Qantas Frequent Flyer members can earn 1 Qantas Frequent Flyer point per $2 spent on eligible QBE Travel Insurance products.
Who are you dealing with?

You can rely on us

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX QBE). QBE Insurance Group is Australia’s largest international general insurer and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886. QBE is a household name in Australian insurance, backed by sizeable assets and well known as a strong and financially secure organisation.

QBE is exempt from the requirement to hold Professional Indemnity Insurance as we are regulated by the Australian Prudential Regulation Authority (APRA). These compensation arrangements comply with ASIC’s requirements. If you require further information in relation to these arrangements, please contact QBE.

About QBE travel insurance

QBE Insurance (Australia) Limited  ABN 78 003 191 035
A.F.S. Licence No. 239545
82 Pitt Street Sydney NSW 2000

Please do not send your application for travel insurance to this address.

Enquiries and assistance

For any enquiries and assistance please refer to contact details on back page of this brochure.

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

We offer you a choice

This travel insurance product offers you a choice of travel insurance options: It is up to you to choose the cover you need. The PDS is designed to assist you in your decision to purchase travel insurance. It contains information about key benefits and significant features. Any advice in this document is of a general nature only and has not considered your objectives, financial situation or needs. This booklet contains the following sections which provide:

- Part 1 - information about this travel insurance product (Product disclosure statement - PDS); and
- Part 2 - the detailed terms and conditions (Policy wording).

About our representative

Our representative’s name and contact details can be found on the back of this PDS, on the web site from which you obtained this PDS or should be given to you with this document if it has been emailed to you. They can directly issue or vary QBE travel insurance under a binding authority in accordance with our underwriting guidelines. In some cases our representative may need to arrange for us to do this if they are not able to act under the underwriting guidelines. We, as the insurer of the product, and our representative, as our agent, do not act on your behalf. Our representative does not have any authority to give you any advice (i.e. recommendation or opinion about the financial product). They can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.
Remuneration arrangements
Our representative receives commission from us which is a percentage of the total premium paid by you to us for the product. The commission is paid monthly by us based on policies issued. You can request full details of the remuneration payable to our representative for the issue of your policy by asking our representative at any time until the end of your cooling off period (refer Cooling off period on page 9).

Part 1 - Product disclosure statement (PDS)
Throughout the PDS and Policy wording words highlighted in italic have specific meanings. These meanings are set out in the definitions section of the Policy wording. For example: relative.

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

<table>
<thead>
<tr>
<th>What forms do I need to complete?</th>
<th>Application Form</th>
<th>Travellers Medical Appraisal Form</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>International Travel Plans</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 - 69 years with no EMC*</td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>0 - 69 years with a High Risk EMC or requiring cover for any other EMC*</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Residents of Australia 70 years or over regardless of health</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Non residents of Australia 60 years or over regardless of health</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Deposit Protection Travel Plan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Regardless of age</td>
<td>✓</td>
<td>N/A</td>
</tr>
<tr>
<td><strong>Annual Multi Trip Travel Plan</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>0 - 69 years with no EMC*</td>
<td>✓</td>
<td>✗</td>
</tr>
<tr>
<td>0 - 69 years with a High Risk EMC or requiring cover for any other EMC*</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>70 years or over regardless of health</td>
<td>N/A</td>
<td>N/A</td>
</tr>
</tbody>
</table>

*EMC means existing medical condition excluding those conditions covered automatically. Refer pages 5 to 8.

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

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

A claim may be refused
We may refuse to pay or reduce the amount we pay under a claim if you do not comply with the policy conditions, if you do not comply with your Duty of Disclosure or make a misrepresentation, or if you make a fraudulent claim. You must nominate on the Application Form the country or region you are spending the majority of your trip and whether you are spending more than 72 hours in the USA, South or Central America or Antarctica. If you do not nominate the appropriate country or region for your trip any claim under the policy may be reduced to nil.

Unattended luggage and personal effects
There is no cover under this policy for luggage and personal effects that are left unattended. Please refer to the definition of unattended in the Policy wording and “What is not covered?” under Section F1 “Luggage and personal effects”.

Medical and ancillary costs
There is no cover for any medical, dental or ancillary costs incurred within Australia unless you are cruising in Australian waters, where cover is provided for emergency medical treatment required onboard. Refer to Section B1 “Medical and dental expenses” in the Policy wording.
**The cost of this insurance**

### What you have to pay

When calculating the cost of your policy, we take a range of factors into account:

- The length of your trip;
- Your destination;
- Your departure date;
- Any additional amounts determined by us to cover an *existing medical condition*; and
- Additional *premium* payable to cover any additional benefits you choose.

The *premium* paid by you for the travel plan selected and any additional benefits you choose, will be shown on your Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable).

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

### Service fees

We may charge a fee for additional services provided to you after you have been issued with a Certificate of Insurance.

This may include but is not limited to alterations and other changes you ask us to make to your policy. The amount of the service fee will be shown on the Certificate of Insurance and we will notify you of any fee at the time you make a request for additional services.

### Amendment of travel details

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

### Updating this PDS

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

### Existing medical condition(s)

*Existing medical condition(s)*

(Not available on Deposit Protection or Australian Cancellation And Additional Expenses Travel Plans or after departure.)

If you are applying for an International Travel Plan you must tell us if you or anyone in your *travelling party* has a *High Risk existing medical condition* (refer page 7) or requires cover for any other *existing medical condition* other than those automatically covered (refer page 8), or if anyone in your *travelling party* is 70 years or over, regardless of health.

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

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

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

**An existing medical condition is:**

a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or

b. any physical, *mental illness* or medical condition (including pregnancy), defect, illness or disease of which you were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and in the case of the Annual Multi Trip Travel Plan also within 30 days prior to booking any trip.

Note:

- Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.
- This definition applies regardless of whether or not the condition, illness or disease displays symptoms.
- This definition applies to you, your *travelling party*, your relatives, your business colleague, or any other person whose state of health could affect your travel plans.
High Risk Existing Medical Conditions
If you are applying for an International or Annual Multi Trip Travel Plan you must tell us if you or anyone in your travelling party has any of the following existing medical conditions.

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

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

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

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

Conditions Automatically Covered for Free
Provided the following existing medical conditions are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions, cover is provided without application.
- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma - provided you are under 60 years of age and you have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.
- Bell’s palsy
- Benign breast cysts
- Bunions
- Carpal Tunnel syndrome
- Coeliac disease
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 provided you were not diagnosed within the last 12 months and where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
- Epilepsy - you have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimotos disease, Graves disease
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Blood Pressure (Hypertension) - stable
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Menopause
- Migraines except where you have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - where there have been no fractures and you do not require more than 1 medication or suffer any back pain condition
- Plantar fasciitis
- Pregnancy related illness up to and including 26 weeks gestation; provided that there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive techniques, eg IVF
- Raynaud’s Disease
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected.
Existing medical conditions of a non travelling relative or business partner
(Not available on Deposit Protection or Australian Cancellation And Additional Expenses Travel Plans, to non residents of Australia or after departure.)
Provided your non travelling relative or business partner is under 80 years of age at the time the Certificate of Insurance is to be issued you can apply to cover their existing medical condition if their state of health could disrupt your travel plans even though they are not travelling with you. Complete your Application Form and ask our representative for a Non Travelling Relative or Business Partner Travellers Medical Appraisal Form, complete and submit for appraisal, via our representative. If cover is approved you will be advised of any additional premium and of any special terms imposed. If you do not select this additional benefit there will be no cover if your trip is cancelled, cut short or disrupted as a result of your non travelling relative’s or business partner’s existing medical condition.

Important matters
Jurisdiction
The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. You agree to the jurisdiction of the courts of that state or territory for any legal proceedings relating to this policy.

Cooling off period
If, having purchased the policy, you want to return it, you can do so within 21 days of the date of issue of the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by you (eg no claim has been made) and your trip has not commenced. The Cooling off period does not apply to policy or trip extensions. Our representative will arrange for a refund of any premium entitlement within 15 business days of you cancelling your policy.

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

Duty of disclosure - what you must tell us
You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires you to tell us certain things. Before you enter into a policy with us, we will ask you a series of questions. You must tell us everything you know or which a reasonable person in the circumstances would be expected to know in answer to the questions in the Application Form. Before you extend or vary a policy, you must tell us everything you know or which a reasonable person in the circumstances would be expected to know, for us to decide:
- whether we will insure you;
- the premium we will charge you; and
- whether any special conditions will apply to your policy.
You do not have to tell us about any matter:
- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of our business as an insurer; or
- which we indicate we do not want to know.
Everyone who is insured under the policy must comply with the Duty of Disclosure. If you provide information about another insured, you do this on their behalf. If you (or they) don’t comply with the Duty of Disclosure, we may reduce the amount of any claim and/or cancel your insurance. If fraud is involved, we may treat your insurance as void from the beginning.

Privacy policy
The Privacy Act 1988 (Cth) (the Act) regulates the way organisations such as QBE collect, use, protect and disclose personal information. We are committed to safeguarding your privacy and the confidentiality of your personal information. QBE collects only that personal information necessary for it to assess and manage your insurance application or policy, including any claim that may be made under the policy. We will only use and disclose your personal information for a purpose you would reasonably expect. We will request your consent for any other purpose. If you do not provide QBE with this personal information we may not be able to process your application for insurance cover or process your claim. We or our authorised agent may disclose your personal information to:
- any person authorised by you;
- a financial services provider or our agent who is arranging your insurance (for the purpose of confirming your personal and insurance details);
- another person named as a co-insured on your policy (for the purpose of confirming if full disclosure has been made to us);
- another insurer (for the purpose of seeking recovery from them or to assess insurance risks or to assist with an investigation);
- an organisation who provides you with banking facilities (for the purpose of confirming payments made by you to us);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish your medical status and fitness to travel);
• a dispute resolution organisation, such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and you or between QBE and a third party);
• a family member, in the case of a medical or other emergency;
• our reinsurers, who may be located overseas;
• a related company that may provide computer hosting and support that may be located overseas;
• a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of our records);
• our related entities, so that we may offer you other products and services;
• a company to conduct surveys on our behalf for the purpose of improved customer services; and
• an insurance reference bureau (to record any claims you make upon us).

