

Travel Insurance

Combined Financial Services Guide
And Product Disclosure Statement
(including policy wording)

Effective 15th December 2023



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Product Disclosure Statement

About this document

Please take the time to read all information contained in this booklet. It includes important details that *You* should read which will assist in *Your* decision to decide if this product is right for *You*.

About Tokio Marine & Nichido

This insurance is issued by Tokio Marine & Nichido Fire Insurance Co., Ltd (*Tokio Marine & Nichido*) ABN 80 000 438 291, AFSL 246548. This means that *We* are the insurer. *Our* managing agent, Tokio Marine Management (Australasia) Pty Ltd. ABN 69 001 488 455 (TMMA) is authorised to act on *Our* behalf to issue *Our* policies and handle and settle claims in relation to those policies, subject to the terms of the authority. When *We* reference the words *Us*, *We* and *Our*, *We* are referring to *Tokio Marine & Nichido*.

Tokio Marine & Nichido is a part of the Tokio Marine Group, a global insurance group operating in 46 countries with over 40,000 employees.

About RACT

The Royal Automobile Club of Tasmania Ltd ABN 62 009 475 861 AR 000228578 (*RACT*) wants *You*, *Your* family and loved ones to be safe when *You* travel. The first priority is to members. *RACT* has partnered with *Tokio Marine & Nichido* to offer *You* 24 hour emergency assistance and protection when *You* travel overseas, as well as quality care for *Trips* taken within Australia.

Your contract with Us

Upon the purchase of a policy *You* will be issued with a *Certificate of Insurance* (COI). The COI will outline what was advised at the time of finalising *Your* policy and confirms *You* have entered into a contract with *Us*. The COI, along with the Combined Financial Services Guide, Product Disclosure Statement and Policy Wording sets out the terms and conditions of the insurance *We* provide to *You* when *You* purchase a policy. These documents explain:

- Things to know **before *You* buy**
- **What** the policy covers and does not cover (known as Exclusions and *General Exclusions*)
- **Limits** under each section of cover
- **Your obligations**, including what *You* need to tell *Us* when *You* apply, and what to do when *You* need to make a claim; and
- **Other things *You* need to know** about *Your* insurance.

Contacting RACT

Obtain a quote for RACT Travel Insurance at www.ract.com.au/travel-insurance.

Contacting Tokio Marine & Nichido

Online: <https://travelinsurance.ract.com.au/assets/content-data/how-to-claim>

Phone: [1300 406 752](tel:1300406752)

Email: ractclaims@tmnfatravelinsurance.com.au

Mail: RACT Travel Insurance c/o TMNFA
GPO Box 4616, Sydney NSW 2001

24 Hour Emergency Assistance while overseas

Phone: [+61 2 8055 1627](tel:+61280551627) (reverse charges accepted from the overseas operator)

Words with special meanings

Within *Your* travel policy certain words have definite meanings that are capitalised and in italics. It is important that *You* are aware of them. Words that are capitalised and in bold refer to corresponding section headings within this policy.




Smart Traveller

For international travel, it is always a good idea to register *Your* details with Smart Traveller before *You* depart, at www.smarttraveller.gov.au.

Summary of Cover

We know that all travellers do not have the same needs, which is why We have designed a number of travel insurance plans including International, Annual Multi-Trip and Domestic, as well as giving You the ability to add optional extras. All plans cover up to 2 Adults and Your Dependents.

We have published Our Target Market Determinations which outline the target market intended to be suitable for each particular travel insurance plan We offer. A copy of the Target Market Determination can be found at www.tokiomarine.com.au/corporate-governance/code-of-practice/

<h2>Plan types</h2> <p>3 International Single Trip options:</p> <ul style="list-style-type: none"> Comprehensive Essentials Saver <p>1 Annual Multi-Trip option</p> <p>3 Domestic Single Trip options:</p> <ul style="list-style-type: none"> Comprehensive Domestic Cancellation Rental Car Excess 	<h2>Key benefits#</h2> <p>24 hour emergency assistance</p> <p>New for old replacement of <i>Luggage</i></p> <p>Sports and activities automatically included</p> <p>No additional <i>Premium</i> for <i>Motorcycle</i> and <i>Moped/Scooter</i></p> <p><i>Dependents</i> covered up to 25 years of age</p> <p>#limits, and sub limits, exclusions and conditions apply.</p>	<h2>Limits</h2> <p>Each section has limits and sub limits that You should be aware of. A sub limit is a subset of the overall policy benefit section.</p> <p>We also have limits for specified <i>Luggage</i> item limits under Section 3 <i>Luggage</i>.</p>
<h2>Choice of Excess</h2> <p>You can choose to vary Your <i>Excess</i>, which is the amount You must pay if You have a claim. The <i>Excess</i> You choose will either increase or reduce Your <i>Premium</i>. The Plan Type You select has the following <i>Excess</i> ranges:</p> <ul style="list-style-type: none"> Single Trip International policies \$0, \$100, \$250, \$500 or \$1,000 Annual Multi-Trip policy is \$0, \$100 or \$250 Domestic \$0 or \$100 <p>Your <i>Excess</i> will be shown on Your <i>Certificate of Insurance</i>.</p>	<h2>Additional Premium options</h2> <p> <i>Medical Conditions</i> not automatically covered may incur an additional <i>Premium</i>. Refer to the <i>Medical Conditions</i> section for full details.</p> <p> <i>Ski and Winter Sports</i> which must be taken to cover an <i>Accident</i> that occurs whilst participating in <i>Skiing</i> or <i>Winter Sports</i>.</p> <p> <i>Cruise</i> – Refer to the <i>Cruise</i> cover section for when You need to select this option.</p>	<h2>Things We will not cover</h2> <p>Each section outlines what We will not cover, known as <i>Exclusions</i>, and <i>General Exclusions</i>, which apply to all sections of the policy.</p> <p>It is important You understand what the policy covers and does not cover.</p>

Plan Types

International Single Trip

Designed for single use *Trips* when *You* are departing and returning to Australia.

Annual Multi-Trip

Your Annual Multi-Trip policy covers *You* for international *Trips* as well as *Trips* within Australia where the *Trip* is more than 250km from *Your Home*. If *Your Trip* is in Australia, *You* are not covered for medical, hospital or dental expenses. When *You* purchase *Your* policy please include the countries to where *You* are travelling. This will determine the *Premium You* pay. If *You* need to make any additional changes to the countries listed after *You* have purchased *Your* policy, please contact *Us* and note there may be an impact on the *Premium You* pay. *Our* Annual Multi-Trip can be a good alternative if *You* plan to make multiple *Trips* over a 12 month period. Compare *Your* individual requirements before *You* choose *Your* plan.

The Annual Multi-Trip offers:

- Annual cover for an unlimited number of *Trips* over a 12 month period
- A maximum duration limit of either 30, 45 or 60 days per *Trip* (or the maximum durations shown on *Your Certificate of Insurance*)
- If *You* purchase the Annual Multi-Trip plan, the *Sums Insured* under each of the sections of the policy are automatically reinstated on the completion of each *Trip*.

Domestic Single Trip

This plan is a single use policy for travel within Australia while on *Your Trip*. Please note the domestic policy does not include any medical or evacuation cover as *We* are a general insurer and cannot cover medical costs in Australia. Therefore, the domestic policy is not suitable for *Cruises* requiring the medical and evacuation benefit. See below.

Information about cruising

Cruise cover

If *You* require cover for a *Cruise*, please select the *Cruise* option when *You* purchase *Your* policy. This will determine the *Premium You* pay.

Cover for international and domestic river cruising is included automatically in *Your* Policy and *You* do not need to select the *Cruise* option.

Going on an international Cruise

Our policy benefit sections include cover for an international *Cruise*. *You* will need to select the countries the *Cruise* travels to as *Your* country of destination.

Going on a domestic Cruise – medical

If *You* are going on a *Cruise* which is only in Australian waters or calling into ports in Australia, *You* may still require a policy which includes medical cover whilst *You* are on board the ship (check with *Your Cruise* provider) as the medical providers are not registered with Medicare. *You* will therefore need to select Australian Cruise as *Your* country of destination. By selecting Australian Cruise as a destination means *You* will be offered the international policy options and benefits. This will then allow *Us* to give *You* the medical and evacuation benefit whilst at sea but not if *You* go to a medical provider whilst in port in Australia.

International plan benefits table

Section	Policy Benefits	Comprehensive (per Adult)	Essentials (per Adult)	Saver (per Adult)	Annual Multi-Trip (per Adult)
Section 1: Cancellation Fees and Lost Deposits					
1A	Unforeseen Circumstances#	\$unlimited^^	\$25,000	Not Applicable	\$unlimited^^
1B	Death, Injury or Illness of Your Relative, Your Travelling Companion or Your Travelling Companion's Relative#	\$1,000***	\$1,000***	Not Applicable	\$1,000***
1C	Emergency Worker Leave+ (Sub Limit)	\$1,000	\$500	Not Applicable	\$1,000
1E	Travel Agent Fees+ (Sub Limit)	\$4,000	\$2,000	Not Applicable	\$4,000
Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses					
2A	Overseas Medical and Hospital	\$unlimited**	\$unlimited**	\$unlimited**	\$unlimited**
2B	Cash in Hospital#+ (Sub Limit)	\$6,000	\$3,500	\$1,500	\$6,000
2C	Overseas Dental#+ (Sub Limit)	\$unlimited**	\$2,000	\$500	\$unlimited**
2G	Funeral Expenses Overseas*+ (Sub Limit)	\$20,000	\$15,000	\$10,000	\$20,000
Section 3: Luggage and Personal Money					
3A	Luggage#	\$15,000	\$7,500	\$2,000	\$15,000
3B	Travel Documents+ (Sub Limit)	\$5,000	\$1,500	Not Applicable	\$5,000
3C	Luggage Delay+ (Sub Limit)	\$750	\$500	Not Applicable	\$750
3E	Personal Money+ (Sub Limit)	\$500	\$250	Not Applicable	\$500
Section 4: Emergency Expenses					
4A	Emergency Expenses#	\$unlimited^^	\$25,000	\$5,000	\$unlimited^^
4B	Resumption of Travel+ (Sub Limit)	\$5,000	\$1,500	Not Applicable	\$5,000
4C	Emergency Expenses for Death, Injury or Illness of Your Relative, Travelling Companion or Your Travelling Companion's Relative	\$5,000***	\$1,500***	Not Applicable	\$5,000***
4D	Special Events+ (Sub Limit)	\$5,000	\$2,000	Not Applicable	\$5,000
Section 5-24					
5	Accidental Death*	\$25,000	\$15,000	Not Applicable	\$25,000
6	Accidental Disability*	\$25,000	\$15,000	Not Applicable	\$25,000
7	Your Legal Liability	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
8	Rental Car Excess#	\$8,000	\$4,000	Not Applicable	\$8,000
9	Loss of Income from Injury#	\$10,400	\$5,200	Not Applicable	\$10,400
10	Financial Default#	\$10,000	\$5,000	Not Applicable	\$10,000
11	Domestic Pets^#	\$650	Not Applicable	Not Applicable	\$650
12	Domestic Services^#	\$1,500	Not Applicable	Not Applicable	\$1,500
13	Travel Delay#	\$3,000	\$1,500	Not Applicable	\$3,000
14	Hijack and Kidnap*#	\$10,000	\$5,000	Not Applicable	\$10,000
Ski and Winter Sports optional add-on					
15	Ski and Winter Sports Overseas Medical and Hospital	\$unlimited**	\$unlimited**	Not Applicable	\$unlimited**
16	Snow Ski Equipment Hire^	\$2,000	\$1,000	Not Applicable	\$2,000
17	Ski Pack^	\$1,000	\$500	Not Applicable	\$1,000
18	Piste Closure^#	\$1,000	\$500	Not Applicable	\$1,000
19	Bad Weather and Avalanche^	\$1,000	\$500	Not Applicable	\$1,000
20	Lift Pass	\$500	\$250	Not Applicable	\$500
COVID-19 Benefits					
21	COVID-19 Overseas Medical and Hospital and Emergency Expenses#	\$unlimited**	Not Applicable	Not Applicable	Not Applicable
22	Cancellation Fees and Lost Deposits	\$3,500 combined limit	Not Applicable	Not Applicable	Not Applicable
23	Additional Expenses# and Special Events		Not Applicable	Not Applicable	Not Applicable
24	Travel Delay#		Not Applicable	Not Applicable	Not Applicable

#Limits and Sub Limits apply. See pages 14-31 for details. See *Luggage* item limits on page 7. ^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. **\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time *You* received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. *You* must notify *Us* as soon as practicable of *Your* admittance to hospital. *This cover is per person listed in *Your Policy*. ^This cover is per policy. +This Sub Limit is a subset of this overall policy benefit section. *** Sub Limit and Policy Limit may apply – please refer to sections 1B and 4C in the *PDS*.

Domestic plan benefits table

Section	Policy Benefits	Domestic (per Adult)	Domestic Cancellation (per Adult)	Rental Car Excess (per policy)
Section 1: Cancellation Fees and Lost Deposits				
1A	Unforeseen Circumstances#	\$unlimited^^	\$1,000	Not Applicable
1B	Death, Injury or Illness of Your Relative, Your Travelling Companion or Your Travelling Companion's Relative#	\$1,000***	Not Applicable	Not Applicable
1C	Emergency Worker Leave+ (Sub Limit)	\$750	Not Applicable	Not Applicable
1E	Travel Agent Fees+ (Sub Limit)	\$2,000	Not Applicable	Not Applicable
Section 3: Luggage and Personal Money				
3A	Luggage#	\$7,500	Not Applicable	Not Applicable
3C	Luggage Delay+ (Sub Limit)	\$500	Not Applicable	Not Applicable
3E	Personal Money+ (Sub Limit)	\$250	Not Applicable	Not Applicable
Section 4: Emergency Expenses				
4A	Emergency Expenses#	\$25,000	Not Applicable	Not Applicable
4C	Emergency Expenses for Death, Injury or Illness of Your Relative, Travelling Companion or Your Travelling Companion's Relative	Not Applicable	Not Applicable	Not Applicable
Section 5-24				
5	Accidental Death*	\$25,000	Not Applicable	Not Applicable
6	Accidental Disability*	\$25,000	Not Applicable	Not Applicable
7	Your Legal Liability	\$10,000,000	Not Applicable	Not Applicable
8	Rental Car Excess#	\$5,000	Not Applicable	Choice of Cover : • \$1,000 • \$2,000 • \$3,000 • \$4,000 • \$5,000 • \$6,000 • \$7,000 • \$8,000
9	Loss of Income from Injury#	\$5,200	Not Applicable	Not Applicable
10	Financial Default#	\$3,000	Not Applicable	Not Applicable
13	Travel Delay#	\$1,500	Not Applicable	Not Applicable
Ski and Winter Sports optional add-on				
16	Snow Ski Equipment Hire^	\$1,000	Not Applicable	Not Applicable
17	Ski Pack^	\$500	Not Applicable	Not Applicable
19	Bad Weather and Avalanche^	\$500	Not Applicable	Not Applicable
20	Lift Pass	\$250	Not Applicable	Not Applicable
COVID-19 Benefits				
22	Cancellation Fees and Lost Deposits	\$3,500 combined limit	Not Applicable	Not Applicable
23	Additional Expenses# and Special Events		Not Applicable	Not Applicable
24	Travel Delay#		Not Applicable	Not Applicable

#Limits and Sub Limits apply. See pages 14-31 for details. See *Luggage* item limits on page 7. *This cover is per person listed in *Your Policy*. ^This cover is per policy. ^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. +This Sub Limit is a subset of this overall policy benefit section. ***Sub Limit and Policy Limit may apply – please refer to sections 1B and 4C in the *PDS*.

