syndrome, glaucoma, macular degeneration
- Coeliac disease
- Colonic polyps
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 - where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
- Epilepsy - you have been seizure free for the past 12 months and do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimoto's disease, Graves' disease
- Gout
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Cholesterol(Hypercholesterolaemia)
- High Lipids(Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Meniere's disease, Tinnitus
- Menopause
- Migraines except where you have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - where there have been no fractures and you do not require more than 1 medication
- Plantar fasciitis
- Raynaud's Disease
- Routine screening tests where no underlying disease has been detected
- Sleep apnoea
- Stable High Blood Pressure(Hypertension)
- Trigeminal neuralgia
- Trigger finger

### **Medical And Ancillary Costs**

There is no cover for medical or ancillary costs incurred within Australia.

### **Unattended Luggage And Personal Effects**

There is no cover under this policy for luggage and personal effects that are left unattended. Please refer to the definition of unattended in the Policy Wording and Losses We Do Not Cover Under Section 5.

## **THE COST OF THIS INSURANCE**

### **What You Have To Pay**

The premium paid by you for the policy will be shown on your Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable).

This policy is only valid when you pay the premium and our Authorised Representative issues a Certificate of Insurance to you.

## **Service Fees**

We or our Authorised Representative may charge a fee for additional services provided to you after you have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes you ask us to make to your policy. The amount of the service fee will be shown on the Certificate of Insurance and we or our Authorised Representative will notify you of any fee at the time you make a request for additional services.

## **Policy Extensions**

The policy can be issued for a maximum duration of 12 days and cannot be extended beyond the period of the trip stated in the original Certificate of Insurance.

## **Amendment Of Travel Details**

If you wish to change your personal details or travel dates after your Certificate of Insurance has been issued, please contact our Authorised Representative. They will either amend the policy over the telephone or in certain circumstances they may ask you to complete and submit to us a Policy Amendment Form which needs to be assessed and approved prior to any amendment to your policy.

## **Excesses**

### **Standard Excess**

We will not pay the first \$25 (the excess) for any one event except in relation to a claim under Section 4.

### **Sporting Equipment Excess**

An additional excess of \$100 applies to loss of, theft of or damage to sporting equipment. This excess is in addition to any other excesses imposed.

## **MATTERS YOU NEED TO KNOW ABOUT**

### **Your Policy**

Your policy is a contract between QBE Insurance (Australia) Limited and you. Your agreement with us is set out in:

- the Policy Wording;
- the Schedule of Benefits;
- your Certificate of Insurance; and
- any written endorsements we provide to you.

These documents make up your policy and should be carefully read together. It is important that they are kept in a safe place, together with evidence as to the value of any insured items.

### **Cooling Off Period**

If, having purchased the policy, you want to return it, you can do so within 21 days of receiving the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by you (eg no claim has been made) and your trip has not commenced.

Our Authorised Representative will arrange for a refund of the premium within 15 business days of you cancelling your policy.

### **Confirming Transactions**

A Certificate of Insurance must be issued once you have completed your online application and paid the appropriate premium. If you want to confirm a transaction, for example whether the Certificate of Insurance has been issued, you may contact us in writing or by phone.

### **Cancellation**

#### **By You**

You may only cancel this policy during the 21 day Cooling Off Period. See the Cooling Off Period section for further details.

## By Us

We can cancel your insurance in any way permitted by law, including if you have:

- failed to comply with your Duty of Disclosure; or
- made a misrepresentation to us before the policy was entered in to; or
- failed to comply with a provision of a policy, including failure to pay the premium; or
- made a fraudulent claim under this policy or any other current policy; or
- failed to notify us of a specific act or omission as required by the policy.

If we cancel your policy, we will do so by giving you written notice. We will deduct from the premium an amount to cover the shortened period for which you have been insured by us and refund to you what is left.

## Updating This PDS

We will update the information in this PDS when necessary. A paper copy of any updated information is available to you at no cost by calling us. We will issue you with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain this insurance.

## CLAIMS LODGEMENT

To lodge your online claim go to <https://travel.qbe.com/qbe/claims>. To help us speed up the processing of your claim, follow the instructions and provide all requested documentation to support your claim.

Alternatively, you can contact us for a claim form on 1300 555 017 and send your claim form and supporting documentation to:

QBE Travel Insurance PO Box 12090,

Melbourne VIC 8006

Claims Enquiries: 1300 555 017 or (03) 8523 2777 Email: [travel.claims@qbe.com](mailto:travel.claims@qbe.com)

Claims Service Standard

Our claims service standard is to settle your claims within 10 working days upon the receipt of a completed claim form and all necessary supporting information.

