



Travel Insurance

Combined Product Disclosure Statement and Policy Wording



Qantas Frequent Flyer members can earn 1 Qantas Frequent Flyer point per \$2 spent on eligible QBE travel insurance products.



About this booklet

This booklet is a Product Disclosure Statement (PDS) and is also the Policy Wording. Other documents may comprise the PDS and we will tell you if this is the case in the relevant document.

This booklet has two (2) parts: Important Information to help you understand the insurance, and the Policy Wording, which sets out terms and condition of the cover provided. It is up to you to choose the cover you need. Any advice in this booklet is general in nature only and has not considered your objectives, financial situation or needs. You should carefully consider the information provided having regard to your personal circumstances to decide if it is right for you.

Updating our PDS

We may update the information contained 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 rectify a misleading or deceptive statement or omission, which is materially adverse from the point of view of a reasonable person deciding whether to obtain or renew this insurance.

For more information

Please take the time to read through this booklet and if you have any questions or need more information, please contact:

- Our representative. The name and contact details for our representative can be found on the back of this PDS, on the web site from which you obtained this PDS or should be given to you with this document if it has been emailed to you.

About QBE

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545 is a member of the QBE Insurance Group Limited ABN 28 008 485 014 (ASX: QBE). QBE Insurance Group is Australia's largest international general insurance and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886 and continues to provide insurance solutions that are focused on the needs of policyholders.

QBE is a respected name in Australian insurance, backed by sizeable assets, and well known as a strong and financially secure organisation.

About our representative

Our representative can directly issue or vary QBE travel insurance under a binding authority in accordance with our underwriting guidelines. In some cases our representative may need to arrange for us to do this if they are not able to act under the underwriting guidelines. We, as the insurer of the product, and our representative, as our agent, do not act on your behalf. Our representative does not have any authority to give you any advice (i.e. recommendation or opinion about the financial product). They can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.

Our representative's remuneration arrangements

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.

Important Information

The information provided in this section includes high level information about this Policy including your duty of disclosure, privacy, how to make a claim, our dispute resolution process and other relevant information. This section may also set out other information such as options in cover you can choose from, factors that affect the cost and any cooling off rights.

The Policy Wording section sets out the detailed terms, conditions and exclusions relating to the insurance.

If we issue you with a Policy, you will be given a Certificate of Insurance. The Certificate of Insurance sets out the specific terms applicable to your cover and should be read together with the Policy Wording.

The Policy Wording and Certificate of Insurance form your legal contract with us so please keep them in a safe place for future reference. You should check the Certificate of Insurance when you receive it to ensure it accurately states what you have insured.

Applying for travel insurance

To apply for insurance please complete the relevant forms (refer to the table below) and submit to our representative for approval by us if required. If your application is approved our representative will issue your policy and provide you with a Certificate of Insurance. Your Certificate of Insurance confirms the cover that you have chosen including any additional benefits, the total amount paid by you and information about the terms of your policy.

What forms do I need to complete?	Application Form	Travellers Medical Appraisal Form
International Travel Plan		
O - 69 years with no EMC*	✓	Not Available
O - 69 years with a High Risk EMC* or requiring cover for any other EMC*	✓	✓ In some cases a Doctors Declaration Form may also be required
Residents of Australia 70 years or over regardless of health	✓	✓ In some cases a Doctors Declaration Form may also be required

What forms do I need to complete?	Application Form	Travellers Medical Appraisal Form
Non residents of Australia 70 years or over	Not Available	Not Available
Essentials Travel Plans A and B		
0 - 69 years	✓	Not Available
70 years or over	Not Available	Not Available
Essentials Travel Plan C		
0 - 80 years	✓	Not Available
81 years or over	Not Available	Not Available
Bare Essentials Travel Plan		
0 - 69 years	✓	Not Available
70 years or over	Not Available	Not Available
Inbound		
Non residents of Australia 0 - 80 years	✓	Not Available
81 years or over	Not Available	Not Available
Annual Multi Trip Travel Plan		
0 - 69 years with no EMC*	✓	Not Available
0 - 69 years with a High Risk EMC* or requiring cover for any other EMC*	✓	✓ In some cases a Doctors Declaration Form may also be required

What forms do I need to complete?	Application Form	Travellers Medical Appraisal Form
70 years or over	Not Available	Not Available
Australian Travel Plans		
No EMC* regardless of age	✓	Not Available
Residents of Australia regardless of age and non-residents of Australia under 70 years of age requiring cover for an EMC*	✓	✓ In some cases a Doctors Declaration Form may also be required
Australian Cancellation And Additional Expenses Travel Plans		
Residents/non residents of Australia regardless of age	✓	Not Available

*EMC means existing medical condition excluding those conditions covered automatically.

Existing medical condition(s)

(Not available on Essentials, Bare Essentials, Inbound or Australian Cancellation And Additional Expenses Travel Plans or after departure.)

If you are applying for an International Travel Plan you must tell us if you or anyone in your travelling party has a high risk existing medical condition or requires cover for any other existing medical condition other than those automatically covered, or if anyone in your travelling party is 70 years or over, regardless of health.

If you are applying for an Annual Multi Trip Travel Plan you must tell us if you or anyone in your travelling party has a high risk existing medical condition or requires cover for any other existing medical condition other than those automatically covered.

If you are applying for an Australian Travel Plan you must tell us if you or anyone in your travelling party requires cover for an existing medical condition other than those automatically covered.

If you do not tell us about an existing medical condition other than those automatically covered for you or anyone in your travelling party there is no cover for any existing medical condition. To apply for cover ask our representative for a travellers medical appraisal form which must be completed and submitted with your application form, for appraisal, via our representative, before the Certificate of Insurance can be issued. If your application is approved you will be advised of any restrictions or excess that may apply and asked to pay any additional premium.

The definition of an existing medical condition is set out in the Policy Wording under 'Words with special meanings'.

High Risk Existing Medical Conditions

If you are applying for an International or Annual Multi Trip Travel Plan you must tell us if you or anyone in your travelling party has any of the following existing medical conditions.

Cardiovascular/Cerebrovascular diseases

- Angina (Coronary Artery Disease/Ischaemic heart Disease)
- Myocardial Infarction (Heart Attack)
- Cardiomyopathy
- Cardiac arrhythmias (disturbances to the heart rhythm)
- Congestive cardiac/heart failure
- Cerebrovascular Accident (CVA/Stroke/TIA - Transient Ischaemic Attack)
- Cardiac Valve Disease
- Previous cardiac surgery (stents, bypass surgery, valve replacement, and pacemakers/intracardiac devices)
- Aneurysms
- Peripheral Vascular Disease

Chronic lung diseases

- Emphysema
- Chronic bronchitis
- Bronchiectasis
- Chronic obstructive airways/pulmonary disease (COAD/COPD)
- Pulmonary Fibrosis/Asbestosis
- Cystic Fibrosis

Neurological disorders

- MS (Multiple Sclerosis)
- Parkinsons Disease
- Motor Neurone Disease
- Muscular Dystrophy
- Myasthenia Gravis
- Traumatic Brain Injury

Others

- Organ transplants
 - Any back condition, including chronic pain and/or surgery in the last 5 years
 - Any condition for which you have undergone surgery or which has been under investigation within the last 12 months.
 - Any condition that is awaiting investigation or treatment
 - Any cancer that was diagnosed within the last 5 years excluding non-melanoma skin cancers
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Conditions Automatically Covered for Free

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 on all travel plans.

- 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 - provided you are under 60 years of age and you have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.
- Bell's palsy
- Benign breast cysts
- Bunions
- Carpal Tunnel syndrome
- Coeliac disease
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 provided you were not diagnosed within the last 12 months and 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 or do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimoto's disease, Graves disease
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Blood Pressure (Hypertension) - stable
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- 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 or suffer any back pain condition
- Plantar fasciitis
- Pregnancy related illness up to and including 26 weeks gestation; provided that there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive techniques, eg IVF
- Raynaud's Disease
- Trigeminal neuralgia

- Trigger finger
- Routine screening tests where no underlying disease has been detected.

Existing medical conditions of a non travelling relative or business partner

(Not available on Essentials, Bare Essentials or Australian Cancellation And Additional Expenses Travel Plans, to non residents of Australia or after departure.)

Provided your non travelling relative or business partner is under 80 years of age at the time the Certificate of Insurance is issued you can apply to cover their existing medical condition if their state of health could disrupt your travel plans even though they are not travelling with you. Complete your Application Form and ask our representative for a Non Travelling Relative or Business Partner Travellers Medical Appraisal Form, complete and submit for appraisal, via our representative. If cover is approved you will be advised of any additional premium and of any special terms imposed. If you do not select this additional benefit there will be no cover if your trip is cancelled, cut short or disrupted as a result of your non travelling relative's or business partner's existing medical condition.

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 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. Also refer to section headed "Changing the period of insurance" in the Policy wording.

Duty of disclosure

Under the *Insurance Contracts Act 1984* (Cth), you have a duty of disclosure. You are required before you enter into, renew, vary, extend or reinstate your Policy, to tell us everything you know and that a reasonable person in the circumstances could be expected to know, is a matter that is relevant to our decision whether to insure you, and anyone else to be Insured under the policy, and if so, on what terms.

You do not have to tell us about any matter

- that diminishes the risk;
 - that is of common knowledge;
 - that we know or should know or, in the ordinary course of our business, we ought to know or
 - which we indicate we do not want to know.
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If you do not tell us

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

Everyone who is insured under the Policy must comply with the duty of disclosure. If you provide information about another insured, you do this on their behalf. If you (or they) don't comply with the Duty of Disclosure, we may reduce the amount of any claim and/or cancel your insurance. If fraud is involved, we may treat your insurance as void from the beginning.

Privacy

All companies in the QBE Group are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information from or about you for the purpose of assessing your application for insurance and administering your insurance policy, including any claim made by you. QBE will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose.

Without this personal information we may not be able to issue insurance cover, administer your insurance or process your claim. Our aim is to always have accurate and up-to-date information. When you receive a Policy Schedule, Certificate of Insurance, Renewal or other document from us, you should contact us if the information is not correct.