In addition to the above, in the event of a claim, QBE or our authorised agent may disclose your personal information:
• to a repairer or supplier (for the purpose of repairing or replacing your insured items);
• to an investigator, assessor, state or federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing your claim);
• to a lawyer or recovery agent (for the purpose of defending an action by a third party against you or recovering our costs including your excess);
• to a witness to a claim (for the purpose of obtaining a witness statement);
• to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

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

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

Our aim is to always have accurate and up-to-date information. When you receive a Certificate of Insurance or other documents from us, you should contact us if the information is not correct. Where reasonably possible we will correct the information on our systems or held on file. If you have a complaint or want more information about how QBE is managing your personal information, please contact the Compliance Manager using the contact details provided below. For security reasons, any request for details of personal information held by us should be made in writing.

The Compliance Manager
QBE Insurance (Australia) Limited
GPO Box 82, Sydney NSW 2001
Email: compliance.manager@qbe.com

Our dispute resolution process
If a complaint arises during your dealings with us or our representatives, you should first discuss the matter with the person with whom you have been dealing. Where your complaint is not resolved to your satisfaction you should request that the matter be dealt with by our Internal Complaints Handling Process. Our representative can assist you to lodge your complaint or our Customer Service Centre can take the details for you. You will be provided with a copy of our brochure detailing our complaints handling process. Your complaint will be handled by a person with authority to resolve the matter. Your complaint should be dealt with within 15 business days unless we notify you of the reasons why it cannot be dealt with within that time. If the complaint remains unresolved to your satisfaction, you can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to you. QBE Insurance is bound by the determination of FOS but the determination is not binding on you.

The General Insurance Code of Practice
QBE is a signatory to the General Insurance Code of Practice. The Code aims to:
(a) promote better, more informed relations between insurers and their customers;
(b) improve consumer confidence in the general insurance industry;
(c) provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
(d) commit insurers and the professionals they rely upon to higher standards of customer service.

To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au

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

More information may be obtained from APRA - www.apra.gov.au or 1300 13 10 60
Worldwide medical & emergency assistance
24 hours a day, 365 days a year, QBE Assist.

QBE Assist is a team of highly trained medical and insurance specialists, ready to help policyholders in the event of an accident, illness or mishap during their travel. The QBE Assist team has full authority to act in the event of a situation arising, thereby empowering them to act quickly and effectively in the event of an emergency.

Hurt, sick and away
Requiring medical attention is stressful at the best of times when you are at home let alone being overseas, potentially without the familiarity of the English speaking medical staff or the confidence of a fully equipped Australian hospital. The QBE Assist team of medical experts is on hand for:
- assessing and monitoring after an accident or illness;
- provision for medical repatriation, if required;
- making payment of hospital and medical bills.

Disrupted, lost and desperate
Airport closures; lost or stolen documents; missing luggage all add up to frustration and anxiety when travelling. Some of the levels of support QBE delivers to its customers are:
- assistance with the rescheduling of travel arrangements, replacement of lost passports or travel documents;
- in the case of an emergency, providing emergency messages to your family, employers or your travel agent back home.

Resourced to respond, highly skilled and specially trained
QBE Assist is based in Melbourne and coordinates medical evacuation and repatriation for policyholders who become injured or ill whilst travelling abroad. Policyholders can rest assured knowing that QBE’s emergency assistance is coordinated by QBE staff and systems and not outsourced, eliminating any unnecessary delays.

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

Note: If you are in need of medical or dental treatment or need to cancel or rearrange your trip and you expect that the costs will be in excess of $2,000 you must contact us.
Providing assistance is not in itself an admission of liability for a claim and where relevant, all services are subject to a claim being accepted under the policy.

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

Whilst you’re travelling

Contact details
Ensure you have your Certificate of Insurance number and contact details with you.

Outside of Australia
Phone: +61 3 8523 2800      Fax: +61 3 8523 2815
Email: qbeassist@qbe.com

If you are in any of the following countries please use the toll free numbers below to contact QBE Assist:

<table>
<thead>
<tr>
<th>Country</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Austria</td>
<td>0800 291 702</td>
</tr>
<tr>
<td>Brazil</td>
<td>0800 891 8401</td>
</tr>
<tr>
<td>Canada</td>
<td>1800 665 3870</td>
</tr>
<tr>
<td>China North</td>
<td>10800 611 0133</td>
</tr>
<tr>
<td>China South</td>
<td>10800 361 0151</td>
</tr>
<tr>
<td>Fiji</td>
<td>00800 2149</td>
</tr>
<tr>
<td>France</td>
<td>0800 90 5097</td>
</tr>
<tr>
<td>Germany</td>
<td>0800 181 7694</td>
</tr>
<tr>
<td>Greece</td>
<td>00800 6112 6195</td>
</tr>
<tr>
<td>Hong Kong</td>
<td>800 933 877</td>
</tr>
<tr>
<td>Indonesia</td>
<td>001 803 61 683</td>
</tr>
<tr>
<td>Ireland</td>
<td>1800 552 636</td>
</tr>
<tr>
<td>Israel</td>
<td>180 945 6589</td>
</tr>
<tr>
<td>Italy</td>
<td>800 875 100</td>
</tr>
<tr>
<td>Japan</td>
<td>00531 616 441</td>
</tr>
<tr>
<td>Malaysia</td>
<td>1800 800 428</td>
</tr>
<tr>
<td>Netherlands</td>
<td>08000 226 742</td>
</tr>
<tr>
<td>New Zealand</td>
<td>0800 441 678</td>
</tr>
<tr>
<td>Philippines</td>
<td>1800 1611 0045</td>
</tr>
<tr>
<td>Singapore</td>
<td>800 6161 051</td>
</tr>
<tr>
<td>South Africa</td>
<td>0800 99 3514</td>
</tr>
<tr>
<td>Spain</td>
<td>900 996 167</td>
</tr>
<tr>
<td>Sweden</td>
<td>0200 214 612</td>
</tr>
<tr>
<td>Switzerland</td>
<td>0800 838 533</td>
</tr>
<tr>
<td>Thailand</td>
<td>001 800 611 2885</td>
</tr>
<tr>
<td>United Kingdom</td>
<td>0800 899 813</td>
</tr>
<tr>
<td>United States</td>
<td>1800 765 8631</td>
</tr>
</tbody>
</table>

If you can’t use the toll free numbers above contact the international operator and ask for a “reverse charge” or collect” call to +61 3 8523 2800. Calls from mobile telephones will be at your cost.

Within Australia
1300 555 019  -  Emergency Assistance
1300 555 017  -  Claims / Customer Service / Medical Services

Lost credit cards/travellers’ cheques?
Due to privacy requirements you need to contact your credit card/ travellers cheque company directly to cancel or replace credit cards and travellers’ cheques.
Contact the international operator and ask to make a collect call to the appropriate phone number.

<table>
<thead>
<tr>
<th>Card</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visa</td>
<td>1+410+581 9994</td>
</tr>
<tr>
<td>American Express</td>
<td>+61 2 9271 8664</td>
</tr>
<tr>
<td>Diners Club</td>
<td>+61 3 8643 2210</td>
</tr>
<tr>
<td>Mastercard</td>
<td>1+636+722 7111</td>
</tr>
</tbody>
</table>
International Travel Plan

Schedule of benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Section</th>
<th>Applicable limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation or holiday deferment costs</td>
<td>Section A1</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Emergency travel arrangements and accommodation expenses</td>
<td>Section A2</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Agents cancellation fees</td>
<td>Section A3</td>
<td>$2,000</td>
</tr>
<tr>
<td>Medical and dental expenses</td>
<td>Section B1</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Dental expenses due to sudden and acute pain</td>
<td>Section B5</td>
<td>$1,000</td>
</tr>
<tr>
<td>Evacuation and repatriation</td>
<td>Section C</td>
<td>Unlimited</td>
</tr>
<tr>
<td>Travel delay</td>
<td>Section D1</td>
<td>$2,000</td>
</tr>
<tr>
<td>Rental vehicle insurance excess</td>
<td>Section E1</td>
<td>$5,000</td>
</tr>
<tr>
<td>Luggage and personal effects maximum item limit total</td>
<td>Section F1</td>
<td>$12,000</td>
</tr>
<tr>
<td>Personal computer individual item limit</td>
<td></td>
<td>$6,000</td>
</tr>
<tr>
<td>Camera &amp; video individual item limit</td>
<td></td>
<td>$4,000</td>
</tr>
<tr>
<td>Watches &amp; jewellery individual item limit</td>
<td></td>
<td>$700</td>
</tr>
<tr>
<td>Dentures or dental prosthesis individual item limit</td>
<td></td>
<td>$800</td>
</tr>
<tr>
<td>Other individual item limit</td>
<td></td>
<td>$700</td>
</tr>
<tr>
<td>Emergency luggage</td>
<td>Section F2</td>
<td>$500</td>
</tr>
<tr>
<td>Stolen cash</td>
<td>Section F3</td>
<td>$250</td>
</tr>
<tr>
<td>Loss of income</td>
<td>Section G5</td>
<td>$10,000</td>
</tr>
<tr>
<td>Personal liability</td>
<td>Section H1</td>
<td>$3,000,000</td>
</tr>
<tr>
<td>Legal expenses</td>
<td>Section H2</td>
<td>$15,000</td>
</tr>
<tr>
<td>Financial default</td>
<td>Section I</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Qantas Frequent Flyer points

One Qantas Frequent Flyer point can be earned for every 2 dollars spent on this International Travel Plan. You will be eligible for these points upon departure. Points will be credited to your Qantas Frequent Flyer account within 6 weeks of departure. You must be a member of the Qantas Frequent Flyer program to earn and redeem points. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. For further information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer

Additional benefits you can purchase

Additional Benefits are available prior and post departure. Not available to Deposit Protection Travel Plan.

