



PassportCard

Leisure International Travel Insurance

COMBINED FINANCIAL SERVICES GUIDE AND
PRODUCT DISCLOSURE STATEMENT

EFFECTIVE 6 MAY 2024



Welcome to PassportCard and thank you for choosing to travel with a PassportCard travel insurance Policy for Your upcoming trip.

Get instant payouts on approved claims, support that never sleeps and access to expert guidance right when you need it.

For approved claims, we can load Your PassportCard with funds to help cover You for:

Medical Issues Overseas



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

Delayed Luggage



When Your luggage isn't where You are, it's hard to begin Your holiday. We can add up to \$250 to the PassportCard to buy emergency essentials.

Stolen Cash



No cash, no holiday! If Your cash is stolen, We can put up to \$500 on the PassportCard to help You.

Call Our team any time for a quick solution and, for approved claims, funds will be instantly transferred to Your PassportCard, and we'll send an activation PIN to Your mobile phone.

Important Contact Information

If You need to get in touch with Us while You're on Your trip, call the 24/7 Global Assistance team on Our global toll free number: +61 1800 490 478.

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

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

Thank you again for choosing PassportCard Travel Insurance.

Bon Voyage!

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Helpful Tips

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

Your Insurance Documents

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

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

Loss, Damage or Theft of Luggage and Personal Effects

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

What does this mean?

1. Report any loss or theft to the police within 24 hours (or if not reasonably possible, as soon as possible).
2. If the airline has lost or damaged Your belongings lodge an airline Property Irregularity Report.
3. Keep Your property with You at all times as You will not be covered if You left them unsupervised.
4. Take photos of any damage or of the scene of damage and do not dispose of any property until We let You know it is ok to do so.

Please refer to pages 49 to 51 for full conditions.

Natural Disasters Before You go and while Travelling

Natural Disasters can happen at any time but some regions and times of year You may be more likely to be impacted. It is important to know this Policy does not cover known events that are of public knowledge, are in the mass media or where there was a government or official warning for a country:

1. Prior to purchasing this Policy.
2. Where You took the decision to travel to Your destination even though a known event was occurring.
3. Where You did not take appropriate actions to minimise or avoid a claim. Please refer to pages 29 to 33 for full conditions.

Planning Your Journey and Arriving on Time

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

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

Please refer to page 33 for full conditions.

Cover while Using Motorcycles and Mopeds

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

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

Please refer to page 27 for full conditions.

Travelling With a Pre-Existing Medical Condition

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

Please refer to pages 17 to 19 for full conditions.

Travelling while Pregnant

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

Please refer to page 19 for full conditions.

Delayed and Cancelled Flights

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

Please refer to pages 29 to 33 for full conditions.

Introduction

Product Disclosure Statement

This Product Disclosure Statement (PDS) is designed to assist You in considering whether the PassportCard Leisure International Travel Insurance is suitable for You.

The PDS describes the features and benefits of the product by setting out the terms, limits, conditions and exclusions, and defining any words with a special meaning for the insurance. This document also contains important information about Your rights and obligations, including Your duty to take reasonable care not to make a misrepresentation, and the Cooling-off Period.

It is important that You read this PDS with Your Schedule, and any other changes to the terms of Your insurance, such as an endorsement or Supplementary PDS. Together, these documents form Your Policy of insurance (Policy), which is a contract between You and Us.

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

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

This PDS Version 2-0 is dated 6 May 2024.

Your Duty to Take Reasonable Care not to Make a Misrepresentation

Under the Insurance Contracts Act 1984 (Cth) You have a duty to take reasonable care not to make a misrepresentation to Us. You have this duty whenever You enter into, renew, extend or vary this Policy with Us.

We will ask You questions before We agree to insure You, or before we renew, extend or vary Your Policy. You must answer honestly and completely, because Your answers to the questions are important to Our decision to insure You and on what terms.

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

If You do not tell Us about a change to something You have previously told Us, You will be taken to have told Us that there is no change.

Who needs to tell Us

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

If You make a misrepresentation

If, in breach of Your duty, You make a misrepresentation to Us, We may cancel Your Policy or reduce the amount We will pay You for any claim, or both. If Your misrepresentation is fraudulent, We may refuse to pay a claim or treat the Policy as if it never existed.

How to Make a Claim

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

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

1. If You are currently travelling:
 - You can call Us on Our global toll free number: + 61 1800 490 478
 - You can email Us on: On-trip-assistance@passportcard.com.au
2. If You have returned Home:
 - You can call Our Customer Service Team on: 1300 123 413
 - You can email Us on: claims@passportcard.com.au
3. You can also download a claim form from Our website www.passportcard.com.au.

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

We may need original documents and receipts to support Your claim, so make sure You keep these safe.

You must act in an honest and truthful manner when providing information or documentation requested by Us. If You either fail to provide information or documentation requested, or provide inaccurate or false information or documentation, We may not be able to cover Your claim.

Important Information

About PassportCard Australia Pty Ltd

PassportCard Australia Pty Ltd (ABN 76 621 476 220) (AFSL 551057) (PassportCard Australia) is an underwriting agency that is authorised to deal in general insurance products and provide general advice on travel insurance products on behalf of the Insurer. PassportCard Australia may also be expressed throughout this PDS as 'We', 'Us', and 'Our'.

We hold a binding authority to enter into travel insurance policies on behalf of the Insurer. We issue and deal in the PDS and any Policy documentation in accordance with the authority granted by the Insurer.

The binding authority permits Us to issue and vary policies, provide ongoing administration services to You and the Insured Person(s), and to handle and settle claims. For all of the services permitted under the binding authority, We will act on behalf of the Insurer and not for You.

To find out more about Us visit Our website:

www.passportcard.com.au.

Who is the Insurer?

The Insurer is the APRA authorised insurer, Guild Insurance Limited ABN 55 004 538 863, AFSL 233791 (Insurer). You can contact the Insurer at:

171 Collins Street
Melbourne Vic 3000
Telephone: 1800 810 213

To find out more about the Insurer visit its website:
www.guildinsurance.com.au.

The PassportCard

Where We agree, You can choose to receive a PassportCard (the PassportCard) which is a pre-paid debit card with an initial nil value.

The PassportCard is one of the ways that We may pay certain approved claims under Section 2, Overseas Medical and Dental Expenses, Section 9, Theft of Cash, and Section 11, Luggage And Personal Effects Delay Expenses claims, when You are on Your Journey and have the PassportCard with You.

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

If there is any problem with the PassportCard, or You cannot access any amount paid in relation to a claim as agreed with Us, contact Us on Our Global Assistance toll free number: + 61 1800 490 478.

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

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

The PassportCard may be retained by You after Your insurance has expired, and may be re-activated under a new PassportCard Travel Insurance Policy purchased within three (3) years.

You can always choose not to use the PassportCard.

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

The PassportCard does not form part of this Policy. We have entered into a separate agreement with PassportCard Financial Services Limited, the issuer of the cards, which has agreed to make PassportCards available to Our approved customers for the limited use described above, and in accordance with their PassportCard Terms and Conditions.

A PassportCard always remains the property of PassportCard Financial Services Limited. It must be surrendered on demand and cannot be transferred.

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

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

General Advice

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

Code of Practice

The Insurer is a member of the Insurance Council of Australia and is also a signatory to the General Insurance Code of Practice (Code). The objectives of the Code are:

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

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

PassportCard Australia and the Insurer proudly support the Code. You can obtain more information about the Code, and the Code Governance Committee, from the Insurance Council of Australia website at www.codeofpractice.com.au, or by calling (02) 9253 5100 or 1300 728 228.

Communication

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

Cooling-Off Period

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

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

The Cooling-off Period will also apply if an Annual Multi-Trip Policy is renewed. You can exercise Your cooling-off rights by contacting Us.

Cancellation of Your Insurance

You may contact Us and instruct Us to cancel Your Policy if You meet all of the following conditions:

1. You are within the Cooling-off Period
2. You have not made a claim, and
3. Your Journey has not commenced.

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

1. Failed to comply with Your duty of utmost good faith
2. Made a misrepresentation to Us in breach of Your duty to take reasonable care not to make a misrepresentation, prior to entering into the Policy
3. Failed to comply with a provision of a Policy, which includes failure to pay the premium and all associated charges
4. Made a fraudulent claim under this Policy or any other current Policy
5. Failed to notify Us of a specific act or omission as required by this Policy.

Where We cancel Your Policy, We will do so by giving You written notice. If this happens, or if You cancel Your Policy after the Cooling-off Period, We will keep an amount to cover the period for which You have been insured by Us, and refund the balance of the premium to You.

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

Cost of Your Insurance

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

In calculating Your premium, We will take a number of factors into consideration, including all of the information You give Us, and the level and type of cover You choose.

The factors that may impact Your premium include:

1. Duration of Journeys and how long in advance You pay for Your insurance
2. Destinations
3. The type of cover and the Optional covers You choose
4. Your age and that of Your Travelling Companions
5. The Excesses You choose
6. Any Pre-Existing Medical Conditions, and

7. Any additional amounts determined by Us to cover the risk of Your Policy.

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

Financial Claims Scheme and Compensation Agreements

In the unlikely event that the Insurer were to become insolvent and could not meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria and for more information see the APRA website at www.fcs.gov.au.

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

If You Have a Complaint

We are committed to providing You with a superior customer experience. If You are not happy with Our service, Our products, the PassportCard, or how We have handled Your personal information, contact Our Customer Support Team directly or through Your financial services adviser, so We can do Our best to resolve Your concern efficiently, quickly and fairly. We will do this at no cost to You.

If We are unable to resolve Your concern or You are dissatisfied with the response, You can contact Our PassportCard Complaints Handling Specialist:

- **Telephone:** 1300 123 413
- **Email:** complaints@passportcard.com.au

By providing as much information as possible regarding Your complaint, You can help Us to resolve the matter as swiftly as possible.

We will endeavour to resolve Your complaint within thirty (30) business days of You first telling Us about Your complaint, provided We have received all of the necessary information from You. We will also be in contact with You, at a minimum, every ten (10) business days throughout the complaint process. If we cannot resolve Your complaint within thirty (30) business days, or at all, You can contact the Australian Financial Complaints Authority (AFCA) as indicated below.

Contact the Australian Financial Complaints Authority – External Dispute Resolution

If You are not satisfied with Our final response, or Your complaint has not been resolved within thirty (30) business days or at all, You may notify the External Dispute Resolution service of the AFCA by contacting them on:

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

The AFCA services may be accessed free of charge. Any decisions made by AFCA are binding on Us but will not be binding on You. You have the right to seek independent legal advice at Your own cost.

Managing Your Privacy

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

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

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

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

We may need to disclose information to persons located Overseas (including but not limited to Israel, United Kingdom, United States of America, The Philippines and the European Union), given the nature of Our services. Our Privacy Policy has more details, including:

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

By providing Us with Your personal information, or that of others where You are so authorised, You provide Us with consent for its uses and disclosures, until We are told otherwise.

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

You can access the Insurer's Privacy Policy at www.guildinsurance.com.au/privacy-policy, and the PassportCard Privacy Policy at www.passportcard.com.au. Alternatively You can call us on 1300 123 413.

Leisure Travel Insurance Covers and Inclusions

Table of Benefits for Standard Covers

This Policy has two (2) levels of cover that You can choose from - Basic Cover, and Comprehensive Cover. The cover You have chosen will be shown on Your Schedule.

The Table of Benefits for Standard Covers, below, is a summary of the benefits covered by Your Policy, showing the maximum amount payable for each benefit. Some sections have Sub Limits (which are indicated by *), some have waiting periods (which are indicated by #), and some are limited to a twelve (12) month period (indicated by ~).

The benefit limits are generally per Journey, per adult Insured Person (children are included in the benefit limits for the adults in Your travelling party), except for Section 14 Personal Liability.

It is important that You read the PDS and table below carefully with the Schedule, noting whether You have Basic Cover or Comprehensive Cover, so You will understand all the limits, terms, conditions and exclusions.

Section		Cover Types		Excess	Page No.
		Basic	Comprehensive		
1.	Cancellation and Journey Disruption *	✓ (limited)	✓	Chosen Excess applies per event	29
2.	Overseas Medical and Dental Expenses ~ *	✓	✓	Nil \$ Excess	35
3.	Hospital Related Expenses * #	✓	✓	Nil \$ Excess	37
4.	Accidental Death	✗	✓	Chosen Excess applies per event	37
5.	Permanent Disability	✗	✓	Chosen Excess applies per event	38
6.	Loss of Income * #	✗	✓	Nil \$ Excess	39
7.	Additional benefits specifically relating to COVID-19. *	✓ (limited)	✓	Some Excesses apply (see Section 7 for full details)	39
8.	Travel Documents, Credit Cards and Travellers Cheques	✗	✓	Chosen Excess applies per event	48
9.	Theft of Cash	✓	✓	Nil \$ Excess	49
10.	Luggage and Personal Effects *	✗	✓	Chosen Excess applies per event	49
11.	Luggage and Personal Effects Delay Expenses *	✗	✓	Nil \$ Excess	51

		Cover Types		Excess	Page No.
Section		Basic	Comprehensive		
12.	Travel Delay Expenses * #	✗	✓	Chosen Excess applies per event	52
13.	Special Events	✗	✓	Chosen Excess applies per event	53
14.	Personal Liability	✓	✓	Chosen Excess applies per event	54
15.	Rental Vehicle Insurance Excess	✗	✓	Chosen Excess applies per event	55
16.	Pet Care #	✗	✓	Chosen Excess applies per event	56

Table of Benefits for Optional Covers

This Policy has two (2) levels of cover that You can choose from - Basic Cover and Comprehensive Cover. The cover You have chosen will be shown on Your Schedule.

The Table of Benefits for Optional Covers, below, is a summary of the benefits that Your Policy may cover if You pay an additional premium and that Optional Benefit is shown on Your Schedule. Some sections have Sub Limits (which are indicated by *), some have waiting periods (which are indicated by #), and some are limited to a twelve (12) month period (indicated by ~).

The benefit limits are generally per Journey, per adult Insured Person.

It is important that You read the PDS and table below carefully with the Schedule, noting whether You have Basic Cover or Comprehensive Cover, so that You will understand all the limits, terms, conditions and exclusions under the Optional Benefits You choose.

		Cover Types		Excess	Page No.
Section		Basic	Comprehensive		
17.	Cover While Cruising ~ *	✓ Limited to medical and evacuation only	✓	Chosen Excess applies per event	57
18.	Winter Sports Cover ~ *	✓ Limited to medical and evacuation only	✓	Chosen Excess applies per event	61
19.	Search and Rescue Expenses Cover *	✗	✓	Chosen Excess applies per event	66
20.	Adventure Activities Cover	✗	✓	Chosen Excess applies per event	67
21.	Golf Cover *	✗	✓	Chosen Excess applies per event	68
22.	Business Cover *	✗	✓	Chosen Excess applies per event	70

Who can Purchase this Policy?

This Policy is intended for individuals travelling for the purpose of leisure travel.

Our insurance is available to travellers who:

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

and they intend to depart from and return to their Home during the Period of Insurance.

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

Age Limits

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

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

If You are eighty-five (85) years of age or over, Your cover is conditional on obtaining written confirmation from Your Registered Medical Practitioner that You are medically fit to undertake the Journey.

You may be requested to provide Us with this written confirmation at the time of purchasing Your Policy and/or if You have a claim.

Cover Types

You can customise Your Policy to meet Your own circumstances.

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

Comprehensive Cover is broader cover that protects disruptions to Your Journey, as well as cancellation before You depart for unforeseen claimable circumstances outside of Your control, for example an unexpected Natural Disaster which may impact Your travel plans.

Policy Duration

Whether You're a frequent traveller or travel occasionally, this Policy provides You with flexible options for covering a single Journey, or multiple Journeys during an annual period.

The Journey(s) covered by either option must involve an Overseas destination.

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

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

Countries that You will be Travelling to

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

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

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

Leisure and Sporting Activities

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

Leisure and Sporting Activities that We do not Cover

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

1. Professional Sports of any kind
2. Any activity that is part of a competition or tournament
3. Any time trials or racing, other than on foot (and only if the foot race is no greater than a marathon distance, forty-two (42) km)
4. Any activity involving live firearms, including hunting and battle re-enactment activities
5. Any mountaineering or outdoor rock-climbing activity using guides, ropes, rock climbing equipment or oxygen, or where special equipment is used
6. Any activity that includes stunts
7. Any activity where You do not follow the safety guidelines and use the appropriate safety equipment for that activity
8. Any activity where You must have special skills, training, qualifications or abilities to participate
9. Any activity involving participation in the use of a motor vehicle as either a driver or a passenger on a closed circuit, racetrack, race way or track day activity
10. Any activity that is covered under the Optional Covers Section 20, Adventure Activities Cover, or Section 18, Winter Sports Cover, unless the relevant Optional Cover is purchased and it is shown on Your Schedule.

