

TravelCard™



Real-Time Travel Insurance

Leisure International Travel Insurance

**COMBINED FINANCIAL SERVICES GUIDE AND PRODUCT DISCLOSURE STATEMENT
EFFECTIVE 1 MARCH 2020**



Dear Member of the TravelCard Travel Insurance family,

Welcome to TravelCard and thank you for choosing to travel with a TravelCard Real-Time™ travel insurance Policy for Your upcoming trip.

We believe travel insurance can be better, giving You immediate help and letting You get back to enjoying Your holiday. That is why We had the idea of creating “Real-Time Travel Insurance”.

Our Real-Time solution can help cover You:



Medical Issue Overseas

Need a doctor? In pain and not sure what to do? Our 24/7 Global Assistance team can direct You to the nearest pharmacy, hospital or doctor and load the TravelCard with the necessary funds to cover Your medical costs.



Delayed Luggage

When Your luggage isn't where You are, it's hard to begin Your holiday. We can add up to \$150 to the TravelCard to buy emergency essentials.



Stolen Cash

No cash, no holiday! If Your cash is stolen We can put up to \$250 on the TravelCard to help You.

Call Our team any time for a quick solution and funds for approved claims are instantly transferred to the TravelCard. We will then send an activation PIN to Your mobile phone.

Important Contact Information

If You need to get in touch with Us while you're on Your trip call the 24/7 Global Assistance team on Our reverse charge number: +61 2 7909 2777.

If You have not yet departed or You have returned home You can contact us on 1300 123 413 for any questions about Your Policy or if You have a claim.

Our website www.travelcard.com.au also contains details about all the other ways You can contact Us.

Thank you again for choosing TravelCard Real-Time™ Travel Insurance.

Bon Voyage!

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Helpful Tips

The information below provides guidance for some of Our commonly asked questions. This is a summary only. Please read Your Product Disclosure Statement and Schedule to understand full terms and conditions, limits and exclusions.

Your Insurance Documents

Your Product Disclosure Statement and Schedule contains important information about what is covered, what is not and the relevant limits. Your TravelCard Terms and Conditions contains information about the TravelCard. Your TravelCard Terms and Conditions do not form part of Your Policy with Us.

It is important that You thoroughly read all of Your documents and if You have any questions contact Our Customer Service team who will be happy to assist You or refer You to Our website for more information.

Loss, Damage or Theft of Luggage And Personal Effects

When You're at Home, You look after Your belongings and You should take the same care when You are travelling.

What does this mean?

1. report any loss or theft to the police within 24 hours.
2. if the airline has lost or damaged Your belongings lodge an Airline Property Irregularity Report.
3. keep Your property with You at all times as You will not be covered if You left them unattended whilst swimming at the beach or at Your table whilst ordering food from a restaurant.
4. take photos of any damage or of the scene of damage and do not dispose of any property until We let You know it is ok to do so.

Please refer to pages 37 to 38 to learn more.

Natural Disasters Before You Go And Whilst Travelling

Natural Disasters can happen at any time but some regions and times of year You may be more likely to be impacted.

It is important to know that this Policy does not cover known events, that are of public knowledge, are in the mass media or where there was a government or official warning for a country:

1. prior to purchasing this Policy.
2. where You took the decision to travel to Your destination even though a known event was occurring.

3. where You did not take appropriate actions to minimise or avoid a claim.

Please refer to pages 24 to 31 to learn more.

Planning Your Journey and Arriving on Time

No one likes arriving late. Arriving late whilst travelling can mean missing a transport connection, tour or another component of Your Journey.

It is important to know that this Policy does not cover any costs incurred due to You arriving late because You did not plan, or give Yourself enough time for connections.

Please refer to page 29 to learn more.

Cover Whilst Using Motorcycles And Mopeds

Whilst travelling You may choose to use a Motorcycle or Moped. It is important to understand that Your Policy will only cover You if:

1. You wear a helmet if You are driving and/or riding as a passenger.
2. You hold an appropriate driving licence for the country You are visiting and for the size of the vehicle.
3. if using a Motorcycle rated 125cc or higher, You hold a current and valid licence required for driving an equivalent rated Motorcycle in Australia.

Please refer to page 22 to learn more.

Travelling With a Pre-Existing Medical Condition

If You are unwell while travelling Overseas the medical costs can be overwhelming if You are not covered. It is important to understand what We automatically cover and what You need to tell Us about Your Pre-Existing Medical Conditions and/or if You are pregnant.

Please refer to pages 12 to 15 to learn more.

Travelling Whilst Pregnant

Travelling whilst pregnant can be somewhat challenging especially if You have had complications with this pregnancy or a previous pregnancy. It is important that You understand what pregnancy circumstances We cover and that Your Policy does not cover childbirth or any newborn care.

Please refer to pages 14 to 15 to learn more.

Delayed and Cancelled Flights

We have all experienced flights that have been delayed or cancelled at some time during Our travels. It is important that You understand what Your Policy covers where Your flight has been delayed and if You choose to rebook Your flights.

Please refer to pages 24 to 31 to learn more.

Introduction

Product Disclosure Statement

This Product Disclosure Statement (PDS) is designed to assist You in considering whether the TravelCard Leisure International Travel Insurance is suitable for You. The PDS describes the features and benefits of the product by setting out the terms, limits, conditions, exclusions and defines any words with special meaning of the insurance. This document also contains important information about Your rights and obligations including Your Duty of Disclosure and the Cooling Off Period available for retail clients.

It is important that You read this Product Disclosure Statement with Your Schedule and any other changes to the terms of Your insurance, such as an Endorsement or Supplementary PDS. Together, these documents form Your Policy of insurance.

From time-to-time and where permitted by law, We may change parts of the Policy. If the changes are substantial We will issue a new PDS or a Supplementary PDS. If the changes are not materially adverse to You from the point of view of a reasonable person deciding whether to buy this insurance, any such changes can be found on our website at www.travelcard.com.au. Should you wish to receive a paper copy of the update, please contact Us.

It is important that You read this PDS thoroughly to ensure that the product provides You with the cover that You need. If You have any questions, please contact Our Customer Service Team on 1300 123 413.

This PDS Version 3-0 20200301 is dated 1 March 2020.

Your Duty of Disclosure

Duty of Disclosure when You first enter into the Policy with Us

Before You enter into this contract of insurance with Us, You have a duty of disclosure under the Insurance Contracts Act 1984.

We may ask You questions that are relevant to Our decision to insure You and on what terms. If We do, You must tell Us anything that You know and that a reasonable person in the circumstances would include in their answer. It is important that You understand that You are answering for Yourself and anyone else to whom these questions apply.

You have this duty until We agree to insure You.

Your Duty of Disclosure when you vary, extend or reinstate the Policy

When You vary, extend or reinstate the contract with Us, Your duty is to tell Us every matter that You know, or could reasonably be expected to know, is relevant to Our decision whether to accept the risk of the insurance and, if so, on what terms.

Your Duty of Disclosure for renewals

Before You renew this contract of insurance, You have a duty of disclosure under the Insurance Contracts Act 1984. If We ask You questions that are relevant to Our decision to insure You and on what terms, You must tell Us anything that You know and that a reasonable person in the circumstances would include in answering the questions.

Also, We may give You a copy of anything You have previously told Us and ask You to tell Us if it has changed. If We do this, You must tell Us about any change or tell Us that there is no change.

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change. You have this duty until We agree to renew the contract.

Who needs to tell Us

It is important that You understand You are disclosing to Us and answering Our questions for Yourself and anyone else You want to be covered by the Policy.

If You Do Not Tell Us

If You do not tell Us anything You are required to, We may cancel Your contract of insurance or reduce the amount that We will pay You if You make a claim, or both. If Your failure to tell Us is fraudulent, We may refuse to pay a claim or treat the contract as if it never existed.

How To Make A Claim

As much as We want You to enjoy Your travels, We understand that sometimes things don't go as planned. We aim to make claims easy and simple for Our customers.

You can make a claim on Your Policy in a number of ways.

1. if You are currently travelling:
 - You can call Us on Our reverse charges number: + 61 2 7909 2777.
 - You can email Us on On-trip-assistance@travelcard.com.au.
2. if You have returned Home
 - You can call Our Customer Service Team on: 1300 123 413.
 - You can email Us on claims@travelcard.com.au.
3. You can Skype Call Us on SkypeID "TravelCardOz Travel Insurance".
4. You can also download a claim form from Our website www.travelcard.com.au.

We will always endeavour to complete the claims process as quickly as possible, and We will explain to You what happens next and what We may need to finalise Our assessment.

We may need original documents and receipts to support Your claim, so it is always important that You keep these safe.

Leisure Travel Insurance Covers & Inclusions

Table of Benefits for Standard Covers

The Table of Benefits for Standard Covers is a summary of the benefits covered by Your Policy showing the maximum amount payable for each benefit*. Benefit limits are per Journey per adult listed on the Schedule, except for Section 13 Personal Liability. The benefit limits also include all claims for Dependant children. It is important that You read the PDS carefully with the Schedule so that You will understand all the limits, terms, conditions and exclusions.

It is important that You read the PDS as some sections have Sub-limits and waiting periods,

Section	Section Name	Plan Type			Cover Types			Page No	Description
		Single	Duo	Family	Basic	Comprehensive	Excess		
1	Cancellation And Journey Disruption	Various limits apply* (Basic has limited covers)*	Various limits apply* (Basic has limited covers)*	Various limits apply* (Basic has limited covers)*	✓ (limited)	✓	Chosen Excess applies per event	24	Cover if You need to cancel Your trip before You commence Your Journey or come Home early due to claimable circumstances outside Your control.
2	Overseas Medical And Dental Expenses	\$Unlimited- *	\$Unlimited- *	\$Unlimited- *	✓	✓	Nil \$ Excess	31	Cover for Overseas medical and dental expenses including ambulance costs whilst on a Journey. Emergency denture, spectacles or contact lenses up to a maximum amount of \$1,000 per Insured Person on the Policy.
3	Hospital Related Expenses	\$10,000 in total * #	\$10,000 in total * #	\$10,000 in total * #	✓	✓	Nil \$ Excess	33	Cover for incidental costs You incur whilst admitted to Hospital.
4	Accidental Death	\$50,000 per Adult †	\$50,000 per Adult †	\$50,000 per Adult †	✗	✓	Chosen Excess applies per event	34	Death benefit payable for accidental death or presumed death if Your body is not found for 12 months after Your means of transport disappears, sinks or crashes.
5	Permanent Disability	\$50,000 per Adult †	\$50,000 per Adult †	\$50,000 per Adult †	✗	✓	Chosen Excess applies per event	34	Permanent Disability benefit payable if You suffer a Permanent Disability as a result of an Injury.
6	Loss Of Income	\$10,400 in total * #	\$10,400 in total * #	\$20,800 in total * #	✗	✓	Chosen Excess applies per event	35	Weekly benefit for up to 26 weeks to cover loss of Income for up to \$400 per week, following Injury on a Journey.
7	Travel Documents, Credit Cards And Travellers Cheques	\$5,000 in total	\$10,000 in total	\$10,000 in total	✗	✓	Chosen Excess applies per event	36	Cover for the cost of replacing Travel Documents Credit Cards, Travellers Cheques.

Section	Section Name	Plan Type			Cover Types			Page No	Description
		Single	Duo	Family	Basic	Comprehensive	Excess		
8	Theft Of Cash	\$250 in total	\$250 in total	\$500 in total	✓	✓	Nil \$ Excess	37	Cover up to the stated benefit amount for cash stolen from Your person.
9	Luggage And Personal Effects	\$15,000 in total *	\$30,000 in total *	\$30,000 in total *	✗	✓	Chosen Excess applies per event	37	Cover for lost, stolen or damaged Luggage And Personal Effects. Cover amount is for all claims combined. There are individual item sub-limits between \$1,000 and \$4,000.
10	Luggage And Personal Effects Delay Expenses	\$2,000 in total*	\$2,000 in total*	\$2,000 in total*	✗	✓	Nil \$ Excess	39	Delayed, misdirected or misplaced Luggage or Personal Effects.
11	Travel Delay Expenses	\$2,000 in total* #	\$4,000 in total* #	\$4,000 in total* #	✗	✓	Chosen Excess applies per event	40	Accommodation expenses for transport delays of more than 6 hours.
12	Special Events	\$5,000 in total	\$5,000 in total	\$10,000 in total	✗	✓	Chosen Excess applies per event	41	Public transport costs to arrive at a specified event in time.
13	Personal Liability	\$6,000,000 in total for Comprehensive or \$3,000,000 for Basic	\$6,000,000 in total for Comprehensive or \$3,000,000 for Basic	\$6,000,000 in total for Comprehensive or \$3,000,000 for Basic	✓	✓	Chosen Excess applies per event	41	Your personal liability to others in respect of death, loss or damage to property. This benefit is combined for all persons covered under this Policy.
14	Rental Vehicle Insurance Excess	\$8,000 in total	\$8,000 in total	\$8,000 in total	✗	✓	Chosen Excess applies per event	43	Cover for the Rental Vehicle Insurance Excess that You are liable to pay if Your Rental Vehicle is damaged or stolen.
15	Pet Care	\$600 in total #	\$600 in total #	\$600 in total#	✗	✓	Chosen Excess applies per event	44	Additional kennel, cattery or pet sitter costs if Your final Journey Home is delayed for more than 12 hours due to specified circumstances.

Please refer to Policy Section for a full description of the cover limits, terms, conditions and exclusions.

*Sub Limits apply, please refer to the Policy Section for individual Sub Limits.

- limited for 12 months

Waiting periods apply

† Dependant child limits apply

Table of Benefits for Optional Covers

The Table of Benefits for Optional Covers is a summary of the benefits that Your Policy may cover if You pay an additional premium and they are shown on Your Schedule*. Benefit limits are per Journey per adult listed on the Schedule. The benefit limits also include all claims for Dependant children. It is important that You read the PDS carefully with the Schedule so that You can understand all the limits, terms, conditions and exclusions.

Section	Section Name	Plan Type			Cover Types			Page No	Description
		Single	Duo	Family	Basic	Comprehensive	Excess		
16	Cover While Cruising	Unlimited Medical and Evacuation *- Various other limits apply	Unlimited Medical and Evacuation *- Various other limits apply	Unlimited Medical and Evacuation *- Various other limits apply	✓ Limited to medical and evacuation only	✓	Chosen Excess applies per event^	44	Cover for medical expenses, and evacuation while cruising, cabin confinement cover, shore excursion cancellation cover, lost damaged or delayed arrival of Formal Attire, marine rescue diversion.
17	Winter Sports Cover	Unlimited Medical and Evacuation * Various other limits apply	Unlimited Medical and Evacuation * Various other limits apply	Unlimited Medical and Evacuation * Various other limits apply	✓ Limited to medical and evacuation only	✓	Chosen Excess applies per event ^	49	Optional benefit includes winter sports medical and evacuation cover, own Winter Sports Equipment cover, Ski Pack cancellation cover, piste closure cover, weather and avalanche closure cover.
18	Search And Rescue Expenses Cover	\$120,000 in total*	\$120,000 in total*	\$120,000 in total*	✗	✓	Chosen Excess applies per event	54	Cover for costs incurred by rescue or police authorities and chargeable to the Insured Person to instigate a search and rescue operation.
19	Adventure Activities Cover	Standard covers as shown on Schedule	Standard covers as shown on Schedule	Standard covers as shown on Schedule	✗	✓	Chosen Excess applies per event ^	54	Cover for specified adventure activities listed in the Policy Section.
20	Golf Cover	Various limits apply*	Various limits apply*	Various limits apply*	✗	✓	Chosen Excess applies per event	55	Cover for golf equipment, hiring golf equipment if Yours are delayed, lost or stolen, loss of prepaid green fees and tuition fees due to cancellation for specified reasons.
21	Business Cover	Various limits apply*	Various limits apply*	Various limits apply*	✗	✓	Chosen Excess applies per event	57	Cover for business equipment, loss or theft of business money.

Please refer to Policy Section for a full description of the cover limits, terms, conditions and exclusions.

*Sub Limits apply, please refer to the Policy Section for individual Sub Limits.

- limited for 12 months

^ Note the Excess is not applied to medical claims

Who Can Purchase This Policy?

Our insurance is available to travellers who:

- (a) are citizens of Australia; or
- (b) are permanent Residents of Australia; or
- (c) are non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia;

and they intend to depart and return to Australia during the Period of Insurance.

If requested, You are required to provide evidence that You are eligible to purchase this Policy.

Age Limits

If You love to travel as much as We do, then You will agree that there is no age limit to travel.

You must be 18 (eighteen) years old to purchase this insurance as an adult.

If You Are **85 (Eighty-Five) Years Of Age And Over** Your cover is conditional on obtaining written confirmation from Your Registered Medical Practitioner that You are medically fit to undertake the Journey. You may be requested to provide Us with this written confirmation at the time of purchasing Your Policy and/or if You have a claim.

Cover Types

You can customise Your Policy to meet Your own circumstances:

Basic Cover is designed for those who want Overseas Medical Expenses cover and Journey Disruption cover whilst travelling with some additional covers for basic protection during their Journey.

Comprehensive Cover is a broad cover that protects not only disruptions to Your Journey but also cancellation before You depart for unforeseen claimable circumstances outside of Your control, for example an unexpected Natural Disaster which may impact Your travel plans.

Plan Types

Every Journey and who You travel with may be different. To make it easier for You, the following cover types are available:

Single – provides cover for 1 (one) adult named on Your Schedule.

Duo – provides cover for 2 (two) adults and includes a spouse, de facto or adult Travelling Companion who are named on Your Schedule.

Family – provides cover for up to 2 (two) adults and their Dependants who are travelling together and are named on Your Schedule.

Policy Duration

You may be a frequent traveller or just go on one Journey every year. This Policy also provides You with the following options for covering a single Journey or multiple Journeys during an annual period.

The Journeys covered by both options must involve an Overseas destination.

Single trip is cover for a single Journey, for the Period of Insurance and to the destinations You select, and which are shown on Your Schedule.

Annual Multi trip is cover for multiple Journeys undertaken during a 12 (twelve) month Period of Insurance and to the destinations You select, and which are shown on Your Schedule. The maximum Journey duration will be shown on Your Schedule.

Countries That You Will Be Travelling To

It is important that You tell Us which countries that You will be travelling to and that they are shown on Your Schedule. We need this information so that We can charge You the right premium. Most importantly, if We become aware of a problem in that country, We can contact You.