Snow sports cover

Cover can be purchased for an additional amount unless you are travelling to New Zealand where cover will be provided under the Snow sports section free of charge.

<table>
<thead>
<tr>
<th>Additional benefits</th>
<th>Section</th>
<th>Applicable limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any claim arising due to participation in snow sports</td>
<td>Section J</td>
<td>Up to the applicable limit of the relevant section</td>
</tr>
<tr>
<td>Ski lift passes</td>
<td>Section J1</td>
<td>$300</td>
</tr>
<tr>
<td>Ski run closure</td>
<td>Section J2</td>
<td>$100 per day up to a maximum of $500</td>
</tr>
<tr>
<td>Hire replacement snow equipment</td>
<td>Section J3</td>
<td>$300</td>
</tr>
</tbody>
</table>

Additional rental vehicle insurance excess cover

If you are renting a car, campervan, motorcycle or boat you may have to pay an insurance excess for an accident or theft. We have included cover for rental vehicle insurance excess however you may wish to increase this cover for an additional amount.

<table>
<thead>
<tr>
<th>Maximum additional cover</th>
<th>Additional units of cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$20 per $500 unit</td>
</tr>
</tbody>
</table>

This insurance does not provide cover for your liability resulting out of your use of a mechanically propelled vehicle (eg. motor vehicle or motor cycle). Please ensure you have liability insurance adequate for the country(ies) where you will be using the rental vehicle.

Specified item cover

You can cover items worth more than the item limits on payment of an additional amount. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.

<table>
<thead>
<tr>
<th>Maximum individual item limit</th>
<th>Maximum total for all items</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

Example:

Necklace Value = $4,000
Additional amount payable = Necklace Value x 3%
Total additional amount = $120

You must insure the total value per item. Please ensure you have proof of value (not more than 12 months old) of any item you specify. This will be required should you make a claim. Depreciation does not apply to specified items in the event of a claim. Specified item cover is subject to the terms and conditions as detailed under Section F1 “Luggage and personal effects” in the Policy wording.
Guidelines

- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- The premium payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying child or children are covered at no additional cost.
- There is no provision to suspend this policy during the period of insurance.
- The International Travel Plan can be purchased up to 24 months in advance if you are aged under 70 years of age and up to 12 months in advance if you are 70 years of age or over. The Deposit Protection Travel Plan is available for purchase up to 12 months in advance.

Age limits

If you are a resident of Australia aged 70 years or over at the time the Certificate of Insurance is to be issued and you wish to purchase an International Travel Plan ask our representative for a Travellers Medical Appraisal Form. You must complete the form and submit for appraisal, via our representative, before the Certificate of Insurance can be issued. In some cases we may also request completion of a Doctors Declaration by your usual medical practitioner. If your application is approved you will be advised of any restrictions that may apply and may be asked to pay an additional premium.

This policy is not available to non residents of Australia aged 60 years of age or over at the time the Certificate of Insurance is to be issued.

Excesses

It is up to you to choose your excess level from the available options. The amount of the excess will be shown on your Certificate of Insurance. This excess will apply to each claim you make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess is an amount that will be subtracted from the amount paid to you if you should make a claim under a section of the policy where the excess is applicable. If you make more than one claim under your policy the excess will apply to each claim which arises as a result of each separate set of circumstances. Travellers insured on the same Certificate of Insurance must select the same excess option. Not applicable to Deposit Protection Travel Plan.

Availability

Is this travel plan available to me?

<table>
<thead>
<tr>
<th>International Travel Plans</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents of Australia</td>
<td>✓</td>
</tr>
<tr>
<td>Non residents of Australia</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Deposit Protection Travel Plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents of Australia</td>
<td>✓</td>
</tr>
<tr>
<td>Non residents of Australia</td>
<td>✓</td>
</tr>
</tbody>
</table>

Extensions

<table>
<thead>
<tr>
<th>International Travel Plans</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 70 years when original Certificate of Insurance issued</td>
<td>✓</td>
</tr>
<tr>
<td>70 years or over when original Certificate of Insurance issued</td>
<td>✓</td>
</tr>
</tbody>
</table>

Deposit Protection Travel Plan

This travel plan covers you for your deposit up to the applicable limit should you cancel your trip for a reason covered by this insurance. At the time of making your final payment you should upgrade to a travel plan suitable for your trip. The amount paid by you for this travel plan will be deducted from the total premium payable. There is no cover under this policy for an existing medical condition other than those covered automatically. You must apply for cover for an existing medical condition when you upgrade your policy.

Per adult includes any accompanying child or children

| Applicable limit (no excess applies) | $2,000 |
Annual Multi Trip Travel Plan

Schedule of benefits

<table>
<thead>
<tr>
<th>Per adult includes accompanying child or children. This list is a summary of some of the benefits covered by this policy and the applicable limits. Please refer to the relevant section of the policy wording for full details of cover. Other applicable limits may apply.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Applicable limits</strong></td>
</tr>
<tr>
<td>Cancellation or holiday deferment costs</td>
</tr>
<tr>
<td>Emergency travel arrangements and accommodation expenses</td>
</tr>
<tr>
<td>Agents cancellation fees</td>
</tr>
<tr>
<td>Medical and dental expenses</td>
</tr>
<tr>
<td>Evacuation and repatriation</td>
</tr>
<tr>
<td>Travel delay</td>
</tr>
<tr>
<td>Hijacking</td>
</tr>
<tr>
<td>Alternative staff</td>
</tr>
<tr>
<td>Rental vehicle insurance excess</td>
</tr>
<tr>
<td>Luggage and personal effects maximum item limit total</td>
</tr>
<tr>
<td><strong>Personal computer</strong> individual item limit</td>
</tr>
<tr>
<td>Camera &amp; video individual item limit</td>
</tr>
<tr>
<td>Set of golf clubs individual item limit</td>
</tr>
<tr>
<td>Dentures or dental prosthesis individual item limit</td>
</tr>
<tr>
<td>Other individual item limit</td>
</tr>
<tr>
<td>Emergency luggage</td>
</tr>
<tr>
<td>Replacement passports and travel documents</td>
</tr>
<tr>
<td>Fraudulent use of credit or debit cards</td>
</tr>
<tr>
<td>Business documents and equipment hire</td>
</tr>
<tr>
<td>Loss of income</td>
</tr>
<tr>
<td>Personal liability</td>
</tr>
<tr>
<td>Legal expenses</td>
</tr>
<tr>
<td>Financial default</td>
</tr>
</tbody>
</table>

Additional benefits you can purchase

Additional Benefits are available prior and post departure.

**Snow sports cover**

Cover can be purchased for an additional amount unless you are travelling to New Zealand where cover will be provided under the Snow sports section free of charge.

<table>
<thead>
<tr>
<th>Additional benefits</th>
<th>Section</th>
<th>Applicable limits Per adult</th>
</tr>
</thead>
<tbody>
<tr>
<td>Any claim arising due to participation in snow sports</td>
<td>Section J</td>
<td>Up to the applicable limit of the relevant section</td>
</tr>
<tr>
<td>Ski lift passes</td>
<td>Section J1</td>
<td>$300</td>
</tr>
<tr>
<td>Ski run closure</td>
<td>Section J2</td>
<td>$100 Per day up to a maximum of $500</td>
</tr>
<tr>
<td>Hire replacement snow equipment</td>
<td>Section J3</td>
<td>$300</td>
</tr>
</tbody>
</table>

**Additional rental vehicle insurance excess cover**

If you are renting a car, campervan, motorcycle or boat you may have to pay an insurance excess for an accident or theft. We have included cover for rental vehicle insurance excess however you may wish to increase this cover for an additional amount.

<table>
<thead>
<tr>
<th>Maximum additional cover</th>
<th>Additional units of cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$20 per $500 unit</td>
</tr>
</tbody>
</table>

This insurance does not provide cover for your liability resulting out of your use of a mechanically propelled vehicle (eg. motor vehicle or motor cycle). Please ensure you have liability insurance adequate for the country(ies) where you will be using the rental vehicle.

**Specified item cover**

You can cover items worth more than the item limits for the selected travel plan on payment of an additional amount. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.

<table>
<thead>
<tr>
<th>Maximum individual item limit</th>
<th>Maximum total for all items</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6,000</td>
<td>$15,000</td>
</tr>
</tbody>
</table>

**Example:**

Necklace Value = $4,000

Additional amount payable = Necklace Value x 3%

Total additional amount = $120

You must insure the total value per item. Please ensure you have proof of value (not more than 12 months old) of any item you specify. This will be required should you make a claim. Depreciation does not apply to specified items in the event of a claim. Specified item cover is subject to the terms and conditions as detailed under Section F1 “Luggage and personal effects” in the Policy wording.
Guidelines

- This policy is available to residents of Australia who are under 70 years of age at the time the Certificate of Insurance is to be issued.
- This policy provides cover for any trip overseas or within Australia.
- You are covered whilst travelling independently of any other named adult on your policy.
- There is no limit to the amount of trips you may take during your 12 month period of insurance.
- The maximum duration of any one trip is 60 days. For any trips longer than this duration please refer to the section headed Extensions and contact our representative.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- The Annual Multi Trip Travel Plan cannot be purchased more than 12 months prior to the nominated “Commencement Date”.
- Cover under all applicable sections except Section A1 “Cancellation or holiday deferment costs”, A3 “Agent’s cancellation fees” and A4 “Loss of reward points” will start from the nominated “Commencement Date” you have selected on your Application Form. Cover under Sections A1, A3 and A4 will commence on the date of issue.
- There is no cover under this policy when you are between trips other than any benefits you may be entitled to under Section A “Cancellation and additional expenses”.
- You cannot substitute the nominated insured, whose name appears on the Certificate of Insurance. This does not apply to Section D9 “Alternative staff” provided the replacement employee submits an Application Form and if required, a Travellers Medical Appraisal Form and cover is approved by us.