Section 3 Luggage item limits

The following limits apply to any one item, set or pair of items (including accessories)

Item	Comprehensive and Annual Multi-Trip	Essentials	Saver	Domestic
Camera and Video Cameras	\$3,000	\$1,500	\$750	\$1,500
Laptops and Tablets	\$3,000	\$1,500	\$750	\$1,500
Golf Clubs	\$3,000	\$1,500	\$750	\$1,500
Medical Devices	\$3,000	\$1,500	\$750	\$1,500
Smart Phones	\$1,000	\$500	\$350	\$500
Dental Prostheses	\$1,000	\$500	\$350	\$500
Other items	\$1,000	\$500	\$350	\$500

Before You buy



Here is some handy stuff *You* should know before *You* buy this policy and before *You* leave for *Your Trip*.

Your Duty to take reasonable care not to make a misrepresentation

This policy is a 'consumer insurance contract' under the Insurance Contracts Act 1984 (Cth) (Act). Before *You* start, reinstate, extend, or vary a policy with *Us*, *You* have a duty to take reasonable care not to make a misrepresentation to *Us* ("*Your Duty*") under the Act.

When *You* ask for cover or request *Your* cover to be altered, *You* must answer all the specific questions that *We* ask accurately, honestly and with reasonable care, to the best of *Your* knowledge. This may mean, for example, that *You* should take reasonable steps to find out the answer to a question if *You* do not already know the answer before responding to the question. *We* rely on the information that *You* provide to *Us* to decide whether or not to insure *You* and, if so, on what terms (including but not limited to the cost). This duty to not make a misrepresentation applies to everyone who will be insured under the policy and *Your* answer to *Our* questions on their behalf will be treated as their representations.

Your Duty ends once *We* agree, in writing, to insure *You*. Whether or not *You* have taken reasonable care not to make a misrepresentation to *Us* will be determined with regard to all the relevant circumstances, including any of *Your* particular characteristics or circumstances which *We* were (or ought to have been) aware of. It may also include the type of insurance cover that *You* have asked for and who it is intended to be sold to, and whether or not an insurance broker was acting on *Your* behalf when *You* asked for cover.

If *You* do not take reasonable care not to make a misrepresentation, *We* may be entitled to reduce or deny any claim *You* may make or cancel the policy altogether. If *Your* failure to comply with *Your Duty* is fraudulent, *We* may also have the option of avoiding the contract from the beginning, which is, treating it as though it never existed.

If *You* are uncertain about whether or not a particular matter should be disclosed to *Us*, please contact *Us* and *We* will try and assist *You*.

Who can purchase this policy

Cover is available to:

Australian citizens and permanent Australian residents up to 110 years of age for Single Trip policies and up to 75 years of age for the Annual Multi-Trip policy, provided:

- *You* purchase *Your* policy before *You* begin *Your Trip*; and
- for international cover *Your Trip* begins and ends in Australia; or
- for domestic cover *Your Trip* must be wholly within Australia.

Australian temporary residents up to 110 years of age for Single Trip policies and up to 75 years of age for Annual Multi-Trip policies, provided:

- *You* hold a current Australian visa (not a tourist, study or working holiday visa) that will remain valid beyond the period of *Your* return from *Your Trip*; and
- *You* hold a return ticket; and
- *You* have a primary place of residence in Australia that *You* intend to return to; and
- *You* purchase *Your* policy before *You* begin *Your Trip*; and
- for international cover *Your Trip* begins and ends in Australia; or
- for domestic cover *Your Trip* must be wholly within Australia.

When are benefits available

Cover for Cancellation Fees and Lost Deposits (Section 1), COVID-19 Cancellation Fees and Lost Deposits (Section 22) and *Financial Default* (Section 10) begins immediately after *You* purchase *Your* policy and this policy is issued to *You*. Cover for all other benefits commences on the date *Your Trip* begins and terminates at the earliest of:

- completion of *Your Trip*; or
- expiry of the period shown on *Your Certificate of Insurance*; or
- in the case of an Annual Multi-Trip plan, expiry of 30, 45 or 60 days (depending on the level of policy *You* purchased) from the date *Your Trip* begins.

If *You* suffer a loss during *Your Period of Insurance*, due to an *Insured Event*, *You* can submit a claim under this policy.

Cancelling Your policy

Cancelling within the cooling-off period

You have 21 days from the day You purchase Your policy to decide if the cover is right for You and suits Your needs. If the policy does not meet Your needs You can cancel Your policy within this “cooling-off period” for a full refund, provided You:

- Haven't started Your Trip; and/or
- Haven't made a claim; and/or
- Don't intend to make a claim or exercise any other rights under Your policy.

Simply contact Us on [02 8055 1673](tel:0280551673) within the cooling-off period and We can arrange this for You.

Cancellation outside the cooling-off period

If You would like to cancel Your policy outside the cooling-off period then You can request Us to consider this, provided You:

- Haven't started Your Trip; and/or
- Haven't made a claim; and/or
- Don't intend to make a claim or exercise any other rights under Your policy.

We will consider Your request and may at Our discretion provide You with a pro-rated refund. This refund (and Our decision in providing You with a refund which will not be unreasonably withheld) will be based on numerous factors including:

- The level of cover/policy type chosen; and/or
- The date You purchased Your Policy and the date the Trip would have begun; and/or
- Any other extenuating circumstances.

Making changes to Your policy

You can request to amend or alter Your policy as soon as reasonably practical prior to Your Trip departure date (as shown on Your Certificate of Insurance), provided that You do not want to make a claim in relation to the change. Any change made, if agreed by Us, may incur an additional Premium. Once Your Trip has commenced no changes can be made to Your policy without Our approval. If changes are made to the Trip length, the Period of Insurance on Your new Certificate of Insurance, when added to the period on Your original Certificate of Insurance, cannot exceed a combined maximum period of 12 months.

Medical Conditions

What is a Medical Condition?

A *Medical Condition* means any medical or physical condition, disorder, disease, disability or illness, including any *Mental Illness*, which at the *Relevant Time*, *You* were aware of, or a reasonable person in the circumstances could be expected to have been aware of, and at the *Relevant Time*:

1. is chronic, ongoing, terminal, or has affected or involved one or more of the following:
 - a. heart, circulatory system, lungs or respiratory system, brain, kidneys, liver, or cancer;
 - b. surgery involving the back, neck, joints, or abdomen; or
2. in the last 24 months had:
 - a. presented symptoms which would have caused an ordinarily prudent person to seek medical opinion or treatment;
 - b. become exacerbated or complicated; or
 - c. been diagnosed, treated or treatment was recommended by a *Treating Doctor*.

A *Medical Condition* does not prevent *You* from purchasing this policy. Please read section below, 'How We cover Medical Conditions', which explains:

- a. *Medical Conditions* We automatically cover; and
- b. all other *Medical Conditions* We need to assess.

You should disclose to *Us* any *Medical Condition* that is not automatically covered under this policy, and if accepted by *Us*, to pay any additional *Premium* to have coverage for that condition, or *You* run the risk of a claim being reduced or denied. Please see below for further information.

How We cover Medical Conditions

We do not cover all *Medical Conditions* under this policy. If *You* require cover for a *Medical Condition* not listed in the '*Medical Conditions* We automatically cover' section below, *You* may apply for coverage by completing *Our* medical assessment and if accepted, pay any additional *Premium* which may be payable for coverage of that *Medical Condition*, which will be specifically listed on *Your Certificate of Insurance*.

If a disclosed *Medical Condition* is not accepted, or *You* chose not to take out cover for that *Medical Condition*, this will be noted on *Your Certificate of Insurance* and *You* will not be covered for that condition.

Medical Conditions We automatically cover

This section outlines those *Medical Conditions* automatically included, where *You*, at the *Relevant Time*:

- a. have not required hospitalisation or treatment by any *Treating Doctor* within the last 24 months (unless a different time-period is specifically listed in the list below for the *Medical Condition*);
- b. are not awaiting the outcome of any investigation, tests, surgery or other treatment for the *Medical Condition*; and
- c. meet any additional criteria set out in the *Medical Conditions* We automatically cover listed below.

If the criteria above are satisfied, cover is automatically included for the following *Medical Conditions*:

1. Acne
2. Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever, however this excludes any Anaphylaxis as part of any such condition
3. Asthma providing *You*:
 - a. have no other lung disease; and
 - b. are under 60 years of age at time *You* purchase the policy
4. Bell's Palsy
5. Benign Positional Vertigo
6. Bunions
7. Carpal Tunnel Syndrome
8. Cataracts
9. Coeliac Disease
10. Congenital Blindness
11. Congenital Deafness
12. Diabetes Mellitus (Type 1) providing *You*:
 - a. were diagnosed over 24 months ago;
 - b. have no eye, kidney, nerve or vascular complications;
 - c. do not also suffer from a known cardiovascular disease, Hypertension or Hypercholesterolaemia; and
 - d. are under 50 years of age at the date of policy purchase
13. Diabetes Mellitus (Type 2) providing *You*:
 - a. were diagnosed over 24 months ago;
 - b. have no eye, kidney, nerve or vascular complications;
 - c. do not also suffer from a known cardiovascular disease, Hypertension or Hypercholesterolaemia; and
 - d. are under 50 years of age at the date of policy purchase
14. Dry Eye Syndrome
15. Epilepsy providing:
 - a. there has been no change to *Your* medication regime in the past 24 months; and
 - b. *You* are on no more than one anticonvulsant medication
16. Gastric Reflux
17. Gastric/Peptic Ulcer
18. Glaucoma
19. Gout
20. Graves' Disease
21. Hiatus Hernia
22. Hip/Knee replacement if performed more than 24 months ago but less than 10 years ago
23. Hypercholesterolaemia (High Cholesterol) providing *You* do not also suffer from a known cardiovascular disease and/or Diabetes
24. Hyperlipidaemia (High Blood Lipids) providing *You* do not also suffer from a known cardiovascular disease and/or Diabetes
25. Hypertension (High Blood Pressure) providing *You* do not also suffer from a known cardiovascular disease and/or Diabetes
26. Hypothyroidism, including Hashimoto's Disease
27. Incontinence
28. Insulin Resistance
29. Macular Degeneration

30. Meniere's Disease
31. Migraine
32. Nocturnal Cramps
33. Plantar Fasciitis
34. Raynaud's Disease
35. Sleep Apnoea
36. Solar Keratosis
37. Trigeminal Neuralgia
38. Trigger Finger

If *You* require cover for *Medical Conditions* that are not automatically covered above, *You* may apply for additional cover for that condition. Please see the '*Medical Conditions We need to assess*' section below.

Medical Conditions We need to assess

If *You* have a *Medical Condition* that is not automatically covered above and *You* want cover for this *Medical Condition*, *You* will need to complete *Our* online medical assessment so that *We* can assess whether:

- a. *We* can cover the *Medical Condition* – in which case additional *Premium* may be payable and the *Medical Condition* will be listed on *Your Certificate of Insurance*; or
- b. *We* can't cover the *Medical Condition* – in which case, the *Medical Condition* that has not been accepted will be listed on *Your Certificate of Insurance*.

Changes in Your health

If before starting *Your Trip*, *You* become aware of, or a reasonable person in the circumstances could be expected to have become aware of, a change in *Your* health, that:

- has, or is likely to have, an effect on the diagnosis, severity, or management of a *Medical Condition*, such as a change in treatment, medication or dosage, a new symptom or change of a condition of a *Medical Condition*, that *We* have accepted on *Your Certificate of Insurance*; or
- a *Medical Condition* manifests itself, that is not otherwise covered under the '*Medical Conditions We automatically cover*' section;

You must tell *Us* as soon as reasonably practicable and prior to starting *Your Trip*.

We will then assess the condition to determine if *We* can offer *You* cover, as outlined in the '*Medical Conditions We need to assess*' section above. If *We* consider any change in health no longer satisfies the criteria *We* offer under the policy because it substantially increases the risk of loss, damage, illness, injury or liability, then *We* will let *You* know and decline or withdraw coverage, as applicable, by issuing *You* an updated *Certificate of Insurance* with any applicable changes to *Medical Conditions* that are or are not covered by the policy.

If *We* withdraw or decline cover and *You* decide to cancel *Your Trip* as a result, cover may still be available under 'Section 1 Cancellation Fees and Lost Deposits'. If *You* do not claim and want to alternatively cancel *Your* policy prior to starting *Your Trip* as a result of this decision, *We* will refund *Your Premium* in full, even if this is outside the cooling off period.

If *You* fail to tell *Us* about a change in *Your* health as set out above, *We* may refuse coverage or refuse to pay *Your* claim, in whole or in part, subject to *Our* rights under section 54 of the Insurance Contracts Act 1984 (Clth) to the extent that *We* have been prejudiced as a result of *Your* failure to notify *Us*. *We* may also be entitled to cancel *Your* policy under section 60 of the Insurance Contracts Act (Clth).

Pregnancy

Our policies provide cover for pregnancy in limited circumstances.

What is covered?

Cover is included automatically up to the end of the 25th week of pregnancy for:

- a. single non-complicated pregnancies;
- b. unexpected pregnancy complications; and
- c. childbirth which was accelerated by accidental injury in limited circumstances.

Please see further information below.

You will need to apply for cover if at the *Relevant Time*, *You* know *You* are pregnant and are aware of, or a reasonable person in the circumstances could be expected to have been aware of, any of the following:

- i. there have been complications with this or a previous pregnancy,
- ii. *You* are expecting a multiple pregnancy (such as triplets or twins), or
- iii. *You* have a *Medical Condition* which could have an adverse impact on *Your* health.

Pregnancy Complications

Pregnancy complications are considered *Medical Conditions* and need to be disclosed and assessed if *You* want cover for these conditions whilst on *Your Trip*. Pregnancy complications include those that occur during pregnancy or may be caused by *Medical Conditions* that already existed prior to the pregnancy, such as previous high risk of miscarriage, gestational diabetes, hyperemesis (severe morning sickness) or pre-eclampsia. Please refer to the '*Medical Conditions We need to assess*' section above.

What is not covered?

There is no cover for:

- a. pregnancy complications occurring from the 26th week of gestation, or as described in the section above (Pregnancy Complications) unless such complications are specifically accepted by *Us* and noted on *Your Certificate of Insurance*;
- b. childbirth at any stage of the pregnancy, other than as a result of an *Accident* occurring prior to the end of the 25th week of *Your* pregnancy which causes *You* to give birth prematurely;
- c. the health or care of a newborn child, irrespective of the stage of pregnancy when the child is born; or
- d. regular antenatal care.

We recommend that *You* contact *Your Treating Doctor* and obtain written confirmation that *You* are fit to travel before commencing *Your* planned *Trip*. Please see the '*Changes in Your health*' section above, which outlines conditions to *Our* cover.