You can contact Us to request that We add a country that We cover and this may require the payment of an additional premium.

If You are not sure which countries that You will be travelling to You can select a region instead and We will cover Your travel to any country in that region so long as the country or parts of that country are not excluded from travel as defined by General Exclusion 7 Known or Foreseeable Events.

You do not need to tell Us if You have a layover in another country of less than 48 hours.

Leisure And Sporting Activities

Not all of Our travellers participate in the same activities while they are travelling. You are covered for most activities provided that You take care and act in a reasonable way.

Leisure And Sporting Activities That We Do Not Cover

There are some leisure and sporting activities that We do not cover, which include:

1. Professional Sports of any kind.
2. any activities that are part of a competition or tournament.
3. any timed trials or racing other than on foot (greater than a marathon distance).
4. any activity involving live fire arms including hunting and battle re-enactment activities.
5. any mountaineering or outdoor rock-climbing activities using guides, ropes, rock climbing equipment, oxygen or where no equipment is used.
6. any activity that includes stunts.
7. any activity where You do not follow the safety guidelines and use the appropriate safety equipment for that activity.
8. any activity that are not available to the general public.
9. any activities that are covered under the Optional Covers Section 19 Adventure Activities Cover or Section 17 Winter Sports Cover.

Leisure And Sporting Activities That We Automatically Cover

This Policy will cover the Insured Person as an amateur for the purposes of enjoyment in the following activities:

- Abseiling
- Archaeological digging
- Archery
- Assault course (no weapons)
- Badminton
- Baseball
- Basketball
- Breathing observation bubble diving (maximum depth 30 (thirty) metres)
- Bridge walking only under guided supervision
- Bungee jumping up to a maximum 3 (three) jumps for each Insured Person per Journey

- Canoeing, rafting and kayaking (grade 1 (one) and 2 (two) rapids or lower)
- Canopy walking or tree-top walking
- Coasteering
- Cricket
- Cycling
- Dragon boating
- Elephant riding or trekking
- Football (also known as Soccer)
- Go-karting
- Golf
- Hockey
- Horse riding (does not include polo, hunting or jumping)
- Hot air ballooning
- Husky sledge driving
- Jet boating
- Jet skiing
- Jogging
- Martial arts (limited to training only)
- Motorcycling and Mopeds (please note General Exclusion 16 for conditions)
- Mountain biking (does not include racing or extreme ground conditions or stunts)
- Netball
- Orienteering
- Ostrich riding (does not include racing)
- Paintballing (only when wearing eye protection)
- Parasailing
- Passengers in private or small aircraft or helicopter not owned and operated by the Insured Person
- Rambling
- Refereeing
- Roller blading (does not include racing, half-pipe, stunts or extreme skating)
- Rowing
- Rugby codes
- Running (only up to a standard marathon distance where competing as an amateur)
- Safari
- Sand boarding
- Sand yachting
- Scuba diving (limited to qualified divers up to a maximum depth 30 (thirty) metres, not diving alone)

- Sea canoeing or kayaking (limited to short or day trips only, no overnight trips)
- Skateboarding (does not include racing, half-pipe, stunts or extreme skating)
- Sleigh rides
- Snorkelling
- Squash
- Surfing (does not include big wave or extreme surfing)
- Target rifle and pistol shooting
- Trekking or hiking (under 5,000 (five thousand) metres altitude)
- Tennis
- Tubing
- Volleyball
- Wake boarding (does not include stunts)
- Water polo
- Water-skiing (does not include stunts)
- Windsurfing
- Zip lining
- Zorbing

There are some additional activities that We automatically cover but there are restrictions:

- Battle re-enactment (does not cover live firearms) *
- Cave tubing or river tubing*
- Conservation or charity work (educational and environmental, limited to working with hand tools only) *
- Cycle touring*
- Dune or wadi bashing*
- Falconry*
- Flying fox*
- Gorge swinging or canyon swinging *
- Rock climbing (only where indoors and harnessed) *
- Yachting inside territorial waters only *

* These activities will be subject to:

- (a) the General Conditions and General Exclusions.
- (b) Section 5 Permanent Disability Exclusions under What We Do Not Cover
- (c) Section 13 Personal Liability Exclusions under What We Do Not Cover

If You are unsure whether the activity that You want to participate in is covered, please contact Our Customer Service Team on 1300 123 413.

Leisure And Sporting Activities That Are Not Listed

Whilst You are travelling You may wish to participate in an activity that may not be listed under:

- Leisure And Sporting Activities That We Automatically Cover; or
- Activities That We Do Not Cover; or
- Optional Cover Section 19 Adventure Activities Cover; or
- Optional Cover Section 17 Winter Sports Cover.

These activities will only be covered if it meets the following criteria:

1. there are no limitations in terms of age, height or general fitness; and
2. the activity does not require specialised Sporting Equipment; and
3. the activity is provided by a commercial operator; and
4. there are no limitations to the Leisure And Sporting Activities That We Cover.

Please contact the Customer Service Team on 1300 123 413 if You have any questions about any activities that You will be participating in, whether they are covered and if there are any limitations.

Travelling With Pre-Existing Medical Conditions

This Policy does not automatically cover claims arising from, or exacerbated by, some Pre-Existing Medical Conditions.

It is important that You understand whether Your Pre-Existing Medical Condition is automatically covered, whether We need to assess it or if We cannot cover You. Please read this Section Travelling With Pre-Existing Medical Conditions carefully.

Where Your Pre-Existing Medical Condition cover is separately applied for and accepted by Us, cover may be subject to special conditions, limitations, Excesses and amounts payable depending on Your age, duration of Your travel and Your destination. These details will be shown on Your Schedule.

What Is A Pre-Existing Medical Condition?

A Pre-Existing Medical Condition means a medical condition of which You were aware of or should reasonably have been aware of at the Relevant Time. For the purposes of this definition, "medical condition" includes a dental condition. This definition applies to You, Your Travelling Companion, a Relative, a Dependant or anyone else whose health may affect your Journey.

A Pre-Existing Medical Condition would meet any one or combination of the following:

1. A Pre-Existing Medical Condition That You Were Aware Of At The Relevant Time

This would include:

- (a) Your heart, brain, circulatory system/blood vessels; or
- (b) Your lung or Chronic airways disease; or
- (c) cancer; or
- (d) back pain requiring prescribed pain relief medication; or
- (e) surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital; or

- (f) diabetes mellitus (Type 1 or Type 2); or
- (g) a medical condition in the 1 (one) year prior to the Relevant Time:
 - i. for which You have been in Hospital, emergency department or day surgery; or
 - ii. for which You have been prescribed a new medication or had a change to Your medication regime.

2. A Medical Condition That is Known, Under Investigation or Awaiting Diagnosis at the Relevant Time

This would include where:

- (a) You have not yet sought a medical opinion regarding the cause; or
- (b) You are currently under investigation to define a diagnosis; or
- (c) You are awaiting specialist opinion.

What Is The Relevant Time?

The Relevant Time is the time at which a Single trip Policy is issued or for an Annual Multi trip Policy the latter of at the time the Policy is issued or when the part of the Journey is paid for.

If You Do Not Tell Us About Your Pre-Existing Medical Condition

Unless the Pre-Existing Medical Condition is approved by Us in writing or it is a condition that We Automatically Cover claims directly or indirectly arising from or in connection with or exacerbated by a Pre-Existing Medical Condition, related new conditions or infections, are specifically excluded from this Policy, for You and any Travelling Companions or other Insured Person shown on Your Schedule.

If You choose to declare some conditions and not others or choose not to declare any conditions, Your claim may be denied.

Pre-Existing Medical Conditions We Cannot Cover

We cannot cover Your claim for Pre-Existing Medical Conditions:

- 1. that You should have told Us about and that We need to assess.
- 2. where You are travelling against the advice of a Registered Medical Practitioner.

3. in respect of travel booked or undertaken after a diagnosis of a terminal illness.
4. where You are travelling to obtain medical or dental treatment or review.
5. where You are travelling to participate in a clinical trial.
6. where You have a drug or alcohol dependency.

Pre-Existing Medical Conditions We Need to Assess

We will need to assess Your Pre-Existing Medical Condition if:

1. Your Medical Condition is not listed in the List of Pre-Existing Medical Condition We Automatically Cover.
2. You do not meet the criteria for those Pre-existing Medical Conditions We Automatically Cover.

You should tell Us about all Your Pre-Existing Medical Conditions, and those of Your Travelling Companions or other Insured Person, including anything for which medication is prescribed, so We can complete a health assessment and, if We approve, offer You cover.

Pre-Existing Medical Conditions We Automatically Cover

We automatically cover the Pre-Existing Medical Conditions listed in the List of Pre-Existing Medical Conditions We Automatically Cover without referral to Us for an underwriting medical assessment, provided You meet the conditions (if any) attached to the relevant medical condition listed in the List and:

1. You have not:
 - (a) been hospitalised; and/or
 - (b) required treatment; and/or
 - (c) been prescribed medication;
 by any Registered Medical Practitioner in the last 12 (twelve) months.
2. That the medical condition is not:
 - (a) under investigation or being monitored;
 - (b) awaiting surgery, treatment or a procedure.

List of Pre-Existing Medical Conditions We Automatically Cover

Acne.

Allergy such as allergic rhinitis, Chronic rhinitis, hay fever, 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 (sixty) years of age, and You have no other lung disease.

Bell's Palsy.

Benign Breast Cysts.

Breast or Prostate Cancer.

Bunions.

Carpal Tunnel syndrome.

Cataracts or Glaucoma.

Cleft Palate.

Cochlear Implant.

Coeliac Disease.

Congenital Adrenal Hyperplasia.

Congenital Blindness.

Congenital Deafness.

Conjunctivitis.

Dengue Fever.

Diabetes provided: – You were first diagnosed over 12 (twelve) months ago; and You have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complication.

Dry Eye Syndrome.

Dupuytren's Contracture.

Ear Grommets.

Eczema.

Epilepsy provided: – You have been seizure free for the past 12 (twelve) months and do not require more than 1 (one) anti-seizure medication.

Gastric Reflux.

Gastric Ulcer or Peptic Ulcer.

Goitre.

Graves' Disease.

Gout.

Hiatus Hernia.

Hip Replacement, Knee Replacement, Shoulder Replacement, Hip Resurfacing provided: – performed more than 6 (six) months ago and less than 10 (ten) years ago.

Hormone Replacement Therapy.

Hypercholesterolaemia (high cholesterol).

Hyperlipidaemia (high blood lipids).

Hypertension (High Blood Pressure).

Hypothyroidism, including Hashimoto's disease.

Lipoma.

Macular Degeneration.

Meniere's Disease.

Menopause.

Migraine provided: – You have not been hospitalised within the past 12 (twelve) months.

Nocturnal Cramps.

Osteoporosis provided: – there have been no fractures and You do require more than 1 (one) medication or suffer any back pain.

Plantar Fasciitis.

Raynaud's Disease.

Rhinitis.

Rosacea.

Routine Screening Tests provided: – no underlying disease has been detected.

Skin Cancer provided: – Your skin cancer isn't a melanoma; You haven't had chemotherapy or radiotherapy for this condition and Your skin cancer doesn't require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.

Stenosing/Tenosynovitis (Trigger Finger).

Tinnitus.

Trigeminal Neuralgia.

Underactive Thyroid or Overactive Thyroid, including Underactive Thyroid if not as a result of a tumour.

Urinary Incontinence.

If You have any questions, please contact Our Customer Service Team who will be happy to explain how We can cover You on 1300 123 413

Changes in Your Health

Sometimes the circumstances of Your health changes during the Period of Insurance which may impact Your

cover if You knowingly travel whilst unfit to do so. If You do have a change in the circumstances of Your health before Your intended departure date please contact the TravelCard Customer Service Team on 1300 123 413 who will be able to assist You.

Travelling If You Are Pregnant

If You know You are pregnant at the Relevant Time, You will need to contact the Customer Service Team on 1300 123 413 to apply for cover if:

1. there have been complications with this pregnancy for which, prior to the time of this Policy being issued:
 - (a) You have not yet sought a medical opinion regarding the cause; or
 - (b) You are currently under investigation to define a diagnosis; or
 - (c) You are awaiting specialist opinion.
2. You have experienced complications with a previous pregnancy;
3. You have a multiple pregnancy e.g. twins, triplets etc;
4. the conception was medically assisted, e.g. using assisted fertility treatment including hormone therapies or IVF.

Cover is only provided for serious and unexpected pregnancy complications that occur up to the twenty-sixth (26th) week of a single pregnancy, i.e. up to 25 (twenty-five) weeks and 6 (six) days unless We have agreed in writing to provide cover and it is shown on Your Schedule.

Gestational age is measured in weeks and days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.

Application for Extended Cover

If You will be travelling past the twenty-sixth (26th) week of pregnancy, You may be able to apply for extended cover for serious, unexpected pregnancy complications. Please contact the Customer Service Team to see if You are eligible to purchase extended cover.

Expectant mothers should consider if Our standard Policy cover is right for them when travelling after 25 (twenty-five) weeks and 6 (six) days gestation as costs for medical complications affecting a pregnancy whilst Overseas can be expensive.

Childbirth And Healthcare of the New Born Child

This Policy does not cover claims directly or indirectly related to or arising from:

1. childbirth at any stage of pregnancy (this means that if You deliver Overseas there is no cover for costs related to the birth); or
2. the health or care of a newborn child whatever the proximate cause of the claims is (this means that if You deliver Overseas for any reason, including premature birth, there is no cover for costs related to caring for the child or children).

If You Do Not Tell Us About Your Pregnancy

If at the Relevant Time You do not tell Us about any complications with this pregnancy or a previous pregnancy, multiple pregnancy (twins, triplets etc) or medically assisted pregnancy You will not be covered for any serious or unexpected pregnancy related complications. If You choose to declare some conditions and not others or choose not to declare any conditions, Your claim may be denied.

TravelCard 24/7 Global Assistance

In the event that You need assistance under Your TravelCard Real-Time Leisure International Travel Insurance Policy:

1. call Our toll free number +61 2 7909 2777.
2. email Us on On-trip-assistance@travelcard.com.au.
3. You can Skype Call Us on SkypeID "TravelCardOz Travel Insurance".

The service operates 24 hours a day, 365 days of the year.

TravelCard 24/7 Global Assistance – Overseas Medical And Dental Expenses Claims

You must contact TravelCard as soon as practicable and prior to any inpatient treatment or before any arrangements are made for Your repatriation or evacuation to Australia.

Private medical treatment is not covered unless specifically authorised by Us. If You are travelling to a

country with a Reciprocal Health Care Agreement with Australia You must make the treating physician aware that You wish to be treated under this agreement. For more information on countries with Reciprocal Health Care Agreements with Australia, please contact Our Customer Service Team on 1300 123 413.

TravelCard 24/7 Medical Assistance

Should You suffer an illness, Sickness or Injury during Your Journey contact Our 24/7 Global Assistance team who will be able to manage Your claim. The 24/7 Global Assistance team can also organise repatriation back to Australia if it is deemed medically necessary.

You can access assistance whilst You are on Your Journey from Our team of specialists who have access to an international network. This assistance will include:

- helping You locate a suitable medical facility locally.
- payment of agreed claims to Hospitals, clinics and other medical facilities.
- payment for medication as a result of an agreed claim under Section 2 Overseas Medical and Dental Expenses of Your Policy.
- liaison and co-ordination between You, the treating medical facility and Our medical experts.
- emergency evacuation or repatriation to Australia where We deem it to be medically necessary.

TravelCard 24/7 Travel Advice And Assistance

You can access assistance whilst You are on Your Journey from Our team of specialists who have access to Our international network. This assistance will include:

- directions to the nearest Australian Embassies and consulates.
- assistance in replacing Your passports and travel documents.
- assistance in cancelling lost and stolen credit cards.
- assistance in tracking delayed luggage.
- referral service to Legal support.
- security alerts, country intelligence, travel alerts and threat forecasts from RiskMonitor Traveller.

We have partnered with PassportCard Group, Global Medical Network Specialist Group and the crisis risk management assistance company Drum Cussac Group Ltd so that We can provide You with information to help You prepare for Your Journey and to assist You to return Home safely.

Policy

It is important that You understand what You are covered for Under this Policy once the Policy has been issued to You, before You depart on Your Journey and until You return Home. Your Policy also includes special terms, conditions and limitations.

To make it simple:

- the Standard Covers on pages 24 to 44 specifies what circumstances You are covered for and what You are not covered for.
- the Optional Covers on pages 44 to 58 specifies what circumstances You are covered for and what You are not covered for if You have chosen to add these to Your Policy and they are shown on Your Schedule.
- the General Conditions on pages 16 to 19 are the general rules of how Your Policy of insurance operates across all Standard and Optional sections covered by this Policy.
- the General Exclusions on pages 19 to 23 specifies what is excluded across all Standard and Optional sections covered by this Policy.
- Words With Special Meaning on pages 61 to 66 provides clear definitions of the words that are capitalised throughout Your Policy.

You will also be issued with a Schedule which will include information particular to Your own circumstances and it should be read in conjunction with this Combined Financial Services Guide and Product Disclosure Statement. This Policy is not valid unless We have issued the Schedule and You have paid for Your Policy.

General Conditions

1. Claims

If You have a claim it is important that You notify Us as soon as practicable or within 30 (thirty) days after the date of the occurrence/event.

You can make a claim on Your Policy in a number of ways:

- If You are currently travelling:
 - You can call Us on Our reverse charges number: + 61 2 7909 2777.
 - You can email Us on On-trip-assistance@travelcard.com.au
- If You have returned Home:
 - You can call Our Customer Service Team on: 1300 123 413.
 - You can email Us on claims@travelcard.com.au
- You can Skype Call Us on SkypeID "TravelCardOz Travel Insurance".
- You can also download a claim form from Our website www.travelcard.com.au

We will always endeavour to complete the claims process as quickly as possible, and We will explain to You what happens next and what We may need to finalise Our assessment.

It's important to remember for any claim:

- i. We may need original documents and receipts to support Your claim, so it is always important that You keep these safe.
- ii. Your failure to provide timely notice to Us of Your loss or to provide Us with the information We require may limit Our ability to process or pay Your claim. If You or the Insured Person should fail to comply with this claims condition, We may not be able to process the claim.

a) Injury and Sickness Claims

For Injury and Sickness claims it will be at Our discretion whether We evacuate or repatriate the Insured Person based upon the medical necessity which We determine from the advice of the attending Registered Medical Practitioner or Our medical advisor. Based on this advice We will determine the most appropriate mode of transportation and the evacuation or repatriation destination.