Excesses

It is up to you to choose your excess level from the available options. The amount of the excess will be shown on your Certificate of Insurance. This excess will apply to each claim you make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess is an amount that will be subtracted from the amount paid to you if you should make a claim under a section of the policy where the excess is applicable. If you make more than one claim under your policy the excess will apply to each claim which arises as a result of each separate set of circumstances.

Travel plan selection

You must select the travel plan based on the country(ies) or region(s) you will be travelling to, as follows:
Region A - Worldwide including USA, South or Central America and Antarctica.
Region B - Worldwide excluding USA, South or Central America and Antarctica if more than 72 hours of any one trip is to these destinations.

Policy expiration

- This policy will expire 12 months from the nominated “Commencement Date” on your Certificate of Insurance and it is not a renewable contract. If it is possible that your policy may expire during your trip you should reapply for a new policy prior to departure by contacting our representative to obtain a new PDS and Policy wording. If you wish to reapply you should complete a new Application Form and if required, a Travellers Medical Appraisal Form and submit via our representative.
- You cannot reapply for a new Annual Multi Trip Travel Plan after departure.
- If you have continuous cover the trip duration limit will start again at the “Commencement Date” nominated on the new Certificate of Insurance.

Availability Is this travel plan available to me?

<table>
<thead>
<tr>
<th>Annual Multi Trip Travel Plan</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents of Australia</td>
<td>✔️ If you are under 70 years when Certificate of Insurance is issued</td>
</tr>
<tr>
<td>Non residents of Australia</td>
<td>✗ Regardless of age</td>
</tr>
</tbody>
</table>

Extensions

You can extend your Annual Multi Trip Travel Plan by applying for an International or Australian Travel Plan to cover the period of the trip that exceeds the maximum duration of 60 days. Trip extensions are available provided the current policy hasn’t expired. Trip extensions may not be available if there is a claim made or pending, you suffer from an existing medical condition or you have seen a medical or dental practitioner. Extensions may be subject to Service fees.

Qantas Frequent Flyer points

One Qantas Frequent Flyer point can be earnt for every 2 dollars spent on this travel plan. You will be eligible for these points upon departure. Points will be credited to your Qantas Frequent Flyer account within 6 weeks of departure. You must be a member of the Qantas Frequent Flyer program to earn and redeem points. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. For further information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer
Australian Travel Plan

Schedule of benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Applicable limits</th>
<th>Per adult</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cancellation or holiday deferment costs</td>
<td>Section A1</td>
<td>$10,000</td>
</tr>
<tr>
<td>Emergency travel arrangements and accommodation expenses</td>
<td>Section A2</td>
<td>$10,000</td>
</tr>
<tr>
<td>Agents cancellation fees</td>
<td>Section A3</td>
<td>$2,000</td>
</tr>
<tr>
<td>Medical expenses incurred onboard a cruise ship in Australian waters</td>
<td>Section B1</td>
<td>$50,000</td>
</tr>
<tr>
<td>Dental expenses incurred onboard a cruise ship in Australian waters due to sudden and acute pain</td>
<td>Section B5</td>
<td>$1,000</td>
</tr>
<tr>
<td>Evacuation and repatriation</td>
<td>Section C</td>
<td>$10,000</td>
</tr>
<tr>
<td>Travel delay</td>
<td>Section D1</td>
<td>$500</td>
</tr>
<tr>
<td>Rental vehicle insurance excess</td>
<td>Section E1</td>
<td>$3,000</td>
</tr>
<tr>
<td>Luggage and personal effects maximum item limit total</td>
<td>Section F1</td>
<td>$4,000</td>
</tr>
<tr>
<td>Personal computer individual item limit</td>
<td></td>
<td>$1,000</td>
</tr>
<tr>
<td>Camera &amp; video individual item limit</td>
<td></td>
<td>$750</td>
</tr>
<tr>
<td>Dentures or dental prosthesis individual item limit</td>
<td></td>
<td>$800</td>
</tr>
<tr>
<td>Other individual item limit</td>
<td></td>
<td>$500</td>
</tr>
<tr>
<td>Emergency luggage</td>
<td>Section F2</td>
<td>$500</td>
</tr>
<tr>
<td>Fraudulent use of credit or debit cards</td>
<td>Section F6</td>
<td>$3,000</td>
</tr>
<tr>
<td>Personal liability</td>
<td>Section H1</td>
<td>$300,000</td>
</tr>
<tr>
<td>Financial default</td>
<td>Section I</td>
<td>$5,000</td>
</tr>
</tbody>
</table>

Qantas Frequent Flyer points

One Qantas Frequent Flyer point can be earnt for every 2 dollars spent on the Australian Travel Plan. You will be eligible for these points upon departure. Points will be credited to your Qantas Frequent Flyer account within 6 weeks of departure. You must be a member of the Qantas Frequent Flyer program to earn and redeem points. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. For further information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer

Additional benefits you can purchase

Benefits are available prior and post departure. Not available to Australian Cancellation And Additional Expenses Travel Plans.

Specified item cover

You can cover items worth more than the item limits for the selected travel plan on payment of an additional amount. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.

<table>
<thead>
<tr>
<th>Maximum personal computer</th>
<th>Maximum other items</th>
<th>Maximum total for all items</th>
</tr>
</thead>
<tbody>
<tr>
<td>$6,000</td>
<td>$4,000</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

Example:

Ring Value = $3,000
Additional amount payable = Ring Value x 3%
Total additional amount = $90

You must insure the total value per item. Please ensure you have proof of value (not more than 12 months old) of any item you specify. This will be required should you make a claim. Depreciation does not apply to specified items in the event of a claim. Specified item cover is subject to the terms and conditions as detailed under Section F1 “Luggage and personal effects”.

Additional rental vehicle insurance excess cover

If you are renting a car, campervan, motorcycle or boat you may have to pay an insurance excess for an accident or theft. We have included cover for rental vehicle insurance excess however you may wish to increase this cover for an additional amount.

<table>
<thead>
<tr>
<th>Maximum additional cover</th>
<th>Additional units of cover</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$20 per $500 unit</td>
</tr>
</tbody>
</table>

This insurance does not provide cover for your liability resulting out of your use of a mechanically propelled vehicle (eg. motor vehicle or motor cycle). Please ensure you have liability insurance adequate for the country(ies) where you will be using the rental vehicle.

Australian Cancellation & Additional Expenses Travel Plan

Schedule of benefits

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Applicable limits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage options per fare paying passenger</td>
<td>$1,000 $2,000</td>
</tr>
</tbody>
</table>

This plan will cover you for travel within Australia for the non-refundable part of pre-paid travel arrangements or additional travel, meals and accommodation. There is no cover under this policy for claims relating to an existing medical condition (other than those automatically covered), luggage or for any trip greater than 12 months in duration. Please refer to the Policy wording for full details of cover or applicable limits that may apply.
Guidelines

- The Australian Travel Plan can be issued at any time unless you require cover for an existing medical condition.
- If you require cover for an existing medical condition or you wish to purchase an Australian Cancellation And Additional Expenses Travel Plans you cannot purchase insurance more than 12 months prior to travel.
- All Australian travel plans are available to residents of Australia regardless of age.
- The Australian Travel Plan is available to non residents of Australia who are under 70 years of age at the time the Certificate of Insurance is to be issued. The Australian Cancellation And Additional Expenses Travel Plan is available to non residents of Australia regardless of age.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- There is no provision to suspend this policy during the period of insurance.
- This policy ends once you have returned to your normal place of residence within Australia or the return date on your Certificate of Insurance (whichever is the earlier).
- The premium payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying child or children are covered at no additional cost. Not applicable to the Australian Cancellation And Additional Expenses Travel Plans where the premium payable is per fare paying passenger.

Excesses

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

Availability Is this travel plan available to me?

<table>
<thead>
<tr>
<th>Australian Travel Plan</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents of Australia</td>
<td>✓</td>
<td>Regardless of your age</td>
</tr>
<tr>
<td>Non residents of Australia</td>
<td>✓</td>
<td>If you are under 70 years when Certificate of Insurance is issued</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Australian Cancellation &amp; Additional Expenses Travel Plan</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Residents of Australia and non residents of Australia</td>
<td>✓</td>
<td>Regardless of your age</td>
</tr>
</tbody>
</table>

Extensions

<table>
<thead>
<tr>
<th>Australian Travel Plan</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Regardless of age</td>
<td>✓</td>
<td>Up to a maximum total duration of 12 months from departure</td>
</tr>
</tbody>
</table>
Part 2 - Policy wording
Terms and conditions

Definitions

Applicable limit(s) means the sum insured specified in the Schedule of benefits or Policy wording for the travel plan selected as shown on the Certificate of Insurance.

Carrier(s) means the scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.

Child or children means your child or children, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews who are under 25 years of age at the time the Certificate of Insurance is to be issued and who are financially dependant on you during the trip.

Electronic equipment means portable game consoles, portable media players, and satellite navigation units.

Existing medical condition(s) means:

a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or

b. any physical, mental illness or medical condition (including pregnancy), defect, illness or disease of which you were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and in the case of the Annual Multi Trip Travel Plan also within 30 days prior to booking any trip.

Note:

• Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.

• This definition applies regardless of whether or not the condition, illness or disease displays symptoms.

• This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact on your travel plans.

Financial default means the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, or organisation.

High Risk means any existing medical condition(s) as listed on page 7 ‘High Risk Existing Medical Conditions’.

Home in Australia means your usual residential address in Australia. If you do not travel directly to your Home in Australia at the completion of your trip, it means your point of arrival or an Australian hospital if we repatriate you.

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

Medically necessary means treatment that’s appropriate for your illness or injury, consistent with your symptoms, and that can be safely provided to you. It meets the standards of good medical practice and isn’t for your convenience or the providers convenience.