If *You* are unsure whether *You* need to complete a medical assessment for *Your* pregnancy, please call [1300 406 752](tel:1300406752) for additional assistance.

Please refer to '*General Exclusions*' on pages 32–33 which apply to all sections of cover.

Sports and activities included in Your cover

Most amateur sporting and adventure activities are covered at no additional cost. There are some sports that have conditions of cover and some that We do not cover at all. Below is an overview of the sports We do not cover and those with conditional cover. Whatever sport or activity You choose to do, it is a condition of cover that You act in a responsible way to protect Yourself.

We cover a broad range of activities and We have included the most common in this section.

We cover *Mopeds, Scooters and Motorcycles* at no additional cost however please refer to 'General Exclusions' on pages 32–33 which apply to all sections of cover.

Activities included only under certain conditions

If You wish to participate in:

- abseiling
- assault course
- breathing observation
- bubble diving
- bungee jumping
- camel or elephant riding
- canoeing or kayaking (grade 3 and 4 rapids)
- canopy walking
- canyoning
- cave tubing
- coasteering
- fishing trips (overnight)
- go karting
- gorge or canyon swinging
- hot air ballooning
- husky sledge driving
- jet boating
- mud bugging
- ostrich riding
- paintballing
- parasailing
- quad biking
- scuba diving (unlicensed)
- target shooting
- all types of trekking or hiking up to a maximum of 3,000 metres above sea level
- tubing
- zip lining or zorbing,

then You will need to observe the following conditions. Specifically the activity must:

- 1) be conducted through a commercial operator; and
- 2) be available to the general public; and
- 3) not be considered *Extreme Risk*; and
- 4) not require any special skills, pre-fitness training program prior to the participation of the activity, or a high level of fitness to undertake.

Activities not covered

The following activities are not covered under any of Our policies and are listed on pages 32–33 under *General Exclusions*:

- trekking or hiking over 3,000 metres above sea level
- *Skiing* or snowboarding (unless You have purchased Our Ski and Winter Sports option)
- any kind of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational *Skiing* (unless You have purchased Our Ski and Winter Sports option)
- bob sleighing, snow rafting, parapenting, heli-*Skiing*, aerobatic *Skiing*, skijoring, *Skiing* with any form of power assisted equipment
- *Backcountry Skiing*
- racing or participating in any timed event (other than on foot)
- any kind of professional sport
- hunting
- *Open Water Sailing*
- participating in any rodeo activity, either as an amateur or as a professional
- mountaineering or rock climbing using ropes or climbing equipment (other than for hiking)
- parachuting, sky diving or base jumping
- hang gliding or paragliding
- travel in any air supported device, other than as a passenger, in a fully licensed aircraft operated by an airline or charter company. This does not apply to regulated or licensed ballooning
- diving underwater unlicensed using an artificial breathing apparatus, unless the conditions outlined in section 'Activities Included Only Under Certain Conditions' on page 12 are followed.
- polo
- horse jumping
- running with the bulls
- freestyle BMX
- motocross
- canoeing or kayaking grade 5 rapids and above.

While You are travelling

Overseas Emergency Assistance

If something unexpected happens while *You* are overseas, *We* want to ensure *We* can help make it as stress free as possible. If *You* have an emergency medical situation, *Our* team will help to keep *You* in touch with *Your* family and colleagues and assist in locating embassies and consulates around the world.

If *You* have an overseas medical emergency, contact *Our* assistance team immediately, 24 hours a day, 7 days a week on: [+61 2 8055 1627](tel:+61280551627) (reverse charges accepted from the overseas operator). For general claim enquiries, policy extensions, *Luggage* claims, flight delays, or other non medical related queries please contact *Our* team on [1300 406 752](tel:1300406752) on Mon-Fri 8am-9pm, Sat-Sun 9am-6pm or email ractclaims@tmnfatravelinsurance.com.au

If *You*:

- are hospitalised; or
- *You* are being treated as an outpatient and the total cost of any consultation or treatment will exceed \$2,000

You, or a member of *Your* travelling party, should contact *Us* as soon as reasonably practicable. If *You* do not contact *Us*, and incur costs without *Our* consent, *We* may limit the amount payable under a claim, to the amount *We* would have paid towards any expenses (including medical) or for any evacuation/repatriation or airfares that have not been approved or arranged by *Us*.

For all other *Insured Events* please follow the claims process outlined in Claims Information.

Extending Your cover

We will extend the term of *Your* cover for no additional cost if any delay is due to a reason which is covered under *Your* policy.

For all other reasons, *You* can apply to extend *Your* single *Trip* policy by contacting *Us* as soon as reasonably practical prior to the original expiry date of *Your* policy. Extension of cover is subject to *Our* approval (which will not be unreasonably withheld) and *Your* payment of any additional *Premium*. *We* may agree to extend *Your* cover only if *You* agree to certain conditions. There may be circumstances where *We* are not able to extend *Your* cover based on *Your* circumstances and this will be discussed with *You*.

Where *We* have agreed to extend cover, *We* will issue *You* with a new *Certificate of Insurance*. The *Period of Insurance* on *Your* new *Certificate of Insurance*, when added to the period on *Your* original *Certificate of Insurance*, cannot exceed a combined maximum period of 12 months.

You cannot extend cover under *Our* Annual Multi-Trip plan.

Policy Wording

Policy Benefit sections

Section 1: Cancellation Fees and Lost Deposits

This section covers:

1A Unforeseen Circumstances

We will pay *Your* cancellation fees and lost deposits for *Your* travel and accommodation arrangements, excursions, tours and other activities that *You* have pre-paid and which are non-refundable or *You* cannot reasonably recover if *Your Trip* is rescheduled, cancelled or cut short at any time, due to circumstances beyond *Your* control which *You* did not foresee and a reasonable person in *Your* position would not have foreseen, other than the circumstances described in Section 1B, at the *Relevant Time*.

The maximum benefit for this entire section 1A is:

Type of policy	Limit per Adult
Comprehensive	\$unlimited^^
Essentials	\$25,000
Saver	Not Applicable
Annual Multi-Trip plan	\$unlimited^^
Domestic	\$unlimited^^
Domestic cancellation	\$1,000

^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

All Sub Limit benefits in this section are subject to the main benefit outlined in 1A above.

1B Death, Injury or Illness of Your Relative, Your Travelling Companion or Your Travelling Companion's Relative

We will pay *Your* cancellation fees and lost deposits for *Your* travel and accommodation arrangements, excursions, tours and other activities that *You* have pre-paid and which are non-refundable or *You* cannot reasonably recover if *Your Trip* is rescheduled, cancelled or cut short at any time because of the death, injury or illness of *Your Relative, Your Travelling Companion or Travelling Companion's Relative*, which *You* did not foresee and a reasonable person in *Your* position would not have foreseen, where at the *Relevant Time*, that person:

- did not have a *Medical Condition* that caused their death, injury or illness;
- did not have a terminal illness; or
- was not residing in a nursing home or receiving similar home care or assistance;

up to the limits outlined in Section 1A.

In circumstances where any point (a)-(c) cannot be met (i.e. *Your Relative* was in a nursing home), the maximum We will pay for any one claim is \$1,000 per *Adult* and a total combined limit of \$2,000 (for 2 *Adults*, including *Dependents*), as set out in the table below.

The maximum We will pay for any one claim under section 1B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$1,000
Essentials	\$1,000
Saver	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	\$1,000

1C Emergency Worker Leave

The cost of Cancellation Fees and Lost Deposits on prepaid tickets and bookings (other than tickets purchased using frequent flyer or similar points, cover for which is detailed under 1D) that *You* cannot claim from anyone else, if *Your* travel is cancelled prior to the commencement of *Your Trip* because *Your* annual leave is cancelled by *Your* employer after *You* have booked *Your* holiday, provided that:

- You* are an employee of the armed forces, police, fire or ambulance services; and
- Your* employer cancels *Your* leave:
 - so *You* can attend an unforeseen emergency; or
 - to relocate *You* overseas unexpectedly.

The maximum We will pay for Sub Limit 1C is:

Type of policy	Sub Limit per Adult
Comprehensive	\$1,000
Essentials	\$500
Saver	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	\$750

1D Frequent Flyer Points

Where an airline ticket was purchased using frequent flyer or similar air points, We will pay *You* for frequent flyer or similar air points lost following cancellation of *Your* air ticket. The amount payable will be calculated as follows:

- if the airline will not refund *Your* points, We will refund to *You* the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued
- if the airline will only refund a portion of *Your* points, We will refund to *You* the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of *Your* points refunded back to *You*.

For this benefit to become payable:

- the reason for cancellation must be covered under this section of the policy; and
- the loss of such points cannot be recovered from any other source; and
- before *You* submit a claim under this section *You* must first request the airline refund *Your* points.

1E Travel Agent Fees

Non-recoverable fees *You* have been charged by *Your* travel agent, up to the limits shown in the table below.

The maximum *We* will pay for Sub Limit 1E is:

Type of policy	Sub Limit per Adult
Comprehensive	\$4,000
Essentials	\$2,000
Saver	Not Applicable
Annual Multi-Trip plan	\$4,000
Domestic	\$2,000

1.12 The non-refundable unused portion of travel or accommodation arrangements where additional travel or accommodation costs have been paid for by *Us* as part of a claim under this policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of *You* or *Your Travelling Companion* and are agreed by *Us*.

1.13 The *Financial Default* of a *Travel Services Provider*, travel agent, tour wholesaler, tour operator or booking agent. Refer to Section 10 on page 23.

1.14 Any *Cyber Incident*.

1.15 All *General Exclusions* on pages 32-33 apply to this section as well.

Section 1: Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

- 1.1** *You*, *Your Travelling Companion* or any other persons change of mind, disinclination or reluctance to undertake the *Trip*.
- 1.2** The breakdown or dissolution of any personal or family relationship.
- 1.3** Claims arising from *Your Home* or business (other than severe damage to *Your Home* or business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to *You* being involuntarily retrenched from *Your* usual permanent employment in Australia nor will it apply to benefits available under Section 1C on page 14.
- 1.4** *You* not complying with what *Your* ticket conditions require.
- 1.5** Tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from *Your* destination.
- 1.6** *You* being aware at the time of purchasing the policy of circumstances that would give rise to *You* making a claim under this policy or *You* had booked *Your Trip* to arrange to travel when *You* knew of circumstances that may lead to *Your Trip* being disrupted or cancelled.
- 1.7** Cancellation, delays or rescheduling caused by *Your Transport Provider* or *Travel Services Provider*.
- 1.8** Mechanical breakdown of any means of transport.
- 1.9** The government of any country not allowing *You* to enter or stay in that country.
- 1.10** The cost of a return ticket if *You* have not purchased a return air ticket to Australia.
- 1.11** Any *Terrorist Act*, threat of a *Terrorist Act* or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected *Terrorist Act* unless the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to *Your* country/region of intended travel since *You* purchased *Your* policy.

Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses

This section covers:

2A Reasonable overseas medical and hospital expenses You have to pay as a result of an injury or illness that You incurred/sustained (including injury arising from a *Terrorist Act* subject to policy terms and exclusions) and of which You became aware or ought reasonably to have become aware during the *Period of Insurance* on Your *Certificate of Insurance*. All medical treatments must be provided by Your *Treating Doctor* or Our *Consulting Medical Officer*. We will pay up to 12 months from the time You first received treatment for the injury or illness.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$unlimited**
Essentials	\$unlimited**
Saver	\$unlimited**
Annual Multi-Trip plan	\$unlimited**
Domestic	Not Applicable

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during Your *Period of Insurance*. Benefits may be paid up to 12 months from the time You received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by Your *Treating Doctor* or Our *Consulting Medical Officer*. You must notify Us as soon as practicable of Your admittance to hospital.

All Sub Limit benefits in this section are subject to the main benefit outlined in 2A above.

2B Cash in Hospital

If You are hospitalised overseas for more than 48 hours, We will also pay \$50 for each 24-hour period You are in hospital from the first day of hospitalisation up to the limits shown in the table below.

The maximum We will pay for Sub Limit 2B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$6,000
Essentials	\$3,500
Saver	\$1,500
Annual Multi-Trip plan	\$6,000
Domestic	Not Applicable

2C Overseas Dental

Up to the limits shown in the table below for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an *Accident* and which does not result from an illness or disease, but not treatment that can be reasonably delayed until You return to Australia.

The maximum We will pay for Sub Limit 2C is:

Type of policy	Sub Limit per Adult
Comprehensive	\$unlimited**
Essentials	\$2,000
Saver	\$500
Annual Multi-Trip plan	\$unlimited**
Domestic	Not Applicable

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during Your *Period of Insurance*. Benefits may be paid up to 12 months from the time You received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by Your *Treating Doctor* or Our *Consulting Medical Officer*. You must notify Us as soon as practicable of Your admittance to hospital.

2D Up to \$500 for necessary emergency dental costs for relief of sudden and acute pain, given or prescribed by Your *Treating Doctor* and incurred outside Australia.

2E We will decide on which action to take subject to medical restraints and as agreed by Our *Consulting Medical Officer* whether that be bringing You Home to Australia or moving You to another country if it is medically necessary. If We bring You Home to Australia We will use the refundable portion of Your return ticket towards Our costs. Any refund or credit You are entitled to will be deducted from any settlement.

2F Overseas *Additional Accommodation, Meal and Travelling Expenses* of Your *Travelling Companion* or *Relative* if We agree with Your *Treating Doctor* or Our *Consulting Medical Officer* that a *Travelling Companion* or *Relative* must travel to see You, or stay with You until You are able to resume Your *Trip*, or escort You Home.

2G Funeral Expenses Overseas

If You die unexpectedly whilst on Your *Trip*, We will pay the reasonable cost for a funeral/cremation overseas or the return of Your remains to Australia.

The maximum We will pay for Sub Limit 2G is:

Type of policy	Sub Limit per person
Comprehensive	\$20,000
Essentials	\$15,000
Saver	\$10,000
Annual Multi-Trip plan	\$20,000
Domestic	Not Applicable

2H If *You* are hospitalised, die or are evacuated and *Your Dependents* 16 years or under are left without supervision whilst on *Your Trip*, *We* will provide care for them until *We* can arrange:

- their return to Australia; or
- for a *Relative* to arrive to care for them.

This benefit is only provided if *You*, *Your Travelling Companion* or a *Relative* contacts *Us* as soon as reasonably practicable and obtains *Our* agreement.

2I If *Your Treating Doctor* certifies that *You* are unfit to drive, up to \$500 to return *Your Rental Vehicle* to the owner's nearest depot. This does not apply to the Saver plan.

Please note that *We* do not cover any medical costs incurred in Australia.