Leisure and Sporting Activities that We Automatically Cover

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

- Abseiling
- Archaeological digging
- Archery
- Assault course (no weapons)
- Badminton
- Baseball
- Basketball
- Breathing observation bubble diving (maximum depth thirty (30) metres)
- Bridge walking only under guided supervision
- Bungee jumping up to a maximum of three (3) jumps for each Insured Person per Journey
- Canoeing, rafting and kayaking (grade 1 (one) and 2 (two) rapids or lower)
- Canopy walking or tree-top walking
- Coasteering
- Cricket
- Cycling
- Dragon boating
- Elephant riding or trekking
- Fishing on land or within two (2) nautical miles of a land mass
- Football (also known as Soccer)
- Go-karting
- Golf
- Hockey
- Horse riding (does not include polo, hunting or jumping)
- Hot air ballooning
- Husky sledge driving
- Jet boating
- Jet skiing
- Jogging
- Martial arts (limited to training only)
- Mountain biking (does not include racing or extreme ground conditions or stunts or BMX)
- Netball
- Orienteering
- Ostrich riding (does not include racing)
- Paintballing (only when wearing eye protection)
- Parasailing
- Passengers in private or small aircraft or helicopter not owned and operated by the Insured Person
- Rambling
- Refereeing
- Roller blading (does not include racing, half-pipe, stunts or extreme skating)
- Rowing
- Rugby codes
- Running (only up to a standard marathon distance, forty-two (42) km, where competing as an amateur)
- Safari
- Sand boarding
- Sand yachting

- Scuba diving (limited to qualified divers up to a maximum depth of thirty (30) metres, not diving alone)
- Sea canoeing or kayaking (limited to short or day trips only, no overnight trips)
- Skateboarding (does not include racing, half-pipe, stunts or extreme skating)
- Sleigh rides
- Snorkelling
- Squash
- Stand-up paddle boarding
- Still Water Tubing (does not include cave tubing or river tubing)
- Surfing (does not include big wave or extreme surfing)
- Swimming races up to a distance of ten (10) km
- Trekking or hiking (under five thousand (5,000) metres altitude)
- Tennis
- Volleyball
- Wake boarding (does not include stunts)
- Water polo
- Water-skiing (does not include stunts)
- Windsurfing
- Zip lining
- Zorbing.

There are some additional activities that We automatically cover but there are restrictions. The following activities will be subject to:

- (a) The General Conditions and General Exclusions, and
- (b) Section 5, Permanent Disability Exclusions, under What We do Not Cover, and Section 14, Personal Liability Exclusions, under What We Do Not Cover:
 - Battle re-enactment without live firearms
 - Cave tubing or river tubing
 - Conservation or charity work (educational and environmental, limited to working with hand tools only)
 - Cycle touring
 - Dune or wadi bashing
 - Falconry
 - Flying fox
 - Gorge swinging or canyon swinging
 - Motorcycling, Mopeds and electronic scooters (please note General Exclusion 16 for conditions)
 - Rock climbing (only where indoors and harnessed)
 - Yachting inside territorial waters only

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

Leisure and Sporting Activities that are not Listed

While You are travelling, You may wish to participate in an activity that is not listed under:

- Leisure and Sporting Activities That We Automatically Cover
- Leisure and Sporting Activities That We do not Cover
- Optional Cover Section 20 Adventure Activities Cover, or
- Optional Cover Section 18 Winter Sports Cover.

Activities not listed will only be covered if they meet all of the following criteria:

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

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

Travelling with Pre-Existing Medical Conditions

This Policy covers claims arising from, or exacerbated by, Pre-Existing Medical Conditions, only if We have assessed and approved those Pre-Existing Medical Conditions.

It is important for You to consider all of Your Pre-Existing Medical Conditions when applying for this Policy. Some conditions listed below We cover automatically, but for all other conditions You will need to declare them to Us, and have them assessed. Based on Our assessment, We will offer You terms and conditions for a Policy. We will not offer You a Policy that excludes coverage for Your assessed Pre-Existing Medical Condition(s).

As part of Your assessment You may need to provide additional information (at Your cost) from Your Registered Medical Practitioner, so We can make a decision.

Please read this Section carefully, along with General Condition 12, Pre-Existing Medical Conditions.

Where Your Pre-Existing Medical Condition(s) are assessed and accepted by Us, cover may be subject to special conditions, limitations, Excesses and/or amounts payable depending on Your age, the duration of Your travel, and Your destination. These details will be shown on Your Schedule.

What is a Pre-Existing Medical Condition?

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

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

1. A Pre-Existing Medical Condition that You were Aware of at the Relevant Time, including in relation to any of the following:
 - (a) Your heart, brain or circulatory system/blood vessels
 - (b) Your lung(s), or Chronic airways disease
 - (c) Cancer
 - (d) Back pain requiring prescribed pain relief medication
 - (e) Surgery involving any joints, the back, spine, brain or abdomen, requiring at least one (1) overnight stay in Hospital
 - (f) Diabetes mellitus (Type 1 or Type 2)
 - (g) Any medical condition in the six (6) months prior to the Relevant Time:
 - i. For which You have been in Hospital, an emergency department or day surgery, or
 - ii. For which You have been prescribed a new medication or a change to Your medication regime
2. A medical condition that is known, under investigation, or awaiting diagnosis at the Relevant Time, including where:
 - (a) You have not yet sought a medical opinion regarding the cause
 - (b) You are currently under investigation to define a diagnosis, or
 - (c) You are awaiting specialist opinion.

What is the Relevant Time?

For a Single Trip Policy - the time at which the policy is issued.

For an Annual Multi Trip Policy - the later of the time the Policy is issued, or when part of the Journey is paid for.

If You do not tell Us about Your Pre-Existing Medical Condition

You must declare all of Your Pre-Existing Medical Condition(s) (that are not on the List of Pre-Existing Medical Conditions We Automatically Cover), and have them assessed and approved by Us. If You do not, claims directly or indirectly arising from, or in connection with, or exacerbated by, any Pre-Existing Medical Condition, related new conditions or infections, are specifically excluded from this Policy, for You and any Travelling Companions or other Insured Persons shown on Your Schedule.

If You choose not to declare any condition(s), Your claim may be denied.

Pre-Existing Medical Conditions We Cannot Cover

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

1. That You should have told Us about and that We need to assess
2. Where You are travelling against the advice of a Registered Medical Practitioner
3. In respect of travel booked or undertaken after a diagnosis of a terminal illness
4. Where You are travelling to obtain medical or dental treatment or review
5. Where You are travelling to participate in a clinical trial
6. Where You have a drug or alcohol dependency and the Pre-Existing Medical Condition is directly related to or exacerbated by that dependency.

Pre-Existing Medical Conditions We Need to Assess

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

1. Your medical condition is not on the List of Pre-Existing Medical Conditions We Automatically Cover, or
2. You do not meet the criteria for those conditions listed in Pre-Existing Medical Conditions We Automatically Cover.

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

Pre-Existing Medical Conditions We Automatically Cover

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

1. You have not:
 - (a) Been hospitalised, and/or
 - (b) Required treatment, and/or
 - (c) Been prescribed a new medication or a change to Your medication regime,by any Registered Medical Practitioner in the last six (6) months.
2. You are not:
 - (a) Under investigation or being monitored, and/or
 - (b) Awaiting surgery, treatment or a procedure.

List of Pre-Existing Medical Conditions We Automatically Cover

- Acne
- Allergy such as allergic rhinitis, Chronic rhinitis, hay fever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma, provided You are under sixty (60) years of age, and You have no other lung disease
- Bell's Palsy
- Benign Breast Cysts
- Breast or Prostate Cancer
- Bunions
- Carpal Tunnel syndrome
- Cataracts or Glaucoma
- Cleft Palate
- Cochlear Implant
- Coeliac Disease
- Congenital Adrenal Hyperplasia
- Congenital Blindness
- Congenital Deafness
- Conjunctivitis
- Dengue Fever
- Diabetes, provided You were first diagnosed over twelve (12) months ago, and You have no known cardiovascular, hypertensive or vascular disease, or related kidney, eye, or neuropathy complication
- Dry Eye Syndrome
- Dupuytren's Contracture
- Ear Grommets
- Eczema
- Epilepsy, provided You have been seizure-free for the past twelve (12) months and do not require more than one (1) anti-seizure medication
- Gastric Reflux
- Gastric Ulcer or Peptic Ulcer
- Goitre
- Graves' Disease
- Gout
- Hiatus Hernia
- Hip Replacement, Knee Replacement, Shoulder Replacement, or Hip Resurfacing, provided performed more than six (6) months ago and less than ten (10) years ago
- Hormone Replacement Therapy
- Hypercholesterolaemia (high cholesterol)
- Hyperlipidaemia (high blood lipids)
- Hypertension (high blood pressure)
- Hypothyroidism, including Hashimoto's disease.
- Lipoma
- Macular Degeneration
- Meniere's Disease
- Migraine, provided You have not been hospitalised for migraine within the past twelve (12) months
- Nocturnal Cramps
- Osteoporosis, provided there have been no fractures, and You do not require more than one (1) medication, or suffer any other conditions involving the neck or back
- Plantar Fasciitis
- Raynaud's Disease
- Rhinitis
- Rosacea
- Routine Screening Tests, provided no underlying disease has been detected

- Skin Cancer, provided Your skin cancer is not a melanoma, You haven't had chemotherapy or radiotherapy for this condition, and Your skin cancer doesn't require any follow up treatment e.g. chemotherapy, radiotherapy or further excision
- Stenosing/Tenosynovitis (Trigger Finger)
- Tinnitus
- Trigeminal Neuralgia
- Underactive Thyroid or Overactive Thyroid, including Underactive Thyroid if not as a result of a tumour
- Urinary Incontinence.

Changes to Your Health

Sometimes the circumstances of Your health change during the Period of Insurance, which may impact Your cover if You knowingly travel while unfit to do so. If You do have a change in the circumstances of Your health before Your intended departure date, please contact Our Customer Service Team on 1300 123 413 so We can assist You.

Travelling if You are Pregnant

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

1. You are experiencing complications (including gestational diabetes) with this pregnancy, or have experienced complications with a previous pregnancy
2. You have a multiple pregnancy (for example twins, triplets or other multiple pregnancy)
3. The conception was medically assisted (for example using assisted fertility treatment including hormone therapies or IVF).

If We ask You to complete an online application and You wish to speak with one of Our Customer Service Team members, please contact Us on 1300 123 413.

Cover is only provided for serious and unexpected pregnancy complications that occur up to the twenty-sixth (26th) week of a single pregnancy, i.e. up to twenty five (25) weeks and six (6) days.

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

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

There will be no cover for claims arising directly or indirectly from Your pregnancy, or the pregnancy of any other person covered by the Policy, beyond the twenty-sixth (26th) week of pregnancy (being 25 weeks and 6 days).

If You do not Tell Us About Your Pregnancy

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

Childbirth and Healthcare of the Newborn Child

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

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

If You have any questions about Your Pre-Existing Medical Condition or Travelling if You are Pregnant, please contact Our Customer Service Team who will be happy to explain how We can assist You, on 1300 123 413.

PassportCard 24/7 Global Assistance

In the event that You need assistance under Your Policy, You can:

1. Call Our toll free number: +61 1800 490 478
2. Email Us on:
on-trip-assistance@passportcard.com.au

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

PassportCard 24/7 Global Assistance – Overseas Medical and Dental Expenses Claims

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

Private medical treatment is not covered unless specifically authorised by Us. If You are travelling to a country with a Reciprocal Health Care Agreement with Australia, You must make the treating physician aware that You wish to be treated under this agreement. For more information on countries with Reciprocal Health Care Agreements with Australia, please contact Our Customer Service Team on 1300 123 413.

PassportCard 24/7 Medical Assistance

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

We can assist You while are on Your Journey, through Our team of specialists who have access to Our international network. This assistance may include:

- Helping You locate a suitable local medical facility
- Payment of agreed claims to Hospitals, clinics and other medical facilities
- Liaising and co-ordinating between You, the treating medical facility and Our medical experts
- Emergency evacuation or repatriation to Australia where We deem it to be medically necessary.

PassportCard 24/7 Travel Advice and Assistance

We can assist You while are on Your Journey, through Our team of specialists who have access to Our international network. This assistance may include:

- Directions to the nearest Australian Embassies and consulates
- Assistance in replacing Your passports and travel documents
- Assistance in cancelling lost or stolen credit or debit cards
- Assistance in tracking delayed luggage
- Referral service to Legal support
- Security alerts, country intelligence, travel alerts and threat forecasts.

Policy

This Policy has two (2) levels of cover that You can choose from - Basic Cover, and Comprehensive Cover. The cover You have chosen will be shown on Your Schedule.

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

To make it simple:

- The Standard Covers on pages 29 to 56 specify what circumstances You are covered for and what You are not covered for
- The Optional Covers on pages 57 to 71 specify what circumstances You are covered for and what You are not covered for, if You have chosen to add any Optional Covers to Your Policy and they are shown on Your Schedule
- The General Conditions on pages 22 to 25 are the general rules of how Your Policy operates across all Standard and Optional Sections covered by this Policy
- The General Exclusions on pages 25 to 28 specify what is excluded across all Standard and Optional Sections covered by this Policy
- Words With Special Meaning on pages 74 to 79 provides clear definitions of the words that are capitalised throughout Your Policy.

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

Our Contract with You

Your Policy is a contract between You and Us.

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

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

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

When does Cover Under the Policy Begin and End?

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

Cover for cancellation fees and lost deposits will begin from the time these fees and deposits are paid, or if You take out this insurance after they have been paid, from the beginning of the Period of Insurance. Cover for all other Policy Sections begins on the date when the Insured Person commences their Journey.

If You have already started Your Journey when You purchase the Policy, a three (3)-day waiting period applies on all cover commencing on the inception date of cover shown on Your Schedule.

The Policy will end if a claim is made for Journey cancellation prior to the date when the Insured Person commences their Journey.

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

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

General Conditions

1. Claims

If You have a claim it is important that You notify Us as soon as reasonably possible, but within sixty (60) days of the return date shown on Your Schedule.

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

- If You are currently travelling:
 - You can call Us on Our global toll free number: +61 1800 490 478
 - You can email Us on: on-trip-assistance@passportcard.com.au
- If You have returned Home:
 - You can call Our Customer Service Team on: 1300 123 413
 - You can email Us on: claims@passportcard.com.au
- You can also download a claim form from Our website: www.passportcard.com.au

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

It is important to remember for any claim:

- i. We may need original documents and receipts to support Your claim, so make sure that You keep these safe
- ii. Your failure to provide timely notice to Us of Your loss, or to provide Us with the information We require, may limit Our ability to process or pay Your claim. If You or an Insured Person should fail to comply with this claims condition, We may not be able to process the claim
- iii. You must act in an honest and truthful manner when providing information or documentation requested by Us. If You fail to provide information or documentation requested, or provide inaccurate or false information or documentation, We may not be able to cover Your claim.

When considering how to determine a fair settlement of Your claim, We may seek to exercise Our discretion. In these circumstances, We will consult with You and consider Your preferences.

(a) Injury and Sickness Claims

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

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

(b) Property Claims

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

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

We will, at our option (which we will exercise reasonably), taking into consideration the general state of the property and any wear and tear, choose to do one of the following:

1. Pay You the reasonable cost to repair the item
2. Pay You the reasonable cost to replace the item
3. Pay You the original purchase price of the item after allowing for Depreciation for age (as described in General Conditions 3, Claims and Depreciation).

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

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

(c) Legal Liability Claims

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

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

For any legal liability claims, We will determine who was at fault or contributed to the cause as part of the process of validating Your claim. We will have the right to manage Your claim.

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

(d) Cancellation and Journey Disruption Claims

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

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

2. Claims Settlement

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

- (a) A third-party service provider
- (b) The PassportCard, for Section 2 Overseas Medical and Dental Expenses, Section 9 Theft Of Cash, Section 11 Luggage And Personal Effects Delay Expenses, and Section 17.1 Cover While Cruising, where You have chosen the relevant optional cover and it is shown on Your Schedule, or
- (c) You, as reimbursement for Your loss.