It is important that You notify Us as soon as practicable for any Injury and Sickness claims.

b) Property Claims

If You suffer damage, loss or theft of Luggage, Personal Effects, travel documents, money or any other property covered by this Policy, as soon as reasonably practicable You must:

- i. report the loss or theft to the local police within 24 (twenty-four) hours of discovery. We may ask for a copy of the police report; or
- ii. report the loss, theft or damage to Your Carrier as soon as practicable. We may ask for a copy of the Carrier's Property Irregularity Report (PIR).

We will at Our discretion, taking into consideration the general state of the property and any wear and tear, choose to do one of the following:

1. repair or pay You the value to repair the item;
2. replace the item allowing for any trade discounts We are entitled to;
3. pay You the original purchase price of the item after allowing for Depreciation for age (as described in General Conditions 3. Claims and Depreciation).

Do not dispose of the damaged property before We have assessed Your claim as We may need to take possession based on the circumstances of the loss.

It is important that You notify Us as soon as practicable for any property claims.

c) Legal Liability Claims

If You are involved in an incident with another person that may involve third party property damage or Injury it is important that You:

- i. do not admit fault, liability or guilt except to the police.
- ii. do not attempt to settle or make any offer of payment without Our written consent.

For any legal liability claims, We will determine who was solely at fault or contributed to the cause as part of the process of validating Your claim. It will be at Our discretion how We manage Your claim.

It is important that You notify Us as soon as practicable for any legal liability claims.

d) Cancellation And Journey Disruption Claims

If You need to cancel Your Journey before You depart, or it is disrupted whilst You are travelling, and We agree to pay a claim You must make a reasonable effort to recover any refundable travel and accommodation costs.

It is important that You notify Us as soon as practicable for any cancellation or Journey disruption claims.

2. Claims Settlement

To ensure that We can expedite the payment of Your approved claim under any section of the Policy, We may pay the amount of the claim directly to:

- (a) a third-party provider of services; or
- (b) the TravelCard for Section 2 Overseas Medical and Dental Expenses; Section 8 Theft Of Cash; and Section 10 Luggage And Personal Effects Delay Expenses; or
- (c) You, in reimbursement of Your loss.

3. Claims And Depreciation

This Policy operates on an indemnity basis which means the settlement of a claim is based on the original purchase price of an item at the time of the loss and not on a 'new for old' basis. Depreciation takes into account the amount paid originally for the item and its age, using the set amount of Depreciation from the table below:

Items	Depreciation for each month since the item was purchased
Phones, electrical devices, communication devices, all computers, photographic equipment, tablet computers, electronics equipment	2.5%
All other items (excluding Jewellery)	1.5%

The maximum Depreciation We will apply to any item is 60%.

Our payment will not exceed the original purchase price of an item or the limit specified under the relevant Section of this Policy.

4. Claims And GST

If We agree to pay Your claim, We will base any claim payment on the Goods and Services Tax (GST) inclusive of costs (up to the relevant limits of liability). 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 covers under this Policy.

You must tell Us any input tax credit entitlement. If You fail to do so, You may have a liability for GST if We pay You an amount under Your Policy.

5. Claims Payable In Australian Dollars

All claims and other payments are payable in Australian dollars at the rate of exchange applicable at the time the payments or expenses were incurred.

6. Claims Defence, Settlement And Subrogation

We have the right to commence or take over the conduct of legal proceedings in Your and/or the Insured Person's name in the defence or settlement of any claim under this Policy.

We will investigate, conduct negotiations and settle any claim under the Policy.

We also have the right under this Policy to sue any other party, excluding a party specified in sections 65 and 66 of the Insurance Contracts Act 1984 (Cth), in Your name or in the name of the Insured Person, exercising Our right of subrogation to recover any claim monies paid by Us for which such party is legally responsible to You or the Insured Person at law.

7. Excess

The Excess that You have chosen is the amount shown on Your Schedule and is the first amount of an approved claim that You will pay. The Excess applies to any event giving rise to an approved claim. Each Section cover specifies whether an Excess will apply as well as the Table of Benefits for standard and optional covers on pages 6 to 8.

8. Extending Your Policy

You can apply to extend the Policy provided it hasn't already expired. When You contact Us, You must tell Us why You require the extension of the Period of Insurance.

If the extended period of cover is needed due to any of the following circumstances and We agree to provide such extension whether subject to special terms or otherwise, You will not be required to pay an additional premium for the extended period:

- i. You are unable to return due to an unforeseen circumstance outside Your control and We pay a claim a under this Policy.
- ii. You now suffer from a Chronic or ongoing medical condition that You did not have or were reasonably aware of, when You purchased the Policy.
- iii. You are now pregnant, and You did not know this when You purchased the Policy and You have no history of medical complications or multiple births with prior pregnancies and the conception was not medically assisted under an IVF or similar program.
- iv. there has been a claim made against You.

We will only extend the Period of Insurance until You are able to return Home by the most direct or timely route where Your Journey ends or at a time agreed by Us. The maximum period that we will extend the Policy will be up to 12 (twelve) months.

If the extended period of cover is needed because of an extension of the holiday period or any other reason and We agree to provide cover for a further period, an additional premium will be payable by You. We will tell You the amount of the additional premium payable by You, and how it is to be paid.

When an extension to the Period of Insurance is granted by Us, We will also send You a new Schedule.

9. Limits of Liability

The limits of Our liability are shown in each section of the Policy, the Table of Benefits and Your Schedule for the covers selected except where We have notified You in writing of different limits on Your Schedule.

10. Other Insurance

If You are able to claim from a statutory fund, compensation scheme (for example a private health fund or workers compensation scheme), or transport provider, for monies otherwise payable under this Policy, You must first do so and We will cover the remaining amount.

If any loss, damage or liability covered under this Policy is covered by another insurance Policy, You must give Us details. If You make a claim under one insurance Policy and You are paid the full amount of Your claim, You cannot make a claim under the other Policy. If You make a claim under another insurance Policy and You are not paid the full amount of Your claim, We will make up the difference, up to the amount this Policy covers You for, provided Your claim is covered by this Policy.

We may seek contribution to the amounts We have paid, or must pay, from Your other insurer. You must give Us any information We reasonably ask for to help Us make a claim from Your other insurer.

This General Condition is subject to the provisions of the Insurance Contracts Act 1984 (Cth).

11. Policy Interpretation And Jurisdiction

We will interpret this Policy in accordance with the law of New South Wales and You agree to submit to the exclusive jurisdiction of New South Wales courts.

12. Pre-Existing Medical Conditions And Pregnancy Special Conditions

If You want cover for a Pre-Existing Medical Condition and/or Your pregnancy which does not satisfy the provisions set out on pages 12 to 14, You will need to complete a health assessment. We will notify You of the outcome. If We are able to approve cover for that condition You must pay any additional premium We require. Cover may be subject to special conditions, limitations, limits, and Excesses.

13. Recoveries

We have the right to sue any other party in Your name to recover money payable under the Policy or to choose to defend any action brought against You. If You are aware of any third party that You or We may recover money from, You must inform Us of such third party. You must provide reasonable assistance to Us.

14. Reinstatement

With the exception of Section 13 Personal Liability, benefits, limits and Sub Limits provided under each Section of this Policy are reinstated on the completion of each Journey for Annual Multi Journey Policies.

15. Renewal

Any Single Trip Policy will not be renewable.

Any Annual Multi Trip Policy may be renewed with Our consent, provided that You pay the required renewal premium.

General Exclusions

1. Timing Of Claimable Event

We will not pay claims:

- (a) that have occurred outside the Period of Insurance.

2. Consequential Loss And Any Other Financial Loss

We will not pay claims:

- (a) involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the Policy.
- (b) arising from the Financial Default of any Travel Services Provider associated with the Journey.

3. Not Taking Reasonable Care

We will not pay claims:

- (a) arising directly or indirectly arising from loss, theft or damage to property, or death, Sickness or Injury, if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, Sickness or Injury might happen.
- (b) if You intentionally or recklessly act in a way that would reasonably pose a risk to Your safety or the safety of Your property, except in an attempt to protect the safety of a person or to protect property; or
- (c) if You do not do everything You can to reduce Your loss or the claim.

4. Criminal Acts, Fraud And Legal Infringements

We will not pay claims:

- (a) arising directly or indirectly from or in connection with any unlawful act committed by You; or if You have not been honest and forthright with all answers, the accuracy of information, statements and submissions made in connection with Your insurance application or claim.
- (b) arising directly or indirectly because You are in breach of any government prohibition or regulation or court order, including visa requirements.
- (c) arising directly or indirectly from any unlawful act or omission.

(d) for any loss, Injury, damage or legal liability sustained directly or indirectly by You if You are, a trafficker of drugs or narcotics, a purveyor of nuclear, chemical or biological weapons; or engaged in any criminal activity.

5. Air Travel

We will not pay claims:

(a) involving air travel other than as a passenger on a hot air balloon or a fully licensed passenger carrying aircraft operated by an airline, an air charter company.

6. Detention, Confiscation Or Destruction

We will not pay claims:

(a) for loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.

7. Known Or Foreseeable Events

We will not pay claims:

(a) arising directly or indirectly from or in connection with circumstances You knew of, or a reasonable person in Your circumstances would know or foresee, at the Relevant Time, prior to the purchase of the insurance or that could lead to the Journey being delayed, abandoned or cancelled.

(b) arising directly or indirectly from a known or foreseeable event that is in the mass media or any other government or official body's warning:

- i. against travel to a particular country or parts of that country.
- ii. of a strike, riot, civil protest, weather, Accident, Natural Disaster, Epidemic or Pandemic and You did not take appropriate actions to minimise or avoid a claim.

Please refer to <http://smartraveller.gov.au/> for further information.

8. Booking Travel Whilst Unwell And Travelling with Pre- Existing Medical Conditions

We will not pay for claims:

(a) arising directly or indirectly from or in connection with travel booked or undertaken by You:

- i. even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel.

ii. against the advice of a Registered Medical Practitioner.

iii. in respect of travel booked or undertaken after a diagnosis of a terminal illness.

(b) arising directly or indirectly from or in connection with, or exacerbated by, any Pre-Existing Medical Condition that You or Your Travelling Companion has, unless:

i. the Pre-Existing Medical Condition is one only of those on the List of Pre-Existing Medical Conditions We Automatically Cover List on pages 13 to 14 and it meets the relevant additional criteria.

ii. it has been approved by Us and shown on Your Schedule.

9. Travelling Whilst Pregnant And Childbirth

We will not pay for claims:

(a) arising directly or indirectly out of pregnancy or childbirth related complications:

i. where there has been complications with this pregnancy for which, prior to the time of this Policy being issued:

I) You have not yet sought a medical opinion regarding the cause; or

II) You are currently under investigation to define a diagnosis; or

III) You are awaiting specialist opinion.

ii. where there has been complications with this pregnancy or a previous pregnancy.

iii. where there is a multiple pregnancy e.g. twins or triplets etc.

iv. where the conception was medically assisted, e.g. using assisted fertility treatment including hormone therapies or IVF.

v. unless it is a single, uncomplicated pregnancy up to the twenty-six (26th) week of pregnancy (being 25 weeks and 6 days) or We have agreed in writing to provide cover.

vi. unless it has been approved by Us and shown on Your Schedule.

(b) arising directly or indirectly out of childbirth whatever the proximate cause of the claim is irrespective of the stage of pregnancy when the child is born (this means that if You deliver Overseas there is no cover for costs related to the birth). This exclusion applies irrespective of the stage of pregnancy at which the child is born or childbirth, other than childbirth before the 26th (twenty-sixth) week of an uncomplicated pregnancy as specified by (a) which was accelerated by Injury.

- (c) arising directly or indirectly to the health or care of a newborn child, whatever the proximate cause of the claim is (this means that if You deliver Overseas for any reason, including premature birth, there is no cover for costs related to caring for the child or children) irrespective of the stage of pregnancy when the child is born.

10. Travelling For Medical Purposes

We will not pay for claims:

- (a) arising directly or indirectly from seeking medical or dental advice or review.
- (b) arising directly or indirectly from having elective medical or dental treatment or surgery or a cosmetic procedure or body modification (including tattoos and piercings) during the Journey.
- (c) arising directly or indirectly from a clinical trial.

11. Self-Harm And Suicide

We will not pay for claims:

- (a) arising directly or indirectly from suicide, attempted suicide, self-inflicted Injury or condition.

12. Alcohol, Drugs Or Sexually Transmitted Disease

We will not pay for claims:

- (a) arising directly whilst You are:
 - i. Intoxicated by alcohol; or
 - ii. under the Influence of drugs other than those that are legally obtained in the country that You are travelling or legally prescribed drugs and taken in accordance with medical directions of a Registered Medical Practitioner.
 - iii. this General Exclusion 12 (a) i. and ii. will not apply where no part of the loss that gave rise to the claim was caused by the act.
- (b) arising directly or indirectly from the effect of or Chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus, other than HIV virus transmitted from receiving infected blood while undergoing medical treatment or as an innocent party to a needlestick event (for example criminal violence or coming into contact with an infected needle in circumstances not involving the taking of drugs).

13. Health Of A Relative

We will not pay for claims arising directly or indirectly from or exacerbated by the health of a Relative or Your business partner who is not travelling, unless that person lives in Australia and at the Relevant Time:

- (a) it was medically necessary for Your return.
- (b) You told Us about the medical condition, and We agreed to provide You with extended cover which is shown on Your Schedule.
- (c) You can show Us that at that time, You were unaware of the likelihood of such hospitalisation or death unless the Relative or business partner:
 - i. had been hospitalised in the previous 1 (one) year for a condition that was directly or indirectly arising from or related to the condition that caused the claim.
 - ii. resided in a nursing home or require similar home care assistance.
 - iii. was on a waiting list for, or knew they needed surgery, inpatient treatment or tests at a Hospital or clinic.
 - iv. has a drug or alcohol addiction.
 - v. has a terminal illness.

14. Claim Payments Prohibited By Sanctions Or Health Legislation

We will not pay for claims:

- (a) which We are prohibited by law from paying the country in which a claim occurs or within Australia which would result in Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) as amended or superseded.
- (b) arising directly or indirectly from or in connection with any loss, damage, liability benefit, event, occurrence, Injury or Sickness where providing such cover would result in Us contravening the Health Legislation of the country where the treatment was received.
- (c) where providing such cover or benefit hereunder, to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or Our parent company or its ultimate controlling entity or any reinsurers, to the extent that such cover, claim or service would violate any applicable trade or economic sanctions, law or regulation of any country.

15. Booking Errors

We will not pay for claims:

- (a) arising from any errors or omissions in any booking arrangements.
- (b) arising from any failure to obtain relevant visas, passport or travel documents.

16. Two-Wheeled And Three-Wheeled Motor Vehicles

We will not pay for claims arising from the use of a two-wheeled or three-wheeled motor vehicles, including Motorcycles and Mopeds, unless You:

- (a) as the driver or as a passenger You are wearing a crash helmet (this is irrespective of the law in the country You are visiting); and
- (b) as the driver:
 - i. hold an appropriate driving licence for the country You are visiting; and
 - ii. if using a Motorcycle rated 125cc or higher, You hold a current and valid licence required for driving an equivalent rated Motorcycle in Australia.
- (c) as the rider:
 - i. ride as a passenger with a driver who holds an appropriate driving license for the country that You are visiting.
- (d) are not competing or participating in a competition, race, motocross activity.
- (e) adhere to the road rules of the country that You are travelling in.

17. International Sailing In A Private Vessel

We will not pay for claims:

- (a) involving You travelling in international waters in a private sailing vessel or privately registered vessel.

18. Prohibited Activities

We will not pay for claims involving Participation:

- (a) by You or Your Travelling Companion in any activities that are not covered under this Policy.
- (b) Professional Sports of any kind.
- (c) that are part of a competition or tournament.
- (d) in any time trials or racing other than on foot (greater than a marathon distance).

- (e) in any activities that include live fire arms including hunting and battle re-enactment activities.
- (f) in any mountaineering or rock climbing activities using guides, ropes, rock climbing equipment, oxygen or where no equipment is used.
- (g) in any activity that includes stunts.
- (h) in any activities where You do not follow the safety guidelines and use the appropriate safety equipment for that activity.
- (i) in any activities that are not available to the general public.
- (j) any activities that are covered under the optional covers Section 19 Adventure Activities Cover or Section 17 Winter Sports Cover.

19. Optional Covers

We will not pay for claims involving Optional Covers unless You have chosen the cover, it is shown on Your Schedule and You have paid the additional premium.

20. Nuclear And War

We will not pay for claims:

- (a) arising directly or indirectly from or in connection with any radioactive contamination.
- (b) arising directly or indirectly arising out of or contributed to or caused by or resulting from or in connection with any nuclear, chemical biological terrorism regardless of any other causes or events contributing concurrently or in any other sequence to the loss.
- (c) arising directly or indirectly from or in connection with the occurrence of war, invasion, act of a foreign enemy, hostilities or warlike operations (whether war be declared or not), civil war except when the Insured Person(s) is (are) not actively involved in these activities.
- (d) arising directly or indirectly from or in connection with the occurrence mutiny, civil commotion assuming the proportions of or amounting to a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power except when the Insured Person(s) is (are) not actively involved in these activities.

21. Terrorism

We will not pay claims:

- (a) for any loss, Injury, damage or legal liability sustained directly or indirectly by You if You are, a terrorist, a member of a terrorist organisation.
- (b) arising from an act or attempted Act Of Terrorism or in connection with any action taken in controlling, preventing, suppressing or in any way relating to an Act Of Terrorism, but only when You have entered and are travelling in any country or territory contrary to any warning issued by a government or official travel advisory service. Please refer to <http://smartraveller.gov.au/> for DFAT level 4 (Do not enter) Warnings. This General Exclusion 21 shall not apply to claims under the Policy arising from an Act Of Terrorism which occurs prior to the commencement of Your Journey and for which there was no government or other official terrorism warning in place prior to You entering into this insurance.
- (c) where the payment of or provision of such benefits or services would constitute a direct or indirect financing of terrorism under European Regulation EC no 881/2002 of 27 May 2002, International Convention for the Suppression of the Financing of Terrorism 9 December 1999 or any other applicable national law or regulation.
- (d) where You have chosen to enter and travel in any country or territory contrary to any warning issued by a government or official travel advisory service. Please refer to <http://smartraveller.gov.au/> for DFAT level 4 (Do Not Travel) Warnings.