If more information is required we will contact you within 10 days.

## IMPORTANT NOTICES

### Duty Of Disclosure

Before you enter into an eligible contract of insurance with us, you have a duty of disclosure under the *Insurance Contracts Act 1984* (Cth).

We may ask you questions that are relevant to our decision to insure you and on what terms. If we do, you must tell us anything that you know and that a reasonable person in the circumstances would include in their answer.

You have this duty until we agree to insure you.

### If you do not tell us something

If you do not tell us anything you are required to, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

## Privacy

We'll collect personal information when you deal with us, our agents, other companies in the QBE group or suppliers acting on our behalf. We use your personal information so we can do business with you, which includes issuing and administering our products and services and processing claims. Sometimes we might send your personal information overseas. The locations we send it to can vary but include the Philippines, India, Ireland, the UK, the US, China and countries within the European Union.

Our Privacy Policy describes in detail where and from whom we collect personal information, as well as where we store it and the full list of ways we could use it. To get a free copy of it please visit [qbe.com.au/privacy](http://qbe.com.au/privacy) or contact QBE Customer Care.

It's up to you to decide whether to give us your personal information, but without it we might not be able to do business with you, including not paying your claim.

## Resolving complaints & disputes

At QBE we're committed to providing you with quality products and delivering the highest level of service. We also do everything we can to safeguard your privacy and the confidentiality of your personal information.

### Something not right?

We know sometimes there might be something you're not totally happy about, whether it be about our staff, representatives, products, services or how we've handled your personal information.

#### Step 1 – Talk to us

If there's something you'd like to talk to us about, or if you'd like to make a complaint, speak to one of our staff. When you make your complaint please provide as much information as possible. They're ready to help resolve your issue.

You can also contact our Customer Care Unit directly to make your complaint. Our aim is to resolve all complaints within 15 business days.

#### Step 2 – Escalate your complaint

If we haven't responded to your complaint within 15 days, or if you're not happy with how we've tried to resolve it, you can ask for your complaint to be escalated for an Internal Dispute Resolution (IDR) review by a Dispute Resolution Specialist.

The Dispute Resolution Specialist will provide QBE's final decision within 15 business days of your complaint being escalated, unless they've requested and you've agreed to give us more time.

#### Step 3 – Still not resolved?

If you're not happy with the final decision, or if we've taken more than 45 days to respond to you from the date you first made your complaint, you can contact the Financial Ombudsman Service Australia (FOS Australia). FOS Australia is an ASIC approved external dispute resolution body.

FOS Australia resolves insurance disputes between consumers and insurers, at no cost to you. QBE is bound by FOS Australia's decisions - but you're not. You can contact FOS Australia directly and they'll advise you if your dispute falls within their Terms of Reference.

#### *Disputes not covered by the FOS Australia Terms of Reference*

If your dispute doesn't fall within the FOS Australia Terms of Reference, and you're not satisfied with our decision then you may wish to seek independent legal advice.

## Privacy complaints

If you're not satisfied with our final decision and it relates to your privacy or how we've handled your personal information, you can contact the Office of the Australian Information Commissioner (OAIC)

## Contacting QBE's CCU, FOS or the OAIC

How to contact QBE Customer Care	
Phone	1300 650 053 (Monday to Friday from 9am to 5pm Sydney time, except on public holidays).  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<ul style="list-style-type: none"><li>• <a href="mailto:complaints@qbe.com">complaints@qbe.com</a> to make a complaint</li><li>• <a href="mailto:privacy@qbe.com">privacy@qbe.com</a> to contact us about privacy or your personal information</li><li>• <a href="mailto:customercare@qbe.com">customercare@qbe.com</a> to give feedback or pay a compliment.</li></ul>
Post	Customer Care, GPO Box 219, PARRAMATTA NSW 2124

How to contact FOS Australia	
Phone	1800 367 287 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays).
Email	<a href="mailto:info@fos.org.au">info@fos.org.au</a>
Online	<a href="http://www.fos.org.au">www.fos.org.au</a>

How to contact the OAIC	
Phone	1300 363 992 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).  Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	<a href="mailto:enquiries@oaic.gov.au">enquiries@oaic.gov.au</a>
Online	<a href="http://www.oaic.gov.au">www.oaic.gov.au</a>

## Financial Claims Scheme

Your Policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent you may be entitled to access the FCS, provided you meet the eligibility criteria.