3. Claims and Depreciation

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

Items	Number of months since purchased	Depreciation
Phones, electrical devices, communication devices, all computers, photographic equipment, tablet computers, electronic equipment	Under twelve (12) months	0%
	Over twelve (12) months	2.5% per month up to a maximum of 60%
All other items (excluding Jewellery)	Under twelve (12) months	0%
	Over twelve (12) months	1.5% per month up to a maximum of 60%
Jewellery	Unlimited	0%

The maximum Depreciation We will apply to any item is 60%. No depreciation will be applied to the first twelve (12) months after purchase. Our payment will not exceed the original purchase price of an item or the limit specified under the relevant Section of the Policy.

4. Claims and GST

If We agree to pay Your claim, We will base any payment on the Goods and Services Tax (GST) inclusive amount (up to the relevant maximum benefit). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other covers under this Policy.

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

5. Claims Payable in Australian Dollars

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

6. Claims, Defence, Settlement and Subrogation

We have the right to commence or take over the conduct of legal proceedings in Your and/or an Insured Person's name, to defend or settle any claim under the Policy.

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

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

7. Excess

The Excess You have chosen is the amount shown on Your Schedule, and will apply when we approve payment of any claim. The Excess is the first amount of an approved claim that You must pay. The Sections of the Policy cover, as well as the Tables of Benefits for standard and optional covers on pages 12 to 13, tell You whether an Excess will apply.

One (1) Excess will be applied per event even if the claim involves multiple Sections of the policy.

8. Extending Your Policy

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

If the extension of time is needed because of an extension of Your holiday, or any other reason, and We agree to provide cover for a further period, You will need to pay an additional premium.

We will tell You the amount of the additional premium payable by You and how it is to be paid, and send You a new Schedule once You pay the premium.

We will automatically extend Your cover if You are unable to return Home due to unforeseen circumstances outside Your control, and We pay a claim under the Policy, or if there has been a claim made against You. In these circumstances, You will not need to pay any additional premium.

When We automatically extend Your cover the extended Period of Insurance will be the lesser of six (6) months, or when You are able to return Home by the most direct or timely route where Your Journey ends, or at a time agreed by Us.

9. Maximum Benefits

Your Policy has maximum benefit limits which We will be liable for in the event that You suffer a loss and make a claim. If a benefit states an amount is "in total", that means it is the most we will pay for that benefit to You for Your claim, including for all Insured Persons, during the Period of Insurance. There are also some benefits where We will only pay You for a set period of time. These limits are stated in each Section of the Policy, and in the Tables of Benefits for the covers selected, except where We have agreed to different limits and they are shown in Your Schedule.

10. Other Insurance

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

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

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

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

11. Policy Interpretation and Jurisdiction

We will interpret this Policy in accordance with the law of the Commonwealth of Australia, and You agree to submit to the exclusive jurisdiction of Australian courts.

12. Pre-Existing Medical Conditions and Pregnancy Special Conditions

It is a condition of this policy that You consider all Your Pre-Existing Medical Conditions when applying for this policy, and declare any that are not on the List of Pre-Existing Medical Conditions We Automatically Cover, listed on pages 18 to 19.

When You declare Your Pre-Existing Medical Conditions, You will need to complete a health assessment. As part of Your assessment we may ask You to provide Us with additional information from Your Registered Medical Practitioner (at Your cost), to make Our decision.

Based on Our assessment, We may offer You terms and conditions for a policy. We will not offer You a policy which excludes coverage for Your assessed Pre-Existing Medical Condition(s).

If You do not proceed with the health assessment, We cannot offer You a policy.

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

13. Recoveries

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

14. Reinstatement for Annual Multi Trip Policies

With the exception of Section 14 Personal Liability, benefits, limits and Sub Limits provided under each Section of this Policy are reinstated on the completion of each Journey for Annual Multi Trip Policies.

15. Renewal

Any Single Trip Policy will not be renewable.

An Annual Multi Trip Policy may be renewed if we agree to the renewal and You pay the renewal premium.

General Exclusions

1. Timing of Claimable Event

We will not pay for claims in relation to events that have occurred outside the Period of Insurance.

2. Consequential Loss and any Other Financial Loss

We will not pay for claims:

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

3. Not Taking Reasonable Care

We will not pay for claims:

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

4. Criminal Acts, Fraud and Legal Infringements

We will not pay for claims arising directly or indirectly from, or in connection with, any unlawful act committed by You, including any breach of visa requirements.

5. Air Travel

We will not pay for claims involving air travel other than as a passenger on a hot air balloon, or a fully licensed passenger-carrying aircraft operated by an airline, or an air charter business which is licensed and regulated in accordance with the laws of the country in which the air travel takes place.

6. Detention, Confiscation or Destruction

We will not pay for claims for loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.

7. Known Circumstances

We will not pay claims arising directly or indirectly:

- (a) From or in connection with circumstances You knew of, or a reasonable person in Your situation would know of, that could lead to Your Journey being delayed, abandoned or cancelled, if known wither at the Relevant Time, or prior to the purchase of the Policy
- (b) From a known or likely event, or circumstance that is in the mass media, or in any government or official body's warning:
 - i. Against travel to a particular country or parts of that country
 - ii. Of a strike, riot, civil protest, weather, Accident, Natural Disaster, Epidemic or Pandemic, and You did not take appropriate actions to minimise or avoid a claim.

This exclusion (b) ii. does not apply to the cover provided under Section 7 for COVID-19 risks. However, Section 7 has some specific exclusions relating to the cover provided under that Section.

Please refer to www.smarttraveller.gov.au for DFAT level 4 (Do not enter) Warnings for further information.

8. Booking Travel while Unwell and Travelling with Pre-Existing Medical Conditions

We will not pay for claims:

- (a) Arising directly or indirectly from or in connection with travel booked or undertaken by You:
 - i. Even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel
 - ii. Against the advice of a Registered Medical Practitioner
 - iii. In respect of travel booked or undertaken after a diagnosis of a terminal illness.

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

- i. The Pre-Existing Medical Condition is included on the List of Pre-Existing Medical Conditions We Automatically Cover, on pages 18 to 19, and it meets the relevant additional criteria, or
- ii. It has been declared by You and approved by Us.

9. Travelling while Pregnant and Childbirth

We will not pay claims:

(a) Arising out of Your pregnancy or childbirth related complications (including gestational diabetes), if You are aware of the pregnancy and:

- i. If there have been complications with this pregnancy or any previous pregnancy
- ii. Where there is a multiple pregnancy, for example, twins or triplets
- iii. If the conception was medically assisted, for example using assisted fertility treatment including hormone therapies or IVF

This exclusion shall not apply if, when You applied for cover, You advised us of any of the matters referred to in sub-clauses i., ii. or iii above, We have agreed to provide cover, and You have paid any additional premium We require

- (b) Arising from Your pregnancy, or the pregnancy of any other person beyond the twenty-sixth (26th) week of pregnancy (being 25 weeks and 6 days)
- (c) Arising out of childbirth, or the health of a newborn child whatever the proximate cause of the claim is, and regardless of the stage of pregnancy.

10. Travelling for Medical Purposes

We will not pay claims:

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

11. Self-Harm and Suicide

We will not pay claims arising directly or indirectly from suicide, attempted suicide, or any self-inflicted Injury or condition.

12. Alcohol or Drugs

We will not pay claims:

(a) Caused by or arising out of excessive consumption of alcohol which is evidenced by a blood alcohol reading of 0.19% or more. When assessing whether there has been excessive consumption of alcohol, We will also consider:

- i. Any medical or forensic report available to Us
- ii. The statement of any independent witness
- iii. Any admission You have made with respect to Your consumption of alcohol
- iv. Your description of the circumstances leading up to the event which gave rise to the claim, and which You have provided to Us, or to any doctor, nurse or paramedic

(b) Caused by or arising out of You being under the influence of drugs, other than those that are legally obtained in the country in which You are travelling, or legally prescribed drugs taken in accordance with the directions of a Registered Medical Practitioner.

These Exclusions 12 (a) and (b) will not apply where no part of the loss that gave rise to the claim was caused by the matters referred to in those Exclusions

(c) Arising directly or indirectly from the effect of or Chronic use of alcohol or other drugs.

13. Health of a Relative

We will not pay claims arising directly or indirectly from, or exacerbated by, the health of a Relative or Your Business Partner who is not travelling with You if at the Relevant Time they:

- (a) Had been hospitalised in the previous one (1) year for a condition that was directly or indirectly arising from or related to the condition that caused the claim
- (b) Were eighty-five (85) years of age or over
- (c) Resided in a nursing home or required similar home care assistance
- (d) Were on a waiting list for, or knew they needed, surgery, inpatient treatment, or tests at a Hospital or clinic
- (e) Had a drug or alcohol addiction, or
- (f) Had a terminal illness.

14. Claim Payments Prohibited by Sanctions or Health Legislation

We will not pay claims:

- (a) Which We are prohibited by law from paying in the country in which a claim occurs, or within Australia, which would result in Us contravening the Australian Health Legislation
- (b) Arising directly or indirectly from or in connection with any loss, damage, liability, benefit, event, occurrence, Injury or Sickness, where providing such cover would result in Us contravening the Health Legislation of the country where the treatment was received
- (c) Where providing cover or any benefit under the Policy (to the extent that the provision of such cover, payment of a claim, or provision of a benefit would expose Us or Our parent company or its ultimate controlling entity or any re-insurers) would violate any applicable trade or economic sanctions, law or regulation of any country.

15. Booking Errors

We will not pay claims:

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

16. Two-Wheeled and Three-Wheeled Motor Vehicles

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

- (a) As the driver or as a passenger wear a crash helmet while riding (this is irrespective of the laws in the country You are visiting)
- (b) As the driver:
 - i. Hold an appropriate driving licence for the country You are visiting
 - ii. If using a Motorcycle rated 125cc or higher, You hold a current and valid licence required for driving an equivalently-rated Motorcycle in Australia
- (c) As the passenger:
 - i. Ride as a passenger with a driver who holds an appropriate driving licence for the country that You are visiting, however, this restriction will not apply if it is reasonable that You did not know the driver was not licensed and no exclusion applies to the circumstances of Your claim.

- (d) Are not competing or participating in a competition, race or motocross activity
- (e) Take reasonable care to adhere to the road rules of the country You are travelling in.

Sub-clauses (b) and (c) do not apply in relation to the use of electric scooters.

17. International Sailing In A Private Vessel

We will not pay claims involving You travelling in international waters in a private sailing vessel or privately registered vessel.

18. Prohibited Activities

We will not pay claims involving Participation:

- (a) By You or Your Travelling Companion in any activities that are not covered under this Policy
- (b) In any Professional Sports of any kind
- (c) In any activities that are part of a competition or tournament
- (d) In any time-trials or racing, other than on foot and only if the foot race is no greater than a marathon distance (forty-two (42) km)
- (e) In any activities that involve live firearms, including hunting and battle re-enactment activities
- (f) In any mountaineering or rock-climbing activities using guides, ropes, rock climbing equipment or oxygen, or where special equipment is used
- (g) In any activity that includes stunts
- (h) In any activities where You do not follow the safety guidelines and use the appropriate safety equipment for that activity
- (i) In any activities where You must have special skills, training, qualifications or abilities to participate
- (j) In any activities that are covered under the Optional Covers Section 20, Adventure Activities Cover, or Section 18, Winter Sports Cover, unless You have chosen and paid for the relevant Optional Cover and it is shown on Your schedule.

19. Optional Covers

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

20. Nuclear and War

We will not pay claims:

- (a) Arising directly or indirectly from or in connection with any radioactive contamination
- (b) Arising directly or indirectly from, or contributed to or caused by, or resulting from or in connection with, any chemical or biological material, compounds or substance(s) regardless of any other causes or events contributing concurrently or in any other sequence to the loss
- (c) Arising directly or indirectly from or in connection with the occurrence of war or civil war, invasion, hostilities, an act of a foreign enemy, or warlike operations (whether war be declared or not)
- (d) Arising directly or indirectly from or in connection with the occurrence of mutiny, civil commotion assuming the proportions of, or amounting to, a popular rising, military rising, insurrection, rebellion, revolution, military or usurped power.

21. Terrorism

We will not pay claims:

- (a) For any loss, Injury, damage or legal liability sustained directly or indirectly by You if You are a terrorist, or member of a terrorist organisation
- (b) Arising from an Act of Terrorism (or any attempted threat), or in connection with any action taken in controlling, preventing, suppressing, or in any way relating to an Act of Terrorism, only if You have entered and are travelling in any country or territory contrary to any warning issued by a government or official travel advisory service prior to You entering into this Policy. Please refer to www.smartraveller.gov.au for DFAT level 4 (Do Not Travel) Warnings.

This General Exclusion 21 shall not apply to claims under the Policy arising from an Act of Terrorism which occurs prior to the commencement of Your Journey and for which there was no government or other official terrorism warning in place prior to You entering into this insurance Policy

- (c) Where the payment of or provision of such benefit or services would constitute a direct or indirect financing of terrorism under European Regulation EC no 881/2002 of 27 May 2002, International Convention for the Suppression of the Financing of Terrorism 9 December 1999, or any other applicable national law or regulation
- (d) Where You have chosen to enter and travel in any country or territory contrary to any warning issued by a government or official travel advisory service. Please refer to www.smartraveller.gov.au for DFAT level 4 (Do Not Travel) Warnings.

22. Goods and Services Tax

We will not pay claims:

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

23. Epidemic or Pandemic

We will not pay claims:

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

These exclusions 23(a) and (b) do not apply to the cover provided under Section 7 for COVID-19 risks. However, Section 7 has some specific exclusions relating to the cover provided under that Section.

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

24. Cruising

We will not pay claims arising directly or indirectly from, or in any way relating to, Your participation on a multi-night cruise or any multi-night cruise travel unless You have taken and paid for Optional Cover – Cover While Cruising under Section 17, and it is shown as taken on Your Schedule.

Your Standard Covers

The following cover must be read in conjunction with the General Exclusions on pages 25 to 28, General Conditions on pages 22 to 25, the Words with Special Meanings on pages 74 to 79, and Your Schedule.

Section 1 – Cancellation and Journey Disruption

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

	Page	Basic Cover	Comprehensive Cover
Before Your Journey starts			
Section 1.1 Cancellation or Changes due to Unforeseen Circumstances Outside Your Control Before Your Journey Starts	29	✗	✓
During Your Journey			
Section 1.2 Disruption due to Injury or Sickness During Your Journey	31	✓	✓
Section 1.3 Expenses due to Death during Your Journey	32	✓	✓
Section 1.4 Cancellation or Changes due to Unforeseen Circumstances Outside Your Control during Your Journey	33	✗	✓

	Page	Basic Cover	Comprehensive Cover
During Your Journey			
Section 1.5 Disruption During Your Journey where You need to Return to Australia	34	✗	✓

Important condition applying to this Section

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

1.1 Cancellation or Changes due to Unforeseen Circumstances Outside Your Control Before Your Journey Starts

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$ Limit chosen and shown on Your Schedule
Travel agent commission sublimit	\$4,000 included in Maximum Benefit Payable

An Excess applies per event for this Section.

We Cover

If before Your Journey starts, but after You have purchased this Policy, due to unforeseen circumstances outside Your control, and not otherwise excluded under this Policy:

1. You have to re-arrange Your Journey, We will pay the reasonable cost of doing so. However, We will not pay more for rearranging Your Journey than the amount that would have been incurred in cancellation costs, if Your Journey had been cancelled. The most we will pay is up to the maximum benefit payable.
2. You have to cancel the Journey as You could not re-arrange it, We will pay You the non-refundable travel and accommodation costs, including any day tour, overnight tour or overnight cruise pre-paid in advance up to the maximum benefit payable. We will also pay You the travel agent's commission, which is limited to the lesser of \$4,000 or the amount of commission earned on the refundable portion of the cancelled Journey. This amount is included in the maximum benefit payable.
3. You have to cancel the Journey as You could not re-arrange it, We will pay You the non-refundable frequent flyer or similar flight reward points lost following cancellation of Your airline ticket, up to the maximum benefit payable. The amount We will pay is calculated as follows:
 - (a) The cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket, multiplied by,
 - (b) The total amount of points lost, divided by,
 - (c) The total amount of points used to obtain the airline ticket.
4. You have to re-arrange a tour that has been cancelled by a tour operator or wholesaler, because there are not enough people to begin or complete the tour, We will pay You the pre-paid cost of the transport arrangements purchased solely to get to the Departure Point and returning from the finishing point of that tour, or the costs to re-arrange the tour, up to the maximum benefit payable, whichever is the lesser amount.