22. GST

We will not pay for claims:

- (a) for any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the amount payable for Your Policy.

23. Epidemic or Pandemic

We will not pay claims:

- (a) arising directly or indirectly from an actual or likely Epidemic or Pandemic.
- (b) arising directly or indirectly from the threat of an Epidemic or Pandemic.

Please refer to www.who.int and www.smartraveller.gov.au for further information.

Your Standard Covers

The following cover must be read in conjunction with the General Exclusions on pages 19 to 23, General Conditions on pages 16 to 19, the Words with Special Meanings on pages 61 to 66 and Your Schedule.

Section 1 Cancellation And Journey Disruption

The section has 2 covers that You can choose from, a summary of which is given in the table below. For a more detailed description of the cover, along with any exclusions or conditions that apply to the cover please refer to the relevant cover in this Section 1.

	Page	Basic Cover	Comprehensive Cover
Before Your Journey starts			
Section 1.1 Cancellation Or Changes Due To Unforeseen Circumstances Outside Your Control Before Your Journey Starts	25	✘	✔
During Your Journey			
Section 1.2 Disruption Due To Injury Or Sickness During Your Journey	26	✔	✔
Section 1.3 Expenses Due To Death During Your Journey	27	✔	✔
Section 1.4 Disruption Due To Strike, Riot, Civil Protest, Weather, Accident, Natural Disaster or Loss Of Passport During Your Journey	28	✔	✔
Section 1.5 Additional Reasons We Will Pay For Changes To Your Journey	29	✘	✔
Section 1.6 Return Home Early Due To The Death, Disablement Or Terminal Illness Of A Relative Or Business Partner	30	✘	✔
Section 1.7 Natural Disaster	31	✘	✔

Important condition applying to this Section.

If We agree to pay a claim to cancel Your Journey, You must make a reasonable effort to recover any refundable tickets or portions of tickets or any other pre-paid costs.

1.1 Cancellation Or Changes Due To Unforeseen Circumstances Outside Your Control Before Your Journey Starts

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$Limit chosen [^]	\$Limit chosen [^]	\$Limit chosen [^]
Travel agent commission sublimit	\$4,000	\$4,000	\$4,000

[^] Limit chosen and shown on Your Schedule

An Excess applies per event for this section.

We Cover

Before Your Journey starts, if due to unforeseen circumstances outside Your control and not otherwise excluded under this Policy:

1. You have to re-arrange Your Journey, We will pay the reasonable cost of doing so. However, We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled up to the Maximum Benefit Payable.
2. You have to cancel the Journey, as You could not re-arrange it, We will pay You the non-refundable unused portion of all travel costs prepaid in advance up to the Maximum Benefit Payable.
3. You have to cancel the Journey, as You could not re-arrange it, We will pay You the non-refundable travel agent's commission up to the lesser of the Maximum Benefit Payable or \$4,000.
4. You have to cancel the Journey, as You could not re-arrange it, We will pay You the non-refundable frequent flyer or similar flight reward points lost following cancellation of Your airline ticket up to the Maximum Benefit Payable. The amount We will pay is calculated as follows:
 - (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by,
 - (b) the total amount of points lost divided by,
 - (c) the total amount of points used to obtain the airline ticket.
5. You have to re-arrange a tour which a tour operator or wholesaler has cancelled because there are not enough people to begin or complete the tour, We will pay You 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 re-arrangement costs, up to the Maximum Benefit Payable whichever is the lesser amount.

We Do Not Cover

We will not pay a claim:

1. if You were aware of any reason, foreseeable or known event before Your Period of Insurance commenced or when You purchased the insurance that causes Your Journey to be cancelled, abandoned or shortened.
2. as a result of cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority, other than by strikes.
3. as a result of You or Your Travelling Companion changing plans, deciding not to continue with the intended Journey.
4. if You cancel Your travel arrangements before a Registered Medical Practitioner has certified that You are unfit to travel.
5. if a Registered Medical Practitioner does not certify that You are unfit to travel.
6. as a result of a request by a Relative.
7. the death, Injury or Sickness of a Relative or business partner:
 - (a) who lives outside of Australia.
 - (b) where it was not medically necessary for You to cancel Your travel arrangements.
 - (c) where You did not tell Us about their medical condition, and We did not agree to provide You with cover.
 - (d) who has been hospitalised in the previous 1 (one) year for a condition that was directly or indirectly arising from or related to the condition that caused the claim.
 - (e) who resides in a nursing home, care facility or requires similar Home care assistance.
 - (f) who is on a waiting list for, or knew they needed surgery, inpatient treatment or tests at a Hospital or clinic.
 - (g) who has a drug or alcohol addiction.
 - (h) who has a terminal illness.
8. arising out of any business, financial or contractual obligations, other than the covered by this Policy.
9. if there have been any errors or omissions in the travel arrangements.

10. if there has been a failure to obtain the relevant visas, damage to or loss of Your passport, insufficient period of time before the expiration of Your passport for the country that You are travelling to or not obtaining the relevant or correct travel documentation.
11. if You were aware that You would be made Redundant from a full-time employment position and at the Relevant Time of booking Your travel arrangements provided You purchased this Policy no later than 7 (seven) days after paying final monies for Your prepaid travel arrangements.
12. if Your pre-arranged leave has been cancelled by Your employer unless You hold a role with the police force or emergency services, and You purchased this Policy no later than 7 (seven) days after paying final monies for Your prepaid travel arrangements.
13. as a result of the mechanical breakdown of any means of transport.
14. arising directly or indirectly from an Act Of Terrorism or the threat, or perceived threat, of an Act Of Terrorism.

Special Condition

If You have to cancel Your Journey and You make a claim under Section 1.1 You must make reasonable efforts to recover any refundable portions of Your travel costs.

1.2 Disruption Due To Injury Or Sickness During Your Journey

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	\$Unlimited	\$Unlimited	\$Unlimited
Comprehensive Cover	\$Unlimited	\$Unlimited	\$Unlimited

An Excess applies per event for this section.

We Cover

If during the Period of Insurance Your Journey is disrupted as a direct result of a claim that We accept for Injury or Sickness You suffer under Section 2 Overseas Medical And Dental Expenses We will pay;

1. Your Extra accommodation (room only) and travel costs at the same fare class and accommodation standard originally booked:

- (a) incurred by You.
- (b) for Your Travelling Companion who remains with or escorts You.
- (c) for one member of Your Family who travels to and remains with You after You are hospitalised as an inpatient, if You do not have a Travelling Companion with You.

Cover provided by this benefit will cease when You are able to continue Your Journey, travel Home or on the completion of the Period of Insurance, whichever is the earlier.

2. We will pay the reasonable costs of caring for Dependants who are travelling with You and in need of care while You are incapacitated, provided the treating Registered Medical Practitioner provides Us with written advice that You are unable to provide the necessary care.

Cover will cease when You are able to continue Your Journey, travel Home or on the completion of the Period of Insurance, whichever is the earlier.

3. We will pay the reasonable costs of returning Your Rental Vehicle to the nearest depot if You suffer an Injury or Sickness while on Your Journey, provided the treating Registered Medical Practitioner provides written advice that You are unfit to drive it.

We Do Not Cover

We will not pay a claim:

1. for any cost or expenses where they are payable under another Section of this Policy.
2. for any costs that arise before You are certified by a Registered Medical Practitioner that You are unfit to continue Your Journey.
3. from Pre-Existing Medical Conditions unless it is one only of those on the List of Pre-Existing Medical Conditions We Automatically Cover on pages 13 to 14, that meet the relevant additional criteria and are listed or they are shown on Your Schedule.

1.3 Expenses Due To Death During Your Journey

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	\$20,000 in total	\$40,000 in total	\$40,000 in total
Comprehensive Cover	\$20,000 in total	\$40,000 in total	\$40,000 in total

An Excess applies per event for this section.

We Cover

If You suffer an Injury or Sickness during Your Journey that is covered under this Policy which directly results in Your death Overseas during the Period of Insurance, We will pay:

1. the reasonable Overseas Funeral Expenses; or
2. the reasonable Overseas cremation expenses; or
3. the reasonable cost of returning Your remains to Australia.

We Do Not Cover

We will not pay

1. for any claims arising from Pre-Existing Medical Conditions unless it is one only of those on the List of Pre-Existing Medical Conditions We Automatically Cover on pages 13 to 14, that meet the relevant additional criteria and are listed or they are shown on Your Schedule.
2. any claims or costs payable under another Section of this Policy.

1.4 Disruption Due To Strike, Riot, Civil Protest, Weather, Accident, Natural Disaster, or Loss Of Passport During Your Journey

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	\$50,000 per Insured Person	\$50,000 per Insured Person	\$100,000 per Family
Comprehensive Cover	\$50,000 per Insured Person	\$50,000 per Insured Person	\$100,000 per Family

An Excess applies per event for this section.

We Cover

If during Your Journey due to unforeseen circumstances outside Your control and not otherwise excluded under this Policy the arrangements of Your Journey must be changed or altered, We will pay Your Extra accommodation and travel costs at the same fare class and accommodation standard as originally booked, due to the following reasons:

1. disruption of Your scheduled transport because of strike, riot, civil protest, an Act Of Terrorism, weather or a Natural Disaster;
2. an Accident that affects Your mode of transport including motor vehicle, aircraft, train or watercraft in which You are travelling; or
3. Your passport or travel documents have been damaged, lost or stolen;

provided You demonstrate You actively sought to minimise Extra costs.

We Do Not Cover

We will not pay a claim:

1. if You were aware of any reason, foreseeable or known event before Your Period of Insurance commenced or when You purchased the insurance that causes Your Journey to be cancelled, abandoned or shortened.
2. arising during Your Journey from Your failure to provide sufficient travel time by the mode of transport chosen by You to travel to Your point of departure for the next stage of Your Journey.
3. relating to loss of passport or travel documents, caused by government confiscation or because those articles were sent through the mail.
4. expense recoverable from any other source, including the Carrier.
5. for cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority, unless it is due to a strike, riot, or Accident affecting Your mode of transport, hijack, civil protest, weather, Natural Disaster or Act Of Terrorism.
6. where the Act Of Terrorism does not impact Your Journey and was not recognised by the relevant Government of the country that You are travelling to.

Special Condition

If You need to return to Australia and did not have a return ticket/passage booked before the circumstances giving rise to a claim under this cover, We will reduce the amount of Your claim by the price of the fare to Australia from the place from which You planned to return to Australia. The fare will be at the same fare class as the one You left Australia.

1.5 Additional Reasons We Will Pay For Changes To Your Journey

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$1,000 in total	\$1,000 per Insured Person	\$1,000 per Insured Person

An Excess applies per event for this section.

We Cover

If during Your Journey the arrangements of Your Journey must be altered, We will pay Your Extra accommodation and travel costs at the same fare class and accommodation standard as originally booked, due to the following reasons:

1. You are directed into quarantine during Your Journey.
2. cancellation of pre-arranged leave by an employer for a Travelling Companion who is a full-time permanent employee of the police, fire, ambulance or emergency services provided You purchased this Policy no later than 7 (seven) days after paying final monies for Your prepaid travel arrangements.
3. serious damage caused by fire, flood or earthquake to Your Home or business premises in Australia.
4. You or a Travelling Companion being required to attend for jury service or having received a summons to give evidence in a court of law.

Provided You demonstrate You actively sought to minimise Extra costs.

We Do Not Cover

We will not pay claims:

1. if You were aware of any reason or a reasonable person would have been aware, before Your Period of Insurance commenced, that may cause Your Journey to be cancelled or disrupted or delayed.
2. arising during Your Journey from Your failure to provide sufficient travel time by the mode of transport chosen by You to travel to Your point of departure for the next stage of Your Journey.
3. arising from Pre-Existing Medical Conditions unless it is one only of those on the List of Pre-Existing Medical Conditions We Automatically Cover on pages 13 to 14, that meet the relevant additional criteria and are listed or they are shown on Your Schedule.
4. if You or Your Travelling Companion change plans or decide not to continue with the intended Journey.
5. expense recoverable from any other source, including the Carrier.
6. for delays or rescheduling by a bus line, airline, shipping line or rail authority.

Special Condition

If You need to return to Australia and did not have a return ticket/passage booked before the circumstances giving rise to a claim under this cover, We will reduce the amount of Your claim by the price of the fare to Australia from the place from which You planned to return to Australia. The fare will be at the same fare class as the one You left Australia.

1.6 Return Home Early Due To The Death, Disablement Or Terminal Illness Of A Relative Or Business Partner

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	Same fare and class	Same fare and class	Same fare and class

An Excess applies per event for this section.

We Cover

If during Your Journey Your Relative or Your business partner who lives in Australia and dies unexpectedly, is disabled by an Injury or becomes Sick with an unexpected diagnosis of a terminal condition which requires their hospitalisation, We will pay the reasonable and necessary costs incurred by You at the same fare class that applied to Your original booking:

1. to return Home in such an emergency; and
2. to resume Your same Journey, provided that You do so within 60 (sixty) days of Your return to Australia.

We Do Not Cover

We will not pay:

1. if Your Relative or business partner lives outside of Australia.
2. it was not medically necessary by a Registered Medical Practitioner for Your return.
3. if You did not tell Us about the medical condition and We did not agree to provide You with cover.
4. if Your Relative or business partner:
 - (a) has been hospitalised in the previous 1 (one) year for a condition that was directly or indirectly arising from or related to the condition that caused the claim.
 - (b) resided in a nursing home or require similar home care assistance.
 - (c) was on a waiting list for, or knew they needed surgery, inpatient treatment or tests at a Hospital or clinic.
 - (d) has a drug or alcohol addiction.
 - (e) has a terminal illness.

Special Condition

If You need to return to Australia and did not have a return ticket/passage booked to Australia before the circumstances giving rise to a claim under this cover, We will reduce the amount of Your claim by the price of the fare to Australia from the place from which You planned to return to Australia. The fare will be at the same fare class as the one You left Australia.

1.7 Natural Disaster

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$200 for each 24 hour period up to 14 days	\$200 for each 24 hour period up to 14 days	\$200 for each 24 hour period up to 14 days

An Excess applies per event for this section.

We Cover

If during the Period of Insurance Your Journey whilst travelling Overseas is interrupted due to a Natural Disaster occurring in the country You are travelling in and:

1. Your Carrier is delayed; and
2. there is no way for You to depart that country;

We will pay for each 24 (twenty-four) hour period that is delayed by the Natural Disaster up to a maximum of 14 (fourteen) days to be used for the purposes of accommodation and additional expenses.

We Do Not Cover

We will not pay:

1. any expenses under this benefit beyond 14 (fourteen) days.
2. if You choose not to take the next flight scheduled by Your Carrier.
3. if You make a claim for the same expenses under another section of this Policy.

Section 2 Overseas Medical And Dental Expenses

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover and Comprehensive Cover	\$Unlimited	\$Unlimited	\$Unlimited
1. Medical treatment, emergency dental and evacuation cover	\$Unlimited	\$Unlimited	\$Unlimited
2. Ancillary medical costs	\$Unlimited	\$Unlimited	\$Unlimited
3. Medical repatriation costs	\$Unlimited	\$Unlimited	\$Unlimited
4. Emergency optician treatment for contact lenses and spectacles	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person
5. Emergency treatment for dentures	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person

There is no Excess applicable to this section.

We Cover

If You suffer an Injury or Sickness while on Your Journey and which first arose during the Period of Insurance We will pay for:

1. the cost of ambulance transportation, medical treatment and emergency dental treatment for acute conditions and to sound and natural teeth, which is provided Overseas by or on the advice of a Registered Medical Practitioner and approved by Us.
2. Reasonable ancillary costs for medical and dental treatment provided Overseas.
3. Reasonable costs including when necessary, the costs of a medical escort as an accompanying person, to evacuate You to another country or to return You Home for treatment, recovery or recuperation, provided the Injury or Sickness first arose during the Journey and the evacuation or return Home is supported by a Registered Medical Practitioner and We agree to the evacuation destination.
4. the cost of treatment prescribed by a Registered Medical Practitioner Overseas for a Registered Opticians expenses to provide contact lenses or spectacles not exceeding \$1,000 for any Insured Person.
5. the cost of treatment prescribed by a Registered Medical Practitioner Overseas for dentures not exceeding \$1,000 for any Insured Person.

We will only pay for costs for a maximum of 12 months from the date the Sickness first manifested itself or from the Injury date.

We Do Not Cover

We will not pay a claim:

1. for medical, Hospital, ambulance and dental costs incurred:
 - a) in Australia, or in Australian waters.
 - b) whilst cruising unless Cover While Cruising Optional Cover was chosen and shown on the Schedule and You can make a claim under that section.
 - c) whilst participating in a Winter Sport unless Winter Sports Optional Cover was chosen and shown the Schedule and You can make a claim under that section.

2. for dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving cosmetic dentistry and/or the use of precious metals.
3. for the follow-up or continuation of any medical and dental treatment commencing prior to Your Journey which includes medication and ongoing immunisations.
4. for expenses incurred for contact lenses, spectacles or dentures unless prescribed by a Registered Medical Practitioner for the treatment of an Injury or Sickness.
5. arising from Pre-Existing Medical Conditions except one of the List of Pre-Existing Medical Conditions We Automatically Cover on pages 13 to 14, that meet the relevant additional criteria or they are shown on Your Schedule.
6. for routine medical or dental treatment or prenatal visits.
7. arising directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to twenty-sixth (26th) week (being 25 weeks and 6 days) or We have agreed in writing to provide cover. In any event, We will not pay Medical Expenses for:
 - (a) regular antenatal care.
 - (b) childbirth at any gestation.
 - (c) care of the newborn child.
8. where You are travelling against the advice of a Registered Medical Practitioner.
9. for travel booked or undertaken after a diagnosis of a terminal illness.
10. where You are travelling to obtain medical or dental treatment or review.
11. where You are travelling to participate in a clinical trial.
12. if You have made a claim for the same costs under another Section of this Policy.
13. for any Medical Expenses after You return Home that We are not allowed to pay, as specified in General Exclusion. 14 Claim Payments Prohibited By Sanctions Or Health Legislation.
14. if You decline to promptly follow the medical advice We have obtained, and We will not be responsible for subsequent medical, Hospital or evacuation costs.