Mental illness means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.

Our representative means an intermediary and their employees appointed by us as our agent to issue or vary QBE travel insurance products on our behalf. Our representative may be our Authorised Representative or an Insurance Distributor, as detailed on the back panel of this PDS or in information given to you with this PDS.

Period of insurance means the period of cover specified in the Certificate of Insurance.

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

Point of arrival means an airport, port, station or bus terminal to which your pre-paid scheduled public transport arrives.

Point of departure means an airport, port, station or bus terminal from which your pre-paid scheduled public transport departs.

Premium means the total amount payable for the insurance. It includes commission, stamp duty and GST if applicable.

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

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

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

Repatriate(d) or repatriation means travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.

Resident(s) of Australia means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

Scheduled public transport means a public transport system that runs to a timetable.

Sn øw sports means skiing, snow boarding and ski biking.
Terrorist act means an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar act.

Total permanent disability means you have lost any part of your arm between the shoulder and wrist or any part of your leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in our opinion, that loss will continue indefinitely.

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

Trip(s) in the case of the International and Australian Travel Plans means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure, as stated in the Certificate of Insurance, from your home in Australia and ends when you return to your home in Australia or when the period of the trip set out in the Certificate of Insurance ends, whichever happens first. In the case of the Annual Multi Trip Travel Plan, trip(s) means a period of travel undertaken by you during the period of insurance, that includes pre-paid scheduled public transport or rental vehicle hire for travel for a minimum of 200 km:

(a) commencing when you leave your workplace or home in Australia, provided you travel from there directly to your point of departure, or if you do not travel directly to your point of departure then when you arrive at your point of departure; and

(b) ceasing at the earlier of:

(i) when you arrive at your workplace or home in Australia, provided you travelled there directly from your point of arrival, or if you do not travel directly to your workplace or home in Australia then when you arrive at your point of arrival;

(ii) 60 days after the commencement of the relevant trip; or

(iii) the expiry of the period of insurance.

The period of travel cannot be altered without our consent.

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

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

You, your, yours, yourself means the person or persons listed as adults in the Certificate of Insurance and in the case of the International, Deposit Protection, Annual Multi Trip and Australian Travel Plans, their accompanying child or children. If 2 adults are named as insureds on the Certificate of Insurance the benefits, terms, applicable limits and conditions will be the same as if a separate Certificate of Insurance had been issued to each adult. In the case of the Australian Cancellation and Additional Expenses you means each fare paying passenger listed in the Certificate of Insurance.

Your policy is a contract of insurance

Your policy is a contract of insurance between you and us. You pay us the premium, and in return we provide you with cover under the travel plan you have chosen. Your contract consists of:

• these terms and conditions;
• the section in the Schedule of benefits which relates to the travel plan you have chosen;
• your Certificate of Insurance, which will show the travel plan you have chosen;
• any additional options; and
• any written endorsements we give you.

Together these documents make up your policy.

It is important that you read your policy carefully, and keep this booklet in a safe place for future reference.

If you have any questions regarding your policy, please contact us using the details on the back page of this brochure.

You must co-operate with us

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

When does the policy begin and end?

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

When does the cover under each benefit begin and end?

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

Changing the period of insurance

The period of insurance cannot be changed without our consent. If you wish to defer or alter the period of insurance, we may ask you to submit a Policy Amendment Form. We will decide whether or not to agree to alter the period of insurance based on the information you give us, together with any additional information we ask for. If we agree to defer or alter that period of insurance you will be issued with a new Certificate of Insurance which will show the change of the period of insurance and any premium adjustment.
Automatic Extensions
If the scheduled transport in which you are to travel is delayed, or your trip is delayed by an event that entitles you to make a claim under this policy, the period of insurance is automatically extended beyond the period of your original trip. This extension lasts until you are capable of travelling to your final destination via the most efficient and direct route, including the journey there, or for a period of 6 months beyond the period of insurance, whichever happens first.

Cancellation
By you
Once the Certificate of Insurance has been issued you are not entitled to a refund of any part of the premium except as provided for in the section headed “Cooling off period”. See the Cooling off period Section for further details on page 9.

By us
We can cancel your insurance in any way permitted by law, including if you have:
- failed to comply with your Duty of Disclosure; or
- made a misrepresentation to us before the policy was entered into; or
- failed to comply with a provision of a policy, including failure to pay the premium; or
- made a fraudulent claim under this policy or any other current policy; or
- failed to notify us of a specific act or omission as required by the policy.

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

General exclusions
These are the general exclusions which apply to all sections of this policy. You should read them, together with the cover and the specific exclusions referred to under each section of cover. There is no cover under any section of this policy for any claim arising directly or indirectly because of any of the following:

1. you travel:
   (a) even though you know you are unfit to travel; or
   (b) against medical advice; or
   (c) when you know you will have to consult a medical practitioner; or
   (d) for the purpose of obtaining medical advice or treatment.

2. you maintain a course of treatment you were on at the time your trip commenced.

3. the illness, injury or death, is caused or exacerbated by, or consequential upon, an existing medical condition of you, a member of the travelling party or a non-travelling relative or business partner. This exclusion will not apply if

   you have applied to cover the existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for or the medical condition is one that is automatically covered.

4. the illness, injury or death of you, a member of the travelling party or a non-travelling relative or business partner is caused or exacerbated by or consequential upon, any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made. This exclusion will not apply if you have applied to cover the existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for or the medical condition is one that is automatically covered.

5. illness, injury or death in relation to any medical condition, where a metastatic condition was diagnosed and/or a terminal prognosis was made prior to the issue of the Certificate of Insurance or 30 days prior to booking any trip under the Annual Multi Trip Travel Plan.

6. the birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy we will cover pregnancy related illnesses of the mother up to 26 weeks gestation).

7. your treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us.

8. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.

9. any cover under the International Travel Plan if you are 70 years of age or over at the time the Certificate of Insurance is to be issued unless you have applied for cover, cover has been granted by us in writing and you paid us any additional premium asked for.

10. the illness, injury or death of a person who is not a member of your travelling party and is 80 years of age or over at the time the Certificate of Insurance is issued.

11. any cover under the Annual Multi Trip Travel Plan where you are 70 years of age or over at the time the Certificate of Insurance is to be issued.

12. a member of the travelling party decides to alter their plans or not to continue with the trip.

13. a member of the travelling party:
   (a) intentionally and recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
   (b) deliberately injures themselves; or
   (c) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or


(d) suffers any mental illness including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
(e) suffers HIV with AIDS related infection or illness; or
(f) takes part in a riot or civil commotion; or
(g) acts maliciously; or
(h) hunts, plays polo, races (except on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
(i) travels in international waters in a private sail vessel or privately registered sail vessel; or
(j) participates in, or trains for, a professional sporting activity; or
(k) scuba dives unless you hold an open water diving licence or you were diving under licensed instruction; or
(l) rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in your country of residence, or with an engine capacity greater than 250cc; or
(m) rides a 4 wheel motor cycle even as a pillion passenger; or
(n) participates in a snow sports activity without payment of the additional premium. Cover available on International and Annual Multi Trip Travel Plans only. Not applicable to the Australian Travel Plan or for travel to New Zealand where cover is automatically provided.

14. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers’ compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will only pay for private medical care where approval has been given by QBE Assist.

15. any consequential loss or loss of enjoyment.

16. a loss caused by, or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.

17. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection, except as provided for in event 2 under “What are the events that will be covered under Section A?”

18. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.

19. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation except as provided for in event 6 under “What are the events that will be covered under Section A?”.

20. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.

21. an act or threat of terrorism. This exclusion does not apply to Section B1 “Medical and dental expenses”, Section D7 “Hijacking”, D8 “Emergency accommodation due to terrorism”, Section F1 “Luggage and personal effects” or under Section C1 “Medical evacuation and repatriation” for the cost of repatriation to or within Australia, if the carrier requires you to be brought back with a medical escort.

22. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the carrier to operate the service. This exclusion does not apply to Section D1 “Travel delay” or Section D3 “Missed connection - special events”.

23. you fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.

24. you operate a rental vehicle in violation of the rental agreement.

25. the financial default of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent that your loss is covered by a scheme or fund (not a contract of insurance), or would be covered but for this insurance.

26. the financial default of any person, company or organisation involved in your travel arrangements and that financial default occurred prior to the issue of the Certificate of Insurance.

27. a loss under the Annual Multi Trip Travel Plan which occurs in excess of 60 days of any trip.

28. credit card conversion fees or any other bank charges.
Section A - Cancellation and additional expenses

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

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Sections Covered</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Deposit Protection Travel Plan</td>
<td>Section A1 and A3</td>
</tr>
<tr>
<td>Annual Multi Trip Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Cancellation And</td>
<td>All Sections</td>
</tr>
<tr>
<td>Additional Expenses Travel Plan</td>
<td></td>
</tr>
</tbody>
</table>

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

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

1. you are unable to start or finish the trip because of the death, sudden serious illness or serious injury arising before or during the trip of:
   • a member of your travelling party; or
   • a relative or business partner or person in the same employ as you, who is a resident in Australia or New Zealand.

   But before we will cover you, you must provide us with proof that:
   • the death has occurred or the illness or injury requires hospitalisation or confinement; or
   • you are certified medically unfit to travel by a General Practitioner; or
   • in the case of a business partner or person in the same employ as you, the person’s absence made the cancellation or ending of the trip necessary, and you have written confirmation of that fact from a senior representative or director of the business.

2. your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of severe weather, natural disaster, riot, strike or civil insurrection.

3. you make reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could impact your travel arrangements. This cover is limited to $1,000.

4. your pre-paid accommodation has been destroyed or is uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. You must have done everything reasonable to obtain alternative accommodation.

5. a member of the travelling party is required to do jury service or has received a summons to give evidence in a court of law.

6. a member of the travelling party is confined in compulsory quarantine.