Section 2 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

- 2.1** Any *Medical Conditions* (except as specified under "*Medical Conditions*" on pages 10-11) unless *We* have assessed and accepted *Your* condition and where required an additional *Premium* has been paid.
- 2.2** An *Accident* that occurs whilst participating in *Skiing* or a *Winter Sport* unless *You* have purchased the Ski and Winter Sports option.
- 2.3** Any medical or dental problem of *Yours* that *You* told *Us* about when *You* took out this insurance and *We* told *You* that *We* would not cover it.
- 2.4** Medical, hospital, dental, evacuation costs, or any ancillary benefits expenses incurred in Australia or for which *We* are prevented from paying by reason of any statutory legislation or government regulation or expenses incurred for dental treatment, due to normal wear and tear or the normal maintenance of dental health.
- 2.5** Medical, hospital, dental or any ancillary benefits expenses incurred more than 12 months from the time *You* first received treatment for the injury or illness.
- 2.6** *You* intentionally injure *Yourself*.
- 2.7** The cost of a return ticket if *You* have not purchased a return air ticket to Australia. *We* will deduct from *Your* claim the cost of the fare between *Your* last intended place of departure to Australia, at the same cabin class as *Your* initial departure fare.
- 2.8** If *You* unreasonably choose not to follow the medical advice obtained, in consultation with *Your Treating Doctor* or *Our Consulting Medical Officer*, any subsequent medical, hospital or evacuation expenses may be reduced or denied, to the extent that *We* have been prejudiced by *Your* decision to not follow this medical advice.
- 2.9** If *You* have not notified *Us* as soon as practicable of *Your* admittance to hospital.
- 2.10** If *You* have received medical treatment under a reciprocal national health scheme. Please visit www.dfat.gov.au for details of the agreements with Australia.
- 2.11** *Your* diagnosis of COVID-19. Please refer to Section 21.
- 2.12** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 3: Luggage and Personal Money

This section covers:

3A Luggage

For the reasonable repair or replacement cost of *Your Luggage* that *You* lose or that is stolen or damaged and which has not been left *Unattended*. At *Our* sole discretion *We* also have the option to repair or replace the *Luggage*. If *We* decide to replace *Your Luggage* it will be with new *Luggage*.

The most *We* will pay for any one item depends on the plan that *You* have selected and can be found on page 7 but will not exceed the limits in the table below.

A pair or set of items is treated as one item (e.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs or a drone with its camera).

Luggage left in a motor vehicle is only covered if it is completely obstructed from view, is locked in the boot or locked luggage compartment and there is evidence that forced entry was gained.

If *We* have paid *Your* claim for delayed *Luggage* and *You* also claim for lost *Luggage*, *We* will deduct the delayed *Luggage* settlement portion from the lost *Luggage* claim.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$15,000
Essentials	\$7,500
Saver	\$2,000
Annual Multi-Trip plan	\$15,000
Domestic	\$7,500

All Sub Limit benefits in this section are subject to the main benefit outlined in 3A above.

3B Travel Documents

If *Your* travel documents, credit cards or traveller's cheques carried with *You* are lost or illegally used by someone other than *You*, *Your Relative* or *Travelling Companion*.

The maximum *We* will pay for Sub Limit 3B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$5,000
Essentials	\$1,500
Saver	Not Applicable
Annual Multi-Trip plan	\$5,000
Domestic	Not Applicable

3C Luggage Delay

If You have to buy essential clothing and personal items during Your Trip because Luggage carried by Your Transport Provider is delayed by more than 10 hours, other than the return leg of Your Trip, We will pay the reasonable and necessary costs incurred by You, up to the limits shown in the table below. Receipts must be provided as proof of purchase of such items and evidence that they were purchased prior to the recovery of Your delayed Luggage. For cover under this section, essential clothing and personal items are deemed to be toiletries, underwear, socks and a change of clothes and/or shoes.

Following a loss under this policy section We will allow on settlement one automatic reinstatement of the Sum Insured.

The maximum We will pay for Sub Limit 3C is:

Type of policy	Sub Limit per Adult
Comprehensive	\$750
Essentials	\$500
Saver	Not Applicable
Annual Multi-Trip plan	\$750
Domestic	\$500

3D If Your golf equipment is lost, stolen, delayed or damaged while on the Trip (other than whilst in use), We will pay the necessary cost of hiring replacement equipment up to the amount of \$250 per Adult. Any claim must be supported by receipts. This does not apply to the Saver cover.

3E Personal Money

If Your Personal Money is stolen whilst You're on Your Trip, then We will pay the value of this Personal Money up to the limits shown in the table below. It is Your responsibility to provide proof of ownership of any stolen Personal Money and We are under no obligation to make payment without this proof of ownership.

The maximum We will pay for Sub Limit 3E is:

Type of policy	Sub Limit per Adult
Comprehensive	\$500
Essentials	\$250
Saver	Not Applicable
Annual Multi-Trip plan	\$500
Domestic	\$250

3F Skis, poles and snowboards that You have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm, provided You have purchased Our Ski and Winter Sports option.

Section 3 Exclusions

We will not cover You for losses or expenses that are for:

- 3.1** Items for trade, trade samples or Your tools of trade or profession.
- 3.2** Brittle or fragile items like glassware, china, ceramics, pottery etc. or an electronic component that becomes broken or scratched unless it is either:
 - the lens of spectacles, laptop computers, binoculars, photographic, video equipment; or
 - a breakage or scratch caused by an Accident involving any vehicle You were travelling in.
- 3.3** Any claim where Your financial services provider has not paid and You have not abided by their terms and conditions.
- 3.4** Negotiable instruments and items including (but not limited to) cheques, promissory notes or money orders, gold or precious metals, precious unset or uncut gemstones.
- 3.5** Luggage that You leave Unattended.
- 3.6** Luggage:
 - left in an unlocked motor vehicle; or
 - not completely obstructed from view even if the motor vehicle is locked; or
 - left overnight in a motor vehicle.
- 3.7** Valuables left Unattended in a motor vehicle at any time or in the cargo hold of any aircraft, ship, boat, train or bus, unless security regulations prevented You from keeping the Valuables with You, in which case this exclusion does not apply to any loss from the point of check-in until You receive the goods.
- 3.8** Luggage that You send or leave somewhere else and that will not be travelling with You on Your Trip.
- 3.9** Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, and Valuables including drone and radio-controlled/remote-controlled model car, vehicle, plane, boat and the like whilst they are in use.
- 3.10** Electrical or mechanical breakdown.
- 3.11** Normal wear and tear, deterioration or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, repairing, restoring or alteration.
- 3.12** The cost of consultation fees to replace prescription medication.
- 3.13** Loss of or damage to Luggage not reported to the Transport Provider, police, hotel or appropriate authority within 24 hours or as soon as reasonably practicable of You becoming aware of the loss or damage and where no written report is obtained.
- 3.14** The repair or replacement cost of Your Luggage that is damaged where the Transport Provider or Travel Services Provider has already provided recompense.

- 3.15** Loss of value of money or shortages of money, caused by mistakes of any person.
- 3.16** Losses due to devaluation or depreciation of currency.
- 3.17** *Personal Money* not carried on *Your* person unless secured in a safe or strong room.
- 3.18** We will not pay to the extent that *You* are entitled to compensation from the *Transport Provider* *You* were travelling on for the relevant amount claimed. However, if *You* are not reimbursed the full amount, We will pay the difference between the amount of *Your* expenses and what *You* were reimbursed, up to the limit of *Your* cover.
- 3.19** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 4: Emergency Expenses

This section covers:

4A Emergency Expenses – general

If *Your Trip* is disrupted, cancelled, delayed, or diverted because of the following events:

- a. *Your* passport or travel documents being lost or stolen or accidentally damaged whilst on *Your Trip*, provided they are not left *Unattended*;
- b. *You* unintentionally breaking any quarantine regulation;
- c. *Natural Disaster*, severe weather condition;
- d. *Your Home* or business premises in Australia is destroyed by fire, storm, earthquake or flood rendering *Your Home* or business premises uninhabitable or unoccupiable;
- e. *Your Treating Doctor* or *Our Consulting Medical Officer* certifying that *You* or *Your Travelling Companion* are unfit to continue with *Your Trip* original itinerary or an amended itinerary;
- f. an *Accident* involving *Your* means of transport;
- g. a power failure, riot, strike or civil commotion;

We will cover *Your Additional Accommodation, Meal and Travel Expenses* which are of a reasonable nature and equivalent standard to *Your* pre-booked arrangements, provided that *You* cannot recover such expenses from someone else.

The maximum We will pay for all claims in total under Section 4A is:

Type of policy	Limit per Adult
Comprehensive	\$unlimited^^
Essentials	\$25,000
Saver	\$5,000
Annual Multi-Trip plan	\$unlimited^^
Domestic	\$25,000

^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit.

All Sub Limit benefits in this section are subject to the main benefit outlined in 4A above.

4B Resumption of Travel

We will also pay *Your* transport costs to resume *Your* original overseas *Trip* if *You* rejoin it within 60 days of returning to Australia for a reason described in section 4A, provided there was at least 7 days of *Your Trip* remaining at the time *You* returned to Australia.

The maximum We will pay for all claims in total under section 4B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$5,000
Essentials	\$1,500
Saver	Not Applicable
Annual Multi-Trip plan	\$5,000
Domestic	Not Applicable

4C Emergency Expenses for Death, Injury or Illness of Your Relative, Travelling Companion or Your Travelling Companion's Relative

We will pay Your emergency expenses if Your Trip is rescheduled, cancelled or cut short at any time because of the death, injury or illness of Your Relative, Your Travelling Companion or Travelling Companion's Relative, which You did not foresee and a reasonable person in Your position would not have foreseen, where at the Relevant Time, that person:

- did not have a Medical Condition that caused their death, injury or illness;
- did not have a terminal illness; or
- was not residing in a nursing home or receiving similar home care or assistance,

up to the limits outlined in the table below.

If any point in (a)-(c) cannot be met (i.e. Your Relative was in a nursing home or did have a Medical Condition), the maximum We will pay for any one claim is \$1,000 as set out in the table below.

The maximum We will pay for all claims in total under section 4C is:

Type of policy	Sub Limit per Adult	Sub Limit per Adult due to (a)-(c)
Comprehensive	\$5,000	\$1,000
Essentials	\$1,500	\$1,000
Saver	Not Applicable	Not Applicable
Annual Multi-Trip plan	\$5,000	\$1,000
Domestic	Not Applicable	Not Applicable

4D Special Events

If Your Trip is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, musical festival or sporting event which cannot be delayed due to Your late arrival and the Trip is delayed because of something unexpected and outside Your control, We will pay You the reasonable additional cost of using alternative public transport to arrive at Your destination on time.

The maximum We will pay for Sub Limit 4D is:

Type of policy	Sub Limit per Adult
Comprehensive	\$5,000
Essentials	\$2,000
Saver	Not Applicable
Annual Multi-Trip plan	\$5,000
Domestic	Not Applicable

Section 4 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

- The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
- Additional Accommodation, Meal and Travelling Expenses where We have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period. This exclusion will not apply where the additional accommodation expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion and are agreed by Us.
- Resumption of Travel costs where We have also paid a claim for the cost of Cancellation Fees or Lost Deposits under Section 1 on bookings in respect of the original Trip.
- Any Cyber Incident.
- All General Exclusions on pages 32-33 apply to this section as well.

Section 5: Accidental Death

This section covers:

- 5A** • The death of *You* or *Your Dependent* if it occurs within 12 months of *Your Trip* as a result of an injury caused by an *Accident* or *Terrorist Act* (subject to policy terms and exclusions) during *Your Trip*; or
- The disappearance of *You* or *Your Dependent* because *Your* means of transport disappeared, sank or was wrecked and *You* and *Your Dependent's* bodies have still not been found 12 months later.

We will pay *You* or *Your Estate* a lump sum benefit. All persons listed on *Your Certificate of Insurance* are covered, per person, for the amount shown in the table below.

Type of policy	Limit per person
Comprehensive	\$25,000
Essentials	\$15,000
Saver	Not Applicable
Annual Multi-Trip plan	\$25,000
Domestic	\$25,000

Section 5 Exclusions

We will not cover *You* for losses that are for, related to or as a result of:

- 5.1** Death caused by sickness, disease or suicide.
- 5.2** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 6: Accidental Disability

This section covers:

- 6A** If during *Your Trip*, *You* suffer an injury from an *Accident* that results within 12 months of the date of the *Accident*:
 - 1) in *Your Permanent* loss of sight in one or both eyes; or
 - 2) in *Your Permanent* loss of use of one or more *Limbs*; or
 - 3) in *Your Permanent* brain injury.

We will pay *You* a lump sum benefit. All persons listed on *Your Certificate of Insurance* are covered, per person, for the amount shown in the table below.

Type of policy	Limit per person
Comprehensive	\$25,000
Essentials	\$15,000
Saver	Not Applicable
Annual Multi-Trip plan	\$25,000
Domestic	\$25,000

Section 6 Exclusions

We will not cover *You* for losses that are for, related to or as a result of:

- 6.1** *You* intentionally injuring *Yourself*.
- 6.2** Disability caused by sickness or disease.
- 6.3** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 7: Your Legal Liability

This section covers:

- 7A**
 - Compensatory damages *You* become legally liable to pay because during *Your Trip*, *You* injured someone, caused someone to die, or lost or damaged someone’s property; and/or
 - *Your* reasonable legal costs and expenses for settling and defending the claim made against *You* as long as *You* have incurred them with *Our* approval.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$10,000,000
Essentials	\$10,000,000
Saver	\$10,000,000
Annual Multi-Trip plan	\$10,000,000
Domestic	\$10,000,000

Section 7 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

- 7.1** Injury to *Your Travelling Companion*, *Your Relative* or *Your* employee or *Your Travelling Companion’s Relative* or employee.
- 7.2** Loss of or damage to property belonging to or in the care or control of *You*, a *Relative*, *Your Travelling Companion*, or an employee of any of the aforementioned.
- 7.3** A claim against *You* arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms, drone, or radio-controlled/remote-controlled vehicles including (but not limited to) model cars, planes and boats.
- 7.4** A claim arising from the conduct of a business, profession or trade, including *You* providing professional advice or service.
- 7.5** Any fine or penalty, punitive, aggravated or exemplary damages.
- 7.6** Any conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of *You* or any person acting with *Your* knowledge, consent or connivance.
- 7.7** Any *Terrorist Act* or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected *Terrorist Act*.
- 7.8** Disease that is transmitted by *You*.
- 7.9** Assault and/or battery committed by *You* or at *Your* direction.
- 7.10** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 8: Rental Car Excess

This section covers:

- 8A** The *Rental Vehicle* insurance excess, or where the cost of repairs do not exceed the *Rental Vehicle* insurance excess, if *You* rent a vehicle from a registered motor vehicle rental company with whom *You* have a binding legal agreement, and it is involved in an *Accident* or stolen whilst in *Your* control and *You* are legally liable to pay an excess under the insurance policy for the *Rental Vehicle*. This includes payments that *You* are responsible for under the terms of *Your Rental Vehicle* agreement following accidental damage to windscreens and tyres.

This cover does not replace *Rental Vehicle* insurance and only provides cover for the excess component up to the applicable benefit limit stated on *Your* policy. We will cover drivers accepted by the rental company and listed on *Your Rental Vehicle* agreement.