Special Condition

It is a condition of cover provided by this Section that:

1. if We determine that You should return Home to Australia for treatment and You do not agree to do so, then We will pay You the amount that We determine would cover Your Medical Expenses and/or related costs had You agreed to Our determination.
2. if You are hospitalised We will pay for a shared room. If not available, We will at Our discretion and that of Our medical advisors, pay to upgrade You to a single room.

Section 3 Hospital Related Expenses

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	\$75 per day	\$75 per day	\$75 per day
	\$10,000 in total	\$10,000 in total	\$10,000 in total
Comprehensive Cover	\$75 per day	\$75 per day	\$75 per day
	\$10,000 in total	\$10,000 in total	\$10,000 in total

There is no Excess applicable to this section.

We Cover

If during Your Journey:

1. You suffer an Injury or Sickness;
2. You are admitted to Hospital for more than 24 (twenty-four) continuous hours; and
3. provided We have accepted Your claim under Section 2 Overseas Medical And Dental Expenses.

We will pay You up to \$75 for each day You are in Hospital for any incidental costs You incur.

We Do Not Cover

We will not pay a claim:

1. unless Your period of hospitalisation exceeds 24 (twenty-four) continuous hours.
2. If You cannot provide Us with receipts for such costs.

Section 4

Accidental Death

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$50,000 per Adult Insured Person or	\$50,000 per Adult Insured Person or	\$50,000 per Adult Insured Person or
	\$15,000 per Dependant Insured Person	\$15,000 per Dependant Insured Person	\$15,000 per Dependant Insured Person

An Excess applies to this section per Insured Person per event.

We Cover

If during Your Journey:

1. You suffer an Injury and die within 12 (twelve) months of the Injury; or
2. Your means of transport disappears, sinks or crashes and You are presumed dead and Your body is not found within 12 (twelve) months,

We will pay the Maximum Benefit Payable to Your estate based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. arising directly or indirectly from a Sickness.
2. arising directly or indirectly from suicide, self harm.

Section 5

Permanent Disability

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$50,000 per Adult Insured Person or	\$50,000 per Adult Insured Person or	\$50,000 per Adult Insured Person or
	\$25,000 per Dependant Insured Person	\$25,000 per Dependant Insured Person	\$25,000 per Dependant Insured Person

An Excess applies to this section per Insured Person per event.

We Cover

If during Your Journey:

1. You suffer an Injury and, because of the Injury, You suffer Permanent Disability within 12 (twelve) months of the Injury; and
2. Your Permanent Disability continues for at least 12 (twelve) consecutive months, and at the end of that period, in the opinion of a Registered Medical Practitioner, is beyond hope of improvement,

We will pay the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. arising directly or indirectly from a Sickness.
2. due to Injury caused by self-harm or for any reason other than caused by an Injury.
3. arising from activities covered under Section 17 Winter Sports Activities and Section 19 Adventure Activities Cover unless the Optional Cover has been selected and it is shown on Your Schedule.
4. arising from the following Leisure And Sporting activities:
 - (a) battle re-enactment (no live firearms).
 - (b) cave tubing or river tubing.
 - (c) conservation or charity work (educational and environmental – working with hand tools only)
 - (d) cycle touring.
 - (e) dune or wadi bashing.
 - (f) falconry.
 - (g) flying fox.
 - (h) gorge swinging or canyon swinging.
 - (i) Rock climbing (unless indoors and harnessed)
 - (j) Yachting inside territorial waters only
5. arising from any Prohibited Activities as specified by General Exclusion 18 Prohibited Activities.

Section 6 Loss Of Income

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$10,400 in total	\$10,400 in total	\$20,800 in total

An Excess applies to this section and applies per event.

We Cover

If during Your Journey You are Injured and when You return Home:

1. such an Injury causes disablement and the inability to perform Your normal or suitable alternative work;
2. that disablement continues for more than 30 (thirty) days after Your return to Your Home (Your “waiting period”); and
3. You lose all Your Income;

We will pay You up to \$400 per week, for a period of up to 26 (twenty-six) continuous weeks to replace Your weekly wage, net of Income that You have lost.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You cannot provide satisfactory evidence that:
 - (a) Your Injury and subsequent disablement caused the inability to perform Your normal or suitable alternative work; and
 - (b) of Your lost Income.
2. for the first 30 (thirty) days of Your disablement from the time You return to Australia.
3. as a result of Sickness.
4. as a result of death.

Section 7

Travel Documents, Credit Cards And Travellers Cheques

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$5,000 in total	\$10,000 in total	\$10,000 in total

An Excess applies per event for this section.

We Cover

If during Your Journey Your travel documents, credit cards or travellers cheques are damaged, lost or stolen from You, We will pay:

1. the costs (including communication costs) of replacing Your travel documents, including passports, Transaction Cards, or travellers cheques.
2. the reasonable cost of You travelling to the nearest location where such documents can be replaced, provided You comply with any conditions of the issuing body of those travellers cheques, or Transaction Cards.
3. for any monetary losses resulting directly from the fraudulent use of the Transaction Cards or travellers cheques, provided that this payment will be reduced by any amount You recover from the issuing bank or provider and You have complied with all conditions of use.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. for travel documents, including passports, Transaction Cards, or travellers cheques that You do not carry on Your Person, unless they are held in locked safety deposit facilities.
2. where You do not comply with the conditions of issue of the Transaction Cards and travellers cheques such as not reporting the loss within the prescribed period or where You carry the security PIN with the card.
3. You do not report the theft within 24 (twenty-four) hours of discovery to the police and also, in the case of Transaction Cards and travellers cheques, to the issuing bank or provider in accordance with the conditions under which those cards or cheques were issued.
4. You cannot prove that You made a report to the above relevant parties by providing Us with a written statement from them.
5. if You make a claim for the same expenses under another section under the Policy.

Section 8

Theft Of Cash

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	\$250 in total	\$250 in total	\$500 in total
Comprehensive Cover	\$250 in total	\$250 in total	\$500 in total

There is no Excess applicable to this section.

We Cover

If during Your Journey, all of Your notes and coins on Your person are stolen or lost and You have reported the loss to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling We will:

1. pay You an immediate cash advance for the value of the notes or coins stolen or lost from Your person, during Your Journey up to \$250 to be paid on the TravelCard; or
2. make arrangements to pay You the value of the notes or coins stolen or lost from Your person, during Your Journey if You choose not to use the TravelCard.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You do not report the theft within 24 (twenty-four) hours of discovery to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling when the theft or loss occurred.
2. You cannot prove that You made such a report by providing Us with a written statement from the party to whom You reported.
3. the cash that was stolen or lost was not on Your person.

Section 9

Luggage And Personal Effects

Maximum Benefit Payable

The Maximum Benefit that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$15,000 in total	\$30,000 in total	\$30,000 in total

An Excess applies per event for this section.

We Cover

If, during Your Journey, Your Luggage And Personal Effects are stolen, accidentally damaged or permanently lost, We will pay at Our discretion, the lesser of the following options:

1. repair or pay You the value to repair the item;
2. replace the item allowing for any trade discounts We are entitled to;
3. pay You the original purchase price of the item after allowing for Depreciation for age (as described in General Condition 3 Claims and Depreciation).

The maximum We will pay for any item (i.e. the item limit) is up to:

Plan	Maximum Benefit Payable		
	Laptops, tablets, cameras and video cameras not including drones	Mobile phones including PDA's and other items with phone capabilities	Any single item, pairs or set of items, or Valuables
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$4,000	\$1,500	\$1,000

A pair or related set of items includes (but is not limited to):

- i. a camera, lenses (attached or not), tripod and accessories,
- ii. a matching pair of earrings,

and are considered as only one item for which the appropriate single item limit will apply.

We Do Not Cover

We will not pay a claim:

1. if You do not report the loss, theft or misplacement within 24 (twenty-four) hours of discovery to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling when the loss, theft or misplacement occurred. You must prove that You made such report by providing Us with a written statement from the party to whom You reported.

2. if the loss, theft or damage is to a bicycle, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, gift cards, store vouchers, rechargeable cards, negotiable instruments, bullion, securities, precious metals and stones, hired items or any other item listed as excluded on Your Schedule.
3. if the loss, theft or damage is to an item covered under another section of this Policy such as passport, travel documents, cash, bank notes, currency notes, cheques and travellers' cheques.
4. if the loss, theft or damage relates to golf clubs, golf equipment, Business Samples or items that You intend to trade unless You have taken the relevant optional Golf or Business Cover and it is shown on Your Schedule.
5. if the loss, theft or damage of Valuables left in an unattended motor vehicle.
6. if the loss, theft or damage of other luggage left in an unattended motor vehicle unless locked in the boot or luggage compartment of the motor vehicle.
7. if the loss, theft or damage of Valuables left in the care of a Carrier, unless security regulations prevented You from keeping the Valuables with You.
8. if the loss, theft or damage is to Luggage And Personal Effects that were left Unsupervised in a Public Place or with someone You do not know.
9. if the loss, theft or damage of Luggage And Personal Effects were sent unaccompanied or by post, courier or under a freight contract.
10. if the damage occurs whilst in use.
11. if the loss or damage is to a fragile or brittle item or an electronic component unless:
 - (a) the loss or damage was caused by fire or an Accident involving the transport vehicle in which You are travelling.
 - (b) the relevant item is the lens of sunglasses, spectacles, binoculars or photographic or video equipment.
12. if the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
13. if the loss or damage arises from any process of cleaning, repair or alteration.
14. if the loss or damage arises from an electrical or mechanical breakdown of fault.
15. if You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority with whom You were travelling when the loss, theft, misplacement or damage occurred. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the amount of Your loss and what You were reimbursed, up to the limit of Your relevant level of cover for this Section 9 (but after allowing for Depreciation due to age as described in General Conditions- Claims and Depreciation).

Section 10

Luggage And Personal Effects Delay Expenses

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	Immediate \$150 per Insured Person	Immediate \$150 per Insured Person	Immediate \$150 per Insured Person up to \$600
	\$2,000 in total	\$2,000 in total	\$2,000 in total

There is no Excess applicable to this section

We Cover

If during Your Journey Your Luggage And Personal Effects are delayed, misdirected or misplaced by the Carrier after You have lodged a Property Irregularity Report (PIR) with the Carrier and You have provided Us with a copy We will:

1. immediately pay You \$150 per Insured Person whose Luggage And Personal Effects are delayed, misdirected or misplaced up to \$600 for a Family for the immediate purchase of essential items of clothing and other personal items on the TravelCard; or
2. make other arrangements to pay You \$150 per Insured Person whose Luggage And Personal Effects are delayed, misdirected or misplaced up to \$600 for immediate purchase of essential items of clothing and other personal items; and
3. if the Luggage And Personal Effects continue to be delayed, misdirected or misplaced after more than 12 (twelve) hours, We will reimburse You for the reasonable purchase of additional essential items of clothing or other personal items.

We will deduct any amount We pay You under this Section for any subsequent claim under this Section for lost Luggage And Personal Effects paid under Section 9.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You are entitled to compensation from the bus line, airline, shipping line or rail authority with whom You were travelling on for the relevant amount claimed.

However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your Reasonable expenses and what You were reimbursed, up to the limit of Your cover under this Section.

2. if You cannot provide written proof from the Carrier who was responsible for Your Luggage And Personal Effects about their delay, misdirection or being misplaced.
3. if Your Luggage And Personal Effects are delayed, misdirected or misplaced by the Carrier on Your final Journey to return Home.

Section 11

Travel Delay Expenses

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$250 for each 12 hours up to	\$250 for each 12 hours up to	\$250 for each 12 hours up to
	\$2,000	\$4,000	\$4,000

An Excess applies per event for this section.

We Do Not Cover

We will not pay a claim:

1. if the delay to Your Journey arises from the Financial Default of any transport, tour or accommodation provider.
2. arising directly or indirectly from an Act Of Terrorism or the threat, or perceived threat, of an Act Of Terrorism.

We Cover

If Your pre-booked transport is temporarily delayed during the Journey for at least 6 (six) hours due to an unforeseeable circumstance outside Your control:

1. We will pay You up to \$250 for reasonable additional accommodation (room only) expenses.
2. We will pay You an additional \$250 for each additional full 12 (twelve) hour period that the delay continues beyond the initial 6 (six) hour delay.
3. provided that You:
 - (a) first claim from the relevant transport provider first, and provide Us with written confirmation from the transport provider of the cause and period of the delay and the amount of compensation offered by them; and
 - (b) provide Us with receipts for the expenses incurred.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

Section 12

Special Events

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$5,000 in total	\$5,000 in total	\$10,000 in total

An Excess applies per event for this section.

We Cover

If, due to any unforeseeable circumstances outside Your control, Your Journey is delayed resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference, wedding anniversary celebration party, pre-paid concert or ticketed sporting event.

We will pay for the reasonable additional cost of using alternative public transport to arrive at Your destination on time.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. where You cannot provide the following information to support the claim:
 - (a) Your travel itinerary,
 - (b) Your tickets, invitations, special passes, and
 - (c) details from Your Carrier confirming the delay.
2. You have not cancelled Your original booking and made every effort to obtain a refund from Your original Carrier.

Section 13

Personal Liability

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	\$3,000,000 in total	\$3,000,000 in total	\$3,000,000 in total
Comprehensive Cover	\$6,000,000 in total	\$6,000,000 in total	\$6,000,000 in total

This benefit is combined for all persons covered under this Policy.

An Excess applies to this section and applies per event.

We Cover

If You become legally liable to pay compensation for:

1. the death or bodily Injury to someone else, or
2. the physical loss of or damage to someone else's property

as a result of an Accident, or a series of Accidents arising out of the one event, that happens during Your Journey, then We will cover You for:

- a) the compensation (including Legal Costs) awarded against You; and
- b) any reasonable Legal Costs incurred by You for settling or defending a claim made against You, provided that You have approval in writing from Us before incurring these costs.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay any amount You become legally liable to pay if the liability arises directly or indirectly from, or in connection with:

1. death or bodily Injury to You, Your Travelling Companion or to a Relative or Your employee.
2. loss of or damage to property belonging to, or in the care, custody or control of You, Your Travelling Companion, a Relative or an employee of any of You.

3. Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft (other than non-mechanically powered watercraft not exceeding 10 metres in length) or motorised vehicle.
4. Your rental or use of a two-wheeled or three-wheeled motor vehicle.
5. claims arising from activities that We do not cover under this Policy or that We have specifically excluded from cover in this section including battle re-enactment (no live firearms), cave tubing or river tubing, conservation or charity work (educational and environmental – working with hand tools only), cycle touring, dune or wadi bashing, falconry, flying fox, gorge swinging or canyon swinging, luge-ing on ice even where You have taken Winter Sports Cover, rock climbing (unless indoor and harnessed), yachting inside territorial waters.
6. claims arising from activities covered under Section 17 Winter Sports Activities and Section 19 Adventure Activities Cover unless the Optional Cover has been selected and it is shown on Your Schedule.
7. Your conduct of, or employment in any business, profession, trade or occupation.
8. any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance Policy or statutory or compulsory compensation scheme or fund, or under Workers Compensation legislation, or an industrial award or agreement, or any Accident Compensation legislation.
9. any act or omission by You or any person acting with Your knowledge, connivance, consent, instruction malicious or wilful act which is intended to cause death or bodily Injury, property damage or liability.
10. any fine or penalty, or aggravated, punitive, exemplary or liquidated damages.
11. Sickness, illness or disease that is transmitted by You.
12. any relief or recovery other than monetary amounts.
13. any liability that arises out of occupation or ownership of any building, property or immovable property.
14. any contractual liability unless You would be liable if that contract or agreement did not exist and it is not a prohibited activity under the Policy.

Special Conditions

1. You must give Us notice of any cause which may give rise to a legal claim against You, as soon as You know about it, and send Us any documents relating to such claim.
2. You must give Us all the information We require to allow Us to take or defend any action on Your behalf.
3. You may give details of Your name, address and travel insurance to other relevant parties, such as an Injured party or police officer.
4. You must take photographs and videos, and obtain details of witnesses if You can.
5. You must not offer or promise compensation, negotiate, pay, settle, admit or deny any claim or liability unless You first obtain Our claims department's permission in writing.
6. We will have complete control of any legal representatives appointed and any proceedings, and We will be entitled to take over and carry out, in Your name, Your defence of any claim or to prosecute for Our own benefit any claims for indemnity, damages or otherwise against any other party.

Section 14

Rental Vehicle Insurance Excess

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$8,000 in total	\$8,000 in total	\$8,000 in total

An Excess applies per event for this section.

We Cover

If during Your Journey:

1. Your Rental Vehicle is damaged or stolen whilst in Your control We will pay the lower of the Rental Vehicle Insurance Excess or the repair costs to the Rental Vehicle that You become legally liable to pay.
2. the Rental Vehicle keys are lost or stolen while in Your care We will pay the expense incurred to replace the keys for which You are liable.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. for any administration costs or loss of use penalties.
2. for the theft or damage arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement or applicable motor vehicle insurance policy.
3. for the loss or expense arising from the theft or damage to Your Rental Vehicle,
4. if You or any other driver are not listed on the rental agreement or on Your Schedule.

5. where the Rental Vehicle is being operated in the following circumstances:

- (a) while affected by alcohol or any other drug in a way that breaches the law of the country You are visiting, except a drug prescribed to You by a Registered Medical Practitioner and taken in accordance with their instructions.
- (b) without an appropriate drivers licence for the purpose that You or the listed driver were using it.

6. for loss, damage or theft for items such as, but not limited to, tyres and/or windscreens if they are not covered by the motor vehicle insurance or damage waiver purchased from the relevant rental company or agency.

7. where You cannot provide Us with a copy of:

- (a) Your relevant rental agreement;
- (b) the authorised driver's licence;
- (c) the original inspection report and the incident and/or damage report;
- (d) the repair quote or invoice;
- (e) a written statement from the rental car company or agency advising that You are liable to pay the excess or liability fee;
- (f) details of any other insurance You may have that may cover the above.

Special Conditions

This cover does not take the place of Rental Vehicle Insurance or Third-Party Damage Insurance and only provides cover for the excess component up to the applicable benefit limit.

Section 15

Pet Care

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$600 in total	\$600 in total	\$600 in total

An Excess applies per event for this section.

We Cover

If Your final return leg of Your Journey Home by aircraft or sea vessel is delayed for more than 12 (twelve) hours:

1. due to poor weather conditions, a strike, industrial action or mechanical breakdown; and
2. provided that You can provide Us with the relevant documents including:
 - (a) the Carrier's report of delay; and
 - (b) the invoice from the Australian based kennel, cattery of pet sitter.