7. you have been involved in, or your travel arrangements have been cancelled or delayed by, a motor vehicle, railway, air or marine accident or incident. You must have written confirmation of the accident or incident from an official body in the country where the accident or incident happened.

8. your passport, travel documents or credit cards are lost or damaged.

9. a member of your travelling party, who is a full time student, is required to sit supplementary examinations conducted by their educational institution.

10. a member of your travelling party has been made redundant from full-time permanent employment in Australia.

11. the cancellation of pre-arranged leave by an employer for a member of your travelling party who is a full-time permanent employee of the police, fire, ambulance or emergency services.

12. you are unable to start the trip because your employer cancels your pre-arranged leave and you are in full-time permanent employment. Cover is only available if you purchased this travel insurance no later than 7 days after paying final monies for your prepaid travel arrangements and is limited to $1,000 per adult, including any accompanying child or children.

13. your normal place of residence or business premises in Australia has been destroyed or rendered insecure due to a natural disaster, fire or malicious damage. Cover is limited to expenses incurred in returning you to the nearest practical accommodation to your home in Australia.

14. a wedding, conference, pre-paid concert, course, tuition or ticketed sporting event has been cancelled, and the sole purpose of the trip is to attend that wedding, conference, concert, course, tuition or ticketed sporting event.

15. a member of your travelling party has been affected by any form of insolvency, administration or bankruptcy of their employer.

16. a tour operator or wholesaler has cancelled a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the transport arrangements purchased solely to get to the departure point and returning from the finishing point of that tour, or rearrangement costs, whichever is the lesser.

17. the financial default of scheduled service airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railways operators and theme park operators excluding travel agents or wholesalers. Cover is limited to the amount set out in the Schedule of benefits. Cover not available on Deposit Protection or Australian Cancellation And Additional Expenses Travel Plans.
Section A1 - Cancellation or holiday deferment costs

When does the cover begin and end?
The cover under this benefit for the International, Deposit Protection, Australian and the Australian Cancellation And Additional Expenses Travel Plans begins from the time the Certificate of Insurance is issued to you and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

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

What is covered?
We will pay the value of unused pre-paid travel arrangements for anyone named on your policy, less any refunds you are entitled to, if you have to cancel these arrangements because of an event set out under “What are the events that will be covered under Section A?” or the reasonable cost of rearranging your trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled. We will also pay the value of pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used due to illness, injury or death, less any refunds you are entitled to, if you have to cancel these arrangements.

If cancellation is due to an illness or injury you must provide us with documentation from your treating doctor to confirm you are medically unfit to commence or continue with your trip. We will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if you have already commenced your trip you must have our consent.

What is not covered?
1. We will not pay for any event other than those listed under “What are the events that will be covered under Section A?”
2. We will not pay for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.
3. We will not pay for the value of any pre-paid snow sports arrangements on the International Travel Plan or on the Annual Multi Trip Travel Plan, unless you are travelling to New Zealand, or you have purchased Snow Sports Cover and cover is provided under Section J.
4. Any cover where you have made a claim for the same costs under any other section of the policy.
5. We will not pay for any non-refundable costs for anyone not named on your policy.

Section A2 - Emergency travel arrangements and accommodation expenses

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

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

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

6. We will not pay for accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements, except as set out under Section B4 “Post-hospital accommodation”.

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

**What is the most we will pay?**

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

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

**Section A3 - Agents cancellation fees**

**When does the cover begin and end?**

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

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

**What is covered?**

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

**What is not covered?**

1. We will not pay for any event other than those listed under “What are the events that will be covered under Section A?”

2. We will not pay more than the level of commission and/or service fees normally earned by the agent, had the trip not been cancelled.

**What is the most we will pay?**

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

**Section A4 - Loss of reward points**

**When does the cover begin and end?**

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

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

**What is covered?**

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

The amount we will pay is calculated as follows:

(a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less your financial contribution towards the airline ticket;

(b) multiplied by the total amount of points lost;

(c) divided by the total amount of points redeemed to obtain the airline ticket.

**Example:**

Equivalent class advance purchase airfare = $1,000
Points lost = 5,000
Points redeemed to obtain original ticket = 20,000

Claimable amount = $1,000 x \( \frac{5,000}{20,000} \) = $250

**What is not covered?**

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

**What is the most we will pay?**

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

Am I covered under Section B?

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

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Deposit Protection Travel Plan</td>
<td>No Cover</td>
</tr>
<tr>
<td>Annual Multi Trip Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Travel Plan</td>
<td>Section B1 and B5 whilst cruising in Australian waters.</td>
</tr>
<tr>
<td>Australian Cancellation And Additional Expenses Travel Plan</td>
<td>No Cover</td>
</tr>
</tbody>
</table>

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

Section B1 - Medical and dental expenses

When does the cover begin and end?

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

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

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

What is covered?

We will cover you for:

- medical, hospital and ambulance expenses you incur as a result of an illness, injury or death; or
- dental treatment expenses you incur as a result of an injury to healthy natural teeth;

that you suffer while you are overseas under the International and Annual Multi Trip Travel Plans, or onboard a cruise ship in Australian waters under the Australian and Annual Mutli Trip Travel Plans.

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

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

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

What is not covered?

1. There is no cover for any medical, hospital, dental or ambulance expenses you incur in Australia under the International, and Annual Multi Trip Travel Plans. We cannot cover these because we are not allowed to do so by law. Under the Annual Multi Trip Travel Plan we will provide cover for any medical, hospital, ambulance or dental expenses you incur onboard a cruise ship in Australian waters. Under the Australian Travel Plan there is no cover for any medical, hospital or ambulance expenses you incur in Australia however, we will provide cover for any medical, hospital, ambulance or dental expenses you incur onboard a cruise ship in Australian waters.

2. There is no cover under this benefit because of an illness or injury, the signs and symptoms of which you first became aware of before you went on your trip.

3. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued unless you advised us and we agreed to provide cover.

4. There is no cover for damage to dentures or dental prostheses under this section. Refer to Section F1 “Luggage and personal effects” for cover that may be available.

5. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.

6. There is no cover for any existing medical condition for any member of the travelling party unless you have applied for cover for the existing medical condition, we have agreed to cover it in writing and, if applicable, you have paid the additional premium or the medical condition is one that is automatically covered.

7. There is no cover for ongoing payments under this benefit if we decide on the advice of a doctor appointed by us that you are capable of being repatriated to or within Australia under the International, Annual Multi Trip Travel Plans or the Australian Travel Plan if you are cruising in Australian waters. If you do not agree to return to your home in Australia we may not agree to make any further payment for medical expenses and associated costs as determined by us.

8. Any cover where you have made a claim for the same costs under any other section of the policy.
What is the most we will pay?
The most we will pay per adult, including accompanying child or children under this benefit, is the applicable limit set out in the section in the Schedule of benefits which relates to the travel plan you have chosen.
The most we will pay per adult, including accompanying child or children for an event solely requiring dental treatment is $1,000.

Section B2 - Hospital compensation
No excess applies to claims under this benefit.

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

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

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

Section B3 - Critical illness or injury – emergency travel expenses for a relative
When does the cover begin and end?
The cover under this benefit begins when you are hospitalised overseas under the International or Annual Multi Trip Travel Plans and ends when you are discharged from hospital.

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

What is the most we will pay?
We will pay per adult, including accompanying child or children up to a maximum of $20,000.

Section B4 - Post-hospital accommodation
No excess applies to claims under this benefit.

When does the cover begin and end?
The cover under this benefit begins when you leave hospital and ends when your treating doctor deems you are fit to resume your trip, or after 5 days, whichever occurs first.

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

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

What is the most we will pay?
We will pay per adult, including accompanying child or children the daily amount of $100 up to a maximum of $500.

Section B5 - Dental expenses due to sudden and acute pain
When does the cover begin and end?
The cover under this benefit for the International Travel Plan begins when you leave on your trip and ends when you return to Australia or when the period of insurance ends, whichever happens first.
The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends when the period of insurance ends, whichever happens first.
The cover under this benefit for the Australian Travel Plan when you are cruising in Australian waters, begins from the time the Certificate of Insurance is issued to you and ends when you return to Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for dental treatment expenses you incur overseas under the International and Annual Multi Trip Travel Plans or onboard a cruise ship within Australian waters under the Australian and Annual Multi Trip Travel Plans to relieve sudden and acute pain. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this you must give us written certification from your treating dentist that treatment is necessary to alleviate your pain. Any treatment you receive must be given by a dentist or oral surgeon who is registered to practice in the country where you receive treatment.
What is not covered?
1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses you incur in Australia under the International and Annual Multi Trip Travel Plans. Dental expenses incurred onboard a cruise ship within Australian waters will be covered under the Australian or Annual Multi Trip Travel Plans.
3. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay under this benefit is $1,000.

Section C - Evacuation and repatriation
Am I covered under Section C?
Section C is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

<table>
<thead>
<tr>
<th>Travel Plan</th>
<th>Section(s)</th>
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</thead>
<tbody>
<tr>
<td>International Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Deposit Protection Travel Plan</td>
<td>No Cover</td>
</tr>
<tr>
<td>Annual Multi Trip Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Cancellation And Additional Expenses Plan</td>
<td>Section C2</td>
</tr>
</tbody>
</table>

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

Section C1 - Medical evacuation and repatriation
When does the cover begin and end?
The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

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

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

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

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

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

Section C2 - Non-medical evacuation and repatriation
When does the cover begin and end?
The cover under this benefit for the International, Australian, Australian Cancellation And Additional Expenses and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.
What is covered?
We will cover you if you have to interrupt your trip after it has begun because of one of the events listed in “What are the events that will be covered under Section A?”, while you are on your trip, and in our opinion you need to be evacuated or repatriated.
We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia or to another destination of our choice.
The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless you have received our prior consent.

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

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

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

Section D1 - Travel delay
No excess applies to claims under this benefit.