The maximum benefit for this entire section is:

Type of policy	Limit per policy
Comprehensive	\$8,000
Essentials	\$4,000
Saver	Not Applicable
Annual Multi-Trip plan	\$8,000
Domestic	\$5,000
Rental Car Excess plan	\$limit chosen

Section 8 Exclusions

We will not cover *You* for *Your* claim for Rental Car Excess that is for, related to or as a result of:

- 8.1** Any costs *You* become liable for if the *Rental Vehicle* agreement does not include comprehensive insurance with an applicable excess.
- 8.2** Any loss or damage arising from the operation of the *Rental Vehicle* in violation of the terms and conditions of the *Rental Vehicle* agreement or loss or damage which occurs beyond the limits of any public roadway.
- 8.3** Any loss or damage arising from the operation of the *Rental Vehicle* while affected by alcohol or any other drug in a way that is against the law of the place *You* are in.
- 8.4** Any loss or damage that falls outside of *Your Rental Vehicle* insurance Excess.
- 8.5** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 9: Loss of Income from Injury

This section covers:

- 9A** If You are injured in an *Accident* or *Terrorist Act* whilst on Your *Trip* and Your *Treating Doctor* certifies that You are unfit to resume Your ordinary employment in Australia, within 90 days of the *Accident* occurring or Your return to Australia, We will cover Your loss of income, subject to the below policy limits.

We will pay You Your average weekly income up to the maximum weekly benefit amount, until You can return to work or for a maximum period of 26 weeks, whichever occurs first.

We will not pay for any period You did not intend to work and for the first 28 days after You intended to return to Your employment.

The benefits for this section are:

Type of policy	Maximum Benefit Limit per Adult	Weekly Limit per Adult
Comprehensive	\$10,400	\$400
Essentials	\$5,200	\$200
Saver	Not Applicable	Not Applicable
Annual Multi-Trip plan	\$10,400	\$400
Domestic	\$5,200	\$200

Section 9 Exclusions

We will not cover You for loss of income where:

- 9.1** You are unable to return to work for a reason not related to the injury, including due to a sickness or disease which has arisen independently of the *Accident* or *Terrorist Act*.
- 9.2** The loss of income is from employment outside of Australia.
- 9.3** The loss is excluded in the *General Exclusions* on pages 32-33.

Section 10: Financial Default

This section covers:

- 10A** If due to a *Financial Default* of a *Travel Services Provider* You have to re-arrange Your *Trip*, We will pay the reasonable costs for You to arrange the same or similar standard of transport and accommodation. The maximum We will pay is capped at Your non-recoverable costs which You have incurred due to the *Trip* being cancelled.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$10,000
Essentials	\$5,000
Saver	Not Applicable
Annual Multi-Trip plan	\$10,000
Domestic	\$3,000

All Sub Limit benefits in this section are subject to the main benefit outlined in 10A above.

- 10B** If due to the *Financial Default* of a *Travel Services Provider* Your *Trip* is cancelled because You cannot rearrange it, We will pay the non-recoverable unused portion of Your pre-paid travel costs.

We will also pay for the cancellation fee charged by Your travel agent up to the limits shown in the table below.

The maximum We will pay for Sub Limit 10B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$4,000
Essentials	\$2,000
Saver	Not Applicable
Annual Multi-Trip plan	\$4,000
Domestic	\$1,500

- 10C** If You have to return *Home* and have incurred necessary additional expenses in doing so, We will pay the reasonable additional accommodation and travelling expenses incurred.

Section 10 Exclusions

We will not cover You for Your claim that arises from, or is related to:

- 10.1** The *Financial Default* of any travel agent, tour wholesaler, tour operator or booking agent.
- 10.2** *Financial Default*, if it had already occurred at the time Your *Certificate of Insurance* was issued or the date Your *Trip* was paid for, whichever occurs last.
- 10.3** Accommodation expenses incurred after the date You originally planned to return *Home*.
- 10.4** More than the loss of the normal remuneration payable to the travel agent had the *Trip* gone ahead as planned.
- 10.5** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 11: Domestic Pets

This section covers:

- 11A** Up to \$650 if *Your* pet suffers an injury during *Your Trip* and requires veterinary treatment, provided that at the time of the injury, *Your* pet was in the care of a *Relative*, friend or boarding kennel or cattery.

The maximum benefit for this entire section is:

Type of policy	Limit per policy
Comprehensive	\$650
Essentials	Not Applicable
Saver	Not Applicable
Annual Multi-Trip plan	\$650
Domestic	Not Applicable

All sub limit benefits in this section are subject to the main benefit outlined in 11A above.

- 11B** \$25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats owned by *You*, if *You* are delayed beyond *Your* original return date due to an event covered under this policy.

Section 11 Exclusions

We will not cover *You* for *Your* claim that arises from, or is related to:

- 11.1** Any boarding kennel or cattery fees incurred outside of Australia.
- 11.2** Any pets located outside of Australia.
- 11.3** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 12: Domestic Services

This section covers:

- 12A** If *You* are injured during *Your Trip* and become disabled as a result of the injury and the disablement continues after *Your* return *Home*, We will reimburse *You* up to \$50 per day in respect of expenses incurred in the provision of housekeeping services that *You* are unable to fully perform to the normal extent by *Yourself*.

The maximum amount We will pay for all claims combined under this section is shown in the table below. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$1,500
Essentials	Not Applicable
Saver	Not Applicable
Annual Multi-Trip plan	\$1,500
Domestic	Not Applicable

Section 12 Exclusions

We will not cover *You* for *Your* claim that arises from, or is related to:

- 12.1** If *You* do not have a medical certificate confirming *Your* disablement and verifying the need for housekeeping services as a result of *Your* disablement.
- 12.2** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 13: Travel Delay

This section covers:

- 13A** If Your scheduled *Transport Provider* is delayed for at least 6 hours for reasons outside Your control, including *Cyber Incident*, and to the extent You cannot claim the expenses from anyone else, We will reimburse You for Your *Additional Accommodation, Meal and Travelling Expenses* including emergency personal telephone calls, up to the daily limits, for each 24 hours the delay continues up to the maximum benefit.

The benefits for this section are:

Type of policy	Maximum Benefit Limit per Adult	Daily Limit per Adult
Comprehensive	\$3,000	\$500
Essentials	\$1,500	\$250
Saver	Not Applicable	Not Applicable
Annual Multi-Trip plan	\$3,000	\$500
Domestic	\$1,500	\$250

Section 13 Exclusions

We will not cover You for Your claim that arises from, or is related to:

- 13.1** *Additional Accommodation, Meal and Travelling Expenses* where We have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period. This exclusion will not apply where the *Additional Accommodation, Meal and Travelling Expenses* are incurred directly as a result of the hospitalisation or death of You or Your *Travelling Companion* and are agreed by Us.
- 13.2** *Additional Accommodation, Meal and Travelling Expenses* in Section 4A if You claim the benefit under that section.
- 13.3** Any Act of terrorism except for a terrorist event perpetrated by electronic or internet based applications or means.
- 13.4** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 14: Hijack and Kidnap

Subject to the *General Exclusions* on pages 32-33, this section covers:

- 14A** If You are hijacked or kidnapped We will pay up to the daily limits, for each day that You or Your *Dependents* are held captive up to the maximum benefit limit.

Type of policy	Maximum Benefit Limit per person	Daily Limit per person
Comprehensive	\$10,000	\$1,000
Essentials	\$5,000	\$500
Saver	Not Applicable	Not Applicable
Annual Multi-Trip plan	\$10,000	\$1,000
Domestic	Not Applicable	Not Applicable

Ski and Winter Sports Option

When You purchase Your policy You will need to select the Ski and Winter Sports option if You want this cover. This will determine the *Premium* You pay. The Ski and Winter Sports option is only available to You if You are 85 years or less at the time You purchase Your Policy.

IMPORTANT: You must purchase the Ski and Winter Sports option in order to be covered for Overseas Medical and Hospital expenses that are incurred following an Accident that takes place whilst participating in Skiing or a Winter Sport. Not all Winter Sports are covered and these are explained on page 12.

This option covers: leisure bigfoot *Skiing*, cat *Skiing*, cross country *Skiing* (along a designated cross country ski route only), glacier *Skiing*, ice hockey, ice skating, luring (on ice only), and mono *Skiing*, *Off-piste Skiing* (with a professional guide only), recreational *Ski* racing, and recreational *Skiing*, snowmobiling and tobogganing. In all cases “*Skiing*” also means snowboarding.

If You take part in any of the above-mentioned activities, it is a condition of cover that You act in a responsible way to protect Yourself and that:

- 1) You are on-piste (or if *Off-piste*, You are with a professional guide at all times);
- 2) You follow the safety guidelines for the *Skiing* and *Winter Sports* concerned and where applicable, You use the appropriate and recommended safety equipment;
- 3) the *Skiing* and *Winter Sport* is not part of a competition or tournament, including training or practising;
- 4) the *Skiing* and *Winter Sport* is not undertaken on a professional basis; and
- 5) the *Skiing* and *Winter Sport* is not excluded by the policy or listed in *General Exclusions*.

Please remember that any *Winter Sports* equipment You have left behind or left *Unattended* is not covered under this section. However ski’s, poles and snowboards that You have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm may be covered under Section 3F.

The cover described in sections 15 to section 20 is only available if ‘Ski and Winter Sports Option’ is shown on Your *Certificate of Insurance*.

Section 15: Ski & Winter Sports Overseas Medical and Hospital

This section covers an injury while participating in *Skiing* or *Winter Sports*, which first occurs after the departure date, as shown on *Your Certificate of Insurance*:

- 15A** Reasonable overseas medical and hospital expenses You have to pay as a result of an injury whilst participating in *Skiing* or *Winter Sports* which first occurs after the departure date as shown on *Your Certificate of Insurance*.

Please note that We do not cover any medical costs incurred in Australia.

Type of policy	Limit per Adult
Comprehensive	\$unlimited**
Essentials	\$unlimited**
Saver	Not Applicable
Annual Multi-Trip plan	\$unlimited**
Domestic	Not Applicable

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time You received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. You must notify Us as soon as practicable of *Your* admittance to hospital.

15B Cash in Hospital

If You are hospitalised overseas for more than 48 hours, We will also pay \$50 for each 24-hour period You are in hospital from the first day of hospitalisation up to the limits shown in the table below.

The maximum We will pay for Sub Limit 15B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$6,000
Essentials	\$3,500
Saver	\$1,500
Annual Multi-Trip plan	\$6,000
Domestic	Not Applicable

15C Overseas Dental

Up to the limits shown in the table below for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an *Accident* and which does not result from an illness or disease, but not treatment that can be reasonably delayed until You return to Australia.

The maximum We will pay for Sub Limit 15C is:

Type of policy	Sub Limit per Adult
Comprehensive	\$unlimited**
Essentials	\$2,000
Saver	\$500
Annual Multi-Trip plan	\$unlimited**
Domestic	Not Applicable

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time You received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. You must notify Us as soon as practicable of *Your* admittance to hospital.

- 15D** We will decide on which action to take subject to medical restraints and as agreed by *Our Consulting Medical Officer* whether that be bringing *You Home* to Australia or moving *You* to another country if it is medically necessary. If We bring *You Home* to Australia We will use the refundable portion of *Your* return ticket towards *Our* costs. Any refund or credit *You* are entitled to will be deducted from any settlement.

- 15E** If *You* are hospitalised, die or are evacuated and *Your Dependents* 16 years or under are left without supervision whilst on *Your Trip*, We will provide care for them until We can arrange:

- their return to Australia; or
- for a *Relative* to arrive to care for them.

This benefit is only provided if *You*, *Your Travelling Companion* or a *Relative* contacts Us as soon as reasonably practicable and obtains *Our* agreement.

15F Funeral Expenses Overseas

If *You* die unexpectedly whilst on *Your Trip*, We will pay the reasonable cost for a funeral/cremation overseas or the return of *Your* remains to Australia.

The maximum We will pay for Sub Limit 15F is:

Type of policy	Sub Limit per person
Comprehensive	\$20,000
Essentials	\$15,000
Saver	\$10,000
Annual Multi-Trip plan	\$20,000
Domestic	Not Applicable

Section 15 Exclusions

We will not cover *You* for *Your* claim that arises from, or is related to:

- 15.1** All Section 2 Exclusions on page 17 apply to this section.
- 15.2** All *General Exclusions* on pages 32-33 apply to this section.

Section 16: Snow Ski Equipment Hire

This section covers:

- 16A** The costs of hiring alternative *Skiing* equipment following accidental loss, theft of, or damage to, *Your Skiing* equipment for which a claim has been accepted by *Us* under Section 3 of this policy.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$2,000
Essentials	\$1,000
Saver	Not Applicable
Annual Multi-Trip plan	\$2,000
Domestic	\$1,000

All other benefits in this section are subject to the main benefit outlined in 16A above.

- 16B** The misdirection or delay, for a period more than 24 hours, of snow *Skiing* equipment owned by *You*.
- 16C** The reimbursement of the snow ski equipment hire insurance excess if *You* have chosen and paid for additional snow ski equipment hire excess cover.

Section 16 Exclusions

We will not cover *You* for *Your* claim that arises from, or is related to:

- 16.1** *Your* participation in bobsleighbing, snow rafting, parapenting, heli-*Skiing*, aerobatic *Skiing*, *Backcountry Skiing*, skijoring, *Skiing* with any form of power assisted equipment.
- 16.2** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 17: Ski Pack

Subject to the *General Exclusions* on pages 32-33, this section covers:

- 17A** If, as a result of *Your* injury or sickness during *Your Trip*, *You* are unable to utilise the full duration of *Your* pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, *We* will reimburse *You* the irrecoverable cost of the unused portion. *You* must obtain a medical certificate from *Your Treating Doctor* or *Our Consulting Medical Officer* in support of *Your* claim for *Your* injury or sickness.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$1,000
Essentials	\$500
Saver	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	\$500

Section 18: Piste Closure

Subject to the *General Exclusions* on pages 32-33, this section covers:

- 18A** If as a result of not enough snow, bad weather or power failure in *Your* pre-booked holiday resort, or all lift systems are closed for more than 24 hours, *We* will pay up to \$100 per 24 hour period for either:
- the cost of transport to the nearest resort; or
 - the cost of additional ski passes.

You need to obtain a written document or statement from the appropriate authority or weather information provider confirming the piste closure and how long it lasted unless *We* agree that it was not reasonably practicable for *You* to obtain a written document or statement in light of all the circumstances.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$1,000
Essentials	\$500
Saver	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	Not Applicable

Section 19: Bad Weather and Avalanche

This section covers:

- 19A** The reasonable *Additional Accommodation, Meal and Travelling Expenses* that You need to pay if Your pre-booked outward or return *Trip* is delayed for more than 12 hours from Your scheduled departure time because of an avalanche or bad weather.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$1,000
Essentials	\$500
Saver	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	\$500

Section 19 Exclusions

We will not cover You for Your claim that arises from, or is related to:

- 19.1** Your participation in bobsleighbing, snow rafting, parapenting, heli-Skiing, aerobatic Skiing, Backcountry Skiing, skijoring, Skiing with any form of power assisted equipment.
- 19.2** You being unable to obtain a written document or statement from the appropriate authority or weather information provider confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted unless We agree that it was not reasonably practical for You to obtain a written document or statement in light of all the circumstances.
- 19.3** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 20: Lift Pass

Subject to the *General Exclusions* on pages 32-33, this section covers:

- 20A** The loss or theft of Your lift pass. Claims under this section are calculated according to the expiry date of the lift pass – depending on how many days there are left to run on the original lift pass, any refund is pro-rated, based on the original value of the pass.

The maximum benefit for this section is:

Type of policy	Limit per Adult
Comprehensive	\$500
Essentials	\$250
Saver	Not Applicable
Annual Multi-Trip plan	\$500
Domestic	\$250

COVID-19 Benefits

Cover under this policy is extended to include claims arising from COVID-19 in the circumstances following under the sections listed.