QBE uses the services of a related company located in the Philippines to provide Call Centre sales and claims handling, accounting and administration services to QBE in Australia.

QBE or our authorised agent may collect or disclose your personal information from or to:

- any person authorised by you;
 - a mail house, records management company or technology services provider (for printing and/or delivery of mail and email, including secure storage and management of our records). These companies may be located or the records stored using 'Cloud' technology overseas, including in India, Ireland, USA or the Netherlands;
 - a financier whose name appears on your Policy Schedule (for the purpose of confirming the currency of your Policy or when you have a claim and the insured property is a total loss, to confirm if the financier has a current interest);
 - an organisation that provides you with banking facilities (for the purpose of arranging direct debit or other payment transactions or confirming payments made by you to us);
 - a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
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- another person named as a co-insured on your Policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (to obtain confirmation of your no claim bonus or to assess insurance risks or to assist with an investigation);
- our reinsurer that may be located overseas (for the purpose of seeking recovery from them);
- a dispute resolution organisation such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
- a company to conduct surveys on our behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims you may make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:

- to a repairer or supplier (for the purpose of repairing or replacing your insured items);
- to an investigator, assessor (for the purpose of investigating or assessing your claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess or seeking a legal opinion regarding the acceptance of a claim);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party to a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about you) may also be obtained from the above people or organisations.

In addition we will:

- give you the opportunity to find out what personal information we hold about you and when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide our dispute resolution procedures to you, should you wish to complain about how we handle your personal information.

To obtain further information about our Privacy Policy, to request access to or correct your personal information, or to make a complaint please email: complaints@qbe.com.

Worldwide medical & emergency assistance

24 hours a day, 365 days a year, QBE Assist

QBE Assist is a team of highly trained medical and insurance specialists, ready to help policyholders in the event of an accident, illness or mishap during their travel.

The QBE Assist team has full authority to act in the event of a situation arising, thereby empowering them to act quickly and effectively in the event of an emergency.

Hurt, sick and away

Requiring medical attention is stressful at the best of times when you are at home let alone being overseas, potentially without the familiarity of the English speaking medical staff or the confidence of a fully equipped Australian hospital. The QBE Assist team of medical experts is on hand for:

- assessing and monitoring after an accident or illness;
- provision for medical repatriation, if required;
- making payment of hospital and medical bills.

Disrupted, lost and desperate

Airport closures; lost or stolen documents; missing luggage all add up to frustration and anxiety when travelling. Some of the levels of support QBE delivers to its customers are:

- assistance with the rescheduling of travel arrangements, replacement of lost passports or travel documents;
- in the case of an emergency, providing emergency messages to your family, employers or your travel agent back home.

Resourced to respond, highly skilled and specially trained

QBE Assist is based in Melbourne and coordinates medical evacuation and repatriation for policyholders who become injured or ill while travelling abroad. Policy holders can rest assured knowing that QBE's emergency assistance is co-ordinated by QBE staff and systems and not outsourced, eliminating any unnecessary delays.

As a QBE policyholder you have complete access to our QBE Assist team, who work closely with numerous hospitals, health care groups and other service providers. In the event that repatriation is required, our repatriation crew are only a phone call away. The crew, made up of a Medical Director, Doctors, Paramedics and Critical Care Nurses are specially trained and qualified for air or land based medical patient transfers, offering immediate care.

Note: If you are in need of medical or dental treatment or need to cancel or rearrange your trip and you expect that the costs will be in excess of \$2,000 you must contact us.

Providing assistance is not in itself an admission of liability for a claim and where relevant, all services are subject to a claim being accepted under the policy.

Before you travel

- Place your QBE Assist contact details in a safe place so you can contact us if you require assistance.
- Subscribe to smartraveller.gov.au to receive up to date travel advice.

While you're travelling

- Visit <http://www.qbe.com.au/travel/info> for travel insurance advice and useful tips while you're travelling.
- Ensure you have your Certificate of Insurance number and contact details with you.

Lost credit cards/travellers' cheques?

Due to privacy legislation you will need to call the Credit Card/ Travellers Cheque company directly in order to cancel the card/ cheques and arrange replacements.

Obtain the correct number by visiting your card provider's website.

Contact details Outside of Australia

If you're overseas – these numbers are toll free from a landline. Calls from mobiles will be at your cost.

Country	Telephone	Country	Telephone
Austria	0800 291 702	Japan	00531 616 441
Brazil	0800 891 8401	Malaysia	1800 800 428
Canada	1800 665 3870	Netherlands	08000 226 742
China North	10800 611 0133	New Zealand	0800 441 678
China South	10800 361 0151	Philippines	1800 1611 0045
Fiji	00800 2149	Singapore	800 6161 051

Country	Telephone	Country	Telephone
France	0800 90 5097	South Africa	0800 99 3514
Germany	0800 181 7694	Spain	900 996 167
Greece	00800 6112 6195	Sweden	0200 214 612
Hong Kong	800 933 877	Switzerland	0800 838 533
India	0008006101119	Thailand	001 800 611 2885
Indonesia	001 803 61 683	Turkey	00 800 6190 3627
Ireland	1800 552 636	United Kingdom	0800 899 813
Israel	180 945 6589	United States	1800 765 8631
Italy	800 875 100		

If you cannot use the toll free numbers above, please contact our Emergency Assistance team using the contact details below

Phone: + 61 3 8523 2800

Fax: + 61 3 8523 2815

Email: qbeassist@qbe.com

Within Australia

1300 555 019 - Emergency Assistance

1300 555 017 - Claims / Customer Service / Medical Services

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 the Important Information and Policy Wording carefully. Please ask our 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 and the Policy Wording.

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 "What is not covered?" under Section F1 "Luggage and personal effects".

Medical and ancillary costs

There is no cover for any medical, dental or ancillary costs incurred within Australia unless you have purchased an Inbound Travel Plan or you are cruising in Australian waters, where cover is provided for emergency medical treatment required on board. Refer to Section B1 "Medical and dental expenses" in the Policy Wording.

The cost of this policy

The total premium is the amount we charge you for this Policy. It includes the amount we have calculated for the risk and the taxes and government charges applicable. The premium will be shown on the Certificate of Insurance.

When calculating the premium we take a number of factors into account. These factors and the degree to which they affect the premium will depend on the information you give us, and the level and type of cover you choose. The main factors that impact your premium include:

- the length of your trip;
 - your destination;
 - travel plan chosen;
 - any additional amounts determined by us to cover an existing medical condition; and
 - additional premium payable to cover any additional benefits you choose.
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This Policy is only valid when you pay the premium and our representative issues a Certificate of Insurance to you.

Service fees

We 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 will notify you of any fee at the time you make a request for additional services.

How to make a claim

Full details of what you must do for us to consider your claim are provided in the 'Claims' section at the end of this booklet. To make a claim under this Policy please contact:

QBE Travel Insurance
PO Box 12090, Melbourne VIC 8006.
Claims Enquiries: 1300 555 017 or (03) 8523 2777
Email: travel.claims@qbe.com

Alternatively, you can lodge your online claim, by going to travel.qbe.com/qbe/claims.

Cooling off information

If, having purchased the Policy, you want to return it, you can do so within 21 days of the date of issue of the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by you (e.g. no claim has been made) and your trip has not commenced. The cooling off period does not apply to policy or trip extensions.

Our representative will arrange for a refund of any premium entitlement within 15 business days of you cancelling your Policy.

The General Insurance Code of Practice

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

The Code aims to:

- promote more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

Dispute resolution

We will do everything possible to provide a quality service to you. However, we recognise that occasionally there may be some aspect of our service or a decision we have made that you wish to query or draw to our attention. We have a complaints and dispute resolution procedure which undertakes to provide an answer to your complaint within fifteen (15) working days.

If you would like to make a complaint or access our internal dispute resolution service please contact your nearest QBE office and ask to speak to a dispute resolution specialist. If you are not happy with our

answer, or we have taken more than fifteen (15) working days to respond, you may take your complaint to the Financial Ombudsman Service (FOS), an ASIC approved external dispute resolution body.

FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE is bound by the determination of FOS but the determination is not binding on you.

Financial Claims Scheme

This 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 APRA - www.apra.gov.au or 1300 55 88 49.

Travel Plans

You have a choice of travel plans. The travel plan you have chosen is shown on your Certificate of Insurance and each travel plan is subject to specific terms, conditions limits and exclusions.

Bare Essentials Travel Plan

(No Qantas Frequent Flyer points available)

A plan suitable for budget conscious travellers who want to cover for bare essentials.

Schedule of benefits		
Per adult includes any accompanying child or children. This list is a summary of some of the benefits covered by this policy and the applicable limits. Please refer to the relevant sections of the Policy Wording for full details of cover. Other applicable limits may apply.		Applicable limits Per adult
Cancellation or holiday deferment costs	Section A1	\$5,000
Emergency travel arrangements and accommodation expenses	Section A2	\$5,000
Agents cancellation fees	Section A3	\$1,500
Medical and dental expenses	Section B1	Unlimited
Dental expenses due to sudden and acute pain	Section B5	\$1,000
Medical evacuation and repatriation	Section C1	\$250,000
Travel delay	Section D1	\$200
Hijacking	Section D7	\$5,000
Luggage and personal effects maximum limit	Section F1	\$2,000
Individual item limit		\$250
Emergency luggage	Section F2	\$150
Replacement passports and travel documents	Section F5	\$500
Accidental Death	Section G1	\$5,000
Funeral expenses overseas or repatriation of remains	Section G2	\$15,000
Personal liability	Section H1	\$1,000,000

Guidelines

- This plan is available to residents and non residents of Australia who are under 70 years of age at the time the Certificate of Insurance is issued. If you are 70 years of age or over please ask our representative or us about other travel insurance products which may be available.
- This plan ends once you have returned to your usual country of residence, or the period of insurance ends, whichever happens first.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- This plan does not cover existing medical conditions unless it is one that is automatically covered. If you have an existing medical condition please ask our representative or us about other travel insurance products which may be available.
- This plan does not provide cover for any snow sports.
- There is no provision to suspend this plan during the period of insurance.
- This plan cannot be purchased more than 12 months prior to travel.
- The premium payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying child or children are covered at no additional cost.