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

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

Section D2 - Airfare compensation
When does the cover begin and end?
The cover under this benefit for the International or Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section D - Extra travel cover
Am I covered under Section D?
Section D is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Travel Plan</td>
<td>Sections D1 - D3, D5-D9</td>
</tr>
<tr>
<td>Deposit Protection Travel Plan</td>
<td>No Cover</td>
</tr>
<tr>
<td>Annual Multi Trip Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Travel Plan</td>
<td>Sections D1, D3, D4 and D6 - D9</td>
</tr>
<tr>
<td>Australian Cancellation And Additional Expenses Travel Plan</td>
<td>No Cover</td>
</tr>
</tbody>
</table>

You must read Section D together with the General exclusions, as these may affect your cover.
Section D3 - Missed connection - special events

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section D4 - Missed connection - Flight Delay within Australia

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

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

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

What is the most we will pay?
The most we will pay under this benefit is $2,000.

Section D5 - Resumption of trip

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

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

However, we will only do so if:

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

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

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

Section D6 - Withdrawal of services

No excess applies to claims under this benefit.

When does the cover begin and end?
The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.
What is covered?
We will cover you if all electrical and water facilities in your room, or waiter service at meals, or kitchen services where no food is served, or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre-paid accommodation that you are staying at during your trip. These services must be withdrawn for 48 hours continuously and you must have written confirmation of your claim from the accommodation manager.

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay for the home and contents insurance excess if your normal place of residence in Australia is damaged or burgled during your trip and you make a claim against your home and contents insurance.

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay under this benefit is up to $5,000.

Section D9 - Home and contents insurance excess
No excess applies to claims under this benefit.

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay under this benefit is $500.

Section D10 - Alternative staff
No excess applies to claims under this benefit.

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay under this benefit is up to $5,000.

Section D8 - Emergency accommodation due to terrorism
The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will cover you for the home and contents insurance excess if your normal place of residence in Australia is damaged or burgled during your trip.

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section D7 - Hijacking
The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay under this benefit is up to $5,000.
Section E - Rental vehicle expenses

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

<table>
<thead>
<tr>
<th>Travel Plan</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Deposit Protection Travel Plan</td>
<td>No Cover</td>
</tr>
<tr>
<td>Annual Multi Trip Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Cancellation And Additional Expenses Travel Plan</td>
<td>No Cover</td>
</tr>
</tbody>
</table>

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

Section E1 - Rental vehicle insurance excess

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

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

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section E2 - Return of rental vehicle

No excess applies to claims under this benefit.

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay per adult, including accompanying child or children is $750 International and Australian Travel Plans and $500 Annual Multi Trip Travel Plan.

Section F - Luggage and personal effects

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

<table>
<thead>
<tr>
<th>Travel Plan</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Travel Plan</td>
<td>Sections F1 - F6</td>
</tr>
<tr>
<td>Deposit Protection Travel Plan</td>
<td>No Cover</td>
</tr>
<tr>
<td>Annual Multi Trip Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Travel Plan</td>
<td>Sections F1, F2 and F4 - F6</td>
</tr>
<tr>
<td>Australian Cancellation And Additional Expenses Travel Plan</td>
<td>No Cover</td>
</tr>
</tbody>
</table>

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

Section F1 - Luggage and personal effects

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

What is covered?
We will cover you for each of the following:

1. accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip, while they are accompanying you during your trip.
2. loss of, or damage to, dentures or dental prostheses whilst not on your person during your trip.

3. the cost of medical consultation fees you incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.

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

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

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

What is not covered?

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

1. accidental loss or damage to or theft of:
   (a) cash, bank or currency notes, cheques or negotiable instruments other than allowed for under Section F3 “Stolen Cash”;
   (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
   (c) damage to computer screens at any time, computer software or applications;
   (d) luggage or personal effects that are being transported independently of you;
   (e) property that you leave unattended or that occurs because you do not take reasonable care to protect it;
   (f) luggage or personal effects for which you are entitled to compensation from the carrier;
   (g) personal computer, communication or photographic equipment, electronic equipment, jewellery or watches left unattended by you in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
   (h) luggage or personal effects left unattended by you during non daylight hours in a motor vehicle or a motor home for any length of time;
   (i) luggage or personal effects left unattended by you in a tent or caravan for any length of time;
   (j) personal computer, communication or photographic equipment, electronic equipment, jewellery or watches checked in as luggage;
   (k) trade items, trade samples or your tools of trade or profession other than as allowed for under Section F7 “Business Documents And Equipment Hire”;
   (l) gold or precious metals, precious unset or uncut gemstones;
   (m) watercraft of any type (excluding theft of surfboards or damage to surfboards whilst in the custody of the carrier);
   (n) sporting equipment (excluding surfboards) whilst in use;
   (o) snow sports equipment without payment of the additional premium. Not applicable to Australian Travel Plan or for travel to New Zealand where cover is automatically provided.
   (p) luggage or personal effects that have been left in a locked storage facility for greater than 48 hours.

2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.

3. mechanical or electrical breakdown, or malfunction repair costs.

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

What is the most we will pay?

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

We will choose between:

- repairing or replacing your items to a condition no better than their condition at the time of loss, damage or theft; or
- paying you their value in cash, taking into account an allowance for age, wear and tear. The way in which we depreciate is set out in the Depreciation Schedule under Section K “Making a Claim” on page 69.

The limits in total, for a camera, video camera or personal computer, set of golf clubs, watches, jewellery and for any other item are set out in the Schedule of benefits and depends on the travel plan you have chosen unless you have separately insured an item under Specified item cover. A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose unless each individual item has been separately insured under Specified item cover.

Specified item cover - If you have separately insured an item under Specified item cover, depreciation does not apply. You must have a receipt or valuation (less than 12 months old) for any item you specify. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.
Section F2 - Emergency luggage
No excess applies to claims under this benefit.

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

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

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

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

Section F3 - Stolen cash
No excess applies to claims under this benefit.

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section F4 - Replacement golf and surf equipment
No excess applies to claims under this benefit.

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section F5 - Replacement passports and travel documents
When does the cover begin and end?
The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section F6 - Fraudulent use of credit or debit cards
When does the cover begin and end?
The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.
What is covered?
We will cover you for the fraudulent use of your credit or debit card if it was accidentally lost or stolen during your trip. You must comply with any conditions of the issuing body of the credit or debit card.

What is not covered?
1. There is no cover under this benefit if the credit or debit cards are fraudulently used by you, your relative or a travelling companion.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section F7 - Business documents and equipment hire
No excess applies to claims under this benefit.

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

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section G - Death expenses, permanent disability and loss of income
No excess applies to claims under this section.

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

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Deposit Protection Travel Plan</td>
<td>No Cover</td>
</tr>
<tr>
<td>Annual Multi Trip Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Travel Plan</td>
<td>Sections G1 - G2</td>
</tr>
<tr>
<td>Australian Cancellation And Additional Expenses Travel Plan</td>
<td>No Cover</td>
</tr>
</tbody>
</table>

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

Section G1 - Accidental death
When does the cover begin and end?
The cover under this benefit for the International, Australian or Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?
We will pay your Estate if during your trip:
- you suffer an injury which results in your death within 12 months of the injury being sustained; or
- you disappear because your means of transport disappeared, sank or was wrecked, and your body has still not been found 12 months after your disappearance.

What is not covered?
1. There is no cover if your death is due to an illness or your suicide.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay per adult will be $25,000 for the International or Annual Multi Trip Travel Plans and $10,000 for the Australian Travel Plan. Cover for each accompanying dependant child or children is limited to a total amount of $1,000.
Section G2 - Funeral expenses overseas or repatriation of remains

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?
The most we will pay per adult, including accompanying child or children under this benefit is $25,000 on the International Travel Plan and Annual Multi Trip Travel Plans and $5,000 for the Australian Travel Plan.

Section G3 - Funeral expenses within Australia

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section G4 - Total permanent disability

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

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

What is not covered?
1. There is no cover if you suffer total permanent disability as a result of illness or disease.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section G5 - Loss of income

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

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

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

What is the most we will pay?
The most we will pay per adult, including accompanying child or children under this benefit is up to $1,666 per month for a period of 6 months.
Section H - Personal liability and legal expenses

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

<table>
<thead>
<tr>
<th>Travel Plan</th>
<th>Coverage Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>International Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Deposit Protection Travel Plan</td>
<td>No Cover</td>
</tr>
<tr>
<td>Annual Multi Trip Travel Plan</td>
<td>All Sections</td>
</tr>
<tr>
<td>Australian Travel Plan</td>
<td>Section H1</td>
</tr>
<tr>
<td>Australian Cancellation And Additional Expenses Travel Plan</td>
<td>No Cover</td>
</tr>
</tbody>
</table>

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

Section H1 - Personal liability

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

What is covered?
We will pay you for your legal liability to pay damages or compensation because your negligence during the trip causes:
(a) injury to a person who is not a member of your family or travelling party; or
(b) loss or damage to property that is not owned by you or a member of your family or travelling party, or which is not in your or their custody or control.

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

What is not covered?
1. There is no cover for any liability:
   (a) arising out of your trade, business or profession; or
   (b) for injury to an employee arising out of, or in the course of, their employment by you; or
   (c) arising out of your unlawful, wilful or malicious act; or
   (d) arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or
   (e) arising out of you passing on an illness or disease to another person.

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

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

Section H2 - Legal expenses

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

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

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

What is not covered?
1. There is no cover for:
   (a) any claims against a travel agent, tour operator, accommodation provider or carrier involved in the arrangement or provision of your travel or accommodation;
   (b) any legal expenses incurred without our written consent;
   (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim;
   (d) any claim in which we consider that no benefit would be achieved in pursuing such claim; or
   (e) any claim against any insurance company.