IMPORTANT: You must purchase the Comprehensive or Domestic policy in order to be covered for any COVID 19 benefits.

The combined maximum benefit for Sections 22-24 is:

Type of policy	Limit per Adult
Comprehensive	\$3,500
Domestic	\$3,500

Section 21: COVID-19 Overseas Medical and Hospital and Emergency Expenses

You must purchase the Comprehensive policy in order to be covered for Overseas Medical and Hospital expenses that are incurred following a diagnosis of COVID-19. Any diagnosis of COVID-19 must be made by Your Treating Doctor or Our Consulting Medical Officer.

This section covers:

- 21A** Reasonable overseas medical and hospital expenses You have to pay as a result of diagnosis of COVID-19 which first shows itself during the *Period of Insurance* on Your *Certificate of Insurance*. All medical treatments must be provided by Your *Treating Doctor* or Our *Consulting Medical Officer*. We will pay up to 12 months from the time You first received treatment for the illness.

Type of policy	Limit per Adult
Comprehensive	\$unlimited**
Essentials	Not Applicable
Saver	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	Not Applicable

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of diagnosis of COVID-19 which first shows itself during Your *Period of Insurance*. Benefits may be paid up to 12 months from the time You received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by Your *Treating Doctor* or Our *Consulting Medical Officer*. You must notify Us as soon as practicable of Your admittance to hospital.

21B Cash in Hospital

If You are hospitalised overseas for more than 48 hours, We will also pay \$50 for each 24-hour period You are in hospital from the first day of hospitalisation up to the limits shown in the table below.

The maximum We will pay for Sub Limit 21B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$6,000
Essentials	Not Applicable
Saver	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	Not Applicable

21C We will decide on which action to take subject to medical restraints and as agreed by *Our Consulting Medical Officer* whether that be bringing You Home to Australia or moving You to another country if it is medically necessary. If We bring You Home to Australia We will use the refundable portion of Your return ticket towards Our costs. Any refund or credit You are entitled to will be deducted from any settlement.

21D If You are hospitalised, die or are evacuated and Your Dependents 16 years or under are left without supervision whilst on Your Trip, We will provide care for them until We can arrange:

- their return to Australia; or
- for a Relative to arrive to care for them.

This benefit is only provided if You, Your Travelling Companion or a Relative contacts Us as soon as reasonably practicable and obtains Our agreement.

21E Funeral Expenses Overseas

If You die unexpectedly whilst on Your Trip, We will pay the reasonable cost for a funeral/cremation overseas or the return of Your remains to Australia.

The maximum We will pay for Sub Limit 21E is:

Type of policy	Sub Limit per person
Comprehensive	\$20,000
Essentials	Not Applicable
Saver	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	Not Applicable

21F Emergency Expenses

We will cover Your Additional Accommodation, Meal and Travelling Expenses which are of a reasonable nature and equivalent standard to Your pre-booked arrangements for any Insured Event which We have accepted cover under section 21A.

We will also cover You if Your Trip is disrupted because:

- You are quarantined due to close contact of a COVID-19 case; or Your Travelling Companion is diagnosed with COVID-19.

Section 21 Exclusions

We will not cover You for losses that are for, related to or as a result of:

- 21.1** All Section 2 Exclusions on page 17 apply to this section.
- 21.2** All General Exclusions on pages 32-33 apply to this section.
- 21.3** Additional Accommodation, Meal and Travelling Expenses where We have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period.

Section 22: COVID-19 Cancellation Fees and Lost Deposits

This section covers:

22A Your component of Cancellation Fees and Lost Deposits for travel and accommodation arrangements that You have pre-paid and cannot recover in any other way if Your Trip is cancelled or cut short at any time due to any COVID-19 related event outside of Your control, You cannot claim the expenses from anyone else, and You are unable to commence travel or continue Your Trip. Any medical diagnosis of COVID-19 must be provided by Your Treating Doctor or Our Consulting Medical Officer.

The combined maximum benefit for Sections 22-24 is:

Type of policy	Limit per Adult
Comprehensive	\$3,500
Essentials	Not Applicable
Saver	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	\$3,500

All Sub Limit benefits in this section are subject to the main benefit outlined in 22A above.

22B We will also pay Your component of Cancellation Fees and Lost Deposits if Your Relative or business partner in Australia dies or is hospitalised with COVID-19 and Your Trip is cancelled or cut short at any time.

22C Cover is provided if Your pre-paid accommodation You planned to stay at is closed for cleaning due to an outbreak of COVID-19.

The following benefit Section 22D only applies if Your Trip destination is Australia or New Zealand:

22D If the person You're due to stay with in Australia or New Zealand is diagnosed with COVID-19, or directed by a local public health authority into a period of quarantine and You are unable to stay with them.

22E Essential Worker Leave

The cost of Cancellation Fees and Lost Deposits on prepaid tickets and bookings that You cannot claim from anyone else, if Your travel is cancelled prior to the commencement of Your Trip because Your annual leave is cancelled by Your employer after You have booked Your holiday, provided that:

- 1) You are a permanent employee of the healthcare industry, and;
- 2) Your employer cancels Your leave due to COVID-19.

Section 22 Exclusions

We will not cover You for losses that are for, related to or as a result of:

- 22.1** The non-refundable unused portion of travel or accommodation arrangements where additional travel or accommodation costs have been paid for by Us as part of a claim under this section.
- 22.2** All General Exclusions on pages 32-33 apply to this section as well.

Section 23: COVID-19 Additional Expenses and Special Events

This section covers:

23A If Your Trip is disrupted due to any COVID-19 related event outside of Your control and You cannot claim the expenses from anyone else. Any medical diagnosis of COVID-19 must be provided by a Treating Doctor or Our Consulting Medical Officer. Cover includes but is not limited to:

- The pre-paid accommodation You planned to stay at is closed for cleaning due to an outbreak of COVID-19;
- You are denied boarding on Your scheduled pre-paid public transport due to You being suspected of being infected with COVID-19; or
- Your Relative or business partner in Australia dies or is hospitalised with COVID-19 and You need to return Home.

We will cover Your Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls which are of a reasonable nature and equivalent standard to Your pre-booked arrangements.

The following benefits in Section 23A only apply if Your Trip destination is Australia or New Zealand:

- You can no longer stay with the person You planned to stay with in Australia or New Zealand because they are diagnosed with COVID-19 and directed to enter a period of quarantine; or
- Your pre-paid accommodation in Australia or New Zealand is shutdown or closes as a result of COVID-19.

We will cover Your Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls which are of a reasonable nature and equivalent standard to Your pre-booked arrangements.

The combined maximum benefit for Sections 22-24 is:

Type of policy	Limit per Adult
Comprehensive	\$3,500
Essentials	Not Applicable
Saver	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	\$3,500

All Sub Limit benefits in this section are subject to the main benefit outlined in 23A above.

23B \$25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats that are owned by You and located within Australia, if You are delayed beyond Your original return date due to any Insured Event which We have accepted cover under the COVID-19 Benefits.

23C Special Events

If *Your Trip* is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, musical festival or sporting event which cannot be delayed due to *Your* late arrival and the *Trip* is delayed because of COVID-19 related delays and outside *Your* control, *We* will pay *You* the reasonable additional cost of using alternative public transport to arrive at *Your* destination on time.

Section 23 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

- 23.1** *Additional Accommodation, Meal and Travelling Expenses* where *We* have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period.
- 23.2** All *General Exclusions* on pages 32-33 apply to this section as well.

Section 24 COVID-19 Travel Delay

This section covers:

If *Your* scheduled transport is delayed for at least 6 hours for COVID-19 related delays outside of *Your* control and *You* cannot claim the expenses from anyone else, *We* will pay for *Your Additional Accommodation, Meal and Travelling Expenses* including emergency personal telephone calls, up to the daily limit, for each day the delay continues up to the combined maximum benefit for Sections 22-24.

Type of policy	Maximum Benefit Limit per Adult	Daily Limit per Adult
Comprehensive	\$3,500	\$1,000
Essentials	Not Applicable	Not Applicable
Saver	Not Applicable	Not Applicable
Annual Multi-Trip plan	Not Applicable	Not Applicable
Domestic	\$3,500	\$1,000

Section 24 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

- 24.1** *Additional Accommodation, Meal and Travelling Expenses* where *We* have also paid a claim for the cost of Cancellation Fees or Lost Deposits on bookings in respect of the same period.
- 24.2** All *General Exclusions* on pages 32-33 apply to this section as well.

General Exclusions

General Exclusions apply to all sections of *Your* policy.

You should read the *General Exclusions* together with all policy benefit sections including the specific exclusions referred to under each section of cover. We will not cover any claim arising from or related to the following:

- 1) Claims directly or indirectly arising from loss, theft, or damage to property, or death, illness or injury if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft, or damage to property, or a death, illness or injury might happen.
- 2) Consequential loss of any kind (which occurs as an indirect result of an event occurring), including but not limited to loss of enjoyment or any loss of revenue, profit, depreciation, diminution in value or lost opportunity.
- 3) You being aware at the time of purchasing the policy of circumstances that would give rise to You making a claim under this policy or You had booked Your Trip to arrange to travel when You knew of circumstances that may lead to Your Trip being disrupted or cancelled.
- 4) Any loss or claim whereby the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to Your country/region of intended travel:
 - a) prior to You purchasing Your policy. Where these circumstances apply, if the DO NOT TRAVEL advisory is lifted prior to Your Trip departure date, this exclusion no longer applies. However, You will not be able to lodge a claim for an *Insured Event* that occurred during a period in which the DO NOT TRAVEL advisory was in effect; or
 - b) after Your purchase of this policy and prior to Your Trip departure date. Where these circumstances apply:
 - i) if the DO NOT TRAVEL advisory is lifted prior to Your Trip departure date, this exclusion no longer applies but You will not be able to lodge a claim for an *Insured Event* that occurred during a period in which the DO NOT TRAVEL advisory was in effect; and
 - ii) Regardless of whether or not the DO NOT TRAVEL advisory is lifted prior to Your Trip departure date, this exclusion does not apply to Section 1: Cancellation Fees and Lost Deposits and Section 10: Financial Default.
- 5)
 - a) Coronavirus disease (COVID-19); and/or
 - b) Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and/or
 - c) Any mutation or variation of SARS-CoV-2Unless You have purchased a policy with COVID-19 benefits as outlined in Sections 21-24.
- 6) Claims directly or indirectly arising from an *Epidemic* or *Pandemic* or outbreak of an *Infectious Disease* including any derivative or mutation of such viruses, except to the extent that cover is expressly provided by:
 - i) Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses, where You have already commenced Your Trip prior to any *Epidemic*, *Pandemic* or an outbreak of an *Infectious Disease* including any derivative or mutation of such viruses;
 - ii) Section 21: COVID-19 Overseas Medical and Hospital and Emergency Expenses;
 - iii) Section 22: COVID-19 Cancellation Fees and Lost Deposits;
 - iv) Section 23: COVID-19 Additional Expenses and Special Events; or
 - v) Section 24: COVID-19 Travel Delay.
- 7) Acting contrary to any of the following issued by the Australian government or by the government or other official body of Your destination or intended destination: travel advice, warnings or bans, 'Do not travel' warnings (except to the extent set out in General Exclusion 4 above); government-directed border closure; or mandatory quarantine or self-isolation requirements related to cross-border, region, or territory travel.
- 8) A diagnosis of COVID-19 unless provided by Your Treating Doctor or Our Consulting Medical Officer or any further evidence that may be reasonably requested and accepted by Us.
- 9) A loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by or under a law.
- 10) Errors, omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
- 11) You, Your Travelling Companion or Your Relative acting illegally or breaking any government prohibition, laws or regulation including visa requirements or a government authority detaining anyone or confiscating or destroying anything.
- 12) You driving a motor vehicle or riding a Moped or Scooter without a current Australian drivers licence (not including learners permit) or a valid drivers' licence for the country You are in, even if that country does not require You to hold a licence;
You riding a Motorcycle without a current Australian motorcycle licence, even if that country does not require You to hold a motorcycle licence;
You travelling as a passenger on a Motorcycle, Moped or Scooter that is under the control of a person who does not hold a current motorcycle or drivers licence that is valid for the country You are in;
You riding or travelling as a passenger, on a Motorcycle, Moped, Scooter or Quad Bike without wearing a helmet.
- 13) Any act of War, whether declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
- 14) A nuclear reaction or contamination from nuclear weapons or radioactivity, biological and/or chemical materials, substances, compounds, or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
- 15) You did not follow the advice of authorities whilst participating in Skiing or Winter Sports relating to safety, for example (but not limited to) the closure of ski runs due to insufficient snow cover.
- 16) Any loss, injury, damage or legal liability sustained directly or indirectly by You if You are a:
 - terrorist;
 - member of a terrorist organisation;
 - narcotics trafficker; or
 - purveyor of nuclear, chemical or biological weapons.
- 17) Claims directly or indirectly arising from or made worse by any Medical Condition of a Relative, Travelling Companion or any other person not listed on the Certificate of Insurance, except to the extent of sub limits as expressly provided by Section 1B Death, Injury or Illness of Your Relative, Your Travelling Companion or Your Travelling Companion's Relative and Section 4C Emergency Expenses for Death, Injury or Illness of Your Relative, Travelling Companion or Your Travelling Companion's Relative.