Excess

An excess will apply to each claim you make under this policy except on the applicable section of the policy wording listed as "No excess applies to claims under this benefit". The excess will be subtracted from the amount paid to you if you should make a claim under a section of the policy where the excess is applicable. If you make more than one claim under your policy the excess will apply to each claim which arises as a result of each separate set of circumstances. The amount of this excess will be shown on your Certificate of Insurance.

Policy wording

This Policy is underwritten by QBE Insurance (Australia) Limited ABN 78 003 191 035, AFS Licence No. 239545 of 82 Pitt Street, Sydney NSW 2000.

Our agreement with you

This Policy is a legal contract between you and us. You pay us the premium and we provide you with the cover you have chosen as set out in the Policy, occurring during the period of insurance shown on your Certificate of Insurance.

The limits of cover applying to the cover selected by you is shown in the schedule of benefits applicable to your travel plan and/or on your Certificate of Insurance.

When does the policy begin and end?

Your Policy will be valid for the period of insurance when you have paid the premium and you have been provided with a Certificate of Insurance. The period of insurance will start and end on the dates shown in your Certificate of Insurance or when you return to your home in Australia whichever happens first. Cover under the Annual Multi Trip Travel Plan is available for any trip up to 60 continuous days. The Policy is not a renewable contract of insurance.

When does the cover under each benefit begin and end?

This Policy contains a number of different benefits. Cover under those benefits may begin and end at different times. Each section of the Policy sets out when the cover begins and ends.

Your policy is a contract of insurance

Your Policy consists of the Policy Wording in this booklet and the Certificate of Insurance we give you. Please keep them in a safe place for future reference.

Please check the Certificate of Insurance details to ensure it accurately states what you have insured. Be sure to check that the limits and sums insured are adequate.

Words with special meanings

Some key words and terms used in this Policy have a special meaning. If words and terms are only used in one (1) section of the Policy, we will describe their special meaning in that section.

Wherever the following words or terms are used in the Policy, they mean what is set out below:

Word or term	Meaning
Applicable limit(s)	the sum insured specified in the schedule of benefits or Policy wording for the travel plan selected as shown on the Certificate of Insurance.
Carrier(s)	the scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.
Child or children	your child or children, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews who are under 25 years of age at the time the Certificate of Insurance is issued and who are financially dependant on you during the trip.
Cruise(s), cruising	means travel on a vessel undertaking scheduled deep water cruises of 4 or more consecutive days. This does not apply to river cruises or house boats.
Electronic equipment	portable game consoles, portable media players, and satellite navigation units.
Existing medical condition(s)	<p>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, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or</p> <p>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, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and in the case of the Annual Multi Trip Travel Plan also within 30 days prior to booking any trip.</p>

Word or term	Meaning
	<p>Note:</p> <ul style="list-style-type: none"> Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made. This definition applies regardless of whether or not the condition, illness or disease displays symptoms. 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 on your travel plans.
Financial default	the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, or organisation.
High risk	means any existing medical condition(s) as listed on page 8 'High Risk Existing Medical Conditions'.
Home in Australia	your usual residential address in Australia. If you do not travel directly to your Home in Australia at the completion of your trip, it means your point of arrival or an Australian hospital if we repatriate you.
Injury	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 or disease.
Medically necessary	treatment that's appropriate for your illness or injury, consistent with your symptoms, and that can be safely provided to you. It meets the standards of good medical practice and isn't for your convenience or the providers convenience.
Mental illness	a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.
Our representative	an intermediary and their employees appointed by us as our agent to issue or vary QBE travel insurance products on our behalf. Our representative may be our representative or an Insurance Distributor, as

Word or term	Meaning
	detailed on the back panel of this PDS or in information given to you with this PDS.
Period of insurance	the period of cover specified in the Certificate of Insurance.
Personal computer	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.
Point of arrival	an airport, port, station or bus terminal to which your pre-paid scheduled public transport arrives.
Point of departure	an airport, port, station or bus terminal from which your pre-paid scheduled public transport departs.
Premium	the total amount payable for the insurance. It includes commission, stamp duty and GST if applicable.
Professional sporting activity	an activity for which you receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not you are a professional sports person.
Relative(s)	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, stepparent, stepchildren, fiancé or fiancée, or guardian.
Rental vehicle	any car, campervan, motorcycle or boat you rent from a licenced rental vehicle company and for which you have a signed contract with that company.
Repatriate(d) or repatriation	travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.
Resident(s) of Australia	someone who currently resides in Australia and is eligible for an Australian Medicare Card.
Scheduled public transport	a public transport system that runs to a timetable.
Snow sports	skiing, snow boarding and ski biking.

Word or term	Meaning
Terrorist act	an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar act.
Total permanent disability	you have lost any part of your arm between the shoulder and wrist or any part of your leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in our opinion, that loss will continue indefinitely.
Travel agent(s)	means the company or companies who arranged your trip and are engaged in the business of selling travel and accommodation bookings to consumers.
Travelling party	you and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.
Trip(s)	<p>in the case of the International, Essentials, Bare Essentials, Inbound and Australian Travel Plans 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 home in Australia and ends when you return to your home in Australia or when the period of the trip set out in the Certificate of Insurance ends, whichever happens first. In the case of the Annual Multi Trip Travel Plan trip(s) mean a period of travel undertaken by you during the period of insurance, that includes pre-paid scheduled public transport or rental vehicle hire for travel for a minimum of 200 km:</p> <ul style="list-style-type: none"> (a) commencing when you leave your workplace or home in Australia, provided you travel from there directly to your point of departure, or if you do not travel directly to your point of departure then when you arrive at your point of departure; and (b) ceasing at the earlier of: <ul style="list-style-type: none"> (a) when you arrive at your workplace or home in Australia, provided you travelled there directly from your point of arrival, or if you do not travel directly to your workplace or home in Australia then when you arrive at your point of arrival;

Word or term	Meaning
	<p>(b) 60 days after the commencement of the relevant trip; or</p> <p>(c) the expiry of the period of insurance.</p> <p>The period of travel cannot be altered without our consent.</p>
Unattended	leaving your luggage or personal effects 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(s), us	QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239545.
Wholesaler(s)	means a company engaged in the business of selling travel and accommodation to travel agent(s).
You, your, yours, yourself	the person or persons listed as adults in the Certificate of Insurance and in the case of the International, Annual Multi Trip and Australian Travel Plans, their accompanying child or children. If 2 adults are named as insureds on the Certificate of Insurance the benefits, terms, applicable limits and conditions will be the same as if a separate Certificate of Insurance had been issued to each adult. In the case of the Australian Cancellation and Additional Expenses you means each fare paying passenger listed in the Certificate of Insurance.

Section A - Cancellation and additional expenses

Am I covered under Section A?

Section A is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section A?	
International Travel Plan	All Sections
Essentials Travel Plan	Section A1, A2 and A3
Bare Essentials Travel Plan	Section A1, A2 and A3
Inbound Travel Plan	Section A1, A2 and A3
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	All Sections

You must read Section A together with the General exclusions, as these may affect your cover.

What are the events that will be covered under Section A?

We will cover you under Section A in respect of your planned trip if one of the following events occurs after the issue of the Certificate of Insurance:

1. you are 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) a member of your travelling party; or
 - (b) a relative or business partner or person in the same employ as you, who is a resident in Australia, or New Zealand or your usual country of residence under the Inbound Travel Plan

But before we will cover you, you must provide us with proof that:

- (a) the death has occurred or the illness or injury requires hospitalisation or confinement; or
- (b) you are certified medically unfit to travel by a General Practitioner; or
- (c) in the case of a business partner or person in the same employ as you, the person'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.

2. your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of severe weather, natural disaster, riot, strike or civil insurrection.
 3. you make reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could impact your travel arrangements. This cover is limited to \$1,000.
 4. your pre-paid accommodation has been destroyed or is 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.
 5. a member of the travelling party is required to do jury service or has received a summons to give evidence in a court of law.
 6. a member of the travelling party is confined in compulsory quarantine.
 7. you have been involved in, or your travel arrangements have been cancelled or delayed by, a motor vehicle, railway, air or marine accident or incident. You must have written confirmation of the accident or incident from an official body in the country where the accident or incident happened.
 8. your passport, travel documents or credit cards are lost or damaged.
 9. a member of your travelling party, who is a full time student, is required to sit supplementary examinations conducted by their educational institution.
 10. a member of your travelling party has been made redundant from full-time permanent employment in Australia.
 11. the cancellation of pre-arranged leave by an employer for a member of your travelling party who is a full-time permanent employee of the police, fire, ambulance or emergency services.
 12. you are unable to start the trip because your employer cancels your pre-arranged leave and you are in full-time permanent employment. Cover is only available if you purchased this travel insurance no later than 7 days after paying final monies for your prepaid travel arrangements and is limited to \$1,000 per adult, including any accompanying child or children.
 13. your usual place of residence or business premises in Australia or your usual country of residence under the Inbound Travel Plan has been destroyed or rendered insecure due to a natural disaster, fire or malicious damage. Cover is limited to expenses incurred in returning you to the nearest practical accommodation to your home in Australia or in your usual country of residence under the Inbound Travel Plan.
 14. a wedding, conference, pre-paid concert, course, tuition or ticketed sporting event has been cancelled, and the sole purpose of the trip is to attend that wedding, conference, concert, course, tuition or ticketed sporting event.
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15. a member of your travelling party has been affected by any form of insolvency, administration or bankruptcy of their employer.
16. a tour operator or wholesaler has cancelled a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the transport arrangements purchased solely to get to the departure point and returning from the finishing point of that tour, or rearrangement costs, whichever is the lesser.