More information may be obtained from the Australian Prudential Regulation Authority (APRA).

How to contact APRA	
Phone	1300 558 849 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays).  Calls from mobiles, public telephones or hotel rooms may attract additional charges
Online	<a href="http://www.apra.gov.au">www.apra.gov.au</a>

## **The General Insurance Code Of Practice**

QBE Australia is a signatory to the General Insurance Code of Practice.

The Code aims to:

- Commit us to high standards of service
- Promote better, more informed relations between us and you
- Maintain and promote trust and confidence in the general insurance industry
- Provide fair and effective mechanisms for the resolution of complaints and disputes between us and you

Promote continuous improvement of the general insurance industry through education and training

## **PART 2 – FINANCIAL SERVICES GUIDE (FSG)**

This Financial Services Guide (FSG) is designed to assist you in deciding whether to use the Financial Services provided by us ie arranging travel insurance for you. It explains the kind of financial services we offer. It also contains general information about who we are, how we are paid and how to make a complaint.

### **About Us**

BookSchoolies.com is an Authorised Representative of QBE Insurance. BookSchoolies.com are authorised by QBE Insurance to deal in QBE travel insurance products on their behalf. We can directly issue, vary or cancel QBE travel insurance as their agent in accordance with their underwriting guidelines (this is called a binder authority). In some cases we may need to arrange for QBE Insurance to do this if we are not able to act under our binder authority. QBE Insurance as the insurer of the product and we as their agent do not act on your behalf. The BookSchoolies.com adviser providing you with this FSG is authorised by us to act on our behalf in providing the services we are authorised to provide for QBE Insurance. We and our travel advisers do not have any authority to give you any advice (i.e. recommendation or opinion about the financial product). We can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.

This FSG was prepared on 1 July 2017 and authorised for distribution by QBE Insurance.

### **Contacting Us**

If you have any queries, contact your BookSchoolies.com adviser, or contact us at the address detailed above.

#### Contact Details

Group Travel Manager Pty Ltd Trading As schoolies.com ABN: 51 132 055 077

Authorised Representative No: 338 244

PO Box 621

Mermaid Beach QLD 4218 Phone: (07) 5572 7627

Fax (07) 5575 1509

### **Our Remuneration**

Our representative receives commission from us which is a percentage of the total premium paid by you to us for the product. The commission is paid monthly by us

based on policies issued. You can request full details of the remuneration payable to our representative for the issue of your policy by asking our representative at any time until the end of your cooling off period (refer Cooling off period).

### **If You Have A Complaint**

If you ever have a complaint, you should ask your BookSchoolies.com adviser for assistance or you can write to or call BookSchoolies.com, using the contact details above. We have procedures in place to help resolve any issues you may have. If your complaint is not resolved to your satisfaction, you may request that your complaint be referred to QBE Insurance and handled under their dispute resolution process.



## **PART 3 - POLICY WORDING**

### **TERMS AND CONDITIONS**

This section provides the terms and conditions of the contract between you and QBE Insurance. It is important that you read this very carefully.

If you have any questions regarding our policy, please telephone our Customer Service Centre on 1300 555 017.

### **DEFINITIONS**

Applicable limit(s) means the sum insured specified in the Schedule of Benefits or Policy Wording.

Existing medical condition(s) means:

- a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, and which is medically documented or under investigation prior to the issue of the Certificate of Insurance; or
- b. any physical, Mental Illness or medical condition (including pregnancy), defect, illness or disease of which you were aware or should reasonably have been aware, and for which treatment, medication, preventative medication, advice, preventative advice or investigation has been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance

Note:

- Where any condition is the subject of an investigation, that condition falls within this definition, regardless of whether or not a diagnosis of the condition has been made.
- This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact your travel plans.

Illness means any disease or sickness affecting the body or mind. This includes a Mental Illness.

Injury means a bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness.

Medical Practitioner means a medical professional registered by the National and /or State Health Board either in Australia or in the country in which you are being treated whilst on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example doctors, physiotherapists and dentists.

In the case of a Mental Illness, a Medical Practitioner means a mental health professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst on your trip, and who is licensed to provide treatment.

Medication/prescriptions and medical opinions and reports – for example, psychologists, general practitioners and psychiatrists.