- 18) Any *Medical Condition* that is not a *Medical Condition We* automatically cover, or that is otherwise approved by *Us* and shown on *Your Certificate of Insurance* pursuant to this policy. Please refer to 'How We cover *Medical Conditions*' for more information.
- 19) Any condition or set of symptoms that are under or awaiting further investigation, tests, surgery or other treatment recommended by a medical practitioner.
- 20) Any claim in respect of travel booked or undertaken against the advice of *Your Treating Doctor* or *Our Consulting Medical Officer*.
- 21) Any claim in respect of travel booked or undertaken to seek medical treatment or review. Any claim in respect of travel booked or undertaken to participate in a clinical trial.
- 22) Any claim in respect of travel booked or undertaken even though *You* knew, or a reasonable person in *Your* circumstances would know, *You* were unfit to travel, whether or not *You* had sought medical advice.
- 23) Any claim associated with pregnancy, childbirth or related complication except as provided for on page 11 and if required where an additional *Premium* has been paid.
- 24) Any claim that relates to addiction to alcohol or substances, including but not limited to, facilities where *You* receive treatment rehabilitation for drug and/or alcohol addiction, or are using as a place for nursing, convalescence or rehabilitation.
- 25) Any claim that involves the cost of medication in use at the time *Your Trip* began or for maintaining a course of treatment *You* were on prior to *Your Trip*.
- 26) *Your* suicide or attempted suicide. *You* deliberately injuring *Yourself* or putting *Yourself* in danger (unless *You* were trying to save a human life).
- 27) Treatment, procedure or any transmission of any sexually transmitted disease/virus unless *You* have obtained and paid for *Medical Conditions* cover.
- 28) *You* being under the influence of alcohol where:
- You* having a recorded blood alcohol concentration (BAC) greater than the legal limit whilst operating a motor vehicle, *Motorcycle*, *Scooter*, *Moped*, *Quad Bike* or any watercraft in the country *You* are in; or
 - Your* judgement or actions are impaired and this impairment causes or contributes to any loss or damage in view of all the circumstances, in which case *We* will consider any one or more of the following information in assessing the materiality of *Your* intoxication:
 - Your* BAC;
 - an expert's report, such as that of a medical practitioner or forensic expert, and any police reports;
 - Your* own statements and any statements contained in a witness report of a third party; or
 - any statements provided by any treating medical professional (such as a paramedic, nurse, doctor) or attending emergency service member as documented in their records.
- 29) Drug or substance abuse or consumption or ingestion of any drug or substance, except those that are prescribed to *You* by a medical advisor and taken as per their instructions.
- 30) *You* received private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the government of Australia and any other country, unless in consultation with *Your Treating Doctor* and/or *Our Consulting Medical Officer*, *We* agree that private treatment is necessary in all the circumstances.
- 31) Any claim that relates to or connected with elective surgery including cosmetic, body piercing, or tattooing, or treatment or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would otherwise be covered by this policy.
- 32) *You* hunting, racing or participating in any timed event (other than on foot), engaging in *Open Water Sailing*, participating in any rodeo activity (either as an amateur or professional), going mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), trekking or hiking over 3,000 metres above sea level, taking part in any professional sport, parachuting, sky diving, base jumping, hang gliding, polo, horse jumping, running with the bulls, freestyle BMX, motocross, canoeing or kayaking grade 5 rapids and above.
- 33) *You* diving underwater using an artificial breathing apparatus unless *You* are:
 - a licensed diver; or
 - an unlicensed diver subject to the following conditions outlined in section 'Activities included only under certain conditions' on page 12.
- 34) *You* travelling in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to licensed ballooning.
- 35) *You* *Skiing Backcountry* or outside resort boundaries. This exclusion does not apply to *Off-piste Skiing* provided:
 - You* have purchased *Our Ski and Winter Sports* option; and
 - You* are with a professional guide.
- 36) *Skiing* and *Winter Sports* unless *You* have paid for *Our Ski and Winter Sports* option.
- 37) The following sports unless; operated by a commercial operator, are not considered *Extreme Risk*, do not require high levels of fitness, a pre-fitness training program prior to the participation of the activity, or special skills and are available to the general public: abseiling, assault course, breathing observation, bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coastering, fishing trips (overnight), go karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, mud buggying, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), target shooting, all types of trekking or hiking below 3,000 metres above sea level, tubing, zip lining, zorbing.
- 38) *Skiing* or the riding of any kind of mechanised snow-mobles except as provided by the recognised piste authorities for transport to and from areas designed for recreational *Skiing* (unless *You* have purchased *Our Ski and Winter Sports* option), bob sleighing, snow rafting, parapenting, heli-*Skiing*, aerobatic *Skiing*, ski joring, *Skiing* with any form of power assisted equipment.

Sanctions Regulation

In addition to the *General Exclusions* listed above, this insurance also does not cover any losses or expenses that are from, related to or directly or indirectly caused by any violation of, or exposure of *You* or *Us* to, any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom, United States of America or Commonwealth of Australia.

Words with special meanings

Within *Your* travel policy certain words have definite meanings that are capitalised and in italics. It is important that *You* are aware of them. Words that are capitalised and in bold refer to corresponding section headings within this policy.

Accident means any unexpected, unintended or unforeseeable incident or injury caused solely and directly by an external identifiable event. This excludes injury or illness arising from a sickness or disease.

Additional Accommodation, Meal and Travelling

Expenses means only those reasonable expenses over and above what *You* expected to pay for accommodation, meal and travelling expenses (including emergency personal telephone calls) had the *Trip* gone ahead as planned. This excludes alcohol.

Adult means a person or persons who are listed on the *Certificate of Insurance*, aged 18 or over, and are not defined as a *Dependent*.

Backcountry means *Skiing* in a sparsely inhabited rural region over ungroomed and unmarked slopes (i.e. marked pistes are not present) where fixed mechanical means of ascent are often not present.

Certificate of Insurance means the most recent certificate that *We* provide to *You*. It contains the information *You* have given *Us* and on which *We* have issued *Your* insurance policy. It also includes the amount *You* are insured for, *Excesses* that apply, optional covers *You* have chosen, the type of cover *You* have and when the policy starts and ends. If *You* vary this policy *We* will send *You* an updated *Certificate of Insurance*.

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 coach, airline, shipping line, cruise line or railway company that *You* were due to travel on.

Consulting Medical Officer means *Our* appointed medical practitioner/registered medical professional who advises *Us* on *Your* medical condition or injury.

Cruise means an ocean voyage on a commercially operated vessel for more than one night.

Cyber Act means a malicious, criminal or unauthorised act or series of related malicious, criminal or unauthorised acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any *Computer System*.

Cyber Incident means any

- *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*;
- *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*.

Dependent or Dependents means *Your* children, stepchildren, foster children or grandchildren who are:

- aged 25 years or younger at the time *You* buy *Your* policy;
- financially dependent on their parents or grandparents and not working full time;
- travelling with *You* for *Your* entire *Trip*;
- listed on the *Certificate of Insurance* as *Your Dependent*; and
- whilst on *Your Trip*, is dependent on an *Adult* listed on *Your Certificate of Insurance*.

Epidemic means a rapidly spreading contagious or *Infectious Disease* or illness in a community or geographic area and includes the declaration of an *Epidemic* by a government or a recognised public health authority.

Excess means the agreed dollar amount, on the policy *You* have purchased, that will be subtracted from the assessed claimable amount on *Your* claim. This applies to each and every *Insured Event*.

Extreme Risk means sports or activities that *We* reasonably consider to be high risk, high intensity and exceeding what is usual or reasonable. *Extreme Risk* refers collectively to high adrenaline or dangerous sports or activities.

Financial Default means 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.

General Exclusions means the exclusions listed on pages 32-33.

Home means *Your* permanent and usual place of residence in Australia.

Infectious Disease means any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- 1) the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation of them, whether living or not, and
- 2) the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- 3) the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property insured under this policy.

Insured Event means an event for which *We* have agreed to provide cover under this policy. It also means a single incident; or a single or number of incidents either having the same original cause or attributable to the one source.

Limb(s) means any part of the arm between the shoulder and the wrist or any part of the leg between the hip and the ankle.

Luggage means personal items, including *Valuables*, sporting equipment, dentures and or dental prosthesis designed to be worn or carried by *You* which *You* take with *You* or buy during *Your Trip*, unless they are excluded under *General Exclusions* and Section 3.

Medical Condition has the meaning given to that term on pages 10-11.

Mental Illness means any sickness, disorder or condition recognised or provided for in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders, where a clinical diagnosis has been made and treatment has been prescribed by a *Treating Doctor*, prior to the *Trip* departure. A clinical diagnosis for *Mental Illness* can also be made after the *Trip* departure by *Your Treating Doctor*.

Moped or Scooter means any two or three wheeled motor vehicle with an engine capacity up to 50cc.

Motorcycle means any two or three wheeled motor vehicle with an engine capacity equal to or greater than 50cc.

Natural Disaster means an extraordinary natural event, natural act or force of nature including floods, earthquakes, avalanches, forest fires, tsunamis, landslides, volcanic eruptions, atypical cyclones or storms and other severe weather conditions but does not include an *Epidemic* or *Pandemic*.

Off-piste means any *Skiing* within a short distance from the designated areas of a ski resort's boundaries on groomed terrain or marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.

Open Water Sailing means sailing more than 12 nautical miles from any landmass.

Pandemic means an *Epidemic* that spreads to a geographically large area, such as multiple countries, and includes the declaration of a *Pandemic* or a public health emergency of international concern by the World Health Organisation or other recognised public health authority or government.

PDS means this Product Disclosure Statement.

Period of Insurance means the period during which *You* are insured and which is shown on *Your Certificate of Insurance*.

Permanent means a period of time lasting 12 consecutive months after the date of *Your Accident* and there is no reasonable prospect of improvement as confirmed by *Your Treating Doctor*.

Personal Money means cash that is carried on *Your* person or secured in a safe or strong room.

Premium means the amount *You* pay for *Your* insurance.

Public Place means any place the public has access to including but not limited to airports, bus terminals, stations, buses, cruise ships, planes, taxis, trains, beaches, hostels, hotels, hotel foyers and grounds, galleries, museums, private car parks, public toilets, shops, malls, streets and restaurants.

Quad Bike means any motorised vehicle designed to travel on four or more wheels with a seat straddled by the rider and a set of handlebars that are used for controlling the steering.

RACT means The Royal Automobile Club of Tasmania Limited ABN 62 009 475 861 AR 000228578.

Relative means a person who is *Your* spouse or de facto spouse of either gender, parent, parent-in-law, daughter, son, daughter or son-in-law, brother, sister, brother or sister-in-law, niece or nephew, grandchild, grandparent, step-parent, stepdaughter, stepson, aunt, uncle, cousin, fiancée, fiancé or guardian.

Relevant Time means for:

- a. Single-Trip plans: at the time *You* purchase this policy; or
- b. Annual Multi-Trip plan: the first time at which any part of the relevant trip is paid for or the time at which the policy is issued, whichever occurs last.

Rental Vehicle means a car (sedan, station wagon, coupe and hatchback), SUV, four-wheel drive, mini bus or a campervan/ motorhome rented or hired by *You* from a registered motor vehicle rental company for the carriage of passengers and does not include any vehicle designed to be used for the carriage of commercial goods. ** Please note this definition does not include, *Motorcycles, Mopeds or Scooters*, trucks, caravans, trailers, boats or jet skis.

Skiing means snow skiing and snowboarding.

Sum Insured means the maximum amount that *We* will pay as shown in the *Table(s) of Benefits* on pages 6-7.

Table(s) of Benefits means the table set out on pages 6-7, which sets out the maximum benefit payable in respect of each section of cover.

Terrorist Act means any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorist acts shall also include any act that is verified or recognised by the (relevant) government as an act of terrorism.

Tokio Marine & Nichido means Tokio Marine & Nichido Fire Insurance Co., Ltd ABN 80 000 438 291, AFSL 246548.

Transport Provider means any airline, bus line, shipping line, cruise line or railway that has accepted *Your* fare.

Travelling Companion means the person who is to travel with *You* for at least 50% of the *Trip* and who made arrangements to accompany *You* before *You* began the *Trip*. If *Your Travelling Companion* is a person who is listed on the *Certificate of Insurance*, they must arrive and depart with *You*.

Travel Services Provider means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line, cruise line or railway company that owns and/or operates the assets.

Treating Doctor means:

- 1) Whilst on *Your Trip* - the medical practitioner/registered medical professional who is treating *You* for *Your* medical condition or injury.
- 2) If *You* have not left on *Your Trip* - the medical practitioner/ registered medical professional who is treating *You* in Australia.
- 3) A *Treating Doctor* is licenced to practice medicine, for example a doctor, physician, surgeon, optometrist, psychologist or specialist; and their scope of practice is relevant to the circumstances of the claim.
- 4) A *Treating Doctor* does not include a person who is related to *You*, *Your Relative* or a member of *Your* travelling party.

Trip means:

- 1) in respect of all plans except the Annual Multi-Trip and Rental Car Excess plans, means the travel *You* are undertaking and commences from the time *You* leave *Your Home* or place of departure in Australia to start *Your Trip* until *You* return *Home*, or until the end of the *Period of Insurance* shown as the return date on the *Certificate of Insurance*, whichever is sooner.
- 2) in respect of any Annual Multi-Trip plans means the travel *You* are undertaking and commences from the time *You* leave *Your Home* or place of departure to start *Your Trip* until *You* return *Home* or until the end of the *Period of Insurance* as shown on the *Certificate of Insurance*, whichever is sooner. The length of any one *Trip* cannot exceed 30, 45 or 60 days (depending on the option chosen) and must be at least 250Kms from *Your Home*.
- 3) in respect of the Rental Car Excess plan means the day *Your Rental Vehicle* agreement commences and the time *You* collect *Your Rental Vehicle* until the day *Your* agreement ends and *You* return *Your Rental Vehicle*, or until the end of the *Period of Insurance* as shown on the *Certificate of Insurance*, whichever is sooner.

Unattended means but is not limited to, when an item is not on *Your* person or under *Your* control, or the control of *Your Travelling Companion*, at the time of the loss, theft or damage, or left in a position where it can be taken or damaged without *Your* or *Your Travelling Companion's* knowledge, including on the beach or beside the pool while *You* swim, in a *Public Place* or leaving it where *You* or *Your Travelling Companion* are unable to prevent it from being unlawfully taken or damaged. *Unattended* also means leaving an item behind, forgetting the item, walking away from it, or leaving it in a *Public Place*.

Valuables means passport, travel documents, jewellery, watches, precious metals or semi-precious stones/precious stones and items made from them, furs, binoculars, telescopes, computer games, any kind of photographic, audio or video equipment, computers, mobile phones, smart phones, tablets, electronic games, portable navigation equipment and any equipment or accessories related to these items, drones and radio-controlled/remote-controlled vehicles including (but not limited to) model cars, vehicle, planes, and boats and the like and any equipment or accessories related to these items.

War means *War*, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, Our, Us means Tokio Marine & Nichido Fire Insurance Co, Ltd.

Winter Sports means leisure bigfoot *Skiing*, cat *Skiing*, cross country *Skiing* (along a designated cross country ski route only), glacier *Skiing*, ice hockey, ice skating, luge (on ice only), mono *Skiing*, *Off-piste Skiing* (with a professional guide only), recreational *Skiing*, snowmobiling and tobogganing. It does not mean any of the above activities when they are undertaken for competition, including training or practising purposes.

You, Your, Yours, Yourself means the person or persons named on the *Certificate of Insurance*.

Important Matters

Who is the insurer?

Tokio Marine & Nichido Fire Insurance Co., Ltd (Tokio Marine & Nichido) ABN 80 000 438 291 AFSL 246548 is the insurer and the issuer of this policy, and PDS. Our Australian Financial Services Licence (AFSL) authorises Us to provide financial product advice about general insurance products, and to issue interests in general insurance products. We also have an Australian Prudential Regulation Authority (APRA) authorisation to conduct general insurance business in Australia.

Our managing agent and representative, Tokio Marine Management (Australasia) Pty. Ltd. ABN 69 001 488 455 (TMMA) is authorised under a binder and managing agent agreement to act on Our behalf to issue Our policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of Tokio Marine & Nichido, TMMA is also authorised to provide financial advice in relation to those policies. Tokio Marine & Nichido are responsible for the Product Disclosure Statement in this document.

The Financial Claims Scheme

You may be entitled to payment under the Federal Government's Financial Claims Scheme in the unlikely event that Tokio Marine & Nichido is not able to meet its obligations under the policy. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at www.fcs.gov.au and the APRA hotline on [1300 55 88 49](tel:1300558849).

Who is the RACT and the providing entity?

RACT (AR 000228578), its employees and call centre staff, arrange the issue of the insurance to You as an authorised representative of Tokio Marine & Nichido, on behalf of the insurer.

The person who provides You with this PDS is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on page 41.

Code of Practice

We are signatories to the General Insurance Code of Practice, which sets out a commitment by the general insurance industry to raise standards of service and to promote better relations between customers and insurers.