We Cover (cont.)

5. You have to cancel a Journey which You have planned for the sole purpose of attending a business or educational conference or course because You could not re-arrange it, We will pay You the non-refundable fees or costs You have incurred for the purposes of attending the course or conference including visa fees, tuition/conference fees, and other costs for excursions and activities associated with the course or conference.

We Do Not Cover

We will not pay a claim:

1. If You were aware of any reason, or likely or known event, before Your Period of Insurance commenced or when You purchased the insurance that causes Your Journey to be cancelled, abandoned or shortened
2. As a result of cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority, other than by strikes
3. As a result of You or Your Travelling Companion changing plans, or deciding not to continue with the intended Journey
4. If You cancel Your travel arrangements before a Registered Medical Practitioner has certified that You are unfit to travel
5. If a Registered Medical Practitioner does not certify that You are unfit to travel
6. As a result of a request by a Relative or any other person
7. As a result of the health or death of any other person apart from a Relative or Business Partner
8. As a result of the death, Injury or Sickness of a Relative or Business Partner who:
 - (a) Had been hospitalised in the previous one (1) year for a condition that was directly or indirectly arising from or related to the condition that caused the claim
 - (b) Was eighty-five (85) years of age or over
 - (c) Resided in a nursing home or required similar home care assistance
 - (d) Was on a waiting list for, or knew they needed, surgery, inpatient treatment or tests at a Hospital or clinic
 - (e) Had a drug or alcohol addiction
 - (f) Had a terminal illness.

We Do Not Cover (cont.)

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

Special Condition

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

1.2 Cancellation or Changes Due to Injury or Sickness During Your Journey

Maximum Benefit Payable

The maximum benefit payable that We will pay in total, for all claims under this Section is:

Maximum Benefit Payable

Basic Cover	\$ Unlimited
Comprehensive Cover	\$ Unlimited

An Excess applies per event for this Section.

We Cover

1. If during the Period of Insurance Your Journey is disrupted as a direct result of a claim that We accept for Injury or Sickness You suffer under Section 2, Overseas Medical and Dental Expenses, and a Registered Medical Practitioner certifies that You cannot travel until You have recovered, We will pay Your Extra accommodation (room only) and travel costs at the same fare class and accommodation standard originally booked:
 - (a) Incurred by You
 - (b) For Your Travelling Companion who remains with or escorts You
 - (c) For Your Dependants travelling with You
 - (d) For one member of Your Family who travels to and remains with You, after You are hospitalised as an inpatient, if You do not have a Travelling Companion with You

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

2. We will pay the reasonable costs of caring for Dependants who are travelling with You and who need care (either because of their age or lack of physical or mental capacity) while You are incapacitated, provided the treating Registered Medical Practitioner provides Us with written advice that You are unable to provide the necessary care.

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

We Cover (cont.)

3. We will pay the reasonable costs of returning Your Rental Vehicle to the nearest depot if You suffer an Injury or Sickness while on Your Journey, provided the treating Registered Medical Practitioner provides written advice that You are unfit to drive
4. We will also pay up to \$500 for the cost of engaging an independent third party (non-family member) to perform housekeeping duties which You are unable to perform because of the Injury or Sickness You are suffering from.

We Do Not Cover

We will not pay a claim:

1. For any costs or expenses where they are payable under another Section of this Policy
2. For any costs that arise before You are certified by a Registered Medical Practitioner as unfit to continue Your Journey
3. Arising from Pre-Existing Medical Conditions unless it is one of those on the List of Pre-Existing Medical Conditions We Automatically Cover, on pages 18 to 19, that meet the relevant additional criteria, or it has been declared by You and approved by Us.

1.3 Due to Death During Your Journey

Maximum Benefit Payable

The maximum benefit payable that We will pay in total, for all claims under this Section is:

Maximum Benefit Payable

Basic Cover	\$40,000 per adult Insured Person
Comprehensive Cover	\$40,000 per adult Insured Person

An Excess applies per event for this Section.

We Cover

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

- (a) The reasonable Overseas Funeral Expenses, or
- (b) The reasonable cost of returning Your Remains to Australia.

We Do Not Cover

We will not pay a claim:

1. Arising from any Pre-Existing Medical Conditions, unless it is one of those on the List of Pre-Existing Medical Conditions We Automatically Cover on pages 18 to 19, that meet the relevant additional criteria, or it has been declared by You and approved by Us.
2. For costs payable under another Section of this Policy.

1.4 Cancellation or Changes due to Unforeseen Circumstances Outside Your Control During Your Journey

Maximum Benefit Payable

The maximum benefit payable that We will pay in total, for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$ Limit chosen and shown on Your Schedule

An Excess applies per event for this Section.

We Cover

If during Your Journey due to unforeseen circumstances outside Your control and not otherwise excluded under this Policy, Your Journey must be re-arranged, We will pay Your Extra:

- (a) Accommodation costs at the same accommodation standard as originally booked up to \$500 per adult Insured Person per twenty-four (24) hour period, and/or
- (b) Travel costs for the same fare class originally booked

up to the monetary Limit chosen and shown in Your Schedule in total, for the following reasons:

- i. Strike, riot, hijack, civil protest, or severe weather conditions where Your scheduled transport is delayed more than twelve (12) hours and You can evidence the delay
- ii. An Accident that affects the mode of transport including motor vehicle, aircraft, train or watercraft in which You are travelling
- iii. Your Journey is disrupted as a result of a Cyber Incident
- iv. Your passport or travel documents have been damaged, lost or stolen
- v. A Natural Disaster where Your Carrier is delayed and there are no reasonable alternatives offered by a travel provider
- vi. You are directed into quarantine during Your Journey

provided You demonstrate that You actively sought to minimise Extra costs.

We Do Not Cover

We will not pay a claim:

- 1. If You were aware of any reason, or likely or known event, before Your Period of Insurance commenced or when You purchased the insurance, that causes Your Journey to be cancelled, abandoned or shortened
- 2. Arising from Your failure to reasonably allow sufficient time to make Your scheduled mode of transport, or travel to Your point of departure for the next stage of Your Journey
- 3. Relating to loss of passport or travel documents, caused by government confiscation or because those articles were sent through the mail
- 4. For expenses recoverable from any other source, including the Carrier
- 5. For cancellations, delays or rescheduling by a bus line, airline, shipping line or rail authority, unless it is due to a strike, riot, or Accident affecting Your mode of transport, hijack, civil protest, severe weather or Natural Disaster
- 6. Where any strike, civil protest or riot does not impact Your Journey
- 7. If You choose not to take the next flight scheduled by Your Carrier in the event of a Natural Disaster
- 8. If You make a claim for the same expenses under another Section of this Policy.

Special Condition

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

1.5 Disruption During Your Journey where
You need to Return to Australia

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$ Limit chosen and shown on Your Schedule

An Excess applies per event for this Section.

We Cover

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

- Your Relative or Your Business Partner dies unexpectedly, is disabled by an Injury or becomes Sick with an unexpected diagnosis by their Registered Medical Practitioner of a medical condition which is life-threatening. In these circumstances We will pay for You:
 - To return Home in such an emergency, and
 - To resume Your same Journey, provided that You do so within sixty (60) days of Your return to Australia
- Cancellation of pre-arranged leave by an employer of a Travelling Companion who is a full-time permanent employee of the Police, Fire, Ambulance or emergency services, provided You purchased this Policy no later than seven (7) days after paying final monies for Your pre-paid travel arrangements
- If Your Home or business in Australia is totally destroyed or becomes uninhabitable as a result of fire, flood, explosion or earthquake
- You or a Travelling Companion are required to attend for jury service or have received a summons to give evidence in a court of law.

We will also pay the non-refundable portion of unused travel and accommodation costs, provided You demonstrate You actively sought to minimise the Extra accommodation and travel costs You claim.

We Do Not Cover

We will not pay a claim:

- If Your Relative or Business Partner lives outside of Australia
- Arising directly or indirectly from or exacerbated by the health of Your Relative or Business Partner who is not travelling with You, if at the Relevant Time they:
 - Had been hospitalised in the previous one (1) year for a condition that was directly or indirectly arising from or related to the condition that caused the claim
 - Were eighty-five (85) years of age or over
 - Resided in a nursing home or required similar home care assistance
 - Were on a waiting list for, or knew they needed, surgery, inpatient treatment, or tests at a Hospital or clinic
 - Had a drug or alcohol addiction
 - Had a terminal illness
- If You were aware, or a reasonable person would have been aware, of any reason, before Your Period of Insurance commenced, that may cause Your Journey to be cancelled or disrupted or delayed
- If You or Your Travelling Companion change plans or decide not to continue with the intended Journey
- For expenses recoverable from any other source, including the Carrier.

Special Condition

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

Section 2 – Overseas

Medical and Dental Expenses

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable

Basic Cover	\$ Unlimited
Comprehensive Cover	\$ Unlimited
1. Medical treatment, emergency dental and evacuation cover	\$ Unlimited
2. Ancillary medical costs	\$ Unlimited
3. Medical repatriation costs	\$ Unlimited
4. Emergency optician treatment for contact lenses and spectacles	\$1,500 per adult Insured Person
5. Emergency treatment for dentures	\$1,500 per adult Insured Person

There is no Excess applicable to this Section.

We Cover

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

1. The cost of ambulance transportation, medical treatment and emergency dental treatment for acute conditions and to healthy and natural teeth, which is provided Overseas, by or on the advice of a Registered Medical Practitioner and approved by Us
2. Reasonable ancillary costs for medical and dental treatment provided Overseas
3. Reasonable costs including, when necessary, the costs of a medical escort as an accompanying person to, at Our option (which we will exercise reasonably) evacuate You to another country or return You Home, for treatment, recovery or recuperation, provided the Injury or Sickness first arose during the Journey and the evacuation or return Home is supported by a Registered Medical Practitioner, and We agree to the evacuation destination. If We request evacuation to another country or to return Home for treatment, and You refuse our request, We will only pay Your costs and expenses under this Section which are incurred up to the time of Our request, together with the lesser of:
 - (a) An amount equivalent to the costs You would have incurred under this Section had You complied with Our request, or
 - (b) The costs You actually incurred after Our request
4. The cost of treatment prescribed by a Registered Medical Practitioner Overseas, or a Registered Optician's expenses to provide contact lenses or spectacles not exceeding \$1,500 for any Insured Person
5. The cost of treatment prescribed by a Registered Medical Practitioner Overseas for dentures not exceeding \$1,500 for any Insured Person.

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

We Do Not Cover

We will not pay a claim:

1. For medical, Hospital, ambulance and dental costs incurred:
 - (a) In Australia, or in Australian waters
 - (b) While cruising unless Section 17, Cover While Cruising Optional Cover, was chosen and is shown on the Schedule, and You can make a claim under that Section
 - (c) While participating in Winter Sport Activities unless Section 18, Winter Sports Activities Optional Cover, was chosen and is shown on the Schedule, and You can make a claim under that Section
2. For dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving cosmetic dentistry and/or the use of precious metals
3. For the follow-up or continuation of any medical and dental treatment commencing prior to Your Journey which includes medication and ongoing immunisations
4. For expenses incurred for contact lenses, spectacles or dentures unless prescribed by a Registered Medical Practitioner for the treatment of an Injury or Sickness
5. Arising from Pre-Existing Medical Conditions except ones on the List of Pre-Existing Medical Conditions We Automatically Cover, on pages 18 to 19, that meet the relevant additional criteria, or have been declared by You and approved by Us
6. For routine medical or dental treatment or prenatal visits
7. Arising directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to the twenty- sixth (26th) week (being 25 weeks and 6 days), or We have agreed in writing to provide cover. In any event, We will not pay Medical Expenses for:
 - (a) Regular antenatal care
 - (b) Childbirth at any gestation
 - (c) Care of the newborn child
8. Where You are travelling against the advice of a Registered Medical Practitioner
9. For travel booked or undertaken after a diagnosis of a terminal illness
10. Where You are travelling to obtain medical or dental treatment or review

We Do Not Cover (cont.)

11. Where You are travelling to participate in a clinical trial
12. If You have made a claim for the same costs under another Section of this Policy
13. For any Medical Expenses after You return Home that We are not allowed to pay, as specified in General Exclusion 14, Claim Payments Prohibited By Sanctions or Health Legislation.

Special Condition

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

1. If We determine that You should return Home to Australia for treatment and You do not agree to do so, We will pay You the amount that We determine would cover Your Medical Expenses and/or related costs had You agreed to Our determination
2. If You are hospitalised We will pay for a shared room. If not available, We will at Our option (which we will exercise reasonably), and based on the advice of Our medical advisors, pay to upgrade You to a single room
3. We will not be responsible for subsequent medical, Hospital or evacuation costs if You decline to promptly follow the medical advice We have obtained.

Section 3 – Hospital-related Incidental Expenses

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	\$75 per day per adult Insured Person \$10,000 in total
Comprehensive Cover	\$75 per day per adult Insured Person \$10,000 in total

There is no Excess applicable to this Section.

We Cover

If during Your Journey:

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

We will pay You up to \$75 for each day You are in Hospital for any incidental expenses You incur. If We requested under Section 2 that You be evacuated to another country, or be returned Home for treatment, and You refused to do so, We will only pay Your expenses under this Section 3 which are incurred up to the time of Our request, together with the lesser of:

- An amount equivalent to the costs You would have incurred under this Section had You complied with Our request, or
- The costs You actually incurred after Our request.

We Do Not Cover

We will not pay a claim:

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

Section 4 – Accidental Death

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$30,000 per adult Insured Person

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

The maximum benefit payable combined for Sections 4, 5 and 6 is limited to \$45,000 per adult Insured Person.

We Cover

If during Your Journey:

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

We will pay the maximum benefit payable.

We Do Not Cover

We will not pay a claim:

- Arising directly or indirectly from a Sickness
- Arising directly or indirectly from suicide or self-harm
- Arising from an Injury that occurs more than twelve (12) months from Your Journey start date as shown on Your Schedule.

Section 5 – Permanent Disability

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$30,000 per adult Insured Person

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

The maximum benefit payable combined for Sections 4, 5 and 6 is limited to \$45,000 per adult Insured Person.

We Cover

If during Your Journey:

- You suffer an Injury and, because of the Injury, You suffer Permanent Disability within twelve (12) months of the Injury, and
- Your Permanent Disability continues for at least twelve (12) consecutive months, and at the end of that period, is certified by a Registered Medical Practitioner as being beyond hope of improvement,

We will pay the maximum benefit payable. We may also choose to have Your condition assessed by an appropriate medical specialist appointed by Us, to confirm the diagnosis, and if that occurs We will act on the advice and opinion of that specialist in paying Your claim.

We Do Not Cover

We will not pay a claim:

- Arising directly or indirectly from a Sickness
- Due to Injury caused by self-harm or for any reason other than Permanent Disability caused by an Injury
- Arising from activities covered under Section 18, Winter Sports Activities, unless the Optional Cover has been selected and is shown on Your Schedule
- Arising from the following Leisure And Sporting activities:
 - Battle re-enactment without live firearms
 - Cave tubing or river tubing
 - Conservation or charity work (unless it is educational and environmental, and not working with power tools)
 - Cycle touring
 - Dune or wadi bashing
 - Falconry
 - Flying fox
 - Gorge swinging or canyon swinging
 - Outdoor rock climbing (or any harnessed rock climbing)
 - Yachting inside or outside territorial waters
- Arising from any prohibited activities as specified by General Exclusion 18, Prohibited Activities
- Permanent Disability as a consequence of taking part in any Winter Sports Activities when taking part in any lugeing on ice, as this is an exclusion under Section 18, Winter Sports cover that references this Section 5.

Section 6 – Loss of Income

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$45,000 in total

There is no Excess applicable to this Section.

The maximum benefit payable combined for Sections 4, 5 and 6 is limited to \$45,000 per adult Insured Person.

We Cover

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

1. The Injury causes disablement and the inability to perform Your normal or suitable alternative work
2. That disablement continues for more than fifteen (15) days after You return to Your Home (Your “waiting period”), and
3. You lose all Your Income,

We will pay You 75% of Your usual weekly wage up to a maximum payment of \$1,500 per week, for a period of up to twenty-six (26) continuous weeks, to replace Your lost weekly wage, net of income tax.