A Medical Practitioner does not include a person who is related to you or a member of your travelling party.

Mental Illness means any sickness, disorder or condition recognised or provided for in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders, where a clinical diagnosis has been made and Mental Health treatment Plan has been prescribed by a Medical Practitioner.

Mental Health Treatment Plan means the evidence based assessment and medical treatment plan, referred to and required by Australian Medicare, which includes, the patient's diagnosed Mental Illness, their Mental Illness medical history and their mental state and medical needs following diagnosis, as well as details of any medications prescribed, the patient's actions to be undertaken to treat their Mental Illness and details of any medical referrals for the diagnosed Mental Illness.

Personal computer means laptops, notebooks, tablet PCs, personal digital assistants (PDA's), smartphones, and any other hand-held wireless devices that have the capacity to convey data or information.

Premium means the total amount payable for the insurance. It includes amounts payable to our Authorised Representative, stamp duty, GST and the premium payable to us.

Professional sporting activity means an activity for which you receive financial reward, or benefits from participating in that sporting activity, regardless of whether or not you are a professional sports person.

Relative is limited to a relative of yours, or of a member of the travelling party, who is resident in Australia or New Zealand. It means a spouse, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, step-parent, step-children, fiance or fiancée, or guardian.

Rental vehicle means any car, campervan, motorcycle or boat you rent from a licenced rental vehicle company and have a signed contract with that company.

Residents of Australia means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

Single means a single person named on the Certificate of Insurance.

Travelling party means you and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.

Trip(s) means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure, as stated in the Certificate of Insurance, from your normal place of residence in Australia and ends when you return to your normal place of residence in Australia, or when the period of the trip set out in the Certificate of Insurance ends, whichever happens first. The period of travel cannot be altered without our consent.

Unattended means leaving your luggage, either, with a person you have not previously met, or in a public place where it can be taken without your knowledge or at a distance from which you cannot prevent it from being taken.

We, our, us, refers to QBE Insurance (Australia) Limited ABN 78 003 191 035.

You, your, yours, yourself means the person named in the Certificate of Insurance.

## **WHEN DOES THE COVER BEGIN AND END?**

1. This insurance is only valid when you pay the premium and our Authorised Representative issues a Certificate of Insurance to you.
2. This insurance under all applicable sections except Section 2A (Cancellation Or Holiday Deferment Costs), Section 2B (Agents Cancellation Fees) and Section 2C (Loss Of Reward Points) covers you for the period of the trip. Sections 2A, 2B and 2C cover you from the time you pay the premium, until the period of the trip ends.
3. If the scheduled transport in which you are to travel is delayed, or the delay is caused by an event that entitles you to make a claim under this policy, the insurance is automatically extended beyond the period of the trip. The extension lasts until you are capable of travelling to your final destination, including the journey there, or for a period of 6 months, whichever happens first.
4. This insurance is only valid for the period of the trip. That period cannot be changed without our consent. If you wish to defer or alter the period of travel, we may require you to submit a Policy Amendment Form and our decision whether or not to agree to alter the period of the trip will depend upon our assessment of that form. If we do not agree, a refund of the premium will be made to you.

## **LOSSES WE DO NOT COVER AT ALL**

1. We will not pay the first \$25 (the excess) for any one event except in relation to a claim under Section 4.
2. We will not pay the first \$100 (the excess) for the loss of, theft of, or damage to sporting equipment. This excess is in addition to any other excess.
3. In all sections of this policy, we will pay only up to the applicable limit unless a sub-limit is specified in the relevant section.
4. There are General Exclusions, which apply to all types of cover. Particular Exclusions apply to specific sections of cover under this policy and are listed following the relevant types of cover. Please read them carefully.

## GENERAL EXCLUSIONS

We will not pay for any of the following losses:

1. A loss which is recoverable under some other scheme. For example, Medicare, a private health fund, workers compensation scheme, travel compensation fund or accident compensation scheme.
2. Consequential loss of any nature.
3. A loss caused by, arising directly or indirectly from or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.
4. A loss caused by, arising directly or indirectly from or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, or popular uprising.
5. A loss caused by, arising directly or indirectly from or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
6. A loss caused by, arising directly or indirectly from or in any way connected with any Government intervention, prohibition, or regulation.
7. A loss caused by, arising directly or indirectly from or in any way connected with an act or threat of terrorism. This exclusion does not apply to Section 1 Evacuation And Repatriation and Section 5 Luggage And Personal Effects.
8. A loss caused by, arising directly or indirectly from or in any way connected with the cancellation of travel arrangements due to mechanical breakdown of transportation.
9. Any claim arising from Illness or Injury where a metastatic or terminal prognosis was made, in relation to any medical condition, whether related or not to the cause of the claim, prior to the issue of the Certificate of Insurance.
10. Any claim arising directly or indirectly as a result of a member of the travelling party:
  - (a) deliberately injures themselves; or
  - (b) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered Medical Practitioner; or
  - (d) suffers HIV with AIDS related infection or Illness.
11. the Illness, Injury or death of a person who is not a member of your travelling party and is 80 years of age or over at the time the Certificate of Insurance is issued.
12. you are not insured under any section of this policy where a claim payment breaches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations, of Australia, the European Union, United Kingdom or United States of America.

## GENERAL CONDITIONS APPLICABLE TO ALL SECTIONS

1. You must:
  - (a) give us written notice as soon as possible of an event that may result in a claim under this policy.
  - (b) give us your Certificate of Insurance and any other documents, medical certificates, original receipts or information that we reasonably ask for.
  - (c) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation, in respect of an event that may result in a claim under this policy, without our consent.
  - (d) in the event of a claim caused by a physical, Mental or medical condition, obtain evidence from the Medical Practitioner immediately that you are aware of signs or symptoms of the condition.

2. We may, at our expense, take proceedings in your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law. Anything we recover belongs to us.
3. Claims will be paid to you or your personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. We will not pay more than your actual loss.
4. Once the Certificate of Insurance has been issued you are not entitled to a refund of any part of the premium except as provided for in the section headed "Cooling Off Period".
5. You must tell us if you were entitled to claim an input tax credit on the premium at the time of making a claim under the policy. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of your claim.
6. If we agree to pay a claim under your policy, this policy covers GST inclusive costs (up to the relevant policy limit). However, we will reduce any claim payment by any input tax credit you are or would be entitled to for the repair or replacement of insured property or for other things covered by the policy.
7. You must tell us if your entitlement to an input tax credit disclosed to us:
  - (i) is incorrect; or
  - (ii) changes from what you have told us, when you vary your policy.

## **SECTION 1: EVACUATION AND REPATRIATION**

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay you if you have to interrupt your trip after it has begun, for necessary medical evacuation or repatriation that you undertake with our consent. Travel expenses for your evacuation or repatriation are only covered if it is medically justified and you have received our consent.

The following conditions apply:

- (a) We will not pay for expenses incurred to resume the trip after you have returned to your normal place of residence within Australia.
- (b) For repatriation, we will not pay more than the cost of repatriation within Australia.
- (c) Additional travel must be at the fare class that you originally chose, unless undertaken with our consent.
- (d) If you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct the cost of an economy class airfare at the carrier's regular published rates for the return journey.

## **CANCELLATION AND ADDITIONAL EXPENSES – EVENTS WE COVER UNDER SECTION 2**

We will cover you for Cancellation And Additional Expenses (Section 2), in respect of your planned trip, that result directly from one of the following events occurring after the Certificate of Insurance was issued subject to the exclusions detailed in "Losses We Do Not Cover Under Sections 1, 2, 3 And 4":

1. You being unable to start or finish the trip because of the death, sudden serious illness or serious injury arising before or during the trip of:
  - a) you; or
  - b) a member of your travelling party; or
  - c) of a relative, who is resident in Australia or New Zealand.

The following conditions apply;