Section A1 - Cancellation or holiday deferment costs

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound, Australian and Australian Cancellation and Additional Expenses Travel Plans begins from the time the Certificate of Insurance is issued to you and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends at the completion of any trip or when the period of insurance ends, whichever happens first.

What is covered?

We will pay the value of unused pre-paid travel arrangements for anyone named on your policy, less any refunds you are entitled to, if you have to cancel these arrangements because of an event set out under "What are the events that will be covered under Section A?", 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 also pay the value of pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used due to illness, injury or death, less any refunds you are entitled to, if you have to cancel these arrangements. If cancellation is due to an illness or injury you must provide us with documentation from your treating doctor to confirm you are medically unfit to commence or continue with your trip. We will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if you have already commenced your trip you must have our consent.

What is not covered?

1. We will not pay for any event other than those listed under "What are the events that will be covered under Section A?"
2. 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.
3. We will not pay for the value of any pre-paid snow sports arrangements on the International or Annual Multi Trip Travel Plans, unless you are travelling to New Zealand, or you have purchased Snow Sports Cover and cover is provided under Section J.
4. Any cover where you have made a claim for the same costs under any other section of the policy.
5. We will not pay for any non-refundable costs for anyone not named on your policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen, unless you have chosen the Australian Cancellation And Additional Expenses Travel Plan then the most we will pay is up to the applicable limit per fare paying passenger, set out in the schedule of benefits. If you are claiming for pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used because of an event set out under "What are the events that will be covered under Section A?" the applicable limit is \$500 per adult, including accompanying child or children.

Section A2 - Emergency travel arrangements and accommodation expenses

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound, Annual Multi Trip, Australian and Australian Cancellation and Additional Expenses Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for expenses you incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls less any refunds you are entitled to, if you have to interrupt your trip after it has begun, because of an event set out under "What are the events that will be covered under Section A?". We will pay the higher of the non-refundable cancellation fees (Under Section A1) or the additional rearrangement costs that have been incurred as a result of the same event. If the interruption to your trip requires repatriation refer to Section C for details of cover. You must not organise any additional travel or accommodation in excess of \$2,000 without our prior consent.

What is not covered?

1. We will not pay for any event other than those listed under "What are the events that will be covered under Section A?"
2. Any additional travel you undertake must be at the fare class that you originally chose, except where we agree differently on the basis of a written recommendation from your treating doctor.
3. If you return to your home in Australia or your usual country of residence under the Inbound Travel Plan, because of the interruption and you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay you the cost of an economy class airfare at the carrier's regular published rates for the return journey.
4. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia, or your usual country of residence under the Inbound Travel Plan, except as set out under Section D5 "Resumption of trip".
5. We will not pay for additional accommodation where you have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
6. We will not pay for accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements, except as set out under Section B4 "Post-hospital accommodation".
7. Any cover where you have made a claim for the same event under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit for the reasonable cost of additional meals is \$75 per adult, including accompanying child or children for each 24 hour period up to a maximum of \$500 per adult, or the applicable limit per fare paying passenger as set out in the schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans whichever is the lesser.

For additional travel and accommodation the most we will pay you under this benefit is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen. We will also pay you for necessary emergency internet use and telephone calls up to a maximum of \$250.

Under the Essentials Travel Plan, we will cover you if you are staying with friends or relatives whilst overseas and a person who resides at that address, who is under 70 years of age is hospitalised or confined to bed for a minimum of 12 hours due to sudden injury or serious illness. We will pay the cost of reasonable emergency accommodation expenses for you up to \$250 per person per day up to \$2,500.

Section A3 - Agents cancellation fees

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound, Australian and Australian Cancellation and Additional Expenses Travel Plans begins from the time the Certificate of Insurance is issued to you and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends at the completion of any trip or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for agent's cancellation fees when you have paid the agent the full amount for your trip and you have cancelled because of an event set out under "What are the events that will be covered under Section A?". If only a deposit has been paid at the time of cancellation, we will pay the agent's cancellation fees up to the maximum amount of the deposit.

What is not covered?

1. We will not pay for any event other than those listed under "What are the events that will be covered under Section A?"
2. We will not pay more than the level of commission and/or service fees normally earned by the agent, had the trip not been cancelled.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under the International, Essentials, Bare Essentials, Inbound, Australian and Annual Multi Trip Travel Plan, is the applicable limit set out in the Schedule of benefits, or up to the applicable limit per fare paying passenger set out in the schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans.

Section A4 - Loss of reward points

When does the cover begin and end?

The cover under this benefit for the International, Australian and Australian Cancellation And Additional Expenses Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends at the completion of any trip or when the period of insurance ends, whichever happens first.

What is covered?

We will choose between paying for or reinstatement of lost frequent flyer or similar flight reward points, due to the cancellation of your airline ticket because of an event set out under "What are the events that will be covered under Section A?".

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 for the same season of the following year, less your financial contribution towards the airline ticket;]
- (b) multiplied by the total amount of points lost;
- (c) divided by the total amount of points redeemed to obtain the airline ticket.

What is not covered?

1. We will not provide cover if you can recover your frequent flyer or similar reward points, or their value, from any source.

What is the most we will pay?

Cover under the International and Annual Multi Trip Travel Plans is unlimited. However, we will only pay up to \$10,000 per adult, including accompanying child or children, on the Australian Travel Plan or up to the applicable limit per fare paying passenger set out in the schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans whichever is the lesser.

Section B - Medical and dental expenses

Am I covered under Section B?

Section B is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section B?	
International Travel Plan	All Sections
Essentials Travel Plan	Section B1, B2 and B5
Bare Essentials Travel Plan	Section B1 and B5
Inbound Travel Plan	Section B1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections B1 and B5 whilst cruising in Australian waters
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section B together with the General exclusions, as these may affect your cover.

Section B1 - Medical and dental expenses

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials and Inbound Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins when you leave on your trip and ends at the completion of any trip, or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Australian Travel Plan when you are cruising in Australian waters, begins from the time the Certificate of Insurance is issued to you and ends when you return to Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for:

- medical, hospital and ambulance expenses you incur as a result of an illness, injury or death; or
- dental treatment expenses you incur as a result of an injury to healthy natural teeth, (no cover on the Inbound Travel Plan);

that you suffer while you are overseas under the International, Essentials, Bare Essentials and Annual Multi Trip Travel Plans, or on board a cruise ship in Australian waters under the Australian and Annual Multi Trip Travel Plans or within Australia under the Inbound Travel Plan.

We will pay medical and dental expenses which we believe are medically necessary to treat the illness or injury. Any treatment you receive must be given by a medical practitioner, physiotherapist, chiropractor, osteopath, dentist or oral surgeon who is registered to practice in the country or jurisdiction where you receive treatment. Where you need treatment for an injury by a physiotherapist, chiropractor, osteopath or emergency dental treatment, you may have the first 6 treatments without asking us. Any treatments after that must be with our consent.

To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment.

All expenses under this section must be incurred within 12 months of the date of the illness or injury.

What is not covered?

1. There is no cover for any medical, hospital, dental or ambulance expenses you incur in Australia under the International, Essentials, Bare Essentials and Annual Multi Trip Travel Plans. We cannot cover these because we are not allowed to do so by law. Under the Annual Multi Trip Travel Plan we will provide cover for any medical, hospital, ambulance or dental expenses you incur on board a cruise ship in Australian waters. Under the Australian Travel Plan there is no cover for any medical, hospital or ambulance expenses you incur in Australia however, we will provide cover for any medical, hospital, ambulance or dental expenses you incur on board a cruise ship in Australian waters.
 2. There is no cover for dental treatment you require during the trip in the case of the Inbound Travel Plan.
 3. There is no cover under this benefit because of an illness or injury, the signs and symptoms of which you first became aware of before you went on your trip.
 4. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued unless you advised us and we agreed to provide cover.
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5. There is no cover for damage to dentures or dental prostheses under this section. Refer to Section F1 “Luggage and personal effects” for cover that may be available.
6. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
7. There is no cover for any existing medical condition for any member of the travelling party unless you have applied for cover for the existing medical condition, we have agreed to cover it in writing and, if applicable, you have paid the additional premium or the medical condition is one that is automatically covered.
8. There is no cover for any medical, hospital or ambulance expenses you incur in your usual country of residence under the Inbound Travel Plan.
9. There is no cover for ongoing payments under this benefit if we decide on the advice of a doctor appointed by us that you are capable of being repatriated to or within Australia under the International, Essentials, Bare Essentials, Annual Multi Trip Travel Plans or the Australian Travel Plan if you are cruising in Australian waters or your usual country of residence under the Inbound Travel Plan. If you do not agree to return to your home in Australia or your usual country of residence under the Inbound Travel Plan we may choose not to make any further payment for medical expenses and associated costs as determined by us.
10. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen, subject to the following:

- The most we will pay per adult, including accompanying child or children for an event solely requiring dental treatment is \$1,000.
- The most we will pay per adult, including accompanying child or children for Emergency dental expenses under the Essentials Travel Plan is \$500,000.

Section B2 - Hospital compensation

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when you are hospitalised overseas under the International, Essentials or Annual Multi Trip Travel Plans and ends when you are discharged from hospital.

What is covered?

We will cover you if you are hospitalised overseas for more than 48 continuous hours because of an illness or injury which first happened while you were outside Australia on your trip.

What is the most we will pay?

We will pay per adult, including accompanying child or children \$75 for every 24 hours up to a maximum of \$8,000 International Travel Plan and \$6,000 Annual Multi Trip Travel Plan.

We will pay per adult, including accompanying child or children \$50 for every 24 hours up to a maximum of \$5,000 on the Essentials Travel Plan.

Section B3 - Critical illness or injury - emergency travel expenses for a relative

When does the cover begin and end?

The cover under this benefit begins when you are hospitalised overseas under the International or Annual Multi Trip Travel Plans and ends when you are discharged from hospital.

What is covered?