We Do Not Cover

We will not pay a claim:

1. If You cannot provide satisfactory evidence:
 - (a) That Your Injury and subsequent disablement caused the inability to perform Your normal or suitable alternative work
 - (b) Of Your lost Income
2. For the first fifteen (15) days of Your disablement from the time You return to Australia
3. As a result of Sickness
4. As a result of death.

Section 7 – COVID-19 Cover

This Section 7 of Your Policy provides additional cover for claims arising from COVID-19.

For the purposes of this Section 7, COVID-19 means “an infectious disease caused by the SARS-CoV-2 virus”.

Each of the Sections 1, 2, 3, 12, 13 and 17 of Your Policy are extended to provide COVID-19 cover for events which occur in the circumstances, and in accordance with the conditions, for each of those Sections set out in this Section 7. However, no cover will be provided under this Section 7 if You have chosen to enter and travel in any country or territory contrary to any warning issued by a government or official travel advisory service. Please refer to www.smarttraveller.gov.au for DFAT level 4 (Do Not Travel) Warnings.

Please note that the additional cover provided under this Section 7 is subject to the General Conditions and General Exclusions, set out on pages 22 to 28, and to the Exclusions set out under the headings “We Do Not Cover” in each of Sections 1, 2, 3, 12, 13 and 17 of the Policy, unless in any particular Section of this COVID-19 cover we say that an Exclusion does not apply.

There are also some additional Exclusions that apply to this COVID-19 cover, and they appear in each of the Sections set out below.

	Page	Basic Cover	Comprehensive Cover
Before Your Journey starts			
Section 7.1.1 Cancellation or Changes due to COVID-19 Before Your Journey Starts	40	✗	✓
During Your Journey			
Section 7.1.2 Disruption due to COVID-19 during Your Journey	41	✓	✓
Section 7.1.3 Death due to COVID-19 during Your Journey	43	✓	✓

An Excess applies per event for this Section as shown in Your Schedule.

	Page	Basic Cover	Comprehensive Cover
During Your Journey (cont.)			
Section 7.1.5 Disruption during Your Journey where You need to Return to Australia due to COVID-19	43	✗	✓
Section 7.2 Overseas Medical Expenses due to COVID-19	44	✓	✓
Section 7.3 Hospital-related Incidental Expenses due to COVID-19	45	✓	✓
Section 7.12 Travel Delay-related Expenses due to COVID-19	46	✗	✓
Section 7.13 Special Events Disruption due to COVID-19	46	✗	✓
Section 7.17 COVID-19 Cover While Cruising	47	✓	✓

We Cover

1. If before Your Journey starts but after You have purchased Your Policy, You are diagnosed by a Registered Medical Practitioner as having contracted COVID-19, or You are required under any Commonwealth, State, Territory or Local Government legislation or regulation, to undertake a period of quarantine because of Your status as a "close contact" of another person who has been diagnosed as having contracted COVID-19, We will cover You for the following:
 - (a) If You have to re-arrange Your Journey, We will pay the reasonable cost of doing so. However, We will not pay more for rearranging Your Journey than the cost of cancellation, had the Journey been cancelled. The most We will pay is the maximum benefit payable
 - (b) If You have to cancel the Journey because You could not re-arrange it, We will pay You the non-refundable travel and accommodation costs, including any day tour, overnight tour, or overnight cruise prepaid in advance up to the maximum benefit payable
 - (c) If You have to cancel the Journey because You could not re-arrange it, We will pay You the non-refundable frequent flyer or similar flight reward points lost following cancellation of Your airline ticket up to the limit chosen and shown in Your Schedule. The amount We will pay is calculated as follows:
 - i. The cost of the equivalent class airline ticket, based on the best available advance-purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket, multiplied by,
 - ii. The total amount of points lost, divided by,
 - iii. The total amount of points used to obtain the airline ticket

You need to provide Us with a medical certificate from Your Registered Medical Practitioner confirming that You have been diagnosed with COVID-19 or, if You have had to cancel because You are subject to a quarantine order, You need to provide Us with written evidence of such order

Section 7.1 – Cancellation and Journey Disruption

7.1.1 Cancellation or Changes due to COVID-19 Before Your Journey Starts

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover 1.1 for the Period of Insurance is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$ Limit Chosen and shown in Your Schedule
Travel agent commission	\$4,000 included in Maximum Benefit Payable

We Cover (cont.)

2. If You are an Essential Services Worker who has had Your pre-arranged leave cancelled by Your employer for COVID-19 related reasons and which, as a result, You had to cancel Your Journey, We will pay You the non-refundable unused portion of all travel costs pre-paid in advance, up to the maximum benefit payable.

We will only provide this additional cover if You are an Essential Services Worker and You purchased this Policy no later than seven (7) days after paying final monies for Your pre-paid travel arrangements.

For the purposes of the additional cover provided under this sub-clause 2, an "Essential Services Worker" is any person who is employed in any of the police, Australian Defence Force, fire, ambulance or emergency services, including hospital and medical facilities.

You need to provide Us with written evidence from Your employer of the fact that Your pre-arranged leave has been cancelled and that the reason for cancellation was COVID-19 related.

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We do not Cover, in Section 1.1 of Your Policy, other than Exclusion 13 which will not apply to this additional cover
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter or travel in any country or territory contrary to any warning issued by a government or official travel advisory service.

Special Condition

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

7.1.2 Disruption due to COVID-19 During Your Journey

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover 1.2 for the Period of Insurance is:

Maximum Benefit Payable

Basic Cover	Unlimited for sub-clause 1 and \$5,000 in total for sub-clause 2
Comprehensive Cover	Unlimited for sub-clause 1 and \$5,000 in total for sub-clause 2

An Excess applies per event for this Section.

We Cover

1. Extra Expense when You have COVID-19 while Overseas.

If during the Period of Insurance Your Journey is disrupted as a direct result of a claim that We accept for the additional benefit provided under Section 2, Overseas Medical and Dental Expenses, because You have been diagnosed by a Registered Medical Practitioner as having contracted COVID-19, We will pay:

- (a) Your Extra accommodation (room only) and travel costs at the same fare class and accommodation standard originally booked:
 - i. Incurred by You
 - ii. For Your Travelling Companion who remains with or escorts You
 - iii. For Your Dependants travelling with You
 - iv. For one member of Your Family who travels to and remains with You if You are hospitalised as an inpatient, if You do not have a Travelling Companion with You
- (b) We will pay the reasonable costs of caring for Dependants who are travelling with You and in need of care while You are incapacitated, provided the treating Registered Medical Practitioner provides Us with written advice that You are unable to provide the necessary care

Cover for sub-clauses (a) and (b) will cease when You are able to continue Your Journey, travel Home, or on the completion of the Period of Insurance, whichever is the earlier.

- (c) We will pay the reasonable costs of returning Your Rental Vehicle to the nearest depot if You are diagnosed by a Registered Medical Practitioner as having contracted COVID-19.

We Cover (cont.)

2. Extra Expense Resulting From COVID-19 Events.

If during the Period of Insurance Your Journey is disrupted as a direct result of COVID-19 We will pay Your Extra accommodation, meals and travel costs at the same accommodation standard as originally booked, if any of the following occurs:

- (a) Your specific pre-booked accommodation is shutdown or temporarily closed as a result of an outbreak of COVID-19 on the premises, or for cleaning following such an outbreak
- (b) If, as part of Your Journey, You had pre-arranged with another person to stay at their property but are unable to do so because that person is diagnosed by a Registered Medical Practitioner with COVID-19 or has been lawfully required to self-isolate or quarantine at such property because they are found to have been a close contact of another person who has been diagnosed with COVID-19.

We will only cover You for this benefit if You provide us with a certificate of such diagnosis from the relevant Registered Medical Practitioner, or with written evidence if the person is a close contact

- (c) If You are required by any local health or other government authority to self-isolate or quarantine as a close contact of any other person who is diagnosed with COVID-19

The most We will pay for Extra Expense Resulting From COVID-19 Events under sub-clause 2 is \$300 per day for each person covered under this Section 1.2, with the maximum benefit payable of \$5,000 for all claims under this Section for the Period of Insurance.

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We do not Cover in Section 1.2 of Your Policy
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter or travel in any country or territory contrary to any warning issued by a government or official travel advisory service.

7.1.3 Death due to COVID-19 During Your Journey

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover 1.3 for the Period of Insurance is:

Maximum Benefit Payable

Basic Cover	\$40,000 per adult Insured Person
Comprehensive Cover	\$40,000 per adult Insured Person

An Excess applies per event for this Section.

We Cover

If during Your Journey a Registered Medical Practitioner diagnoses You as having contracted COVID-19, and COVID-19 directly results in Your death Overseas during the Period of Insurance, We will pay:

1. The reasonable Overseas Funeral Expenses, or
2. The reasonable cost of returning Your Remains to Australia,

if We have paid a claim for death under Section 1.3 due to Death During Your Journey.

We will only pay a claim under this additional cover if a Registered Medical Practitioner certifies that Your death was a direct result of You having contracted COVID-19.

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We do not Cover in Section 1.3 of Your Policy
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter and travel in any country or territory contrary to any warning issued by a government or official travel advisory service.

7.1.5 Disruption During Your Journey where You need to Return to Australia due to COVID-19

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover 1.5 for the Period of Insurance is:

Maximum Benefit Payable

Basic Cover	No Cover
Comprehensive Cover	The Limit chosen under Section 1.5 and shown in Your Schedule

An Excess applies per event for this Section.

We Cover

If during Your Journey Your Relative or Business Partner dies unexpectedly, or becomes Sick with a diagnosis of COVID-19 which their Registered Medical Practitioner certifies is life-threatening, We will pay the reasonable and necessary costs incurred by You at the same fare class that applied to Your original booking:

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

We will also pay the non-refundable portion of unused travel and accommodation costs. The most We will pay for these costs is the limit chosen and shown in Your Schedule.

We will only pay this benefit if You have taken reasonable steps to minimise the loss suffered.

The most We will pay for this additional cover:

1. If You do not resume Your Journey after returning to Australia, is the net cost of the single fare to Australia in the same class as originally paid by You, after allowance for any credit provided by Your original carrier for the unused portion of Your original fare, or
2. If You do resume Your Journey after returning to Australia, the actual cost of the return fare to Australia in the same class as originally paid by You.

You must make reasonable efforts to obtain a credit from Your original Carrier where relevant.

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We Do Not Cover in Section 1.5 of Your Policy
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter and travel in any country or territory contrary to any warning issued by a government or official travel advisory service.

Special Condition

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

7.2 Overseas Medical Expenses due to COVID-19

Section 2 provides the same benefits for both Basic Cover and Comprehensive Cover, a summary of which is shown in the Table below.

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover for Section 2 for the Period of Insurance is:

Maximum Benefit Payable	
Basic Cover	\$ Unlimited
Comprehensive Cover	\$ Unlimited
Medical treatment, emergency dental and evacuation cover	\$ Unlimited
Ancillary medical costs	\$ Unlimited
Medical repatriation costs	\$ Unlimited

There is no Excess applicable to this Section.

We Cover

If during the Period of Insurance Your Journey while travelling Overseas is interrupted due to Your being diagnosed by a Registered Medical Practitioner as having contracted COVID-19, We will cover You for:

1. The cost of ambulance transportation, or medical treatment which is provided overseas by or on the advice of a Registered Medical Practitioner and approved by Us. We will not unreasonably withhold our approval
2. Reasonable ancillary costs for medical treatment provided Overseas
3. Reasonable costs including, when necessary, the costs of a medical escort as an accompanying person, to evacuate You to Australia or another country for treatment, recovery or recuperation, provided the diagnosis of COVID-19 first arose during the Journey, and the evacuation or return Home is supported by a Registered Medical Practitioner and We agree to the evacuation destination.

We will only pay for costs for a maximum of twelve (12) months from the date You were first diagnosed with COVID-19.

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We do not Cover, in Section 2 of Your Policy
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter or travel in any country or territory contrary to any warning issued by a government or official travel advisory service.

7.3 Hospital-related Incidental Expenses due to COVID-19

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover for Section 3 for the Period of Insurance is:

Maximum Benefit Payable

Basic Cover	\$75 per day per adult Insured Person \$10,000 in total
Comprehensive Cover	\$75 per day per adult Insured Person \$10,000 in total

There is no Excess applicable to this Section.

We Cover

If during Your Journey:

1. You are diagnosed by a Registered Medical Practitioner as having contracted COVID-19
2. You are admitted to Hospital for more than twenty-four (24) continuous hours, and
3. Provided that We have accepted Your claim under Section 2 Overseas Medical and Dental expenses,

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

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We do not Cover in Section 3 of Your Policy
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter or travel in any country or territory contrary to any warning issued by a government or official travel advisory service.

7.12 Travel Delay Expenses due to COVID-19

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover for Section 12 for the Period of Insurance is:

Maximum Benefit Payable

Basic Cover	No Cover
Comprehensive Cover	\$300 per adult Insured Person for each twelve (12) hours up to \$6,000

An Excess applies per event for this Section.

We Cover

If:

1. Your pre-booked transport is temporarily delayed during Your Journey for at least six (6) hours due to a COVID-19 related event, or
2. You have booked and pre-paid transport for a connection to a flight, a tour of at least seventy-two (72) hours duration, or a cruise, and because of a COVID-19 related event, You will miss that connection

We will pay You:

- (a) Up to either \$300 per adult Insured Person for reasonable additional accommodation (room only) expenses depending upon whether You are a single traveller, travelling with a companion, or travelling as a family
- (b) An additional \$300 per adult Insured Person for each additional full twelve (12) hour period that the delay continues beyond the initial six (6) hour delay, depending upon whether You are a single traveller, travelling with a companion, or travelling as a family

provided that You:

- i. First claim from the relevant transport provider, and provide Us with written confirmation from the transport provider of the cause and period of the delay and the amount of compensation offered by them, and
- ii. Provide Us with receipts for the expenses incurred.

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We do not Cover in Section 12 of Your Policy
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter or travel in any country or territory contrary to any warning issued by a government or official travel advisory service
4. If Your delay is caused by a border closure imposed by any relevant and competent local authority with the power to impose such a border closure.

7.13 Delay due to COVID-19 Affecting Special Events

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover for Section 13 for the Period of Insurance is:

Maximum Benefit Payable

Basic Cover	No Cover
Comprehensive Cover	\$1,500 per adult Insured Person \$3,000 in total

An Excess applies per event for this Section.

We Cover

If directly as a result of a COVID-19 event (such as You or a Travelling Companion being diagnosed with COVID-19, or a government or public health authority mandatory quarantine or isolation order which affects You, or shut down or delay of transport due to a COVID-19 outbreak in the area in which You are travelling), Your Journey is cancelled or delayed and that cancellation or delay would mean that You would not arrive at Your destination in time to:

We Cover (cont.)

1. Attend a wedding, funeral, or wedding anniversary celebration party which You planned to attend as part of Your Journey
2. Attend a pre-booked and pre-paid function which You planned to attend as part of Your Journey
3. Connect with a pre-paid tour or cruise which You planned to attend as part of Your Journey

We will pay for the reasonable additional cost of using alternative transport, at the same fare class as Your original itinerary, to enable You to arrive at Your destination on time to attend the function or make Your connection, provided that You have allowed a reasonable time between connections.

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We do not Cover, in Section 13 of Your Policy
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter or travel in any country or territory contrary to any warning issued by a government or official travel advisory service
4. If You cannot provide the following information to support the claim:

(a) Your travel itinerary,

(b) Your invitation, and

(c) Details from Your Carrier confirming the delay

If You cannot provide Your invitation to the relevant event, or details from Your original Carrier, please contact Us so that We can determine what alternative evidence may be provided

5. If You have not cancelled Your original booking and provided us with documents showing that You have made reasonable efforts to obtain a refund from Your original Carrier.

7.17 COVID-19 Cover while Cruising

This is an optional cover, and You will only have COVID-19 optional cover if You select this option at the time of purchase, it is shown on Your Schedule, and You have paid the required additional premium.

Maximum Benefit Payable

The maximum benefit payable in total for all claims under this additional cover for Section 17 for the Period of Insurance is:

Maximum Benefit Payable	
Basic and Comprehensive Cover	Covered
1. Medical treatment and evacuation cover	\$ Unlimited
2. Overseas funeral, cremation and returning Remains to Australia	\$40,000 per adult Insured Person

There is no Excess applicable to this Section.