- a. the death has occurred or the Illness or Injury requires hospitalisation or confinement; or
  - b. You or a member of your travelling party are certified medically unfit to travel by a Medical Practitioner; or
  - c. In the case of a Mental Illness,
    - i. A diagnosis has been made by a Medical Practitioner; and
    - ii. The diagnosed individual has been assigned a Mental Health Treatment Plan; and
    - iii. The Mental Illness prevents you from travelling.
2. you are unable to start or finish the trip because of the death, sudden serious Illness or serious Injury arising before or after the trip of a business partner or co-worker. But before we will cover you, you must provide us with proof that the business partner or co-worker's absence made the cancellation or ending of the trip necessary, and you have written confirmation of that fact from a senior representative or director of the business..
  3. Cancellation or restriction of pre-paid scheduled public transport services caused by severe weather, natural disaster, riot, strike or civil commotion. You must have done everything reasonable to avoid the expenses. You must also get the carrier's written confirmation of your claim.
  4. Your pre-paid accommodation being destroyed or uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. You must have done everything reasonable to obtain alternative accommodation. You must also have written confirmation of your claim from an official of the hotel or government body where the incident took place.
  5. A member of the travelling party being required to do jury service or being confined in compulsory quarantine.
  6. You being involved in a motor vehicle, railway, air or marine accident. You must have written confirmation of the accident from an official body where the accident happened.
  7. Loss (excluding Government confiscation) of your passport, travel documents or credit cards.
  8. A member of your travelling party who is a full time student being required to sit supplementary examinations.
  9. A member of your travelling party being made redundant from full time usual employment in Australia.
  10. The cancellation of pre-arranged leave for full time employees of the police, fire, ambulance or emergency services.
  11. Your normal place of residence in Australia being destroyed or rendered insecure due to a natural disaster.
  12. The cancellation of a wedding, conference, pre-paid concert, course, tuition or sporting event and the sole purpose of the trip is to attend that wedding, conference, concert, course, tuition or sporting event.
  13. A member of your travelling party being effected by any form of insolvency, administration or bankruptcy of their employer.
  14. A tour operator or wholesaler cancelling a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the airline tickets purchased to reach the departure point of the tour.
  15. The insolvency or financial default of scheduled service airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railways operators and theme park operators excluding travel agents. Cover is limited to \$1,500.

## **SECTION 2: CANCELLATION AND ADDITIONAL EXPENSES**

Cover under this section is only provided for an event listed in Cancellation And Additional Expenses – Events We Cover Under Section 2.

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

## **Section 2A: Cancellation Or Holiday Deferment Costs**

We will pay the value of unused pre-paid travel arrangements, less any refunds due to you, if you have to cancel these arrangements, or; the reasonable cost of rearranging your trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled. We will not pay for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.

## **Section 2B: Agents Cancellation Fees**

We will pay agent's cancellation fees up to \$1,500 when full monies have been paid. If only a deposit has been paid at the time of cancellation, we will pay the agent's cancellation fees up to the maximum of the deposit. In any event, we will not pay more than the level of commission or service fees normally earned by the agent, had the trip not been cancelled.

## **Section 2C: Loss Of Reward Points**

We will pay for frequent flyer or similar flight reward points lost due to the cancellation of your airline ticket. The amount we will pay is calculated as follows:

- (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time of cancellation, less your financial contribution towards the airline ticket  
multiplied by
- (b) the total amount of points lost divided by
- (c) the total amount of points redeemed to obtain the airline ticket.

We will not provide cover if the loss of such points or their value can be recovered from any other source.

## **Section 2D: Emergency Travel Arrangements And Accommodation Expenses**

We will pay you if you have to interrupt your trip after it has begun, for necessary additional travel, accommodation and meals that you undertake with our consent. Travel expenses for your return home are only covered if the attending Medical Practitioner advises us in writing that you are unfit to continue the trip.

The following conditions apply:

- (a) We will not pay for expenses incurred to resume the trip after you have returned to your normal place of residence within Australia.
- (b) Additional travel must be at the fare class that you originally chose, except where written approval is provided by us.
- (c) If you do not have a return ticket at the time of the event that causes the cancellation, we will deduct the cost of an economy class airfare at the carrier's regular published rates for the return journey.
- (d) We will not pay for additional transport or accommodation expenses when a claim is made for cancelled transport or accommodation expenses covering the same period of time.
- (e) We will not pay for accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements.
- (f) We will pay you for necessary additional meals up to a maximum of \$50 for each 24 hour period up to a maximum of \$500.
- (g) You must give us your receipts and written advice that you are unfit to continue the trip.

## **SECTION 3: NON MEDICAL ATTENDANT**

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay an economy class airfare and necessary accommodation, for a relative or friend to travel to, remain with or escort you, in place of a medical attendant if you are hospitalised as an in-patient as a result of suffering an Injury or an Illness, the symptoms of which you first became aware during the trip. However, you must have our written consent. Cover is limited to \$1,500.

#### **SECTION 4: ACCIDENTAL DEATH**

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

(No Excess Applies)

We will pay your Estate, if you are 18 years of age or over and during your trip you suffer an Injury which results in your death within 12 months of the injury being sustained.