We will pay for a return economy class airfare and reasonable accommodation for a friend or relative to travel directly to you, if you are hospitalised as a direct result of you suffering a sudden life-threatening critical injury or illness during your trip. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.

What is the most we will pay?

We will pay per adult, including accompanying child or children up to a maximum of \$20,000.

Section B4 - Post-hospital accommodation

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when you leave hospital and ends when your treating doctor deems you are fit to resume your trip, or after 5 days, whichever occurs first, under the International or Annual Multi Trip Travel Plans.

What is covered?

We will cover you if you are hospitalised overseas for more than 48 hours because of an illness or injury which first happened while you were outside Australia on your trip, and you need accommodation to recover from your illness or injury after you leave hospital. Before we will pay this you must give us a written recommendation from your treating doctor and you must have our consent.

What is not covered?

1. We will not pay for post-hospitalisation accommodation expenses when you have also made a claim for cancelled accommodation expenses covering the same period of time.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

We will pay per adult, including accompanying child or children the daily amount of \$100 up to a maximum of \$500.

Section B5 - Dental expenses due to sudden and acute pain

When does the cover begin and end?

The cover under this benefit for the International, Essentials and Bare Essentials Travel Plans begins when you leave on your trip and ends when you return to Australia or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends at the completion of any trip or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Australian Travel Plan when you are cruising in Australian waters, begins from the time the Certificate of Insurance is issued to you and ends when you return to Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for dental treatment expenses you incur overseas under the International, Essentials and Annual Multi Trip Travel Plans or onboard a cruise ship within Australian waters under the Australian and Annual Multi Trip Travel Plans to relieve sudden and acute pain. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this you must give us written certification from your treating dentist that treatment is necessary to alleviate your

pain. Any treatment you receive must be given by a dentist or oral surgeon who is registered to practice in the country where you receive treatment.

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses you incur in Australia under the International and Annual Multi Trip Travel Plans. Dental expenses incurred onboard a cruise ship within Australian waters will be covered under the Australian or Annual Multi Trip Travel Plans.
3. There is no cover for any dental treatment you require under the Inbound Travel Plan.
4. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$1,000.

Section C - Evacuation and repatriation

Am I covered under Section C?

Section C is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section C?	
International Travel Plan	All Sections
Essentials Travel Plan	Section C1
Bare Essentials Travel Plan	Section C1
Inbound Travel Plan	All Sections
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	Section C2

You must read Section C together with the General Exclusions as these may affect your cover.

Section C1 - Medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound, Annual Multi Trip and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if you have to interrupt your trip after it has begun because you have suffered an illness or injury while you are on your trip, and in our opinion you need to be evacuated or repatriated. We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia, or to your usual country of residence under the Inbound Travel Plan, or to another destination of our choice. Before we will pay this you must give us written certification from your treating doctor that your evacuation or repatriation is necessary and that you cannot continue your trip. The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless it is medically justified and you have received our consent.

Based on the advice of your treating doctor we will either;

- return you to your home in Australia or your usual country of residence under the Inbound Travel Plan with a medical attendant; or
- pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or relative to fly to, remain with and escort you in place of a medical attendant; or
- return you to your home in Australia without an attendant.

Under the International, Australian and Annual Multi Trip Travel Plans, we will also pay you for necessary home services provided by a registered home services business, up to a maximum of \$500 per adult, including accompanying child or children, if you have been repatriated to your home in Australia by us during your trip and your illness or injury restricts your ability to perform these duties. You must have our consent before you incur any costs for home services.

What is not covered?

1. We will not cover you if you evacuate or repatriate when it is not medically necessary or without our consent.
2. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia, or your usual country of residence under the Inbound Travel Plan.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia or your usual country of residence under the Inbound Travel Plan.
4. There is no cover under this benefit because of an illness or injury, the signs and symptoms of which you first became aware of before you went on your trip.
5. Any additional costs for travel you undertake that is not at the fare class that you originally chose, unless it is medically justified, based on the written recommendation from your treating doctor and you have our consent.
6. If you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay you the cost of an economy class airfare at the carrier's regular published rates for the return journey.
7. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen.

Section C2 - Non-medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit for the International, Inbound, Australian, Australian Cancellation And Additional Expenses and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or your usual country of residence under the Inbound Travel Plan or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if you have to interrupt your trip after it has begun because of one of the events listed in “What are the events that will be covered under Section A?”, while you are on your trip, and in our opinion you need to be evacuated or repatriated.

We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia, or to your usual country of residence under the Inbound Travel Plan, or to another destination of our choice.

The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless you have received our prior consent.

What is not covered?

1. We will not cover you if you evacuate or repatriate without our consent.
2. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia . or your usual country of residence under the Inbound Travel Plan.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia or your usual country of residence under the Inbound Travel Plan.
4. Any additional travel you undertake must be at the fare class that you originally chose unless you have our consent.
5. If you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay you the cost of an economy class airfare at the carrier's regular published rates for the return journey.
6. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen.

Section D - Extra travel cover

Am I covered under Section D?

Section D is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section D?	
International Travel Plan	All Sections
Essentials Travel Plan	Section D1 and D7
Bare Essentials Travel Plan	Section D1 and D7
Inbound Travel Plan	Section D1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections D1, D3, D4 and D6 - D9
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section D together with the General exclusions, as these may affect your cover.

Section D1 - Travel delay

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound, and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if your scheduled public transport from or within Australia or overseas in respect of any individual leg of your trip is delayed for at least 6 hours for a reason outside your control, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit, is the applicable limit which is the total of:

- (a) the reasonable cost of rearranging your travel arrangements, including additional accommodation and travel arrangements to resume your pre-paid arrangements; and
- (b) up to a maximum of \$250 per day for the International and Annual Multi Trip Travel Plans, \$200 per day for the Essentials and Bare Essentials Travel Plan and the Inbound Travel Plan and \$75 for Australian Travel Plan for the cost of reasonable additional accommodation and \$50 for meals.

Section D2 - Airfare compensation

When does the cover begin and end?

The cover under this benefit for the International or Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if, because of an injury occurring during your trip that happens after your departure from Australia, the carrier requires you to be brought back to Australia with a medical attendant. However, We will only do so if either:

- there are more than 5 days of the trip, or 25% of the length, whichever is the greater, remaining; or
- you have been confined to hospital overseas for more than 25% of the trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is the cost of your original air ticket (less any refund that is due to you), up to a maximum of \$3,000.

Section D3 - Missed connection - special events

When does the cover begin and end?

The cover under this benefit for the International, Annual Multi Trip and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if your trip is interrupted by an event that is not anticipated, is unexpected, and outside of your control, and you are unable to arrive at your destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, 25th or 50th Wedding Anniversary, concert or ticketed sporting event which cannot be delayed as a consequence of your late arrival. We will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$2,500 on the International Travel Plan, \$4,000 on the Annual Multi Trip Travel Plan and \$2,000 on the Australian Travel Plan.

Section D4 - Missed connection - Flight Delay within Australia

When does the cover begin and end?

The cover under this benefit for the Australian Travel Plan begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if your trip is interrupted because you miss your onward connection within Australia due to the late arrival of your flight caused by circumstances outside of your control, for the reasonable additional costs of using alternative transport to continue to your intended destination within Australia. However, cover only applies where the missed onward connection is booked with at least 90 minutes published connecting time.

What is not covered?

1. We will not pay for losses for a missed connection where your original booked connection time was under 90 minutes.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$2,000.

Section D5 - Resumption of trip

This benefit is in place of, and not in addition to, any benefit payable under Section A1 "Cancellation or holiday deferment costs".

When does the cover begin and end?

The cover under this benefit for the International and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

There is no cover under this policy for any period of time you are in Australia. The policy will recommence when you leave Australia to resume your trip.

What is covered?

We will cover you if you have to return to Australia because of the hospitalisation or death of a relative in Australia during your trip as a direct result of sudden serious illness or serious injury. We will pay you for the transport costs you have paid to resume your original trip so you can use any pre-paid travel, accommodation or tours.

However, we will only do so if:

- you obtain our consent for the resumption of your trip, and
- you have more than 25% of your trip remaining, and
- your return overseas occurs prior to the original expiry date of your cover for your original trip, and
- no claim due to the same event is made under any other section of this policy.

What is not covered?

1. We will pay no more than the cancellation costs that would have been incurred on those pre-paid arrangements had you not resumed your journey.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$3,000 on the International Travel Plan and \$2,500 on the Annual Multi Trip Travel Plan.

Section D6 - Withdrawal of services

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if all electrical and water facilities in your room, or waiter service at meals, or kitchen services where no food is served, or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre-paid accommodation that you are staying at during your trip. These services must be withdrawn for 48 hours continuously and you must have written confirmation of your claim from the accommodation manager.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is up to \$50 for each completed 24 hour period up to a maximum \$500 on the International and Annual Multi Trip Travel Plans and \$250 on the Australian Travel Plan.

Section D7 - Hijacking

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if the scheduled public transport on which you are travelling is hijacked during your trip and you subsequently want to cancel your trip and return to your home in Australia. We will pay you for your reasonable additional travel expenses and the cost of pre-paid travel arrangements that you do not use, less any refunds due to you.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen.

Section D8 - Emergency accommodation due to terrorism

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you after your trip has begun for expenses you incur for necessary emergency accommodation if your trip is interrupted due to a terrorist act.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is a daily benefit of \$300 up to a maximum of \$3,000.

Section D9 - Home and contents insurance excess

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the home and contents insurance excess if your usual place of residence in Australia is damaged or burgled during your trip and you make a claim against your home and contents insurance.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$500.

Section D10 - Alternative staff

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Annual Multi Trip Travel Plan begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the reasonable travel and accommodation costs for a replacement employee to complete the assignment for which you were originally sent, if, as a result of illness, injury or death, where a claim is accepted under Section A1 "Cancellation or holiday deferment costs" and B1 "Medical and dental expenses" of the policy, the treating doctor deems it necessary that you return to Australia. We will only cover a replacement employee after they apply for cover and cover is approved by us prior to their departure. If approved, the replacement employee will be covered as if they were the person named in the Certificate of Insurance.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen.