We Cover

If You have selected this optional additional cover, and You are diagnosed by a Registered Medical Practitioner as having contracted COVID-19 during Your Journey on a Cruise Vessel, We will cover You for all of the benefits (to the extent that they apply) provided under Sections, 2, 3, 13 and 17.

We Do Not Cover

We will not pay a claim:

1. For any of the reasons set out under the heading We do not Cover, in Section 17 of Your Policy
2. For mandatory general quarantine/self isolation requirements (not specific to an Insured Person or Travelling Companion diagnosis/close contact), arising from a government or public health authority mandatory quarantine or isolation order
3. If You have chosen to enter or travel in any country or territory contrary to any warning issued by a government or official travel advisory service.

Section 8 – Travel Documents, Credit Cards and Travellers Cheques

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$5,000 in total

An Excess applies per event for this Section.

We Cover

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

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

We Do Not Cover

We will not pay a claim:

- For travel documents (including passports), Transaction Cards, or travellers cheques that You do not carry on Your Person, unless they are held in locked safety deposit facilities
- If You do not comply with the conditions of issue of the Transaction Cards and travellers cheques, such as failing to report the loss within the prescribed period, or where You carry the security PIN with the card
- If You fail to report the theft within twenty-four (24) hours of discovery to the police (or if not reasonably possible, as soon as possible), and also, in the case of Transaction Cards and travellers cheques, to the issuing bank or provider in accordance with the conditions under which those cards or cheques were issued
- If You cannot prove that You made such a report by providing Us with a written statement from the party to whom You reported
- If You make a claim for the same expenses under another Section of this Policy.

Section 9 – Theft of Cash

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	\$350 per adult Insured Person \$500 in total
Comprehensive Cover	\$350 per adult Insured Person \$500 in total

There is no Excess applicable to this Section.

We Cover

If during Your Journey:

1. Your notes and coins on Your person are stolen or lost, and
2. You have reported the loss to the police or an officer of the relevant bus line, airline, shipping line or rail authority with whom You were travelling,

We will provide You with a cash payment by using the PassportCard through an Automatic Teller Machine (ATM) for the value of the notes or coins stolen or lost from Your person, up to the Maximum Benefit Payable.

We Do Not Cover

We will not pay a claim:

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

Section 10 – Luggage and Personal Effects

Maximum Benefit Payable

The maximum benefit that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$25,000 per adult Insured Person

An Excess applies per event for this Section.

We Cover

If during Your Journey Your Luggage and Personal Effects are stolen, accidentally damaged or permanently lost, We will, at our option (which we will exercise reasonably), pay You the lesser of the following options:

1. The reasonable cost to repair the item
2. The reasonable cost to replace the item
3. The original purchase price of the item after allowing for Depreciation for age (as described in General Condition 3, Claims and Depreciation).

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

Plan	Maximum Benefit Payable		
	Laptops, tablets, cameras and video cameras	Mobile phones including PDA's, smart watches and other items with phone capabilities and drones with or without camera	Any single item, pairs or set of items, or Valuables
Basic Cover	No Cover	No Cover	No Cover
Comprehensive Cover	\$5,000	\$2,000	\$1,500

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

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

and they are considered as only one (1) item for which the appropriate single item limit will apply.

If Your claim is for loss or theft of a mobile phone and You have purchased a replacement mobile phone before submitting Your claim or before We pay it, You must provide Us with proof of the purchase.

If Your claim for loss or theft of luggage and/or personal effects is approved, but in the meantime the lost or stolen items have been found undamaged and can be returned to You by post, We will pay the reasonable postage costs up to \$500.

If We pay for the loss, theft or damage to Your personal items, and they are subsequently found after We made the payment, the items recovered will be deemed to be salvage and shall be our property. If You wish to take possession of the recovered item(s), You will need to refund to Us any payment We made in respect of such item(s).

We Do Not Cover

We will not pay a claim:

1. If You do not report the loss, theft or damage within twenty-four (24) hours of discovery (or if not reasonably possible, as soon as possible), to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling when the loss, theft or damage occurred. You must prove that You made such report by providing Us with a written statement from the party to whom You so reported
2. If the loss, theft or damage is to a bicycle, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, gift cards, store vouchers, rechargeable cards, negotiable instruments, bullion, securities, precious metals and stones, hired items, or any other item listed as excluded on Your Schedule
3. If the loss, theft or damage is to an item covered under another Section of this Policy such as passports, travel documents, cash, bank notes, currency notes, cheques and travellers cheques
4. If the loss, theft or damage relates to golf clubs, golf equipment, Business Samples, or items that You intend to trade, unless You have taken the relevant optional Golf or Business Cover and it is shown on Your Schedule
5. The loss, theft or damage of Valuables or Luggage and Personal Effects that were left in an unattended motor vehicle, unless locked in the Concealed Storage Compartment of the motor vehicle to which forced entry was gained. However, We will not provide any cover whatsoever if the Valuables and/or Luggage and Personal Effects lost, stolen or damaged were left locked in a motor vehicle overnight

We Do Not Cover (cont.)

6. For the loss, theft or damage of Valuables left in the care of a Carrier, unless security regulations prevented You from keeping the Valuables with You
7. If the loss, theft or damage is to Luggage And Personal Effects that were left Unsupervised in a Public Place or with someone You do not know
8. If the Luggage and Personal Effects that were lost stolen or damaged were sent unaccompanied, or by post, courier or under a freight contract
9. If the damage occurs while in use
10. If the loss or damage is to a fragile or brittle item or an electronic component, unless:
 - (a) The loss or damage was caused by fire or an Accident involving the transport vehicle in which You were travelling
 - (b) The relevant item is the lens of sunglasses, spectacles, binoculars or photographic or video equipment
11. If the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin
12. If the loss or damage arises from any process of cleaning, repair or alteration
13. If the loss or damage arises from an electrical or mechanical breakdown or fault
14. If You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority with whom You were travelling when the loss, theft, misplacement or damage occurred. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the amount of Your loss and what You were reimbursed, up to the limit of Your relevant level of cover for this Section 10 (but after allowing for Depreciation due to age, as described in General Condition 3, Claims and Depreciation).

Section 11 – Luggage and Personal Effects Delay Expenses

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	Immediate \$250 for each adult Insured Person
Maximum Benefit \$1,000 in total	

There is no Excess applicable to this Section.

We Cover

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

1. Provide each adult Insured Person whose Luggage and Personal Effects are delayed, misdirected or misplaced, with an urgent cash advance of \$250 by using the PassportCard through an ATM for the purchase of Essential Items of clothing and other personal items
2. If the Luggage and Personal Effects continue to be delayed, misdirected or misplaced after more than twenty-four (24) hours, We will reimburse You for the reasonable purchase of additional Essential Items of clothing or other personal items up to the maximum benefit payable
3. We will also pay up to \$100 for transport costs You incur in order to retrieve Your Luggage and Personal Effects.

We will deduct any amount We pay You under this Section 11, by any amount We pay You for Lost Luggage And Personal Effects under Section 10.

We Do Not Cover

We will not pay a claim:

1. If You are entitled to compensation from the Carrier with whom You were travelling, for the same amount claimed. However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your reasonable expenses and what You were reimbursed, up to the limit of Your cover under this Section
2. If You cannot provide written evidence from the Carrier who was responsible for Your Luggage and Personal Effects, about the delay, misdirection or misplacement. In this case, we will consider and discuss with You whether alternative proof can be provided
3. If Your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier on Your final Journey to return Home.

Section 12 – Travel Delay Expenses

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable

Basic Cover	No Cover
Comprehensive Cover	\$300 per adult Insured Person for each twelve (12) hours up to \$6,000

An Excess applies per event for this Section.

We Cover

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

1. We will pay You up to \$300 per adult Insured Person for Reasonable additional accommodation (room only) expenses
2. We will pay You an additional \$300 per adult Insured Person for each additional full twelve (12) hour period that the delay continues, beyond the initial six (6) hour delay,

provided that You:

- (a) First claim from the relevant transport provider and provide Us with written confirmation from the transport provider of the cause and period of the delay, and the amount of compensation offered by them, and
- (b) Provide Us with receipts for the expenses incurred.

We Do Not Cover

We will not pay a claim:

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

Section 13 – Special Events

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$5,000 per adult Insured Person \$10,000 in total

An Excess applies per event for this Section.

We Do Not Cover

We will not pay a claim if:

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

We Cover

If, due to any unforeseeable circumstances outside Your control, Your Journey is cancelled or delayed, and that cancellation or delay means You would not arrive at Your destination in time to:

1. Attend a wedding, funeral or wedding anniversary celebration party which You planned to attend as part of Your Journey
2. Attend a pre-booked and pre-paid function which You planned to attend as part of Your Journey, or
3. Connect with a pre-paid tour or cruise which You planned to attend as part of Your Journey,

We will pay for the reasonable additional cost of using alternative transport, at the same fare class as Your original itinerary, to enable You to arrive at Your destination on time to attend the function or make Your connection, provided that You have allowed a reasonable time between connections.

Section 14 – Personal Liability

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	\$3,000,000 in total
Comprehensive Cover	\$5,000,000 in total

This benefit is combined for all Insured Persons covered under the Policy.

An Excess applies per event for this Section.

We Cover

If You become legally liable to pay compensation for:

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

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

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

We Do Not Cover

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

1. Death or bodily Injury to You, Your Travelling Companion, a Relative or Your employee
2. Loss of or damage to property belonging to, or in the care, custody or control of You, Your Travelling Companion, a Relative or an employee of any one of You
3. Your ownership, custody, control or use of any firearm, aircraft (including a drone), watercraft or motorised vehicle
4. Your rental or use of a two-wheeled or three-wheeled motor vehicle
5. Claims arising from activities that We do not cover under this Policy, or that We have specifically excluded from cover in this Section including:
 - (a) Battle re-enactment without live firearms
 - (b) Cave tubing or river tubing
 - (c) Conservation or charity work (unless it is educational and environmental, and not working with power tools)
 - (d) Cycle touring
 - (e) Dune or wadi bashing
 - (f) Falconry
 - (g) Flying fox
 - (h) Gorge swinging or canyon swinging
 - (i) Outdoor rock climbing (or any harnessed rock climbing)
 - (j) Yachting inside or outside territorial waters
 - (k) Lugeing on ice
6. Claims arising from activities covered under Section 18, Winter Sports Cover, unless that Optional Cover has been selected and it is shown on Your Schedule
7. Your conduct of, or employment in, any business, profession, trade or occupation

We Do Not Cover (cont.)

8. Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, or statutory or compulsory compensation scheme or fund, or under workers compensation legislation, or an industrial award or agreement, or any accident compensation legislation
9. Any act or omission by You, or any person acting with Your knowledge, connivance, consent, instruction, or malicious or wilful act, which is intended to cause death or bodily injury, property damage or liability
10. Any fine or penalty, or aggravated, punitive, exemplary or liquidated damages
11. Sickness, illness or disease that is transmitted by You
12. Any relief or recovery other than monetary amounts
13. Any liability that arises out of occupation or ownership of any building, property or immovable property
14. Any contractual liability, unless You would be liable if that contract or agreement did not exist, and it is not a prohibited activity under the Policy.

Special Conditions

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

Section 15 – Rental Vehicle Insurance Excess

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$5,000 in total

An Excess applies per event for this Section.

We Cover

If during Your Journey:

1. Your Rental Vehicle is damaged or stolen while in Your control, We will pay the lower of:
 - (a) The Rental Vehicle Insurance excess, or
 - (b) The repair costs to the Rental Vehicle that You become legally liable to pay
2. The Rental Vehicle keys are lost or stolen while in Your care, We will pay the expense incurred to replace the keys for which You are liable.

We Do Not Cover

We will not pay a claim:

1. For any administration costs or loss of use penalties
2. For any theft or damage arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement or applicable motor vehicle insurance policy
3. For any loss or expense arising from the theft or damage to Your Rental Vehicle
4. If You or any other driver are not listed on the rental agreement and on Your Schedule
5. Where the Rental Vehicle is being operated in the following circumstances:
 - (a) While affected by alcohol or any other drug in a way that breaches the law of the country You are visiting, except a drug prescribed to You by a Registered Medical Practitioner and taken in accordance with their instructions
 - (b) Without an appropriate driver's licence for the purpose that You or the listed driver were using it
6. For loss, damage or theft for items including, but not limited to, tyres and/or windscreens if they are not covered by the motor vehicle insurance or damage waiver purchased from the relevant rental company or agency
7. Where You cannot provide Us with a copy of:
 - (a) Your relevant rental agreement
 - (b) The authorised driver's licence
 - (c) The original inspection report and the incident and/or damage report
 - (d) The repair quote or invoice
 - (e) A written statement from the rental car company or agency advising that You are liable to pay the excess or liability fee
 - (f) Details of any other insurance You may hold that may cover the above.

Special Conditions

This cover does not take the place of Rental Vehicle Insurance or third-party damage insurance, and only provides cover for the excess component up to the applicable benefit limit.

Section 16 – Pet Care

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable

Basic Cover	No Cover
Comprehensive Cover	\$300 in total

An Excess applies per event for this Section.

We Cover

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

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

We will pay for:

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

as a result of the delay in Your Journey Home.

We Do Not Cover

We will not pay a claim for any kennel or cattery fees You have to pay as a result of quarantine regulations.

The Optional Covers

You can choose to add a range of optional covers to Your Policy depending upon the circumstances of Your travel arrangements. You will only have cover for these optional covers if You select this option at the time of purchase, they are shown on Your Schedule, and You have paid the required additional premium.

Please refer to the optional covers Table of Benefits, and the applicable Section, for details of the cover.

The following cover must be read in conjunction with the General Exclusions on pages 25 to 28, General Conditions on pages 22 to 25, the Words with Special Meanings on pages 74 to 79, and Your Schedule.

Section 17 – Cover While Cruising

This Optional Cover Section 17, Cover While Cruising, will cover the Insured Persons named on the Schedule for:

17.1 Medical and Evacuation Cover While Cruising

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic and Comprehensive Cover	Covered
1. Medical treatment and evacuation cover	\$ Unlimited
2. Emergency dental treatment	\$ Unlimited
3. Overseas funeral, cremation and returning Remains to Australia	\$40,000 per adult Insured Person

There is no Excess applicable to this Section.

We Cover

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

- Where a Registered Medical Practitioner confirms You require:
 - Emergency medical, surgical or Hospital treatment
 - Emergency medical evacuation from the Cruise Vessel to the nearest Overseas HospitalWe will pay for Your costs incurred outside Australia
- Where a Registered Medical Practitioner confirms You require emergency dental treatment for sudden and acute pain to normal healthy teeth, provided that:
 - You give Us written certification from the Registered Medical Practitioner that treatment is necessary to alleviate Your pain
 - Any treatment You receive must be given by a Registered Medical Practitioner in the country where You receive the treatmentWe will pay for Your costs incurred outside Australia
- That results in death, We will pay:
 - The reasonable Overseas Funeral Expenses, and
 - The reasonable cost of returning Your Remains to AustraliaThe costs must be incurred within twelve (12) months of the Injury or Sickness which occurred during the Period of Insurance.

We Do Not Cover

We will not pay a claim:

1. For medical, Hospital, ambulance and dental costs incurred in Australia, or incurred in Australian waters, if they are covered by Medicare or Australian private health insurance, or we are prohibited by Health Legislation to pay for those costs
2. For dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving cosmetic dentistry, and/or the use of precious metals
3. For the follow-up or continuation of any medical and dental treatment commencing prior to Your Journey which includes medication and ongoing immunisations
4. Arising from Pre-Existing Medical Conditions except ones contained on the List of Pre-Existing Medical Conditions We Automatically Cover, on pages 18 to 19, that meet the relevant additional criteria, or have been declared by You and approved by Us
5. For routine medical or dental treatment, or prenatal visits
6. Arising directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to the twenty-sixth (26th) week (being 25 weeks and 6 days), or We have agreed in writing to provide cover. In any event, We will not pay Medical Expenses for:
 - (a) Regular antenatal care
 - (b) Childbirth at any gestation
 - (c) Care of the newborn child
7. Where You are travelling against the advice of a Registered Medical Practitioner
8. For travel booked or undertaken after a diagnosis of a terminal illness
9. Where You are travelling to obtain medical or dental treatment or review
10. Where You are travelling to participate in a clinical trial

We Do Not Cover (cont.)