We will pay for:

- i. additional kennel or cattery fees for Your pets; or
- ii. additional costs incurred for the services of Your pet-sitter.

We Do Not Cover

We will not pay a claim:

1. for any kennel or cattery fees You have to pay as a result of quarantine regulations.

The Optional Covers

You can choose to add a range of optional covers to Your Policy depending upon the circumstances of Your travel arrangements. You will only have cover for these optional covers if You select this option at the time of purchase and You have paid the required additional premium. Please refer to the optional covers Table of Benefits and the applicable section for details of the cover.

Section 16

Cover While Cruising

This Optional Cover Section 16 Cover While Cruising will cover the Insured Persons named on the Schedule for:

16.1 Medical And Evacuation Cover While Cruising

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic and Comprehensive Cover			
1. Medical treatment and evacuation cover	\$Unlimited	\$Unlimited	\$Unlimited
2. Emergency dental treatment	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person
3. Overseas funeral, cremation and returning remains to Australia	\$20,000 in total	\$20,000 in total	\$20,000 in total

There is no Excess applicable to this section.

We Cover

If You suffer an Injury or Sickness during Your cruise during Your Journey:

1. where a Registered Medical Practitioner confirms You require:
 - (a) emergency medical, surgical and Hospital treatment,
 - (b) emergency medical evacuation from the Cruise Vessel to the nearest Overseas Hospital,

We will pay for Your costs incurred outside Australia.

2. where a Registered Medical Practitioner confirms You require emergency dental treatment for sudden and acute pain to normal healthy teeth provided that:

- (a) You give Us written certification from the Registered Medical Practitioner that treatment is necessary to alleviate Your pain.
- (b) any treatment You receive must be given by a Registered Medical Practitioner in the country where You receive the treatment.

We will pay for Your costs incurred outside Australia.

3. that results in death, We will pay:

- (a) the reasonable Overseas Funeral Expenses; or the reasonable Overseas cremation expenses; and
- (b) the reasonable cost of returning Your remains to Australia.

The costs must be incurred within 12 (twelve) months of the Injury or Sickness which occurred during the Period of Insurance.

We Do Not Cover

We will not pay a claim:

1. for medical, Hospital, ambulance and dental costs incurred in Australia, or in Australian waters.
2. for dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving cosmetic dentistry and/or the use of precious metals.
3. for the follow-up or continuation of any medical and dental treatment commencing prior to Your Journey which includes medication and ongoing immunisations.
4. arising from Pre-Existing Medical Conditions except one of the List of Pre-Existing Medical Conditions We Automatically Cover on pages 13 to 14, that meet the relevant additional criteria or they are shown on Your Schedule.
5. for routine medical or dental treatment or prenatal visits.
6. arising directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to twenty-sixth (26th) week (being 25 weeks and 6 days) or We have agreed in writing to provide cover. In any event, We will not pay Medical Expenses for:
 - (a) regular antenatal care.
 - (b) childbirth at any gestation.
 - (c) care of the newborn child.
7. where You are travelling against the advice of a Registered Medical Practitioner.
8. for travel booked or undertaken after a diagnosis of a terminal illness.
9. where You are travelling to obtain medical or dental treatment or review.
10. where You are travelling to participate in a clinical trial.
11. for medical, evacuation or emergency dental costs suffered as a result of an Injury or Sickness whilst cruising under any other Section of this Policy.
12. for any Medical Expenses after You return Home that We are not allowed to pay, as specified in General Exclusion 14. Claim Payments Prohibited By Sanctions Or Health Legislation.
13. if You decline to promptly follow the medical advice We have obtained, and We will not be responsible for subsequent medical, Hospital or evacuation costs.

16.2 Cabin Confinement Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$75 per completed 24 hours up to \$2,500 in total	\$75 per completed 24 hours up to \$2,500 in total	\$75 per completed 24 hours up to \$2,500 in total

An Excess applies per event for this section.

We Cover

If You suffer an Injury or Sickness on Your cruise during Your Journey and, as a result, the Cruise Vessel's Registered Medical Practitioner confines You to:

1. Your cabin; or
2. a Hospital bed in the Cruise Vessel's Hospital.

We will pay You up to \$75 per completed 24 (twenty-four) hours provided that You provide Us with written confirmation of the confinement period by a Registered Medical Practitioner of the Cruise Vessel.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You cannot provide Us with written evidence of the confinement by the Registered Medical Practitioner of the Cruise Vessel.

16.3 Pre-Paid Shore Excursion Cancellation Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$1,000 per Insured Person	\$1,000 per Insured Person up to \$2,000 in total	\$1,000 per Insured Person up to \$2,000 in total

An Excess applies per event for this section.

We Cover

If You suffer an Injury or Sickness on Your cruise during Your Journey and, as a result the Cruise Vessel's Registered Medical Practitioner:

1. confines You to Your cabin or a Cruise Vessel Hospital bed; and
2. advises that You cannot participate in Your pre-paid shore excursions due to Your confinement.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You cannot provide Us with written evidence of the confinement by the Registered Medical Practitioner of the Cruise Vessel; and
2. evidence of the bookings of the shore excursions prior to the cabin confinement.

16.4 Lost, Damaged Or Delayed Arrival Of Formal Attire Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$1,000 in total	\$1,000 in total	\$2,000 in total

An Excess applies per event for this section.

We Cover

If during Your Journey:

- Your Formal Attire is stolen, accidentally damaged or permanently lost, then We will, at Our discretion, choose to repair or replace or pay for the Formal Attire. If We decide to pay for the Formal Attire at Our discretion, We will pay the lesser of the following options:
 - repair or pay You the value to repair the item;
 - replace the item allowing for any trade discounts We are entitled to;
 - pay You the original purchase price of the item after allowing for Depreciation for age (as described in General Condition 3 Claims and Depreciation).
- Your Formal Attire is delayed, misdirected or misplaced while on the outbound portion of Your Journey, for over 12 (twelve) hours from the time You boarded the Cruise Vessel. We will pay You if it is necessary to purchase or hire replacement Formal Attire for a specific occasion.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

- for loss, theft or misplacement of Your Formal Attire if You do not report it within 24 (twenty-four) hours to the police or an officer of the Carrier with whom You were travelling on when the loss, theft or misplacement occurred. You must prove that You made such report by providing Us with a written statement from the party to whom You reported it.
- for loss or damage to Your Formal Attire if You are entitled to compensation from the bus line, airline, shipping line or rail authority with whom You were travelling for the relevant amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your reasonable expenses and what You were reimbursed, up to the limit of Your relevant cover.

16.5 Marine Rescue Diversion Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$100 per day up to \$300 in total	\$100 per day up to \$300 in total	\$100 per day up to \$500 in total

An Excess applies per event for this section.

We Cover

If during Your Journey, Your Cruise Vessel is diverted from its scheduled course in order to affect a marine rescue, in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue.

We will pay the Marine Rescue Diversion Cover limit for each 24 hour continuous period that the cruise is diverted up to a maximum of 5 (five) days.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if Your Cruise Vessel diverts from its scheduled course for any reason other than to affect a marine rescue.

16.6 Missed Port Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$100 for each missed port up to \$500 in total	\$100 for each missed port up to \$500 in total	\$100 for each missed port up to \$1,000 in total

An Excess applies per event for this section.

We Cover

If during Your Journey the Cruise Vessel does not dock at a scheduled port due to:

1. adverse weather restrictions; or
2. mechanical breakdown.

Provided that:

- (a) You provide Us with a written statement from the cruise company or relevant authority confirming the reason for the missed port; and
- (b) You provide Us with Your original itinerary that details the scheduled ports.

We will pay \$100 for each missed scheduled port under this Optional Cover.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if Your Cruise Vessel does not dock at a scheduled port for any reason other than adverse weather restrictions or mechanical breakdown.

Section 17

Winter Sports Cover

This Optional Cover Section 17 Winter Sports Cover will cover the Insured Persons named on the Schedule for:

- Big foot skiing.
- Cat skiing.
- Cascading.
- Cross-country skiing (along a designated cross-country ski route only).
- Glacier skiing.
- Heli-skiing.
- Ice hockey (recreational only).
- Ice skating.
- Luge-ing on ice.
- Off-piste skiing with professional guide.
- Recreational ski racing (not training for or participating in a competition).
- Skiing (recreational only).
- Snowboarding.
- Snowmobiling.
- Tobogganing.

The Winter Sports Cover will not include:

1. Your Participation in Professional Sport activities or as a professional competitor.
2. Your Participation in a tournament or competition.
3. where You do not follow the safety guidelines.
4. where You do not use the appropriate safety equipment for that activity.
5. any cover for claims under Section 5 Permanent Disability as a consequence of taking part in any Winter Sports Activities when taking part in any lugeing on ice.
6. any cover for claims under Section 13 Personal Liability when taking part in any luge-ing on ice.

17.1 Winter Sports Medical And Evacuation Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic and Comprehensive Cover			
1. Medical treatment and evacuation	\$Unlimited	\$Unlimited	\$Unlimited
2. Emergency dental treatment	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person
3. Overseas funeral, cremation and returning remains to Australia	\$20,000 in total	\$20,000 in total	\$20,000 in total

There is no Excess applicable to this section.

We Cover

If You suffer an Injury or Sickness while participating in Winter Sports Activities during Your Journey:

1. where a Registered Medical Practitioner confirms You require:

- (a) emergency medical, surgical and Hospital treatment,
- (b) emergency medical evacuation from the to the nearest Overseas Hospital,

We will pay for Your costs incurred outside of Australia.

2. where a Registered Medical Practitioner confirms You require emergency dental treatment for sudden and acute pain to normal healthy teeth provided that:

- (a) You give Us written certification from the Registered Medical Practitioner that treatment is necessary to alleviate Your pain.
- (b) any treatment You receive must be given by a Registered Medical Practitioner in the country where You receive the treatment.

We will pay for Your costs incurred outside Australia.

3. that results in death, and We provide Our approval We will pay:

- (a) the reasonable Overseas Funeral Expenses; or the reasonable Overseas cremation expenses; and
- (b) the reasonable cost of returning Your remains to Australia.

The costs must be incurred within 12 (twelve) months of the Injury or Sickness which occurred during the Period of Insurance.

We Do Not Cover

We will not pay a claim:

1. for medical, Hospital, ambulance and dental costs incurred in Australia, or in Australian waters.
2. for dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving cosmetic dentistry and/or the use of precious metals.
3. arising from Pre-Existing Medical Conditions except one of the List of Pre-Existing Medical Conditions We Automatically Cover on pages 13 to 14, that meet the relevant additional criteria or they are shown on Your Schedule.
4. for routine medical or dental treatment or prenatal visits.
5. arising directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to twenty-sixth (26th) week (being 25 weeks and 6 days) or We have agreed in writing to provide cover. In any event, We will not pay Medical Expenses for:
 - (a) regular antenatal care.
 - (b) childbirth at any gestation.
 - (c) care of the newborn child.
6. where You are travelling against the advice of a Registered Medical Practitioner.
7. for travel booked or undertaken after a diagnosis of a terminal illness.
8. where You are travelling to obtain medical or dental treatment or review.
9. where You are travelling to participate in a clinical trial.
10. for medical, evacuation or emergency dental costs suffered as a result of an Injury or Sickness under any other Section of this Policy.
11. for any Medical Expenses after You return Home that We are not allowed to pay, as specified in General Exclusion 14. Claim Payments Prohibited By Sanctions Or Health Legislation.
12. if You decline to promptly follow the medical advice We have obtained, and We will not be responsible for subsequent medical, Hospital or evacuation costs.

17.2 Own Winter Sports Equipment Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$2,000 in total	\$2,000 in total	\$4,000 in total

An Excess applies per event for this section.

We Cover

If, during Your Journey:

- Your own Winter Sports Equipment is stolen, accidentally damaged or permanently lost, We will, at Our discretion repair or replace or pay the Winter Sports Equipment. If We decide to pay You for the Winter Sports Equipment at Our discretion We will pay the lesser of:
 - repairing or paying You the value to repair the item;
 - replacing the item allowing for any trade discounts We are entitled to;
 - pay You the original purchase price of the item after allowing for Depreciation for age (as described in General Condition 3 Claims and Depreciation).
- We will pay You if Your Winter Sports Equipment are stolen from the Concealed Storage Compartment of a locked motor vehicle, provided there is evidence of forced entry to the motor vehicle.

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

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

- if You do not report the loss, theft or damage within 24 (twenty-four) hours of discovery to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling or the Carrier if it was sent as unaccompanied freight. You must provide Us with written evidence that You reported the loss or damage.
- if the loss or damage arises from any process of cleaning, repair or alteration.
- if the loss or damage arises from use, ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- if Your own Winter Sports Equipment was left Unsupervised in a Public Place, unless the claim relates to skis, poles or snowboards and You have taken all reasonable care to protect them by leaving them in a ski rack between 8 am and 6 pm.
- if You are entitled to be reimbursed by the bus line, airline, shipping line, freight Carrier or rail authority. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the reasonable amount of Your loss and what You were reimbursed, up to the limit of Your cover.

17.3 Winter Sports Equipment Hire Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$2,000 in total	\$2,000 in total	\$4,000 in total

An Excess applies per event for this section.

We Cover

If during Your Journey Your own Winter Sports Equipment is lost, delayed or damaged We will pay:

1. the cost of hiring similar or to the same standard replacement equipment.
2. the Winter Sports Equipment hire insurance excess if You have chosen and paid for Winter Sports Equipment hire cover from the hire company or agency, and You are charged an excess following the loss of, or damage to the Winter Sports Equipment hired by You.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You are unable to provide Us with any evidence of the lost, delayed or damage to Your own Winter Sports Equipment including a police report, report by the Carrier.
2. if You are unable to provide Us with the rental agreement for the hired Winter Sports Equipment.
3. if You are unable to provide Us with any evidence of the loss of, or damage to the Winter Sports Equipment hired by You.

17.4 Ski Pack Pre-Paid Fees Cancellation Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$1,000 in total	\$1,000 in total	\$2,000 in total

An Excess applies per event for this section.

We Cover

If during Your Journey You cannot use pre-paid ski passes or ski equipment hire, tuition fees or lift passes due to:

1. Sickness or Injury sustained during Your Journey, provided You give Us a medical certificate in support of Your claim from the treating Registered Medical Practitioner.
2. The loss or theft of Your lift pass.

We will pay the cost of non-refundable, pre-paid ski lift passes or ski equipment hire or tuition fees that cannot be used.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You are unable to provide Us with a medical certificate.
2. if You are unable to provide Us with evidence of the non-refundable pre-paid ski lift passes or ski equipment hire or tuition fees.
3. You do not report the loss, theft within 24 (twenty-four) hours of discovery to the police. You must provide Us with written evidence that You reported the loss or theft.

17.5 Piste Closure Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$100 for each continuous 24 hours up to \$1,000 in total	\$100 for each continuous 24 hours up to \$1,000 in total	\$100 for each continuous 24 hours up to \$2,000 in total

An Excess applies per event for this section.

We Cover

If, during Your Journey all lift systems are closed for more than 12 (twelve) hours while You are at Your booked holiday resort due to:

1. not enough snow; or
2. too much snow; or
3. high winds that close the chairlifts.

If You can provide evidence of the closure We will pay \$100 for each continuous 24 (twenty-four) hour period the cost of either:

- a) transport to the nearest resort; or
- b) additional ski passes.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You are unable to provide Us with evidence of the closure.

17.6 Bad Weather And Avalanche Closure Cover

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$1,000 in total	\$1,000 in total	\$2,000 in total

An Excess applies per event for this section.

We Cover

If Your pre-booked outbound or return Journey is delayed for more than 12 (twelve) hours from Your planned departure time due to:

1. bad weather;
2. avalanche;

We will pay Your Extra accommodation and travel costs at the same fare class and accommodation standard as originally booked.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. if You are unable to provide evidence of the bad weather or avalanche.
2. if You are unable to provide evidence of the Extra accommodation and travel costs.

Section 18 Search And Rescue Expenses Cover

This Optional Cover Section 18 Search and Rescue Expenses Cover will cover the Insured Persons named on the Schedule.

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$25,000 per event and \$120,000 in total	\$50,000 per event and \$120,000 in total	\$50,000 per event and \$120,000 in total

An Excess applies per event for this section.

We Cover

If during the Journey there are reports that the Insured Person is missing and it has become necessary for the rescue or police authorities to instigate a search and rescue operation We will cover the reasonable costs incurred by a recognised rescue provider or police authorities, chargeable to an Insured Person, to search for and to bring them to a place of safety.

Provided that:

1. it is known or believed the Insured Person may have sustained an Injury or suffered a Sickness; or
2. the weather or safety conditions are such that it becomes necessary to do so in order to prevent the Insured Person from sustaining Injury or suffering a Sickness; and
3. the police or similar emergency services provider in that country determine that a search and rescue activities are required for the safety of the Insured Person;

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

Section 19 Adventure Activities Cover

This Optional Cover Section 19 Adventure Activities Cover will cover the Insured Persons named on the Schedule for participating in Adventure Activities under the Standard Covers of this Policy, unless specifically excluded.

Adventure Activities We Cover

The following activities are considered to be Adventure Activities:

- Animal conservation and handling
- Cascading
- Deep sea fishing
- Mountain biking downhill racing or extreme ground condition (amateur only)
- Mud bugging
- Paragliding
- Parascending over land or snow
- Quad bike riding
- Rock climbing outdoors – not mountaineering
- Segway tours
- Sky diving

Adventure Activities We Do Not Cover

The Adventure Activities Cover will not include:

1. Your Participation in Professional Sport activities or as a professional competitor.
2. Your Participation in a tournament or competition.
3. any time trials or racing.
4. any activity involving live fire arms including hunting and battle re-enactment activities.
5. where You do not follow the safety guidelines.
6. any mountaineering or outdoor rock-climbing activities using guides, ropes, rock climbing equipment, oxygen or where no equipment is used.
7. any activity that includes stunts.
8. where You do not use the appropriate safety equipment for that activity.
9. any activity that are not available to the general public.
10. yachting outside territorial waters on a private leisure craft Yachting (does not include racing and sailing outside Territorial waters).

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section are listed in the separate covers throughout this Policy.

You can only choose to add this Optional Cover if You have Comprehensive Cover.