Section E - Rental vehicle expenses

Am I covered under Section E?

Section E is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section E?	
International Travel Plan	All Sections
Essentials Travel Plan	Section E1
Bare Essentials Travel Plan	No Cover
Inbound Travel Plan	Section E1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section E together with the General exclusions, as these may affect your cover.

Section E1 - Rental vehicle insurance excess

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Inbound, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or or your usual country of residence under the Inbound Travel Plan, when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the rental vehicle insurance excess, or the cost of repairing the vehicle, whichever is lower, if

- you rent a vehicle from a rental company;
- it is damaged by accident, storm, fire or theft; and
- you are a nominated driver on the Rental Vehicle Agreement.

For this benefit to apply, the rental vehicle must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?

1. This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.
2. Any cover for your liability resulting out of your use of a mechanically propelled vehicle (eg. motor vehicle or motor cycle).
3. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the amount set out in that section of the schedule of benefits which relates to the travel plan you have chosen.

Section E2 - Return of rental vehicle

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will pay towards the cost of returning your rental vehicle to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy you are unable to do so during your trip.

What is not covered?

1. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$750 International and Australian Travel Plans and \$500 Annual Multi Trip Travel Plan.

Section F - Luggage and personal effects

Am I covered under Section F?

Section F is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section F?	
International Travel Plan	All Sections
Essentials Travel Plan	Sections F1, F2 and F5
Bare Essentials Travel Plan	Sections F1, F2 and F5
Inbound Travel Plan	Sections F1, F2 and F5
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections F1, F2 and F4 - F6
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section F together with the General exclusions, as these may affect your cover.

Section F1 - Luggage and personal effects

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound, Annual Multi Trip and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover 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, while they are accompanying you during your trip.
2. loss of, or damage to, dentures or dental prostheses whilst not on your person during your trip.
3. the cost of medical consultation fees you incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.

4. theft of, or damage to, your luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.
5. theft of, or damage to, your luggage or personal effects while they are left in a locked storage facility and there is forced entry into the facility.

In the event of a claim under this section we will reinstate the applicable limit for an event that arises from any other set of circumstances.

What is not covered?

There is no cover under Section F1 for any of the following:

1. accidental loss or damage to or theft of:
 - (a) cash, bank or currency notes, cheques or negotiable instruments other than allowed for under Section F3 "Stolen Cash";
 - (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (c) damage to computer screens at any time, computer software or applications;
 - (d) luggage or personal effects that are being transported independently of you;
 - (e) property that you leave unattended or that occurs because you do not take reasonable care to protect it;
 - (f) luggage or personal effects for which you are entitled to compensation from the carrier;
 - (g) personal computer, communication or photographic equipment, electronic equipment, jewellery or watches left unattended by you in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
 - (h) luggage or personal effects left unattended by you during non daylight hours in a motor vehicle or a motor home for any length of time;
 - (i) luggage or personal effects left unattended by you in a tent or caravan for any length of time;
 - (j) personal computer, communication or photographic equipment, electronic equipment, jewellery or watches checked in as luggage;
 - (k) trade items, trade samples or your tools of trade or profession other than as allowed for under Section F7 "Business Documents And Equipment Hire";
 - (l) gold or precious metals, precious unset or uncut gemstones;
 - (m) watercraft of any type;
 - (n) sporting equipment whilst in use; or
 - (o) snow sports equipment without payment of the additional premium. Not applicable to Australian Travel Plan or for

travel to New Zealand where cover is automatically provided.

- (p) luggage or personal effects that have been left in a locked storage facility for greater than 48 hours.
- 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.
- 4. any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in that section of the Schedule of benefits which relates to the travel plan you have chosen. We will not pay more than the original price you paid for an item, even if the applicable limit set out in the schedule of benefits is higher.

We will choose between:

- repairing or replacing your items to a condition no better than their condition at the time of loss, damage or theft; or
- paying you their value in cash, taking into account an allowance for age, wear and tear. The way in which we depreciate is set out in the Depreciation Schedule under Claims section.

The limits in total, for a camera, video camera or personal computer, set of golf clubs, watches, jewellery and for any other item are set out in the schedule of benefits and depends on the travel plan you have chosen unless you have separately insured an item under Specified item cover. 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 unless each individual item has been separately insured under Specified item cover.

Specified item cover - If you have separately insured an item under Specified item cover, depreciation does not apply. You must have a receipt or valuation (less than 12 months old) for any item you specify. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the schedule of benefits.

Section F2 - Emergency luggage

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 10 hours during your trip. If your luggage is not recovered, the amount paid by us for the loss will be reduced by the total of any amounts paid for under this section.

What is not covered?

1. Any cover where you have made a claim for the same costs under any other section of the policy.
2. Any cover for purchase of jewellery, perfume, fragrances or alcohol.
3. This benefit does not apply on the leg of your trip that returns you to your home in Australia or your usual country of residence under the Inbound Travel Plan

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen.

If after 72 hours your accompanied luggage is still missing, the applicable limit for this benefit are doubled.

Section F3 - Stolen cash

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the loss of cash that was either carried on your person at the time of loss or secured in a locked safe, provided that you reported the loss to the police within 12 hours of becoming aware of the loss and obtained a written police report.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$250.

Section F4 - Replacement golf and surf equipment

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

If your golf or surf equipment is accidentally lost, delayed or damaged during your trip we will pay for the cost of hiring replacement golf or surf equipment.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$200.

Section F5 - Replacement passports and travel documents

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for the cost of reissuing or replacing your travel or personal documents, drivers licence, travellers' cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during your trip.

We will also cover the reasonable cost of you travelling to the nearest location where the documents can be replaced. You must comply with any conditions of the issuing body of the travel documents, travellers' cheques, passport, or debit or credit cards.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$3,000 on the International Travel Plan, \$2,000 on the Inbound, Annual Multi Trip and Australian Travel Plans, \$1,000 on the Essentials Travel Plan and \$500 on the Bare Essentials Travel Plans.

Section F6 - Fraudulent use of credit or debit cards

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the fraudulent use of your credit or debit card if it was accidentally lost or stolen during your trip. You must comply with any conditions of the issuing body of the credit or debit card.

What is not covered?

1. There is no cover under this benefit if the credit or debit cards are fraudulently used by you, your relative or a travelling companion.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay is \$3,000 per adult, including accompanying child or children.

Section F7 - Business documents and equipment hire

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Annual Multi Trip Travel Plan begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for the reasonable cost of replacing documents, samples, tools of trade necessary to fulfil your professional commitments or storage media for electronic data which may have been accidentally damaged, destroyed or lost whilst in your control or possession. We will pay the value of any documents, as stationery combined with legal and labour expenses incurred in replacing them and not the commercial value to you.

If your business equipment is stolen, lost, damaged or delayed for more than 24 hours during the trip We will pay you the reasonable cost of hiring replacement equipment.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$2,000.

Section G - Death expenses, permanent disability and loss of income

No excess applies to claims under this section.

Am I covered under Section G?

Section G is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section G?	
International Travel Plan	All Sections
Essentials Travel Plan	Sections G1 and G2
Bare Essentials Travel Plan	Sections G1 and G2
Inbound Travel Plan	Sections G1 and G2
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections G1 and G2
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section G together with the General exclusions, as these may affect your cover.

Section G1 - Accidental death

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay your Estate if during your trip:

- you suffer an injury which results in your death within 12 months of the injury being sustained; or
- you disappear because your means of transport disappeared, sank or was wrecked, and your body has still not been found 12 months after your disappearance.

What is not covered?

1. There is no cover if your death is due to an illness or your suicide.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult will be \$25,000 for the International or Annual Multi Trip Travel Plans, \$10,000 for the Essentials Travel Plan, \$5,000 for the Bare Essentials Travel Plan, \$15,000 for Inbound Travel Plan and \$10,000 for the Australian Travel Plan. Cover for each accompanying dependant child or children is limited to a total amount of \$1,000.

Section G2 - Funeral expenses overseas or repatriation of remains

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound, Annual Multi Trip and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for expenses for your burial or cremation overseas or the transporting of your remains to a funeral home in Australia if you die during the trip.

What is not covered?

1. Under the Essentials Travel Plan there is no cover if your death is due to an illness or your suicide.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$25,000 on the International and Annual Multi Trip Travel Plans, \$15,000 on the Essentials and Bare Essentials Travel Plans, \$5,000 on the Australian Travel Plan and \$6,000 on the Inbound Travel Plan.

Section G3 - Funeral expenses within Australia

When does the cover begin and end?

The cover under this benefit for the International or Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for funeral expenses incurred within Australia if during your trip you suffer an injury which results in your death.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult will be \$5,000 for the International and Annual Multi Trip Travel Plans. There is no cover for any accompanying child or children.

Section G4 - Total permanent disability

When does the cover begin and end?

The cover under this benefit for the International and the Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if during your trip you suffer an injury and as a result of that injury you suffer total permanent disability within 12 months of sustaining the injury.

What is not covered?

1. There is no cover if you suffer total permanent disability as a result of illness or disease.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children is \$12,500 on the International Travel Plan, or \$25,000 on the Annual Multi Trip Travel Plan.

Section G5 - Loss of income

When does the cover begin and end?

The cover under the International or Annual Multi Trip Travel Plan begins from the time you leave Australia on your trip and ends 6 months from the first day in respect of which compensation is paid or when you are fit to resume your employment, whichever happens first.

What is covered?

We will cover you if due to an injury you suffer during your trip, and on the advice of your treating doctor, you are unable to return to your usual place of employment or take up an offer of employment in Australia. This benefit is only payable if you are unable to resume or begin your employment within 30 days of the injury. Before we make any payment we will contact Centrelink or similar bodies to confirm any payments that must be deducted from any payment we make.

What is not covered?

1. We will not pay you in respect of the first 30 days after you originally planned to resume work in Australia.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is up to \$1,666 per month for a period of 6 months.