11. For medical, evacuation or emergency dental costs suffered as a result of an Injury or Sickness while cruising, claimed under any other Section of this Policy
12. For any Medical Expenses after You return Home that We are not allowed to pay, as specified in General Exclusion 14, Claim Payments Prohibited by Sanctions or Health Legislation
13. If You decline to promptly follow the medical advice We have obtained, in which case We will not be responsible for subsequent medical, Hospital or evacuation costs.

17.2 Cabin Confinement Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$100 per adult Insured Person per completed twenty-four (24) hours up to \$2,500 in total

An Excess applies per event for this Section.

We Cover

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

1. Your cabin, or
2. A Hospital bed in the Cruise Vessel's Hospital

We will pay You up to \$100 per completed twenty-four (24) hours provided that You give Us written confirmation of the confinement period by a Registered Medical Practitioner of the Cruise Vessel.

We Do Not Cover

We will not pay a claim if You cannot provide Us with written evidence of the confinement by the Registered Medical Practitioner of the Cruise Vessel.

17.3 Pre-Paid Shore Excursion Cancellation Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

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

An Excess applies per event for this Section.

We Cover

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

- Confines You to Your cabin or a Cruise Vessel Hospital bed, and
- Advises that You cannot participate in Your pre-paid shore excursions due to Your confinement,

We will pay You up to the maximum benefit payable, provided that You give Us written confirmation of the confinement period by a Registered Medical Practitioner of the Cruise Vessel.

We Do Not Cover

We will not pay a claim if You cannot provide Us with:

- Written evidence of the confinement by the Registered Medical Practitioner of the Cruise Vessel, and
- Evidence of the pre-paid bookings of the shore excursions prior to the cabin or Hospital bed confinement.

17.4 Lost, Damaged or Delayed Arrival of Formal Attire Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

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

An Excess applies per event for this Section

We Cover

If during Your Journey:

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

We Do Not Cover

We will not pay a claim:

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

We Do Not Cover

We will not pay a claim if Your Cruise Vessel diverts from its scheduled course for any reason other than to effect a marine rescue.

17.6 Missed Port Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable

Basic Cover	No Cover
Comprehensive Cover	\$100 per adult Insured Person for each missed port up to \$1000 in total

An Excess applies per event for this Section.

We Cover

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

1. Adverse weather restrictions, or
2. Mechanical breakdown, provided that:
 - (a) You provide Us with a written statement from the cruise company or relevant authority confirming the reason for the missed port, and
 - (b) You provide Us with Your original itinerary that details the scheduled ports,

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

We Do Not Cover

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

17.5 Marine Rescue Diversion Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable

Basic Cover	No Cover
Comprehensive Cover	\$100 per adult Insured Person per day up to \$500 in total

There is no Excess applicable to this Section.

We Cover

If during Your Journey, Your Cruise Vessel is diverted from its scheduled course in order to effect a marine rescue, in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue, We will pay the Marine Rescue Diversion Cover limit for each twenty-four (24) hour continuous period that the cruise is diverted, up to a maximum of five (5) days. .

Section 18 – Winter Sports Cover

This Optional Cover Section 18 Winter Sports Cover will cover the Insured Persons named on the Schedule for:

- Big foot skiing
- Cat skiing
- Cascading
- Cross-country skiing (along a designated cross-country ski route only)
- Glacier skiing
- Heli-skiing
- Ice hockey (recreational only)
- Ice skating
- Lugeing on ice
- Off-piste skiing with professional guide
- Skiing (recreational only)
- Snowboarding
- Snowmobiling
- Tobogganing.

The Section 18 Winter Sports Cover will not include :

1. Your Participation in Professional Sport activities or as a professional competitor
2. Your Participation in a tournament or competition
3. Claims arising directly or indirectly from You not following relevant safety guidelines
4. Claims arising directly or indirectly from You not using the appropriate safety equipment for that activity
5. Any cover for claims under Section 5 Permanent Disability as a consequence of taking part in any Winter Sports Activities when taking part in any lugeing on ice
6. Any cover for claims under Section 14 Personal Liability when taking part in any lugeing on ice.

18.1 Winter Sports Medical and Evacuation Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic and Comprehensive Cover	Covered
1. Medical treatment and evacuation cover	\$Unlimited
2. Emergency dental treatment	\$1,000 per adult Insured Person
3. Overseas funeral, cremation and returning Remains to Australia	\$40,000 per adult Insured Person

There is no Excess applicable to this Section.

We Cover

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

1. Where a Registered Medical Practitioner confirms You require:
 - (a) Emergency medical, surgical and Hospital treatment
 - (b) Emergency medical evacuation to the nearest Overseas Hospital,

We will pay for Your costs incurred outside of Australia

We Cover (cont.)

2. Where a Registered Medical Practitioner confirms You require emergency dental treatment for sudden and acute pain to normal healthy teeth provided that:
 - (a) You give Us written certification from the Registered Medical Practitioner that treatment is necessary to alleviate Your pain
 - (b) Any treatment You receive must be given by a Registered Medical Practitioner in the country where You receive the treatment,

We will pay for Your costs incurred outside Australia

3. That results in Your death, We will pay:
 - (a) The reasonable Overseas Funeral Expenses, or
 - (b) The reasonable cost of returning Your Remains to Australia.

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

We Do Not Cover

We will not pay a claim:

1. For medical, Hospital, ambulance and dental costs incurred in Australia, or in Australian waters
2. For dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving cosmetic dentistry, and/or the use of precious metals
3. Arising from Pre-Existing Medical Conditions except ones on the List of Pre-Existing Medical Conditions We Automatically Cover on pages 18 to 19, that meet the relevant additional criteria, or have been declared by You and approved by Us
4. For routine medical or dental treatment, or prenatal visits
5. Arising directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to the twenty- sixth (26th) week (being 25 weeks and 6 days), or We have agreed in writing to provide cover. In any event, We will not pay Medical Expenses for:
 - (a) Regular antenatal care
 - (b) Childbirth at any gestation
 - (c) Care of the newborn child
6. Where You are travelling against the advice of a Registered Medical Practitioner
7. For travel booked or undertaken after a diagnosis of a terminal illness
8. Where You are travelling to obtain medical or dental treatment or review
9. Where You are travelling to participate in a clinical trial
10. For medical, evacuation or emergency dental costs suffered as a result of an Injury or Sickness covered under any other Section of this Policy
11. For any Medical Expenses after You return Home that We are not allowed to pay, as specified in General Exclusion 14, Claim Payments Prohibited By Sanctions Or Health Legislation.

We will not be responsible for subsequent medical, Hospital or evacuation costs if You decline to promptly follow the medical advice We have obtained.

18.2 Own Winter Sports Equipment Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$2,000 per adult Insured Person \$4,000 in total

An Excess applies per event for this Section

We Cover

If during Your Journey:

- Your own Winter Sports Equipment is stolen, accidentally damaged or permanently lost, We will, at Our option (which will be exercised reasonably) pay You for the Winter Sports Equipment. If We decide to pay You for the Winter Sports Equipment, We will pay You the lesser of:
 - The reasonable cost to repair the item
 - The reasonable cost to replace the item
 - The original purchase price of the item after allowing for Depreciation for age (as described in General Condition 3, Claims and Depreciation)
- We will pay You if Your Winter Sports Equipment is stolen from the Concealed Storage Compartment of a locked motor vehicle, provided there is evidence of forced entry to the motor vehicle

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

We Do Not Cover

We will not pay a claim:

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

18.3 Winter Sports Equipment Hire Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$2,000 per adult Insured Person \$4,000 in total

An Excess applies per event for this Section.

We Cover

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

1.

The cost of hiring similar, or to the same standard, replacement equipment

2.

The Winter Sports Equipment hire insurance excess if You have chosen and paid for Winter Sports Equipment hire cover from the hire company or agency, and You are charged an excess following the loss of, or damage to, the Winter Sports Equipment hired by You.

We Do Not Cover

We will not pay a claim:

1.

If You are unable to provide Us with any evidence of the loss, delay or damage to Your own Winter Sports Equipment including a police report or a report by the Carrier

2.

If You are unable to provide Us with the rental agreement for the hired Winter Sports Equipment

3.

If You are unable to provide Us with any evidence of the loss of, or damage to, the Winter Sports Equipment hired by You.

18.4 Ski Pack Pre-Paid Fees Cancellation Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$1,000 per adult Insured Person \$2,000 in total

An Excess applies per event for this Section.

We Cover

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

1.

Sickness or Injury sustained during Your Journey, provided You give Us certification in support of Your claim from the treating Registered Medical Practitioner

2.

The loss or theft of Your lift pass

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

We Do Not Cover

We will not pay a claim:

1.

If You are unable to provide Us with a medical certificate

2.

If You are unable to provide Us with evidence of the non-refundable pre-paid ski lift passes or ski equipment hire or tuition fees

3.

If You do not report the loss or theft within twenty-four (24) hours (or if not reasonably possible, as soon as possible) of discovery, to the police. You must provide Us with written evidence that You reported the loss or theft.

18.5 Piste Closure Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$100 per adult Insured Person for each continuous twenty-four (24) hours up to \$2,000 in total

An Excess applies per event for this Section.

We Cover

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

- Not enough snow
- Too much snow, or
- High winds that close the chairlifts,

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

- Transport to the nearest resort, or
- Additional ski passes.

18.6 Bad Weather and Avalanche Closure Cover

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$1,000 per adult Insured Person \$2,000 in total

An Excess applies per event for this Section.

We Cover

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

- Bad weather, or
- Avalanche

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

We Do Not Cover

We will not pay a claim:

- If You are unable to provide evidence of the bad weather or avalanche
- If You are unable to provide evidence of the Extra accommodation and travel costs.

Section 19 – Search and Rescue Expenses Cover

This Optional Cover Section 19 Search and Rescue Expenses Cover will cover the Insured Persons named on the Schedule.

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$120,000 in total

An Excess applies per event for this Section.

We Do Not Cover

We will not pay a claim:

1. If the Insured Person is missing because they participated in a war, military activity, police operation, rebellion, riot or any illegal activity
2. If the Insured Person’s liberty has been denied, whether legally or not, including if the Insured Person has been kidnapped.

We Cover

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

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

Section 20 – Adventure

Activities Cover

This Optional Cover Section 20 Adventure Activities Cover will cover the Insured Persons named on the Schedule for participating in Adventure Activities under the Standard Covers of this Policy, unless specifically excluded.

Adventure Activities We Cover

The following activities are considered to be Adventure Activities, which we cover:

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

Adventure Activities We Do Not Cover

The Adventure Activities Cover does not include:

1. Your Participation in Professional Sport activities or as a professional competitor
2. Your Participation in a tournament or competition
3. Any time trials or racing
4. Any activity involving live firearms, including hunting and battle re-enactment activities
5. Claims arising directly or indirectly from You not following the safety guidelines
6. Any mountaineering or outdoor rock-climbing activities using guides, ropes, rock climbing equipment or oxygen, or where special equipment is used
7. Any activity that includes stunts
8. Claims arising directly or indirectly from You not using the appropriate safety equipment for that activity
9. Any activity where You need special skills, training, qualifications or abilities to participate

10. Yachting outside territorial waters on a private leisure craft.

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is listed in the separate covers throughout this Policy.

You can only choose to add this Optional Cover if You have Comprehensive Cover. Each Section to which this cover applies will specify if an Excess applies.

We Cover

If during the Journey, an Insured Person who is listed on the Schedule participates in an activity under Section 20 Adventure Activities Cover, and they suffer an Injury or Sickness as a result, they will be covered under the Standard Covers unless specifically excluded.

We Do Not Cover

We will not pay a claim:

1. Where the activity is specifically excluded under this Policy, or is not on the list of Adventure Activities We Cover
2. Under Section 5, Permanent Disability, or Section 14, Personal Liability, for the Participation of the Insured Person in an Adventure Activity.

Section 21 – Golf Cover

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

21.1 Golf Equipment

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$5,000 per adult Insured Person and \$10,000 in total

An Excess applies per event for this Section.

We Cover

1. If, during Your Journey, Your own golf clubs and equipment (not borrowed or hired) are stolen, accidentally damaged or are permanently lost, We will, at Our option (which we will exercise reasonably), pay You for the golf clubs or equipment

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

- (a) The reasonable cost to repair the item
- (b) The reasonable cost to replace the item
- (c) The original purchase price of the item after allowing for Depreciation for age (as described in General Condition 3, Claims and Depreciation)

We Cover (cont.)

2. We will also indemnify You for the bar expenses which are commonly incurred following a player achieving a hole-in- one during a competition round, following You having achieved a hole-in-one during such a round. We will only indemnify these expenses if they are incurred on the day Your hole-in-one occurred, and You provide Us with a statement from the Golf Club Secretary or Manager confirming the competition name and date.

You must also provide Us with a copy of Your score card signed and certified by the official scorer for the competition, and the receipt from the golf club for the bar expenses incurred.

The most We will pay for this hole-in-one benefit is \$300, and no Excess will apply.

We Do Not Cover

We will not pay a claim:

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

21.2 Golf Equipment Hire

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$250 for each twenty-four (24) hour period \$1,000 in total per adult Insured Person

An Excess applies per event for this Section.

We Cover
<p>If during Your Journey Your own golf clubs and equipment (not borrowed or hired), which are necessary for You to take part in the golf activities You have planned, are:</p> <ol style="list-style-type: none">1. Delayed in reaching You on Your outward Journey, or2. Lost, stolen or damaged during Your Journey <p>We will pay the cost of hiring golf equipment up to \$250 for each twenty-four (24) hour period.</p>
We Do Not Cover
<p>We will not pay a claim:</p> <ol style="list-style-type: none">1. Where You have made a claim for the same costs and/or fees under another Section of this Policy2. If You cannot provide Us with written evidence in support of Your claim.

21.3 Pre-paid Green Fees

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$500 in total per adult Insured Person

An Excess applies per event for this Section.

We Cover
<p>If during Your Journey You:</p> <ol style="list-style-type: none">1. Suffer Sickness or Injury and cannot take part in pre-paid golf activities as planned, or2. Suffer a loss or theft of documents or golf clubs and equipment which wholly prevents You from taking part in pre-paid golfing activities, <p>We will pay for the unused percentage of Your green fees You have pre-paid, and which cannot be refunded, for each continuous twenty-four (24) hour period covered by this Policy.</p>
We Do Not Cover
<p>We will not pay a claim:</p> <ol style="list-style-type: none">1. Where You have made a claim for the same costs and/or fees under another Section of this Policy2. If You cannot provide Us with written evidence in support of Your claim.

Section 22 – Business Cover

This Optional Section 22 Business Cover will cover the Insured Persons named on the Schedule for:

22.1 Business Equipment

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	\$4,000 per adult Insured Person

An Excess applies per event for this Section.

We Cover
If during Your Journey Your business equipment is accidentally damaged, lost or stolen We will pay the:
1. Reasonable costs of replacing Your business documents, Business Samples, demonstration goods, tools of trade or storage media for electronic data:
(a) Up to \$2,000 per single article or pair or set
(b) Up to \$4,000 in total for business documents, Business Samples, tools of trade and storage media for electronic equipment
2. Necessary and reasonable courier expenses incurred to replace that business equipment up to \$250.

We Do Not Cover
We will not pay a claim:
1. For the commercial value that documents may have to You
2. Where You have made a claim for the same costs under another Section of this Policy
3. If You cannot provide Us with written evidence from the appropriate authority and/or other parties, and relevant invoices/receipts, in support of Your claim
4. In excess of \$1,000 per article and \$2,000 in total, for all items per event if left unattended in any motor vehicle, including a campervan, caravan or camper trailer.

22.2 Business Equipment Hire

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

Maximum Benefit Payable	
Basic Cover	No Cover
Comprehensive Cover	Up to \$1,500 per adult Insured Person

An Excess applies per event for this Section.

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

We Do Not Cover
We will not pay a claim:
1. Where You have made a claim for the same costs under another Section of this Policy
2. If You cannot provide Us with written evidence from the appropriate authority and/or other parties, and with relevant invoices/receipts, in support of Your claim.

22.3 Loss or Theft of Business Money

Maximum Benefit Payable

The maximum benefit payable that We will pay in total for all claims under this Section is:

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

An Excess applies per event for this Section.

We Cover

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

- While it is being carried by You, or
- While held in locked safety deposit facilities, and
- You have reported the loss or theft to the police

We will pay You the amount of business money lost or stolen up to the maximum benefit payable.