Each Section will specify if an Excess will apply.

We Cover

If during the Journey the Insured Person who is listed on the Schedule participates in an activity under Section 19 Adventure Activities Cover and they suffer an Injury or Sickness as a result they will be covered under the Standard Covers unless specifically excluded.

We Do Not Cover

We will not pay a claim:

1. where the activity is specifically excluded under this Policy or is not on the list of Adventure Activities We Cover.
2. under Section 5 Permanent Disability or Section 13 Personal Liability for the participation of the Insured Person.

Section 20 Golf Cover

This Optional Section 20 Golf Cover will cover the Insured Persons named on the Schedule for:

20.1 Golf Equipment

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$3,000 per Insured Person	\$3,000 per Insured Person	\$3,000 per Insured Person

An Excess applies per event for this section.

We Cover

If, during Your Journey, Your own golf clubs and equipment (not borrowed or hired) are stolen, accidentally damaged or are permanently lost, We will, at Our discretion, repair or replace or pay for the golf clubs or equipment.

If We decide to pay for the golf clubs or equipment at Our discretion We will pay the lesser of the following options:

1. repair or pay You the value to repair the item;
2. replace the item allowing for any trade discounts We are entitled to;
3. pay You the original purchase price of the item after allowing for Depreciation for age (as described in General Condition 3 Claims and Depreciation).

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. for loss or theft of Your golf equipment if You do not report it within 24 (twenty-four) hours to the police or an officer of the Carrier with whom You were travelling on when the loss or theft occurred. You must prove that You made such report by providing Us with a written statement from the party to whom You reported it.
2. for loss, theft or damage of Your golf equipment if You are entitled to compensation from the bus line, airline, shipping line or rail authority with whom You were travelling for the relevant amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your reasonable expenses and what You were reimbursed, up to the limit of Your relevant cover.

20.2 Hire Golf Equipment

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$100 for each 24 hour period	\$100 for each 24 hour period	\$100 for each 24 hour period
	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person

An Excess applies per event for this section.

We Cover

If during Your Journey Your own golf equipment (not borrowed or hired) which is necessary for You to continue with the original itinerary is:

1. delayed in reaching You on Your outward Journey; or
2. lost, stolen or damaged during Your Journey.

We will pay the cost of hiring golf equipment up to \$100 for each 24 (twenty-four) hours.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. where You have made a claim for the same costs and/or fees under another Section of this Policy.
2. if You cannot provide Us with written evidence in support of Your claim.

20.3 Prepaid Green Fees, Tuition Fees

Maximum Benefit Payable

The Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person

An Excess applies per event for this section.

We Cover

If during Your Journey You:

1. suffer Sickness or Injury during Your Journey and cannot take part in the golf activities as planned; or
2. suffer a loss or theft of documents or golfing equipment during Your Journey which wholly prevents You from taking part in the pre-paid golfing activity.

For each continuous 24 (twenty-four) hour period We will pay for the unused percentage of Your green fees, and golf tuition fees which You have pre-paid for and cannot be refunded.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. where You have made a claim for the same costs and/or fees under another Section of this Policy.
2. if You cannot provide Us with written evidence in support of Your claim.

Section 21

Business Cover

This Optional Section 21 Business Cover will cover the Insured Persons named on the Schedule for:

21.1 Business Equipment

Maximum Benefit Payable

Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$2,250 per Insured Person	\$2,250 per Insured Person	\$2,250 per Insured Person

An Excess applies per event for this section.

We Do Not Cover

We will not pay a claim:

1. for the commercial value of the documents to You.
2. where You have made a claim for the same costs under another Section of this Policy.
3. if You cannot provide Us with written evidence from the appropriate authority and/or other parties, and relevant invoices/receipts, in support of Your claim.

We Cover

If during Your Journey Your business equipment is accidentally damaged, lost or stolen We will pay the:

1. reasonable costs of replacing Your business documents, Business Samples, demonstration goods, tools of trade or storage media for electronic data:
 - (a) up to 1,000 per single article or pair or set.
 - (b). Up to \$2,000 in total for business documents, Business Samples, tools of trade and storage media for electronic equipment.
2. the necessary and reasonable courier expenses incurred to replace that business equipment up to \$250.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

21.2 Business Equipment Hire

Maximum Benefit Payable

Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$100 for each continuous 24 hours up to	\$100 for each continuous 24 hours up to	\$100 for each continuous 24 hours up to
	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person

An Excess applies per event for this section.

We Cover

If during Your Journey Your business equipment that is accompanying You on Your outwards Journey is stolen, lost, damaged or delayed for more than 24 (twenty-four) hours We will pay the cost of hiring replacement business equipment .

We will pay \$100 for each 24 (twenty-four) hours.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. where You have made a claim for the same costs under another Section of this Policy.
2. if You cannot provide Us with written evidence from the appropriate authority and/or other parties, and relevant invoices/receipts, in support of Your claim.

21.3 Loss or Theft of Business Money

Maximum Benefit Payable

Maximum Benefit Payable that We will pay in total for all claims under this Section is:

Plan	Maximum Benefit Payable		
	Single	Duo	Family
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$2,000 per Insured Person	\$2,000 per Insured Person and up to \$4,000 in total	\$2,000 per Insured Person and up to \$4,000 in total

An Excess applies to this section and applies per Event.

We Cover

If during Your Journey Your business money (meaning cash or travellers cheques) which is the property of You (if self-employed) or Your employer is lost or stolen:

1. while it is being carried by You; or
2. held in locked safety deposit facilities and
3. is stolen or lost and reported to the police.

We will pay up to the Maximum Benefit Payable based on the Plan that You have chosen.

We Do Not Cover

We will not pay a claim:

1. under this Section where You have made a claim for the same costs under another Section of this Policy.
2. if You cannot provide Us with written evidence from the appropriate authority and/or other parties, and relevant invoices/receipts, in support of Your claim.

Claims Examples

Example 1 – Cancellation Before You Depart

A week before Your holiday You start feeling unwell. You go to Your Registered Medical Practitioner and are diagnosed with appendicitis. You have to cancel the holiday, but have already spent:

- \$3,000 on flights, and
- \$2,000 on accommodation.

How We can assist You and settle Your claim:

- You obtain a medical certificate from Your Registered Medical Practitioner confirming that You are unfit to travel.
- You cancel Your trip and request a refund from Your travel providers or agent.
- contact Our Claims team and let Us know.
- You receive a partial refund of \$1,000 for flights and \$500 for accommodation.
- You have chosen the Comprehensive Cover, a Cancellation limit of \$5,000 and an Excess of \$200.
- We will pay Your claim under Section 1.1 Cancellation Or Changes Due To Unforeseen Circumstances Outside Your control Before Your Journey Starts:

Total Travel arrangements	\$5,000
Less the refunded travel costs and accommodation	\$1,500
Less Your applicable Excess	\$200
	<hr/>
Total We Will pay You	\$3,300

Example 2 – Medical

You contract severe food poisoning whilst on holiday in Bali resulting in an overnight stay in Hospital for treatment and monitoring.

How We can assist You and settle Your claim:

- contact Our 24/7 Global Assistance to tell us that You are unwell and We can help You find the nearest medical facility.
- You have chosen the Basic Cover and an Excess of \$500.
- based on Our experience We know that the cost of the treatment will be \$650 and that You will need medication which will cost \$50.
- after the treatment We will pay Your claim under Section 2 Overseas Medical And Dental Expenses and if You choose to use the TravelCard We will top it up:

Total Medical Costs	\$700
Less Excess	\$0 as there is no applicable Excess
	<hr/>
Total We Will Pay	\$700

If You do not have access to or choose not to use the TravelCard We may be able to arrange payment to the medical facility directly or We can arrange to pay after You have received treatment.

Remember keep all of Your receipts as We may need them later

Example 3 – Delayed Luggage

You arrive in Paris but Your luggage has not arrived with You

How We can assist You and settle Your claim:

- before You call Our 24/7 Global Assistance lodge with Your Carrier a Property Irregularity Report and don't forget to take a copy.
- You have chosen the Comprehensive Cover and an Excess of \$100.
- You don't have a toothbrush, contact solution and a change of clothes.
- We will pay Your claim under Section 10 Luggage And Personal Effects Delay Expenses and if You choose to use the TravelCard We will top it up:

Total Immediate Payment	\$150
Less Excess	\$0 as there is no applicable Excess
Total We Will Pay	\$150

If You do not have access to or choose not to use the TravelCard We can arrange to pay after You get Home.

Example 4 – Stolen Laptop

Your laptop bag is snatched on the streets of Buenos Aires on 1st March 2020 whilst on a family holiday. You purchased the laptop on 1st December 2019 for \$3,000.

How We can assist You and settle Your claim:

- You have reported the theft to the Police and they have given You a report of the theft.
- contact Our 24/7 Global Assistance team who will be able to help You get the claim process started.
- You can send Us proof of purchase such as a receipt, sometimes this may not be accessible until You get Home.
- You have chosen the Comprehensive Cover and an Excess of \$100.
- We have decided to pay the claim under Section 9 Luggage And Personal Effects and the value of the laptop is under the \$4,000.

Original value of the laptop	\$3,000
Less Depreciation (3 months x 2.5%)	\$225
Less Your applicable Excess	\$100
Total We Will Pay	\$2,675

Words With Special Meanings

When the following words and phrases appear in this PDS (including the Policy wording), the Schedule or any other document We tell You forms part of Your Policy, they have the meanings given below. To make it easier for You these words will appear in this Combined Financial Services Guide and Product Disclosure Statement in capitalised letters so You know We have defined them for You. These definitions will apply to both the singular and plural use of the word such as Accident and Accidents.

Accident	means an unexpected event caused by something external and visible.
Act Of Terrorism	means any act, or preparation in respect of action, or threat of action by an individual or group designed to influence the government de jure or de facto of any nation or any political division thereof, or in pursuit of political, religious, ideological or similar purposes to intimidate the public or a section of the public of any nation by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which: (a) involves violence against one or more persons; (b) involves damage to property; (c) endangers life other than that of the person committing the action; (d) creates a risk to health or safety of the public or a section of the public; or (e) is designed to interfere with or to disrupt an electronic system; and shall also include any act, which is verified or recognised as such by the (relevant) governments as an Act Of Terrorism.
Business Samples	means demonstration goods or examples of goods sold by You or Your company.
Carrier	means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.
Chronic	means a persistent and lasting condition. It may have a pattern of relapse and remission.
Concealed Storage Compartment	means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.
Cruise Vessel	means a boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger, for a minimum of 3 (three) nights in duration.
Departure Point	means the station, airport, port, terminal or motor vehicle rental agency from where You are scheduled to board Your mode of transport or collect Your Rental Vehicle to commence Your Journey.
Dependant or Dependents	means Your unmarried children (including step or legally adopted children) who: (a) is under 19 (nineteen) years of age; or (b) is under 25 (twenty-five) years of age and full-time students at an accredited institution of higher learning; and at the time of an event giving rise to a claim are primarily dependent upon You for maintenance and support and are travelling with You on the Journey. (c) is a child who is physically or mentally incapable of self-support upon attaining age 18 (eighteen) may continue to be covered under this Policy whilst remaining incapacitated and unmarried provided they travel with You on the Journey. Any Dependant under the age of 16 (sixteen) must travel under adult supervision.
Depreciation	means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.

Duo	means You and Your Travelling Companion as shown on Your Schedule but does not include Dependants.
Epidemic	means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.
Excess	means the deduction We will make from the amount otherwise payable under Your Policy for each claimable incident or event.
Extra	means the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned.
Family	means You, Your spouse or partner and Your Dependants.
Financial Default	means breach of fiduciary duty, insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction
Formal Attire	means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/functions, this includes wedding attire but does not include Jewellery.
Funeral Expenses	means the costs charged by a funeral director for arranging Your funeral service and by a cemetery for Your burial or a crematorium for Your cremation. It does not include the cost of memorialisation.
Health Legislation	means the National Health Act 1953 (Cth), the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), including any amendment, consolidation or re-enactment of either Act or Rules, and/or any similar laws in any other jurisdictions in force at the time of an Insured Person's Injury or Sickness which govern the payment of medical and Hospital expenses by third parties.
Heli-skiing	means downhill skiing or snowboarding from locations only accessible by helicopter.
Home	means the place where You normally reside in Australia.
Hospital	means an established Hospital registered under any legislation that applies to it, that provides in-patient medical care.
Income	means the amount of money You earn from personal exertion in a trade, business, profession or occupation after the deduction of income tax.
Influence	means the Insured Person being incapable of acting as a reasonable person would act under similar conditions. At the time of the event that gives rise to a claim We will require You to undertake saliva, blood, urine or other testing to determine the level of Influence of drugs, to be undertaken by a doctor, Medical Practitioner or other relevant authorities. We will require You to authorise the release of these results to Us as part of the claims assessment process.
Injure or Injured or Injury	means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during Your Period of Insurance and does not result from any illness, Sickness or disease.
Insured Person	means each person shown on Your Schedule to whom the indemnities provided by this Policy apply and who are citizens or permanent Residents of Australia or non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.
Insurer	means The Hollard Insurance Company Pty Ltd (AFSL No 241436).

Intoxicated and Intoxication	<p>means the consumption of alcohol which may result in the Insured Person not being capable of acting as a reasonable person would act under similar conditions. The level of the consumption of alcohol is limited by:</p> <p>(a) the Blood Alcohol Concentration (BAC) of 0.05% which means that there is 0.05grams of alcohol in every 100 millilitre of blood; or</p> <p>(b) the relevant BAC legislation of the country in which You are travelling.</p> <p>At the time of the event that gives rise to a claim We will require You to undertake breath, blood or urine tests to determine the level of Intoxication, to be undertaken by a doctor, Medical Practitioner or other relevant authorities. We will require You to authorise the release of these results to Us as part of the claims assessment process.</p>
Jewellery	means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.
Journey	means travel during the Period of Insurance which begins when You leave Home or Your place of business to commence Your travel and ends when You arrive back Home or at a Hospital or nursing home in Australia (if You are evacuated or repatriated), whichever is earlier, but not later than the end date shown on Your Schedule.
Legal Costs	means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which You are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs We agree to pay.
Luggage and Personal Effects	means Your suitcases, trunks and similar containers including their contents and articles worn or carried by You including dentures, hearing aids, prostheses or Your Valuables. It does not mean any bicycle, golf clubs or equipment, Business Samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, travellers' cheques, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on Your Schedule.
Medical Expenses	means all Reasonable costs necessarily incurred outside Australia including ambulance, Hospital, theatre and surgical fees, medical expenses and diagnostic or remedial treatment, physiotherapy or chiropractic services given, referred or prescribed by a Registered Medical Practitioner.
Moped	means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 125cc.
Motorcycle	means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 125cc.
Natural Disaster	means extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and meteorites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
Off-piste	means areas that are not groomed terrain and/or are not marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.
Overseas	means outside Australia and its territories.
Pandemic	means a form of an Epidemic that extends throughout an entire continent, even the entire human race.
Participation	includes training for, coaching or otherwise competing in a sporting event.
PDS	means Product Disclosure Statement.
Period of Insurance	means the start date shown on Your Schedule until the end date shown on Your Schedule.

Permanent Disability	means You have permanently lost all of the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or below the ankle or paraplegia or quadriplegia.
Policy	means this PDS, the Schedule and any written document We tell You forms part of Your Policy.
Pre-Existing Medical Condition	<p>means a medical condition of which You were aware of at the Relevant Time:</p> <ol style="list-style-type: none"> 1. that involves: <ol style="list-style-type: none"> (a) Your heart, brain, circulatory system/blood vessels; or (b) Your lung or Chronic airways disease; or (c) cancer; or (d) back pain requiring prescribed pain relief medication; or (e) surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital; or (f) diabetes mellitus (Type 1 or Type 2); or (g) a medical condition in the 1 (one) year prior to the Relevant Time: <ol style="list-style-type: none"> i. for which You have been in Hospital or emergency department or day surgery; or ii. for which You have been prescribed a new medication or had a change to Your medication regime; or iii. requiring prescription pain relief medication. 2. for which: <ol style="list-style-type: none"> (a) You have not yet sought a medical opinion regarding the cause; or (b) You are currently under investigation to define a diagnosis; or (c) You are awaiting specialist opinion. <p>For the purposes of this definition, “medical condition” includes a dental condition. This definition applies to You, Your Travelling Companion, a Relative or Dependant or anyone else whose health may affect Your Journey.</p>
Professional Sport	means any sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.
Public Place	means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.
Quad Bike	means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.
Reasonable	means, for medical or dental expenses, the standard level of care given in the country You are visiting or, for other expenses, the comparable level You have booked for the rest of Your Journey or, as determined by Us at Our discretion.
Reciprocal Health Care Agreement	means an agreement between the government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au) or details of Reciprocal Health Care Agreements with Australia.)
Redundant	means loss of permanent paid full-time employment (except voluntary redundancy), after a continuous working period of 2 (two) years with the same employer.
Registered Medical Practitioner	means a qualified doctor or dentist, other than You or a Relative, holding the necessary certification in the country in which they are currently practising.

Registered Optician	means a qualified optician, other than You or a Relative, holding the necessary certification in the country in which they are currently practising.
Relative	means Your or Your Travelling Companion's mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian, only if they are under 85 (eighty-five) years of age and resident in Australia.
Relevant Time	means: <ol style="list-style-type: none"> 1. for Single Policy type is at the time they are issued. 2. for Annual Multi Policy type will be the latter of when part of the Journey is paid for, or when the Policy is issued.
Rental Vehicle	means a campervan/motorhome that does not exceed 4.5 (four and a half) tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four-wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.
Residents of Australia	means someone who currently resides in Australia and is eligible for an Australian Medicare Card.
Schedule	means the document We give You which confirms that We have issued a Policy to You and sets out details of Your cover.
Sick or Sickness	means a medical condition, not being an Injury, the symptoms of which first occur or manifest during Your Period of Insurance.
Single	means You as shown on Your Schedule but does not include Dependants.
Ski Pack	means pre-booked and pre-paid ski passes, Winter Sports Equipment hire, tuition fees or lift passes.
Sporting Equipment	means equipment needed and used to participate in a particular sport and which can be carried about with You.
Sub Limit	means the maximum amount payable to cover specific items, event or loss which We have described under a broader benefit limit.
Transaction Card(s)	means a debit card, credit card or travel money card.
Travel Services Provider	means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.
Travelling Companion	means a person with whom You have made arrangements before Your Policy was issued, to travel with You for at least 50% (fifty percent) of Your Journey.
Unsupervised	means leaving Your Luggage and/or Personal Effects: <ol style="list-style-type: none"> (a) with a person who is not shown on Your Schedule or who is not a Travelling Companion or who is not a Relative; or (b) with a person who is shown on Your Schedule or who is a Travelling Companion or who is a Relative, but who fails to keep Your Luggage and/or Personal Effects under close supervision; or (c) where they can be taken without Your knowledge; or (d) at such a distance from You that You are unable to prevent them being taken, and includes forgetting or misplacing items of Your Luggage and/or Personal Effects, leaving them behind or walking away from them.