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

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

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

<table>
<thead>
<tr>
<th>Travel Plan</th>
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<td>All Sections</td>
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<tr>
<td>Australian Cancellation And</td>
<td>No Cover</td>
</tr>
<tr>
<td>Additional Expenses Travel Plan</td>
<td></td>
</tr>
</tbody>
</table>

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

**When does the cover begin and end?**
The cover under this benefit begins from the time of issue of the Certificate of Insurance and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

**What is covered?**
*We will cover you for the cost of rearranging your trip* if it is cancelled due to the *financial default* of the scheduled serviced airlines, hotels, resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators. *We will also cover you for your travel agent’s cancellation fees which you incur because of any of these financial defaults. Any financial default must have occurred after you took out your policy.*

**What is not covered?**
1. There is no cover under this benefit for the *financial default* of your travel agent.

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

Section J - Snow sports cover

No excess applies to claims under this section.

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

<table>
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<tr>
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<td>No Cover</td>
</tr>
<tr>
<td>Additional Expenses Travel Plan</td>
<td></td>
</tr>
</tbody>
</table>

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

**Section J1 - Ski lift passes**

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

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

**What is not covered?**
1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

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

**Section J2 - Ski run closure**

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

**What is covered?**
*We will pay you if you are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during your trip, because of insufficient snow, too much snow or high winds causes a total closure of the lift system.*
What is not covered?
1. We will not cover you for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level. We will not cover you for claims that arise due to insufficient snow in Northern Hemisphere ski resorts outside the period 15 December to 31 March, or in Southern Hemisphere ski resorts outside the period 1 July to 30 September.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section J3 - Hire replacement snow equipment

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

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

What is not covered?
1. Any cover where you have made a claim for the same costs under any other section of the policy.

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

Section K - Making a claim

You must do everything reasonable to prevent a loss from occurring or, when a loss has occurred, from making the loss worse. In the event of a claim you must:
(a) notify us promptly of a claim and complete a Claim Form;
(b) give us any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that we reasonably ask for. This will be at your expense;
(c) forward immediately any letters or documents you receive from anyone else relating to a potential claim;
(d) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation in respect of an event that may result in a claim under this policy, without our consent;
(e) in the event of a claim caused by any medical condition, obtain evidence from the treating doctor as soon as you are aware of signs or symptoms of the condition;

(f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and
(g) report any loss or damage to your accompanying luggage in writing to the carrier within 3 days and send to us a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.
   • we may, at our expense, take proceedings in your name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law.
   • we may refuse to pay a claim under this policy if you do not comply with any condition of this policy.
   • we may refuse to pay all or part of a claim if your claim is fraudulent.
   • if anyone else is legally responsible for your illness, injury or death we may seek compensation from them to recover any costs we have paid or seek reimbursement from you if you receive any payment from any other source for these expenses.

Proof of loss
If you make a claim under your policy we will ask you for evidence of the circumstances which gave rise to the claim and proof that you have suffered a loss. If you are claiming for loss of, or damage to any item we will ask you to provide:
• proof that you owned the item; and
• proof of its value and age.
Therefore you should keep all relevant receipts, accounts, valuations and police or medical reports. We will not pay any claim when the only proof of ownership is:
• a photograph; or
• a photocopy of any documentation; or
• a copy of the user’s manual downloaded from the internet unless you also submit a Statutory Declaration.
If you cannot provide the evidence or proof that we ask for we may not pay you.

Paying the claim
1. An excess may apply to a claim you make under this policy. The amount of the excess is shown on your Certificate of Insurance. This excess will apply to each event that results in a claim. Where applicable we will deduct the excess from any payment we make to you. This excess will be reimbursed to you if we successfully recover an amount exceeding the amount of the excess.
2. Claims will be paid to you or your personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. We will not pay more than your actual loss.
3. You must tell us if you are entitled to claim an input tax credit at the time of making the claim. If you do not provide us with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of your claim.

4. If we agree to pay a claim under your policy, this policy covers GST inclusive costs (up to the relevant travel plan limit). However, we will reduce any claim payment by any input tax credit you are or would be entitled to for the repair or replacement of insured property or for other things covered by the policy.

5. At the time you make a claim you must tell us if your entitlement to an input tax credit which you have told us:

   (a) is incorrect; or
   
   (b) changes from what you have told us, when you extend or vary your policy.

**Depreciation**

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

10%   Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.

15%   Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.

20%   Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs and DVDs.

50%   Toiletries including skin care, makeup, perfume, medication.

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

**Obtaining a claim form**

To obtain a claim form go to https://travel.qbe.com/qbe/claims or contact our representative or us. You can help us to speed up the processing of your claim by following the instructions on the Claim Form which will advise you of what documentation you need to provide to support your claim. The completed claim form should be sent to:

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

**Claims service standard**

Our claims service standard is to settle your claims within 10 working days upon the receipt of a completed Claim Form and all necessary supporting information. If more information is required we will contact you within 10 working days.
Contact details within Australia
QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFS Licence No 239545 is the insurer of
this product.

Customer Service
Phone: 1300 555 017
Fax (03) 8523 2977
Email travel.service@qbe.com

Claims
Phone: 1300 555 017
Fax (03) 8523 2723
Email travel.claims@qbe.com

Medical Services
Phone: 1300 555 017 (Pre Sales)
(03) 8523 2743
(Medical Appraisal Enquiries)
Fax (03) 8523 2961

QBE Assist
Phone: (03) 8523 2800
(within Australia)
1300 555 019
Fax (03) 8523 2815
If overseas please refer to page 13.
Email qbeassist@qbe.com

Certificate of Insurance Number

Our representative will be pleased
to issue your policy
8. Please read, complete, sign and return to our representative. To be kept secure by our representative. Have you or any other person with an interest in this insurance:

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

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

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

9. PAYMENT OPTIONS -  
   □ Cash  □ Cheque  □ American Express  
   □ MasterCard  □ Visa  □ Diners Club  

(Please ask our representative for details of credit card availability and fees.)

Card number

Expiry date  Amount ($)

Name on credit card

(PLEASE ENSURE YOU HAVE ALSO SIGNED YOUR APPLICATION FOR INSURANCE ABOVE.)

Cover will not commence until your application and payment have been accepted.

Is it worth the risk?

$550,011 for assault and robbery in the USA

$35,238 for emergency surgery on a broken wrist after a snowboarding accident in Canada

$22,374 for an allergic reaction to a bee sting in Europe

$14,975 for an Alaskan cruise being cancelled due to hospitalisation to correct serious internal bleeding

$11,384 resulting from a flight cancellation between New York and Italy due to the Iceland Volcano eruption

$5,000 for the rental vehicle insurance excess after a motor vehicle accident in Europe

* terms limits and conditions apply. Please refer to the policy wording for full details of cover.

Travel insurance declaration

I/We acknowledge that I/we have been advised that travel insurance is available to:

• cover medical
• dental expenses incurred overseas or whilst onboard a cruise ship
• medical and non medical evacuation and repatriation
• luggage and personal effects that have been lost, damaged or stolen during the trip
• cancellation and additional expenses
• other events depending on the travel plan selected

Subject to the terms and conditions of the policies available.

I/We decline to accept the insurance offered because:

□ Alternate insurance arrangements have been made.
□ I/We choose not to insure.
□ I/We have been offered insurance for an existing medical condition but have declined to accept it.

Complete and sign
ONLY IF INSURANCE IS NOT REQUIRED

Signed

Date

/ / 

Signed

Date

/ / 

Witness

Date

/ / 

Client File No

/ / 

Go To 9
Travel Insurance Application Form

1. **International Travel Plan only**

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

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

Excess Selected $ □

Ask our representative for excess options.

2. **Annual Multi Trip Travel Plans only**

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

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

Excess Selected $ □

Ask our representative for excess options.

Company Name (if applicable)

ABN (if applicable)

Input Tax Credit  □ Yes  □ No

Entitlement for GST premium is □

Period of Insurance is one year from the nominated “Commencement Date”

Commencement Date /  /

3. **Australian Cancellation And Additional Expenses Travel Plans only**

$1,000 □ $2,000 □

No. of Fare Paying Passengers □

4. **Personal details**

First adult

Title  □

Given Name  □

Surname □  Date Of Birth /  /

Are you a resident of Australia?  □ Yes  □ No

Second adult

Title  □

Given Name  □

Surname □  Date Of Birth /  /

Are you a resident of Australia?  □ Yes  □ No

No. of Accompanying Children.

See definition of Child or Children in the Policy wording

Child/Children:

Title □  Full Name □  Date Of Birth / /

1. □

2. □

3. □

4. □

Address □

City/Suburb  □

State  □

Phone No. □

Email □

Qantas Frequent Flyer membership number □

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

5. **Existing medical condition(s) and age limits**

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

Refer to Existing Medical Condition on page 5 and Age Limits on page 17.

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

Refer to Existing Medical Condition on page 5.

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

Refer to Existing Medical Condition on page 5.

6. **Are you applying for cover for:**

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

Refer to page 9. Not available on Australian Cancellation And Additional Expenses and Deposit Protection Travel Plans, to non residents of Australia or after departure.

Snow sports cover? □ Yes  □ No

Refer to pages 16 and 20. Not available on Deposit Protection Travel Plan. Not applicable to Australian Travel Plans or if you are travelling to New Zealand.

Additional rental vehicle insurance excess? □ Yes  □ No

Refer to pages 16, 20 and 24.

Additional cover required $ □

Not available on Australian Cancellation And Additional Expenses or Deposit Protection Travel Plans.

Specified items cover? □ Yes  □ No

Refer to pages 16, 20 and 24. Not available on Australian Cancellation And Additional Expenses or Deposit Protection Travel Plans.

Complete the following section for any Specified item cover required.

<table>
<thead>
<tr>
<th>Description including brand model &amp; age</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>$</td>
</tr>
<tr>
<td>2.</td>
<td>$</td>
</tr>
</tbody>
</table>

Total sum insured $ x 3% Amount $

Do you have a receipt or valuation less than 12 months old? This will be needed in the event of a claim □ Yes  □ No

7. **Total premium** □

Application form continued overleaf