#### **LOSSES WE DO NOT COVER UNDER SECTIONS 1, 2, 3 AND 4**

We will not pay a claim that arises directly or indirectly because of any of the following:

1. A member of the travelling party:
  - (a) takes part in a riot or civil commotion;
  - (b) acts maliciously;
  - (c) races (except on foot); mountaineers or rock climbs using support ropes; or participates in basejumping, or takes part in a professional sporting activity;
  - (d) rides a motor cycle in excess of 100cc (except as a pillion passenger) without a licence that is valid in Australia.
2. You travel even though you know you are unfit to travel. You travel against medical advice. You travel when you know you will have to consult a medical practitioner.
3. You arrange to travel when you know of circumstances that could lead to the trip being disrupted or cancelled.
4. Death, Illness or Injury, caused or exacerbated by, traceable to, or related to, an existing medical condition.
5. Death, Illness or Injury caused or exacerbated by or consequential upon any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made.
6. Replacing medication in use at the time the trip began or maintaining a course of treatment you were on at the time.
7. The birth of a child, whatever the proximate cause is.
8. You fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
9. A member of the travelling party decides to change or not to continue with the trip.
10. You operate a rental vehicle in violation of the rental agreement.
11. You incur medical, ambulance and ancillary expenses within Australia.
12. The insolvency or financial default of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent that your loss is covered by a scheme or fund (not a contract of insurance), or would be but for this insurance.
13. The insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, organisation involved in your travel arrangements at the time the Certificate of Insurance was issued.

## SECTION 5: LUGGAGE AND PERSONAL EFFECTS

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay you for each of the following:

1. Accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip, whilst they are accompanying you during your trip. We are entitled to choose between repairing, or replacing the property, or paying you its value in cash, after allowing for wear, tear, and depreciation. The limits in total and the item limits are set out in the Schedule of Benefits. A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose.

However, we will only accept liability if you:

- (a) within 24 hours of becoming aware of the loss, notify the police or the responsible officer, in the aircraft, vessel, train, or motor coach you are travelling in, or in the hotel in which you are staying and give us their written report of the incident when you make the claim.
  - (b) keep receipts for goods you buy separate from the goods themselves.
  - (c) keep any relevant ticket and luggage check and give them to us.
  - (d) provide evidence of the value and your ownership of the goods.
  - (e) if an airline loses or damages your accompanying luggage, report it in writing to the airline within 3 days and send to us written confirmation of the report along with details of any settlement that they make in relation to the loss or damage.
2. Loss of, or damage to, dentures or dental prostheses during your trip, up to \$800.

## LOSSES WE DO NOT COVER UNDER SECTION 5

We will not pay for any of the following:

1. Loss, theft of, or damage to:
  - (a) cash, bank or currency notes, cheques or negotiable instruments.
  - (b) watercraft of any type (excluding surfboards).
  - (c) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them.
  - (d) damage to computer screens at any time.
  - (e) unaccompanied luggage or personal effects.
  - (f) property that you leave unattended or that occurs because you do not take reasonable care to protect it.
  - (g) luggage or personal effects to the extent for which you are entitled to compensation from the carrier.
  - (h) personal computer, or communication, or photographic, or electronic equipment, or jewellery, or watches left unattended by you in a motor vehicle for any length of time, even if in the boot of the motor vehicle.
  - (i) luggage or personal effects left unattended by you overnight in a motor vehicle for any length of time.
  - (j) personal computer, or communication, or photographic, or electronic equipment, or jewellery, or watches checked in as luggage.
2. Wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
3. Mechanical or electrical breakdown, or malfunction repair costs.



## **SECTION 6: PERSONAL LIABILITY**

The most we will pay for all claims under this section is the applicable limit set out in the Schedule of Benefits or where no limit is listed, the specific amount set out in the relevant section.

We will pay you for your legal liability to pay damages or compensation because your negligence during the trip causes Injury to a person who is not a member of your family or travelling party; or loss or damage to property that is not owned by you or a member of your family or travelling party, or is not in your or their custody or control. Provided our consent is obtained we will also pay your legal costs in relation to that liability. The applicable limit is a combined total for your liability and your costs.

### **LOSSES WE DO NOT COVER UNDER SECTION 6**

We will not pay for a liability:

- (a) arising out of your trade, business or profession; or
- (b) for Injury to an employee arising out of, or in the course of, their employment by you; or
- (c) arising out of an unlawful, wilful or malicious act by you; or
- (d) arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft;  
or
- (e) arising out of you passing on an illness or disease to another person.