Valuables	means Jewellery, watches, precious metals or semi-precious stones/precious stones and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets/4 players, PDA's, electronic games, CD's, mini discs, DVDs, cartridges, video and audio tapes.
Winter Sports Activities	means snow based activities conducted on groomed ski slopes within ski resort boundaries.
Winter Sports Equipment	means skis, poles, boots, bindings, snowboards or ice skates.
We, Our, Us	means The Hollard Insurance Company Pty Ltd (AFSL No 241436) and TCA Insurance Services Pty Ltd (TravelCard) acting as their Authorised Representative (AR no. 1262773).
You and Your	means the person who applied for and entered into this contract of insurance with Us and for Cover Types Duo and Family, for the purposes of determining Policy coverage and the application of exclusion and limitations, references to You and/or Your shall also include each person shown on Your Schedule as an Insured Person. Refer to the "Important Information" at the part headed "Our Contract With You" on page 70.

Important Information

About TCA Insurance Services Pty Ltd

TCA Insurance Services Pty Ltd (ABN 76 621 476 220) is the authorised representative (AR No 1262773) of the Insurer. TCA Insurance Services Pty Ltd may also be expressed as 'We', 'Us', and 'Our'.

We are a managing general underwriter and hold a binding authority to enter into travel insurance policies on behalf of the Insurer. We issue the PDS and any Policy documentation in accordance with the authority granted by the Insurer. The binding authority permits Us to issue policies, provide ongoing administration services to You and the Insured Person and to settle claims. For all of the services permitted under the binding authority We will act on behalf of the Insurer and not for You.

To find out more about Us visit Our website:
www.travelcard.com.au.

Who Is the Insurer?

Our Insurer is the APRA authorised The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473, holding Australian Financial Services Licence No 241436.

To find out more about Our Insurer visit the website:
www.Hollard.com.au.

The TravelCard

Where We agree, You can choose to receive a TravelCard (The TravelCard) which is a prepaid debit card with an initial nil value.

The TravelCard is one of the ways that We may pay certain approved claims under Section 2 Overseas Medical And Dental Expenses, Section 8 Theft Of Cash and Section 10 Luggage And Personal Effects Delay Expenses claims when You are on Your Journey and have the TravelCard with You.

If an amount is paid in relation to a claim and loaded onto the TravelCard, it may be, if We approve, used to pay certain service providers or, to withdraw the amount from an ATM, subject to terms agreed with Us at the time of the claim.

If there is any problem with the Travelcard or You cannot access any amount paid in relation to a claim as agreed with Us, contact Us on Our reverse charges number: + 61 2 7909 2777.

The TravelCard will not be available for everyday purchases or use by You. It is not a credit card, cannot be loaded with Your own monies and is not linked to any deposit account or other product You may have.

You will not own any funds that are loaded onto the TravelCard or be entitled to any interest. Any funds loaded onto the TravelCard that are unused within 3 (three) days may be withdrawn by Us. This will not impact Your right to claim under this insurance.

The TravelCard may be retained by You after Your insurance has expired and may be re-activated by the purchase of a new TravelCard Real Time Travel Insurance Policy of insurance for a period of 3 years.

You can always choose not to use the TravelCard.

Use of the card is subject to the TravelCard Terms and Conditions which contain further details about the TravelCard. The TravelCard Terms and Conditions are sent with the TravelCard and You need to read and keep them in a safe place. They are also available free of charge by calling 1300 123 413 or at www.travelcard.com.au.

The TravelCard does not form part of this Policy. We have entered into a separate agreement with PCI Holdings AG who have agreed to make the TravelCards that have been issued to them by the issuer Wirecard Bank Limited available to Our approved customers for the limited use described above and in the TravelCard Terms and Conditions.

A TravelCard will not ever be "issued" to You and remains the property of WireCard Bank Limited. It must be surrendered on demand and cannot be transferred.

We may change the provider of this service at any time.

Any terms and conditions of the TravelCard will only apply to the extent that they are reasonably necessary to protect Our legitimate interests.

General Advice

You should carefully read the PDS and the TravelCard Terms and Conditions before buying this product and accepting the TravelCard to determine whether it is suitable for You. Any advice that is contained in this PDS and the TravelCard Terms and Conditions is general only and does not take into account Your individual needs, objectives or financial situation or of those Insured Persons that are covered under the Policy.

Code of Practice

The Insurer, The Hollard Insurance Company Pty Ltd, is a member of the Insurance Council of Australia and is also a signatory to the General Insurance Code of Practice. The objectives of the Code are:

1. to commit Us to high standards of service;
2. to promote better, more informed relations between Us and You;
3. to maintain and promote trust and confidence in the general insurance industry;
4. to provide fair and effective mechanisms for the resolution of Complaints and disputes between Us and You; and
5. to promote continuous improvement of the general insurance industry through education and training.

TCA Insurance Services Pty Ltd and The Hollard Insurance Company Pty Ltd proudly support the Code of Practice. You can obtain a copy of the Code from the Insurance Council of Australia website at www.codeofpractice.com.au or by calling (02) 9253 5100 or 1300 728 228.

Communication

We will communicate electronically with You or Your financial services adviser, including providing You with Your Policy documentation and notices, unless You tell Us otherwise. You will need to provide Us with the appropriate telephone numbers and current email addresses. Our communication will be effective once delivered to You or Your general insurance broker. It is important that You tell Us as soon as possible of any change in the contact details supplied by You.

Cooling Off Period

After You have purchased Your TravelCard Real-Time Leisure International Travel Insurance, You have 21 (twenty-one) days from when Your Policy commences to consider the information in Your PDS and whether this Policy is suitable for You. This is called the Cooling Off Period. Within this time You may cancel the Policy and receive a full refund of the premium paid including taxes and fees.

You cannot cancel Your Policy within the Cooling Off Period if You have made a claim under the Policy or You or an Insured Person have commenced a Journey.

The Cooling Off Period will also apply if the Annual Multi trip Policy is renewed.

You can exercise Your Cooling Off Rights by contacting Us.

Cancellation of Your Insurance

You may contact Us and instruct Us to cancel Your insurance if You meet the following conditions:

1. You are within the Cooling Off Period; or
2. Both applies:
 - (a) You have not made a claim; and
 - (b) Your Journey has not commenced.

We may cancel Your Policy of insurance, where permitted by law, where You have:

1. failed to comply with Your Duty of Disclosure;
2. made a misrepresentation to Us prior to entering into the Policy;
3. failed to comply with a provision of a Policy, which includes failure to pay the premium and all associated charges;
4. made a fraudulent claim under this Policy or any other current Policy;
5. failed to notify Us of a specific act or omission as required by this Policy.

Where We cancel Your Policy, We will do so by giving You written notice. Where We cancel Your Policy or where You cancel Your Policy after the Cooling Off Period, We will deduct from the premium an amount to cover the period for which You have been insured by Us, and refund to You what is left.

Any Policy fee or non-refundable tax included in Your premium will not be refunded when You cancel Your Policy after the conclusion of the Cooling Off Period.

Cost of Your Insurance

The cost of Your insurance will include the amount We have calculated for underwriting the risk of Your insurance, taxes and any other government charges that may be applicable; and a Policy fee. The total cost of Your insurance will be shown on Your Schedule.

In calculating Your premium, We will take a number of factors into consideration. 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 factors that may impact Your premium include:

1. duration of Journeys;
2. destinations;
3. the Optional covers You choose; and
4. any additional amounts determined by Us to cover the risk of Your Policy

This Policy is only valid when You pay the premium and all charges, and We issue a Schedule confirming Our acceptance of Your Policy.

Financial Claims Scheme And Compensation Agreements

In the unlikely event that the Insurer were to become insolvent and could not meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at www.fcs.gov.au.

The Hollard Insurance Company Pty Ltd is an insurance company authorised under the Insurance Act 1973 (Cth). Hollard is not subject to the Corporations Act 2001 (Cth) requirement for Australian Financial Services Licensees to have compensation arrangements in place to compensate retail clients for loss or damage suffered because of breaches by the licensees or their representatives of Chapter 7 of that Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

If You Have A Complaint

We are committed to providing You with a superior customer experience. If You are not happy with Our service, Our products, the TravelCard or how We have handled Your personal information, contact Our Customer Support Team directly or through Your financial services adviser so that We can do Our best to resolve Your issue efficiently, quickly and fairly.

If We are unable to resolve Your issue or You are dissatisfied with the response, You can contact the TravelCard Complaints Manager.

Step 1 Contact Us

Telephone: 1300 123 413
Email: complaints@travelcard.com.au

By providing as much information as possible regarding Your complaint We can ensure that We have every opportunity to resolve the matter swiftly.

We will endeavour to resolve Your complaint within 15 (fifteen) business days of Your notification of the complaint, providing that We have received all of the necessary information from You. If We cannot meet that timeframe, either because We require further information, assessment or investigation is required, We will advise how long We expect this to take. We will also be in contact with You, at a minimum, every 10 (ten) business days throughout the complaint process.

Step 2 Contact the Internal Dispute Resolution Committee

If You are not satisfied with the Stage 1 response You have the opportunity to request that the complaint be independently reviewed by the Internal Dispute Resolution Committee who have the full authority to deal with the complaint.

You can contact the TravelCard Internal Dispute Resolution Committee by:

Telephone: 1300 123 413
Email: complaints@travelcard.com.au
Mail: Internal Dispute Resolution Committee Level 47, 19 Martin Place Sydney, NSW, 2000

The Internal Dispute Resolution Committee will provide in writing TravelCard's final decision within 15 (fifteen) business days of Your complaint being escalated unless they've requested an extension from You and You've agreed to give Us more time.

Step 3 Contact the Australian Financial Complaints Authority - External Dispute Resolution

If You are not satisfied with the final response or Your complaint has not been resolved in 45 days You may be able to lodge the complaint with the External Dispute Resolution service, Australian Financial Complaints Authority by:

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678
Mail: Australian Financial Complaints Authority GPO Box 3 Melbourne VIC 3001

The AFCA services are free of charge to access. Any decisions made by AFCA are binding on Us but will not be binding on You. You have the right to seek further legal assistance.

Managing Your Privacy

We collect Your personal information, so that We can determine whether We will offer You a Policy. We also provide claims handling services, which may involve the collection of sensitive information, as well as other Policy management services. It is Your decision whether to provide Us with Your personal information but without it, We may not be able to provide You with Our products and services. If You provide Us with personal information about another person, You must only do so with their consent and You agree to make them aware of this privacy notice.

We may also use the information that We collect to improve Our products and services, conduct research, and offer products and services that might be of interest to You.

We may share Your personal information with third parties for underwriting, claims setting up and administering Your TravelCard and Policy management services, or to enable them to offer You products and services provided by them. These parties may include Our Insurers and Reinsurers, Your Broker and those organisations We rely on, to provide Our products and services which includes the providers of the TravelCard. Disclosure may also be made to government or regulatory bodies, or as required by law.

If You do not want to receive offers from Us or third parties, please let Our team know.

We may need to disclose information to persons located Overseas (including but not limited to Israel, United Kingdom, United States of America and the European Union), given the nature of Our services.

Our Privacy Policy has more details, including:

- Where and from whom We collect personal information
- Where We store Your personal information
- How We use and access Your personal information
- How to make a complaint

By providing Us with Your personal information, or other people's that You are authorised to share, You provide Us with consent for its uses and disclosures, until We are told otherwise.

If You wish to withdraw any of these consents, including for things such as receiving information on products and offers, please let Us know.

To get a free copy of Our Privacy Policy, please visit Our website or ask Our helpful team for more details.

Our Contract With You

Your Policy is a contract between You and Us.

When We enter into the Policy with You, We provide cover to those persons within the class of persons agreed between Us and You and shown on Your Schedule who become Insured Persons for the purpose of this insurance.

The Insured Persons' interests are included by reason of the provisions of the Insurance Contracts Act 1984 (Cth) and they must observe the requirements, terms and conditions of the Policy to receive the benefits We undertake to provide.

We do not provide any notices or give advice in relation to the Policy to Insured Persons or take into account any Insured Person's particular objectives, financial situation or needs. Anyone wishing to access the insurance covers under the Policy as an Insured Person should do so through You and, if requiring financial product advice to ensure that the cover is appropriate to their needs, they should obtain this advice from a person who is licensed to do so.

When Does Cover Under The Policy Begin And End?

Cover commences from the inception date of cover shown on Your Schedule that We issue confirming Our acceptance of Your insurance and continues for the Period of Insurance shown on Your Schedule.

Cover for cancellation fees and lost deposits will begin from the time these fees and deposits are paid within the Period of Insurance and cover for all other Policy Sections begins on the date when the Insured Person commences their Journey.

Unless Injury or Sickness is suffered during the Period of Insurance triggering payment of a benefit or on-going compensation to an Insured Person, their access to cover will end when:

- the Period of Insurance expires, or the Policy otherwise ends earlier (e.g. cancellation); or
- the Insured Person returns to the Departure Point and completes their Journey; or
- the person no longer falls within the definition of Insured Person (i.e. You notify Us in writing that the person no longer falls within the class of persons agreed with You and shown on Your Schedule

Financial Services Guide

This Financial Services Guide (FSG) is designed to provide You with information that will assist You to decide whether to use any of the services offered by TCA Insurance Services Pty Ltd and Catriona Rowntree. This FSG also contains other important information about the types of financial services We can offer You, how We and others are paid, any potential conflicts of interest that We may have, Our complaints processes including internal and external dispute resolution procedures and how You can access them, and the compensation arrangements that We have in place to compensate clients for losses.

The Product Disclosure Statement (PDS) sets out information to assist You to decide whether to obtain TravelCard Real Time Travel insurance.

Who Is TCA Insurance Services Pty Ltd?

TCA Insurance Services Pty Ltd (ABN 76 621 476 220) is an authorised representative (AR No 1262773) of the Insurer, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (AFSL 241436) (Hollard). We are authorised to deal in general insurance products and provide general advice on travel insurance products.

By way of an arrangement with the Insurer We have appointed Catriona Rowntree as an Authorised Representative (No 1262872) of the Insurer. “We”, “us” and “our” in this FSG refers to TCA Insurance Services Pty Ltd and Catriona Rowntree.

We act under a binder authority from the Insurer. This means that it can issue, vary, renew or cancel policies, and handle and settle claims under these policies on behalf of the Insurer.

We will act on behalf of the Insurer and not on Your behalf when providing these services.

The Insurer, Hollard is responsible for the provision of the financial services by Us to You and authorises the distribution of this FSG.

We are located on Level 47, MLC Building, 19 Martin Place, Sydney NSW 2000, Australia.

Other Financial Services That We Provide

Any advice that We or Catriona Rowntree has given to You about the TravelCard Real Time Insurance Products and the TravelCard will be of a general nature only and will not take into account Your personal objectives, financial situation and needs. You should carefully read the PDS to decide if the product/s meet Your needs, objectives and financial circumstances before making a decision to purchase the product.

How We Are Paid

We will receive a commission from the Insurer for every Policy that is issued on the insurer’s behalf. The commission that We will receive will be included in the premium charged and is received after You have paid the premium.

This commission is calculated as a percentage of the premium. We may also charge You a Policy fee and it will be shown on Your Schedule.

We may also receive a share of the profits earned by the Insurer if they make an underwriting profit in accordance with any agreed underwriting targets. This amount is calculated and paid retrospectively only when the Insurer achieves its underwriting target in a given year.

We may appoint and pay a commission or fee to Our Intermediary Partners which includes Brokers, Referral Partners, Authorised Representatives and financial services associations.

If You were referred to Us by one of Our Intermediary Partners, Brokers, Authorised Representatives or financial services associations, We may pay the person who referred You a percentage of the commission and fees We earn for placing Your insurance including where You subsequently place insurance with Us directly.

Our employees and representatives will be paid an annual salary and may be paid a bonus based on the performance of the business.

Our Intermediary Partners, brokers who provide Us with referrals, and employees may also receive financial and non-financial incentives which may include but is not limited to training, invitations to social or business functions, payments for marketing initiatives. These benefits may change from year to year, and may be based on the volume of business placed with us.

You may request particulars about the above remuneration. However, the request must be made within a reasonable time after You have been given this document and before the relevant financial service has been provided to You by us.

TCA Insurance Services Pty Ltd Compensation Arrangements

We hold Professional indemnity insurance that will cover Us and Our employees (even after they cease to be employed) for financial services that We may provide to You. The insurance meets the requirements under the Corporations Act.

Complaints Management Framework

We are committed to providing You with a superior customer experience. We will also provide the same level of care in managing Your personal information. If You are not happy with Our service, Our products or how We have handled Your personal information contact Us so that We can resolve the matter efficiently and fairly. For more information about Our Complaints Management Framework which includes Our Internal and External Dispute Resolution process refer to page 69 of The PDS.

Any Questions

If You have any questions about the financial services that We provide, please contact Us

Telephone: 1300 123 413.

Email: customersupport@travelcard.com.au

Mail: Level 47, 19 Martin Place,
Sydney, NSW, 2000

Please retain this document for Your reference and any future dealings with TCA Insurance Services Pty Ltd.

TravelCard™



Real-Time Travel Insurance

TCA Insurance Services Pty Ltd (TCA) ABN 76 621 476 220 is an authorised representative (AR 1262773) of the Insurer, The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 (AFSL 241436). Any advice provided by TCA in relation to the TravelCard Real-Time Insurance products and the TravelCard is general advice only. Please consider the Combined Financial Services Guide & Product Disclosure Statement and the TravelCard Terms & Conditions (available at www.travelcard.com.au) before deciding whether they are suitable for You.

Mail: Level 47, 19 Martin Place, Sydney, NSW, 2000

Telephone: Customer Service & Claims: 1300 123 413 International Claims: + 61 2 7909 2777

Website: www.travelcard.com.au