Section H - Personal liability and legal expenses

Am I covered under Section H?

Section H is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section H?	
International Travel Plan	All Sections
Essentials Travel Plan	All Sections
Bare Essentials Travel Plan	Section H1
Inbound Travel Plan	Section H1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections H1
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section H together with the General exclusions, as these may affect your cover.

Section H1 - Personal liability

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Bare Essentials, Inbound and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay you for your legal liability to pay damages or compensation because your negligence during the trip causes:

- (a) injury to a person who is not a member of your family or travelling party; or
- (b) loss or damage to property that is not owned by you or a member of your family or travelling party, or which is not in your or their custody or control.

We will also pay your legal costs in relation to that liability, but only if you get our consent before you take or are involved in any legal action.

What is not covered?

1. There is no cover for any 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 your unlawful, wilful or malicious act; or
 - (d) arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or
 - (e) arising out of you passing on an illness or disease to another person.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in that section of the schedule of benefits which relates to the travel plan you have chosen. The applicable limit is a combined total for your liability and your costs.

Section H2 - Legal expenses

When does the cover begin and end?

The cover under this benefit under the International, Essentials and Annual Multi Trip Travel Plans begins from the time you leave on your trip and ends when you return to your home in Australia or the period of insurance ends, whichever happens first.

What is covered?

We will cover you for legal costs and expenses incurred in pursuit of compensation and/or damages arising from, or out of personal injury or your death occurring during the trip.

Before we will cover you for any legal costs and expenses under this benefit you or your Estate must obtain our express consent in writing and we will have complete control over the selection and appointment of your lawyers and the conduct of the proceedings.

What is not covered?

1. There is no cover for:
 - (a) any claims against a travel agent, tour operator, accommodation provider or carrier involved in the arrangement or provision of your travel or accommodation;
 - (b) any legal expenses incurred without our written consent;
 - (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim;
 - (d) any claim in which we consider that no benefit would be achieved in pursuing such claim; or
 - (e) any claim against any insurance company.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in that section of the schedule of benefits which relates to the travel plan you have chosen.

Section I - Financial default

Am I covered under Section I?

Cover under Section I depends on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section I?	
International Travel Plan	All Sections
Essentials Travel Plan	All Sections
Bare Essentials Travel Plan	No Cover
Inbound Travel Plan	No Cover
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section I together with the General exclusions, as these may affect your cover.

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Annual Multi Trip and Australian Cancellation Travel Plans, begins from the time of issue of the Certificate of Insurance and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the financial default of your travel agent, scheduled serviced airlines, hotels, resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators.

The value of unused prepaid travel arrangements less any refunds you are entitled to or the reasonable additional expenses you incur in 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.

Or;

The reasonable additional expenses you incur in rearranging your trip; any reasonable expenses incurred for emergency accommodation, meals, internet use and telephone calls;

We will also cover you for your travel agent's cancellation fees which you incur because of any of these financial defaults.

What is not covered?

1. There is no cover under this benefit for the financial default of a wholesaler.
2. We will not pay more than the level of commission and/ or service fees normally earned by the agent, had the trip not been cancelled.
3. Any additional travel you undertake must be at the fare class that you originally chose, except where we agree differently on the basis of a written recommendation from your treating doctor.
4. We will not pay for additional accommodation where you have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in that section of the Schedule of benefits which relates to the travel plan you have chosen.

Section J - Snow sports cover

No excess applies to claims under this section.

Am I covered under Section J?

Section J only applies if you have purchased the International or Annual Multi Trip Travel Plans and paid the additional premium to cover snow sports unless you are travelling within Australia or to New Zealand where you are automatically covered. This option and the travel plan you have selected will appear on your Certificate of Insurance.

Am I covered under Section J?	
International Travel Plan	All Sections
Essentials Travel Plan	No Cover
Bare Essentials Travel Plan	No Cover
Inbound Travel Plan	No Cover
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section J together with the General exclusions, as these may affect your cover.

Section J1 - Ski lift passes

When does the cover begin and end?

The cover under this benefit begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for non-refundable, pre-paid ski lift passes or ski equipment hire or tuition fees that cannot be used due to your illness or injury sustained during your trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit, is \$300.

Section J2 - Ski run closure

When does the cover begin and end?

The cover under this benefit begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will pay you if you are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during your trip, because of insufficient snow, too much snow or high winds causes a total closure of the lift system.

What is not covered?

1. We will not cover you for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level. We will not cover you for claims that arise due to insufficient snow in Northern Hemisphere ski resorts outside the period 15 December to 31 March, or in Southern Hemisphere ski resorts outside the period 1 July to 30 September.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$100 per day up to a maximum of \$500.

Section J3 - Hire replacement snow equipment

When does the cover begin and end?

The cover under this benefit begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will pay you the reasonable cost of the hiring replacement equipment if your snow skiing equipment is lost, delayed or damaged during the trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$300.

General conditions

These general conditions apply to all sections of this Policy. There may be additional conditions set out under the claims section of this booklet.

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 if you make a fraudulent claim.

You must nominate on the application form the country or region you are spending the majority of your trip and whether you are spending more than 72 hours in the USA, South or Central America or Antarctica. If you do not nominate the appropriate country or region for your trip any claim under the Policy may be reduced to nil.

Automatic Extensions

If the scheduled transport in which you are to travel is delayed, or your trip is delayed by an event that entitles you to make a claim under this policy, the period of insurance is automatically extended beyond the period of your original trip. This extension lasts until you are capable of travelling to your final destination via the most efficient and direct route, including the journey there, or for a period of 6 months beyond the period of insurance, whichever happens first.

Cancellation

By you

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 under the section headed "Cooling-off information".

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.

Changing the period of insurance

The period of insurance cannot be changed without our consent. If you wish to defer or alter the period of insurance, we may ask you to submit a Policy Amendment Form. We will decide whether or not to agree to alter the period of insurance based on the information you give us, together with any additional information we ask for. If we agree to defer or alter that period of insurance you will be issued with a new Certificate of Insurance which will show the change of the period of insurance and any premium adjustment.

Confirming transactions

A Certificate of Insurance must be issued once you have completed the application process and you have 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.

Jurisdiction

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 the jurisdiction of the courts of that state or territory for any legal proceedings relating to this policy.

You must co-operate with us

You must co-operate with us and give us all the information and assistance we need to deal with your claim. If you do not, we may not be able to settle your claim.

General exclusions

These general exclusions apply to all sections of this Policy.

You should read them, together with the cover and the specific exclusions referred to under each section of cover.

1. you travel:
 - (a) even though you know you are unfit to travel; or
 - (b) against medical advice; or
 - (c) when you know you will have to consult a medical practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment.
 2. you fail to maintain a course of treatment you were on at the time your trip commenced.
 3. the illness, injury or death, is caused or exacerbated by, or consequential upon, an existing medical condition of you, a member of the travelling party or a non-travelling relative or business partner. This exclusion will not apply if you have applied to cover the existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for or the medical condition is one that is automatically covered.
 4. the illness, injury or death of you, a member of the travelling party or a non-travelling relative or business partner is 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. This exclusion will not apply if you have applied to cover the existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for or the medical condition is one that is automatically covered.
 5. illness, injury or death in relation to any medical condition, where a metastatic condition was diagnosed and/or a terminal prognosis was made prior to the issue of the Certificate of Insurance or 30 days prior to booking any trip under the Annual Multi Trip Travel Plan.
 6. the birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy we will cover pregnancy related illnesses of the mother up to 26 weeks gestation).
 7. your treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us.
 8. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.
 9. any cover under the International Travel Plan if you are 70 years of age or over at the time the Certificate of Insurance is issued unless you have applied for cover, cover has been granted by us in writing and you paid us any additional premium asked for.
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10. any cover under the Essentials Travel Plans A and B where you are 70 years of age or over at the time the Certificate of Insurance is issued.
 11. any cover under the Essentials Travel Plan C or the Inbound Travel Plan where you are 81 years of age or over at the time the Certificate of Insurance is issued.
 12. any cover under the Bare Essentials or Annual Multi Trip Travel Plans where you are 70 years of age or over at the time the Certificate of Insurance is issued.
 13. 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.
 14. a member of the travelling party decides to alter their plans or not to continue with the trip.
 15. a member of the travelling party:
 - (a) intentionally and recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
 - (b) deliberately injures themselves; or
 - (c) 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 any mental illness including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
 - (e) suffers HIV with AIDS related infection or illness; or
 - (f) takes part in a riot or civil commotion; or
 - (g) acts maliciously; or
 - (h) hunts, plays polo, races (except on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
 - (i) travels in international waters in a private sail vessel or privately registered sail vessel; or
 - (j) participates in, or trains for, a professional sporting activity; or
 - (k) scuba dives unless you hold an open water diving licence or you were diving under licensed instruction; or
 - (l) rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in your country of residence, or with an engine capacity greater than 250cc; or
 - (m) rides a 4 wheel motor cycle even as a pillion passenger; or
 - (n) participates in a snow sports activity without payment of the additional premium. Cover available on International and Annual Multi Trip Travel Plans only. Not applicable to the Essentials, Bare Essentials, Inbound Travel Plans or for travel to New Zealand where cover is automatically provided.
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16. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will only pay for private medical care where approval has been given by QBE Assist.
 17. any consequential loss or loss of enjoyment.
 18. a loss caused by, or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.
 19. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection, except as provided for in event 2 under "What are the events that will be covered under Section A?"
 20. a loss caused by, 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.
 21. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation except as provided for in event 6 under "What are the events that will be covered under Section A?"
 22. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
 23. an act or threat of terrorism. This exclusion does not apply to Section B1 "Medical and dental expenses", Section D7 "Hijacking", D8 "Emergency accommodation due to terrorism", Section F1 "Luggage and personal effects" or under Section C1 "Medical evacuation and repatriation" for the cost of repatriation to or within Australia, if the carrier requires you to be brought back with a medical escort.
 24. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the carrier to operate the service. This exclusion does not apply to Section D1 "Travel delay" or Section D3 "Missed connection - special events".
 25. you fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
 26. you operate a rental vehicle in violation of the rental agreement.
 27. the 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 covered but for this insurance.
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28. the financial default of any person, company or organisation involved in your travel arrangements and that financial default occurred prior to the issue of the Certificate of Insurance.
29. a loss under the Annual Multi Trip Travel Plan which occurs in excess of 60 days of any trip.
30. credit card conversion fees or any other bank charges.
31. any medical related claims for 28 days from the date the Certificate of Insurance was issued if you purchase your policy more than 7 days after arrival into Australia under the Inbound Travel Plan.