We Do Not Cover

We will not pay a claim:

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

Claims Examples

Example 1 – Cancellation Before You Depart

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

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

How We can assist You and settle Your claim:

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

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

Example 2 – Medical

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

How We can assist You and settle Your claim:

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

Total Medical Costs	\$700
Less Excess	\$0 as there is no applicable Excess for Overseas Medical
Total We Will Pay You	\$700

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

Example 3 – Delayed Luggage

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

How We can assist You and settle Your claim:

- Before You call Our 24/7 Global Assistance team, You should lodge with Your Carrier a Property Irregularity Report, and remember to take a copy
- You have chosen the Comprehensive Cover and an Excess of \$100
- You don't have a toothbrush, contact lens solution, or a change of clothes
- We will pay Your claim under Section 11 Luggage And Personal Effects Delay Expenses, and if You choose to use the PassportCard We will top it up, as follows:

Total Immediate Payment	\$250
Less Excess	\$0 as there is no applicable Excess
Total We Will Pay You	\$250

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

Example 4 – Stolen Laptop

Your laptop bag is snatched on the streets of Buenos Aires on 1st March 2022 while on a family holiday. You purchased the laptop on 1st February 2021 for \$3,000.

How We can assist You and settle Your claim:

- You have reported the theft to the police and they have given You a report of the theft
- You contact Our 24/7 Global Assistance team who will be able to help You get the claim process started
- You can send Us proof of purchase such as a receipt (sometimes this may not be accessible until You get Home)
- You have chosen the Comprehensive Cover and an Excess of \$100
- We agree to pay Your claim under Section 10 Luggage and Personal Effects (the value of the laptop is under \$5,000), as follows:

Original value of the laptop	\$3,000
Less Depreciation (1 month x 2.5%)	\$75
Less Your applicable Excess	\$100
Total We Will Pay You	\$2,825

Words With Special Meanings

When the following words and phrases appear in this PDS (including the Policy wording), the Schedule, or any other document We tell You forms part of Your Policy, they have the meanings given below.

To make it easier for You, these words will appear in this Combined Financial Services Guide and PDS in capitalised letters so You know We have defined them for You.

These definitions will apply to both the singular and plural use of the word, for example Accident and Accidents.

Accident	means an unexpected and sudden physical event not intended by You.
Act of Terrorism	<p>means any act, or preparation in respect of action, or threat of action, designed to influence the government de jure or de facto of any nation, or any political division, in pursuit of political, religious, ideological or similar purposes, to intimidate the public or a section of the public of any nation, by any person or group(s) of persons whether acting alone or on behalf of or in connection with any organisation(s) or government(s) de jure or de facto, and which:</p> <ul style="list-style-type: none">(a) Involves violence against one or more persons(b) Involves damage to property(c) Endangers life other than that of the person committing the action(d) Creates a risk to health or safety of the public or a section of the public, or(e) Is designed to interfere with or to disrupt an electronic system, <p>and shall also include any act, which is verified or recognised by the (relevant) governments as an Act of Terrorism.</p>
Business Partner	means a partner in a business enterprise with You, consisting of no more than three (3) active participants who are resident in Australia.
Business Samples	means demonstration goods or examples of goods sold by You or Your employer.
Carrier	means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.
Chronic	means a persistent and lasting condition. It may have a pattern of relapse and remission.
Computer System	means any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller, including any similar system or any configuration of the aforementioned, and including any associated input, output, data storage device, networking equipment or back-up facility owned or operated by the Carrier that You were due to travel with.
Concealed Storage Compartment	means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.
Cruise Vessel	means a boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger, for a minimum of two (2) nights in duration.
Cyber Act	means an unauthorised, malicious or criminal act or series of acts, regardless of time or place, or the threat or hoax thereof, involving access to, processing of, use of, or operation of any Computer System.

Cyber Incident	<p>means a:</p> <p>(a) Cyber Act or error or omission, or series of related errors or omissions, involving access to, processing of, use of or operation of any Computer System, or</p> <p>(b) Cyber Act including any partial or total unavailability or failure, or series of related partial or total unavailability or failures, to access, process, use or operate any Computer System.</p>
Departure Point	means the station, airport, port, terminal or motor vehicle rental agency from where You are scheduled to board Your mode of transport or collect Your Rental Vehicle.
Dependant or Dependants	<p>means any of Your unmarried child(ren) (including step or legally adopted children) who:</p> <p>(a) Are under nineteen (19) years of age, or</p> <p>(b) Are under twenty-five (25) years of age and full-time student(s) at an accredited institution of higher learning, and</p> <p>at the time of an event giving rise to a claim, are primarily dependent upon You for maintenance and support, and are travelling with You on the Journey.</p> <p>Any Dependant(s) under the age of sixteen (16) must travel under adult supervision.</p>
Depreciation	means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.
Epidemic	means the sudden development and rapid spreading of a contagious or infectious disease to a large number of people in a community, population or region, as documented by a recognised public health authority.
Essential Items	means items You may need while waiting for Your Luggage and Personal Effects to arrive, such as underwear, socks, toiletries, non-prescription medication, and a change of shoes and clothing.
Excess	means the deduction We will make from the amount otherwise payable under Your Policy for each claimable incident or event.
Extra	means the cost of the accommodation or transport You actually use, less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned.
Financial Default	means breach of fiduciary duty, insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.
Formal Attire	means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/functions, including wedding attire but not Jewellery.
Funeral Expenses	means the costs charged by a funeral director for arranging Your funeral service, and by either a cemetery for Your burial, or a crematorium for Your cremation. It does not include the cost of gravestones, statues or other similar memorial items.
Health Legislation	means the National Health Act 1953 (Cth), the Health Insurance Act 1973 (Cth), and the Private Health Insurance Act 2007 (Cth), including any amendment, consolidation or re-enactment of either the Acts or Rules, and/or any similar laws in any other jurisdictions in force at the time of an Insured Person's Injury or Sickness which govern the payment of medical and Hospital expenses by third parties.
Heli-skiing	means downhill skiing or snowboarding from locations only accessible by helicopter.

Home	means the place where You normally reside in Australia, or as defined on Your Policy Schedule.
Hospital	means an established hospital registered under any applicable legislation, that provides in patient medical care.
Income	means the amount of money You earn from personal exertion in a trade, business, profession or occupation after the deduction of income tax.
Injury or Injured	means bodily injury requiring treatment by a Registered Medical Practitioner caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during Your Period of Insurance and does not result from any illness, Sickness or disease.
Insured Person	means each person shown on Your Schedule to whom the indemnities provided by this Policy apply, and who are citizens or permanent Residents of Australia, or non-permanent residents who have a valid Medicare Card, private health fund, or overseas student travel insurance in Australia.
Insurer	means Guild Insurance Limited ABN 55 004 538 863, AFSL 233791.
Jewellery	means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.
Journey	means travel during the Period of Insurance which begins when You leave Home or Your place of business to commence Your travel, and ends when You arrive back Home or at a Hospital or nursing home in Australia (if You are evacuated or repatriated), whichever is earlier.
Legal Costs	means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which You are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages), or any other costs We agree to pay.
Luggage and Personal Effects	means Your suitcases, trunks, bags and similar containers including their contents and articles worn or carried by You, including dentures, hearing aids, prostheses, surfboards or Your Valuables. It does not mean any bicycle or scooter, golf clubs or equipment, Business Samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, travellers cheques, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items, or any other item listed as excluded on Your Schedule.
Medical Expenses	means all Reasonable costs necessarily incurred outside Australia including ambulance, Hospital, theatre and surgical fees, medical expenses, and diagnostic or remedial treatment, physiotherapy or chiropractic services, given, referred or prescribed by a Registered Medical Practitioner.
Moped	means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 125cc.
Motorcycle	means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 125cc.
Natural Disaster	means extraordinary natural phenomena that has catastrophic consequences such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and meteorites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon. It does not mean an Epidemic or Pandemic.
Off-piste	means areas that are not groomed terrain and/or are not marked slopes or trails that are open, maintained, monitored and patrolled by a ski resort.

Overseas	means outside Australia and its territories.
Pandemic	means a form of an Epidemic that spreads to multiple countries, continents or worldwide.
Participation	includes training for, coaching or otherwise competing in a sporting event.
PDS	means Product Disclosure Statement.
Period of Insurance	means the period from the date on which Your cover under this Policy commences, as shown on Your Schedule, until the end date shown on Your Schedule.
Permanent Disability	<p>means You have permanently:</p> <ul style="list-style-type: none"> • Lost all of the sight in one or both eyes, or • Lost the use of a hand at or above the wrist, or • Lost a foot at or above the ankle, or • Sustained paraplegia or quadriplegia, or • Sustained cognitive impairment that results in You requiring permanent and constant supervision, or inability to perform all activities of daily living such as washing, dressing, eating, continence or mobility.
Policy	means this PDS, the Schedule, and any written document We tell You forms part of Your Policy.
Pre-Existing Medical Condition	<p>means a medical condition which You were aware of at the Relevant Time, including:</p> <ol style="list-style-type: none"> 1. A medical condition that involves: <ol style="list-style-type: none"> (a) Your heart, brain, circulatory system/blood vessels, or (b) Your lung(s) or Chronic airways disease, or (c) Cancer, or (d) Back pain requiring prescribed pain relief medication, or (e) Surgery involving any joints, the back, spine, brain or abdomen, requiring at least an overnight stay in Hospital, or (f) Diabetes mellitus (Type 1 or Type 2), or (g) A medical condition in the one (1) year prior to the Relevant Time: <ol style="list-style-type: none"> i. For which You have been in Hospital, an emergency department or day surgery, or ii. For which You have been prescribed a new medication or had a change to Your medication regime 2. A medical condition that is known, under investigation, or awaiting diagnosis, for which: <ol style="list-style-type: none"> (a) You have not yet sought a medical opinion regarding the cause, or (b) You are currently under investigation to define a diagnosis, or (c) You are awaiting specialist opinion. <p>For the purposes of this definition, “medical condition” includes a dental condition. This definition applies to You, Your Travelling Companion, a Relative, Dependant, or anyone else whose health may affect Your Journey.</p>
Professional Sport	means any sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.

Public Place	means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, park lands, restaurants, private car parks, public toilets, and general access areas.
Quad Bike	means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.
Reasonable	means, for medical or dental expenses, the standard level of care given in the country You are visiting, or, for other expenses, the comparable level You have booked for the rest of Your Journey.
Reciprocal Health Care Agreement	means an agreement between the government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment (please visit www.dfat.gov.au , for details of Reciprocal Health Care Agreements with Australia).
Redundant	means loss of permanent paid full-time employment (except voluntary redundancy), after a continuous working period of at least two (2) years with the same employer.
Registered Medical Practitioner	means a qualified doctor or dentist, other than You or a Relative, holding the necessary certification in the country in which they are currently practising.
Registered Optician	means a qualified optician, other than You or a Relative, holding the necessary certification in the country in which they are currently practising.
Relative	means Your or Your Travelling Companion's mother, mother-in-law, father, father-in-law, step-parent, step-parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, stepchild, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian.
Relevant Time	means: <ol style="list-style-type: none"> 1. For a Single Trip Policy, the time the Policy is issued 2. For an Annual Multi Trip Policy, either when part of the Journey is paid for, or when the Policy is issued – whichever happens later.
Remains	means : <ol style="list-style-type: none"> 1. Bodily remains intended for burial, or 2. The ashes of a deceased person following cremation.
Rental Vehicle	means a campervan/motorhome that does not exceed four and a half (4.5) tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four-wheel drive, or minibus/people mover rented from a licensed motor vehicle rental company or agency.
Resident of Australia	means someone who currently resides in Australia and is eligible for an Australian Medicare Card.
Schedule	means the document We give You which confirms that We have issued a Policy to You, and sets out details of Your cover.
Sick or Sickness	means a medical condition, not being an Injury, the symptoms of which first occur or manifest during Your Period of Insurance.
Sporting Equipment	means equipment needed and used to participate in a particular sport and which can be carried about with You.

Sub Limit	means the maximum amount payable to cover specific items, an event or loss, which We have stated as being limited to that amount under any broader benefit limit stated in a Section of the Policy.
Transaction Card(s)	means a debit card, credit card or travel money card.
Travel Services Provider	means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.
Travelling Companion	means a person with whom You have made arrangements before Your Policy was issued, to travel with You for at least fifty percent (50%) of Your Journey.
Unsupervised	<p>means leaving Your Luggage and/or Personal Effects:</p> <ul style="list-style-type: none"> (a) With a person who is not shown on Your Schedule, or who is not a Travelling Companion or a Relative, or (b) With a person who is shown on Your Schedule, or who is a Travelling Companion or a Relative, but who fails to keep Your Luggage and/or Personal Effects under close supervision, or (c) Where they can be taken without Your knowledge, or (d) At such a distance from You, that You are unable to prevent them being taken, and includes forgetting or misplacing items of Your Luggage and/or Personal Effects, leaving them behind, or walking away from them.
Valuables	means Jewellery, watches, precious metals or semi-precious stones/precious stones, and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax or phone equipment, tablets/MP4 players, PDA's, electronic games, CD's, mini discs, DVDs, cartridges, and video and audio tapes.
Winter Sports Activities	means snow-based activities conducted on groomed ski slopes within ski resort boundaries.
Winter Sports Equipment	means skis, poles, boots, bindings, snowboards or ice skates.
We, Our, Us	means PassportCard Australia Pty Ltd (PassportCard Australia) ABN 76 621 476 220, AFSL 551057, acting under binding authority from the Insurer, Guild Insurance Limited ABN 55 004 538 863, AFSL 233791.
You and Your	<p>means the person who applied for and entered into this Policy with Us.</p> <p>For the purposes of determining Policy coverage and the application of exclusions and limitations, references to You and/or Your will also include each person shown on Your Schedule as an Insured Person.</p> <p>Please refer to the "Policy", at the part headed "Our Contract With You", on page 21.</p>

Financial Services Guide

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

The PDS sets out information to assist You to decide whether to obtain PassportCard Travel insurance.

Who Is PassportCard Australia Pty Ltd?

PassportCard Australia (ABN 76 621 476 220) (AFSL 551057) is an underwriting agency that is authorised to deal in general insurance products and provide general advice on travel insurance products.

The Insurer, Guild Insurance Limited ABN 55 004 538 863, AFSL 233791, and PassportCard Australia are not related companies, and neither has any shareholding or interest in the other.

“We”, “Us” and “Our” in this FSG refers to PassportCard Australia. We act under a binding authority from the Insurer.

This means We can issue, vary, renew or cancel policies, and handle and settle claims under these policies, on behalf of the Insurer.

We will act on behalf of the Insurer, and not on Your behalf, when providing these services. The Insurer is responsible for the provision of the financial services by Us to You, and authorises the distribution of this FSG.

We are located on Level 11, 5 Blue Street, North Sydney NSW 2060, Australia.

Other Financial Services that We Provide

Any advice We give to You about the PassportCard Insurance Products and the PassportCard, will be of a general nature only and will not take into account Your personal objectives, financial situation and needs. You should carefully read the PDS to decide if the product(s) meet Your needs, objectives and financial circumstances, before making a decision to purchase the product.

How We are Paid

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

This commission is calculated as a percentage of the premium. We may also charge You a broker fee, which will be shown on Your Schedule.

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

We may appoint and pay a commission or fee to Our intermediary partners which include brokers, referral partners, authorised representatives and financial services associations.

If You were referred to Us by one of Our intermediary partners, brokers, authorised representatives or financial services associations, We may pay the person who referred You a percentage of the commission and fees We earn for placing Your insurance, including where You subsequently place insurance with Us directly.

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

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

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

PassportCard Australia Pty Ltd Compensation Arrangements

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

Complaints Management Framework

We are committed to providing You with a superior customer experience. We will also provide the same level of care in managing Your personal information. If You are not happy with Our service, Our products, or how We have handled Your personal information, please contact Us so that We can resolve the matter efficiently and fairly. For more information about Our Complaints Management Framework, which includes Our Internal and External Dispute Resolution process, refer to page 10 of the PDS.

Any Questions

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

Telephone: 1300 123 413

Email: customersupport@passportcard.com.au

Mail: PO Box 411,
North Sydney, NSW, 2059

Please retain this document for Your reference and any future dealings with PassportCard Australia.

This document was prepared on 6 May 2024



PassportCard

PassportCard Australia Pty Ltd ABN 76 621 476 220, AFSL 551057 acting under binding authority from the Insurer, Guild Insurance Limited ABN 55 004 538 863, AFSL 233791.

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International Claims: + 61 1800 490 478

Website: www.passportcard.com.au