Sanctions limitation and exclusion clause

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.

Claims

You must do everything reasonable to prevent a loss from occurring or, when a loss has occurred, from making the loss worse. In the event of a claim you must:

- (a) notify us promptly of a claim and complete a Claim Form;
- (b) give us any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that we reasonably ask for. This will be at your expense;
- (c) forward immediately any letters or documents you receive from anyone else relating to a potential claim;
- (d) 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;
- (e) in the event of a claim caused by any medical condition, obtain evidence from the treating doctor as soon as you are aware of signs or symptoms of the condition;
- (f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and
- (g) report any loss or damage to your accompanying luggage in writing to the carrier within 3 days and send to us a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.

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.

We may refuse to pay a claim under this policy if you do not comply with any condition of this policy.

We may refuse to pay all or part of a claim if your claim is fraudulent.

If anyone else is legally responsible for your illness, injury or death we may seek compensation from them to recover any costs we have paid or seek reimbursement from you if you receive any payment from any other source for these expenses.

Proof of loss

If you make a claim under your policy we will ask you for evidence of the circumstances which gave rise to the claim and proof that you have suffered a loss. If you are claiming for loss of, or damage to any item we will ask you to provide:

- proof that you owned the item; and
- proof of its value and age.

Therefore you should keep all relevant receipts, accounts, valuations and police or medical reports. We will not pay any claim when the only proof of ownership is:

- a photograph; or
- a photocopy of any documentation; or
- a copy of the user's manual downloaded from the internet unless you also submit a Statutory Declaration.

If you cannot provide the evidence or proof that we ask for we may not pay you.

Paying the claim

1. An excess may apply to a claim you make under this policy. The amount of the excess is shown on your Certificate of Insurance. This excess will apply to each event that results in a claim. Where applicable we will deduct the excess from any payment we make to you. This excess will be reimbursed to you if we successfully recover an amount exceeding the amount of the excess.
 2. 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.
 3. You must tell us if you are entitled to claim an input tax credit at the time of making the claim. 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.
 4. If we agree to pay a claim under your policy, this policy covers GST inclusive costs (up to the relevant travel plan 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.
 5. At the time you make a claim you must tell us if your entitlement to an input tax credit which you have told us:
 - (a) is incorrect; or
 - (b) changes from what you have told us, when you extend or vary your policy.
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Depreciation

The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

Depreciation amounts	
10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.

Items not listed above will also be subject to depreciation at our reasonable discretion.

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

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 working days.

Express Insurance application form

QBE Insurance (Australia) Limited ABN 78 003 191 035 AFSL 239 545



Travel Plan selected

- International** ☐ Go to 1.
Essentials ☐ Go to 2.
Bare essentials ☐ Go to 3.
Inbound ☐ Go to 4.
Annual multi trip ☐ Go to 5.
Australian ☐ Go to 7.
Australian cancellation and additional expenses ☐ Go to 6.

For International, Essentials, Bare Essentials, Australian and Australian Cancellation and Additional Expenses Travel Plans

Departure Date / / Return Date / /

1. International Travel Plan

Are you spending more than 72 hours in the USA, South or Central America or Antarctica? Yes ☐ No ☐

What is the country or region you will be spending the majority of the trip?

Excess selected \$

Ask our representative for excess options. [Go to 7](#)

2. Essentials Travel Plan

Are you spending more than 72 hours in the USA, Canada or Antarctica? Yes ☐ No ☐

Would you like to purchase Excess Buy Out? Yes ☐ No ☐

What is the country or region you will be spending the majority of the trip?

[Go to 7](#)

3. Bare Essentials Travel Plan

Are you spending more than 72 hours in the USA, Canada or Antarctica? Yes ☐ No ☐

What is the country or region you will be spending the majority of the trip?

[Go to 7](#)

4. Inbound Travel Plan

Departure Date / / Return Date / /

Arrival Date into Australia / /

Your home country

[Go to 7](#)

5. Annual Multi Trip Travel Plan

Region A - Worldwide including USA, South or Central America or Antarctica.

Region B - Worldwide excluding USA, South or Central America or Antarctica if more than 72 hours of any one trip is to these destinations.

Excess Selected \$

Ask our representative for excess options.

Period of Insurance is one year from the nominated "Commencement Date"

Commencement Date / /

[Go to 7](#)

6. Australian Cancellation and Additional Expenses Travel Plan

\$1,000 \$2,000

No. of Fare Paying Passengers

[Go to 7](#)

7. Personal details

First adult

Title Given name

Surname Date of birth / /

Are you a resident of Australia? Yes ☐ No ☐

Second adult

Title Given name

Surname Date of birth / /

Are you a resident of Australia? Yes ☐ No ☐

Children

Number of accompanying children.

See definition of Child or Children in the Policy wording.

Title	Full name	Date of birth
1. <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
2. <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
3. <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
4. <input type="text"/>	<input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>

Address

Address

City/suburb

State Postcode

Phone no.

Email

Qantas Frequent Flyer membership number

If applicable, Qantas Frequent Flyer points will be earned by the first adult only. Ensure the Qantas Frequent Flyer No. is in their name.

[Go to 8](#)

8. Existing medical condition(s) and age limits

Are you applying for an International Travel Plan and have a High Risk existing medical condition, or require cover for any other existing medical condition, or are 70 years or over? Yes ☐ No ☐

Refer to Existing Medical Condition on page 7 and Age Limits on page 23.

Are you applying for an Annual Multi Trip Travel Plan and have a High Risk existing medical condition, or require cover for any other existing medical condition? Yes ☐ No ☐

Refer to Existing Medical Condition on page 7.

Are you applying for an Australian Travel Plan and require cover for an existing medical condition? Yes ☐ No ☐

Refer to Existing Medical Condition on page 7.

[Go to 9](#)

9. Are you applying for cover for:

Existing medical conditions of a Non Travelling Relative or Business Partner? Yes ☐ No

Refer to page 10. Only available to Australian Residents on the International, Annual Multi Trip and Australian Travel Plans.

Snow sports cover? Yes ☐ No

Refer to pages 22 and 34. Only available on the International and Annual Multi Trip Travel Plans. Not applicable to Australian Travel Plans or if you are travelling to New Zealand.

Additional rental vehicle insurance excess? Yes ☐ No
Refer to pages 22, 35 and 40.

Additional cover required \$

Only available on International, Annual Multi Trip and Australian Travel Plans.

Specified items cover? Yes ☐ No

Refer to pages 22, 34 and 38. Only available on International, Annual Multi Trip and Australian Travel Plans.

Complete the following section for any Specified item cover required.

Description including brand model & age Value

1. \$

2. \$

Total sum insured \$ x 3% Amount \$

Do you have a receipt or valuation less than 12 months old? Yes ☐ No

This will be needed in the event of a claim.

[Go to 10](#)

10. Total premium

\$

[Go to 11](#)

11. Please read, complete, sign and return to our representative. To be kept secure by our representative.

Have you or any other person with an interest in this insurance:

(1) been refused travel insurance or had any special terms imposed? Yes ☐ No

(2) Are you undergoing or have you within the past 12 months undergone or been referred for any tests or investigations into any undiagnosed or suspected medical condition? Yes ☐ No

If Yes to question 2 please complete the relevant section of the Travellers Medical Appraisal Form and submit to us with this application form. If Yes to question 1, please provide full details below. These responses must be individually authorised by QBE Insurance prior to the issue of the Certificate of Insurance. Attach a separate sheet if required.

I/We are not travelling to obtain medical or surgical advice and/or treatment. I/We understand that there is no cover under this policy for an existing medical condition unless I/ we have applied for cover and acceptance was given in writing. The insured person(s) authorise QBE Insurance or its authorised agent to give or obtain from other insurers or an insurance reference bureau, any information relating to any insurance held or claim made. In the case of a group application for travel insurance I understand that all of the information I have supplied will be confirmed on a schedule that may be issued to all members of the group I am travelling with (limited to acknowledgement only in the case of any accepted existing medical condition). I/We have received a copy of the combined PDS and Policy wording before being offered insurance. I/We have read those documents carefully. I/We have read our Duty of Disclosure, as set out in the PDS. I/We agree to abide by the terms and conditions of the policy and all the above information is correct.



YOUR APPLICATION FOR INSURANCE REQUIRES YOUR SIGNATURE HERE

(emailed forms do not require a signature)

Signature

Date

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	/	<input type="text"/>
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(The signatory must be 18 years of age or over and is authorised to sign on behalf of all named persons.)

Contact details

QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFS Licence No 239545
is the insurer of this product.

Customer Service

Phone: 1300 555 017 (within Australia)
Phone: 61 3 8523 2777 (outside of Australia)
Fax: (03) 8523 2977
Email: travel.service@qbe.com

Claims

Phone: 1300 555 017 (within Australia)
Phone: 61 3 8523 2777 (outside of Australia)
Fax: (03) 8523 2723
Email: travel.claims@qbe.com

Medical Underwriting

Phone: 1300 555 017 (within Australia)
Phone: 61 3 8523 2777 (outside of Australia)
Fax: (03) 8523 2961
Email: travel.emc@qbe.com

QBE Assist

Phone: 1300 555 019 (within Australia)
Phone: 61 3 8523 2800 (outside of Australia)
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Certificate of Insurance Number

OUR AUTHORISED REPRESENTATIVE WILL
BE PLEASED TO ISSUE YOUR POLICY

POLICY

OS 28

CODE

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