The Code describes standards in areas such as buying insurance, claims handling and dispute resolution.

For more information on the Code or to obtain a copy, You can call Us on [\(02\) 8055 1673](tel:0280551673), email Us at ractservice@tmnfattravelinsurance.com.au or You can access the Code at www.codeofpractice.com.au.

How Your Premium is calculated

The amount We charge You for this insurance policy is the total amount of Premium that We determine covers Our risk, associated costs and any government charges like Stamp Duty and GST. When We issue Your policy the total Premium and any government charges will be displayed on Your Certificate of Insurance. If You change Your policy in any way, You may need to pay an additional amount or You may be entitled to a refund of part of Your Premium.

In order to calculate Your Premium We take a number of factors into consideration including:

- where You are travelling
- for how long
- the number of travellers and their ages
- the plan You select
- the Excess level chosen
- Medical Conditions and pregnancy
- plus any other optional extras You choose.

For example:

- the plan – the higher the level of cover the more Your Premium will be
- the length of Your Trip – in most cases the longer the Trip the greater the Premium
- the Excess You select – the lower the Excess You choose the higher the Premium
- coverage options – cover like Ski and Winter Sports and Cruise cover increases Your Premium.

How Your claim payment is calculated

Factors that contribute to the calculation of the amount We will pay You for a claim include:

- the actual amount of the loss
- applying the various benefits and limits provided under the plan You have purchased
- less the Excess You have nominated on Your Certificate of Insurance
- less any compensation, refund or credit You may have received from Your pre-paid booking for Your Trip.

For example –

You have purchased Our Comprehensive policy and Your camera is stolen from You whilst at the local market. The following scenario applies:

- You paid \$5,000 for Your camera when You bought it 2 years ago. Our policy covers new for old, so there is no depreciation to factor in
- The market organiser compensates You \$500 for the inconvenience, leaving your actual loss at \$4,500
- The limit under this policy for an item like a camera is \$3,000 and the overall limit for Luggage is \$15,000
- You chose to pay the additional Premium when You bought the policy to reduce Your Excess to \$100
- The result is, if You have met all the terms and conditions of the policy, We will replace Your camera or cash settle, up to the cost of an equivalent replacement to a maximum of \$2,900.

Your privacy

Your privacy is important to Us. *Tokio Marine & Nichido* is dedicated to upholding Your privacy and protecting Your personal information. We are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. *Tokio Marine & Nichido* has ongoing practices, procedures and systems in place to ensure that We manage personal information in an open and transparent way.

We may use Your personal information (such as Your name, date of birth, contact details, and in certain cases explained in Our Privacy Policy, sensitive information) for the following purposes:

- to determine whether and on what terms We might issue You an insurance policy
- to open and administer any products and services You may sign up for
- to help improve Our products and services
- to undertake market research, customer data analysis and direct marketing activities
- to manage and resolve complaints made
- to report information required by law or regulations
- to perform any other appropriately related functions.

If You don't provide all the information requested, the main consequence is that We may not be able to issue You with a policy or process Your claim.

Unless it is unreasonable or impracticable under the circumstances, We will collect Your personal information directly from You, Your advisor or someone authorised by You, for example, Your insurance broker, financial planner, legal services provider, agent or carer.

In issuing and/or managing Your policy or claim We may need to disclose Your personal information to third parties such as another insurer, Our reinsurers, an insurance broker, Our legal providers, Our accountants, loss investigators or adjusters, anyone acting as Your agent or regulatory bodies as well as Our various third party service providers described in Our Privacy Policy. We may also disclose Your information as required by law.

In providing You with Our services it may be necessary to disclose Your information overseas where We have a presence or engage such parties, including but not limited to Japan, USA, Canada, Bermuda, New Zealand, Thailand, Hong Kong, Europe, The United Kingdom, Singapore and India.

We will otherwise collect, hold, use and disclose Your personal information in accordance with Our Privacy Policies, which set out how You may access and correct the personal information that We hold about You and how to lodge a complaint.

To learn more about collection and use of Your personal information, see Our Privacy Policy, which can be viewed at Our website www.tokiomarine.com.au and RACT's Privacy Policy which can be viewed at www.ract.com.au.

Complaints and dispute resolution

You are entitled to make a complaint to Us about any aspect of Your relationship with Us.

We are committed to resolving any complaint or dispute fairly and as quickly as possible. If You are dissatisfied with Our service in any way, please contact Us and We will do Our best to resolve Your concerns as soon as reasonably possible. If We are unable to or if You are still not satisfied, Our Customer Complaints Team will review Your complaint and provide You with a response.

When You make a complaint, please provide Us with as much information as possible. You can contact Us to make a complaint, or if You require assistance to lodge a complaint, on the contact details below:

Post: GPO Box 4616, SYDNEY NSW 2001

Email: complaints@tokiomarine.com.au

Phone: [\(02\) 9225 7500](tel:(02)92257500)

If Your problem is not resolved

If You are not satisfied with Our response to Your complaint, or We have taken more than 30 days to respond to You from the date You first made Your complaint, You may be eligible to escalate the matter to the Australian Financial Complaints Authority (AFCA) if Your matter is within the jurisdiction as set out in their Rules. AFCA is an independent external disputes resolution provider who can assess Your matter free of charge and can issue a binding outcome on Us.

You can contact AFCA on [1800 931 678](tel:1800931678) (local call cost) or by email to info@afca.org.au. You can also visit the AFCA website at www.afca.org.au. You can also write to AFCA at GPO Box 3, Melbourne, Vic, 3001.

Claims Information

How to make a claim

You must let Us know of Your claim as soon as possible, after Your return to Australia either by:

Web: <https://travelinsurance.ract.com.au/assets/content-data/how-to-claim>

Phone: 1300 406 752

Email: ractclaims@tmnfatravelinsurance.com.au or
Writing to Us at GPO Box 4616 Sydney 2001.

Providing Us with the information We need, helps Us to make timely and accurate decisions about Your claim. When You contact Us, We will let You know what You need to do and how the process will work. We will not be able to assess Your claim unless You provide Us with all the information We require. We can reduce Your claim by the amount of any prejudice We have suffered due to any delay by You in submitting the required information. Full details should be submitted within 30 days of Your return.

For all claims, We require: evidence of the *Insured Event* You are claiming for, including and not limited to; receipts, reports, proof of ownership, bank/credit card statements.

Any costs or expenses associated with obtaining these documents will be at Your own cost.

If You cannot provide supporting documents for Your claim, then We may reduce or refuse to pay Your claim.

We may also reduce or refuse to pay a claim under this policy if You do not observe any of the conditions of this policy.

Examples of supporting documents that may be required –

For Cancellation Fees and Lost Deposit claims:

- full itinerary
- travel invoices for all pre-booked costs being claimed
- written confirmation of any compensation or refund applicable or any credits being held by Your transport or accommodation provider
- if You are claiming due to medical reasons, We will require a medical certificate from Your *Treating Doctor* confirming You are unfit to travel and stating the relevant medical condition; We may also request a copy of Your medical history
- if claiming due to the death or illness of a *Travelling Companion* or a *Relative*, We will require a copy of the death certificate or a medical report/certificate/history of that *Travelling Companion* or *Relative*
- if You are claiming due to an *Accident*, We require a supporting incident report such as a workplace, police or ambulance report.

For Medical, Dental or Hospital claims:

- all medical and dental certificates and reports relevant to the claimed condition/illness
- We may also request a copy of Your medical history
- proof of expenses incurred.

For Luggage or Personal Money claims:

- if lost or stolen, please report it immediately to police, obtain and retain a written report of the incident
- if damage or misplacement occurs caused by an airline or any other operator or provider of accommodation, please report the incident to an appropriate official. Obtain and retain a written report with any offer they might make for settlement
- proof of ownership e.g. receipts, bank statements, valuation certificates (issued prior to the date of loss)
- lost or stolen mobile phones –proof that Your phone has been blocked and the IMEI blocked
- If the claim is for damaged items, We require proof of damage and repair report/invoice.

For Emergency Expenses or Travel Delay claims:

- documentation to substantiate the incident occurring e.g. loss report, medical report, police report, confirmation from *Transport Provider* confirming cause
- receipt for all additional expenses being claimed
- itinerary/invoices showing original pre-paid arrangements
- written confirmation from the *Transport Provider* of the actual delay and actual delay time.

You must not admit fault or liability

Do not admit any fault or liability to any claim under this policy. You must not promise or offer to pay any money or become involved in litigation without Our authorisation.

What You must not do

In the event of a claim or circumstances that may give rise to a claim, You must not:

- 1) make any promise or offer of payment, or admit fault to anyone (except as required by law), or become involved in any litigation in respect of an event that may result in a claim under this policy, without Our consent;
- 2) offer or negotiate to pay a claim or make repairs;
- 3) dispose of damaged items unless We have said You can;
- 4) delay telling Us about an incident, as that could prejudice Our rights and if so, it may reduce the amount We pay for Your claim; or
- 5) give Us false or misleading information.

Claims are payable in Australian dollars

We will pay all claims to You in Australian dollars. All conversions will be calculated using the Oanda rate at the time You incurred the expense. Alternatively, You can provide a copy of Your credit card statement to show the conversion rate used by Your bank for the expense.

Excess

If an Excess applies to Your claim, the Excess will be deducted from Your claim or We may request Your Excess if You have no out of pocket expenses and We have approved and paid for Your overseas medical expenses. Any applicable Excess will apply to each and every *Insured Event*.

Claims assessment

We will assess *Your* claim within **10 business days** of *You* notifying *Us* and *You* providing *Us* with all the necessary supporting documentation. If *We* need any additional information, a written notification or phone call will be made to *You* within **10 business days**.

If *You* can claim from anyone else

If *You* can make a claim against someone else in relation to a loss or expense covered under this policy *You* must take reasonable steps to do so first. If they do not pay the full amount of *Your* loss or expense from *Your* claim, *We* will only pay the difference up to the policy limit.

Subrogation

If *You* are aware of any third party that *You* or *We* may recover money from, *You* must let *Us* know.

We may, at *Our* discretion and subject to applicable law, in *Your* name and on *Your* behalf, undertake, control and settle proceedings for *Our* own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy.

You must provide reasonable assistance and permit to be done, all acts and things as required by *Us* for the purpose of recovering compensation or securing indemnity from other parties to which *We* may become entitled or subrogated, upon *Us* paying *Your* claim under this policy regardless of whether *We* have yet paid *Your* claim and whether or not the amount *We* pay *You* is less than full compensation for *Your* loss.

We will apply any money *We* recover from someone else under a right of subrogation in the following order:

- 1)** to *Us*, *Our* costs (including but not limited to administration and legal) arising from recovery
- 2)** to *Us*, an amount equal to the amount that *We* paid to *You* under *Your* policy
- 3)** to *You*, *Your* uninsured loss (less *Excess*)
- 4)** to *You*, *Your* *Excess*.

If *We* have paid *Your* total loss and *You* receive a payment from someone else for that loss or damage, *You* must pay *Us* the amount of that payment up to the amount of the claim *We* paid *You*.

If *We* pay *You* for lost or damaged property and *You* later recover the property or it is replaced by a third party, *You* must pay *Us* the amount of the claim *We* paid *You*.

Fraud

We will not pay if *Your* claim is fraudulent.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims contribute to the rise in insurance *Premiums*. *We* encourage the community to assist in the prevention of insurance fraud. *You* can help by reporting insurance fraud to *Us* on [1300 406 752](tel:1300406752). All information will be treated as confidential and protected to the full extent of the law.

GST

Business Travellers– How GST affects *Your* claim

If *You* are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if *You* were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount *We* would otherwise pay will be reduced by the amount of that input tax credit.

Financial Services Guide

This Financial Services Guide (FSG) is an important document that has been designed to help *You* make an informed decision about the financial services that *Tokio Marine & Nichido* can provide. The terms “We”, “Our”, and “Us” means *Tokio Marine & Nichido*. The FSG also contains information about any remuneration paid to *Us* and to others, and how *Your* complaints are dealt with.

This FSG has been prepared by *Tokio Marine & Nichido*. *You* should read this FSG carefully and contact *Us* if *You* have any questions.

What services are provided, and who provides them?

Tokio Marine & Nichido (ABN 80 000 438 291) (AFSL No 246548) is responsible for the financial services disclosed in this FSG. The services disclosed in this FSG will be provided by *Tokio Marine Management (Australasia) Pty Ltd (TMMA)* on behalf of *Tokio Marine & Nichido*.

Tokio Marine & Nichido is the insurer issuing this travel insurance. It is the holder of an Australian Financial Services Licence (AFSL) authorising it to provide financial product advice about general insurance products, and to issue interests in general insurance products. It is also authorised by the Australian Prudential Regulation Authority (APRA) to conduct general insurance business in Australia.

TMMA is a representative and wholly owned subsidiary of *Tokio Marine & Nichido* and is also its managing agent in Australia. This means that TMMA has the authority, pursuant to a binder and managing agent agreement, to act for *Tokio Marine & Nichido* to issue its insurance policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of *Tokio Marine & Nichido*, TMMA is also authorised to provide financial advice in relation to those policies.

RACT is an authorised representative of *Tokio Marine & Nichido* AR 000228578. RACT is authorised to sell travel insurance on behalf of *Tokio Marine & Nichido* under these arrangements.

Tokio Marine & Nichido takes responsibility for and is liable for any statement made in relation to this FSG.

Where *We* issue an insurance policy, *We* will give *You* a Product Disclosure Statement (PDS). *You* may also download one from ract.com.au/travel-insurance. The PDS contains important information to assist *You* in choosing an insurance product that suits *You*. The PDS provides details about the features and benefits of *Our* insurance products, what is covered, what is not, and how claims will be handled.

How to Contact Us

For general information *You* may contact *Us* or TMMA by:

Phone: [\(02\) 8055 1673](tel:(02)80551673)

Email: ractservice@tmnfatravelinsurance.com.au

Mail: GPO Box 4616, SYDNEY NSW 2001.

Specific claims and service contact information for the product *You* have purchased is contained in the PDS.

Remuneration

How We are paid

We will charge *You* a *Premium* for any policy issued by *Us* as described in the PDS.

TMMA receives a management fee for administering the insurances of *Tokio Marine & Nichido* consisting of the reimbursement of total expenses incurred plus 3% of these expenses. This is not an additional fee paid by *You* but is payable by *Us* to TMMA (from the *Premium* *You* pay to purchase the insurance).

How Our staff are paid

All employees of *Tokio Marine & Nichido* and TMMA who provide a service do not receive specific payments or commissions for the giving of that service. *Our* employees are paid an annual salary, which can be based on performance against sales targets and/or include an annual bonus payment based on a number of factors, including sales targets and other performance criteria.

How the RACT is paid

The Royal Automobile Club of Tasmania Limited (ABN 62 009 475 861 AR 000228578), its associates, and/or AAA Travel Pty Ltd ABN 30 138 014 105 (AAA Travel) are paid a fee and/or commission by *Us* for issuing *Your* insurance policy. This is not an additional fee paid by *You* but is payable by *Us* to the RACT (from the *Premium* *You* pay to purchase the insurance).

Privacy

Your privacy is important to *Us*. *Tokio Marine & Nichido* is dedicated to upholding *Your* privacy and protecting *Your* personal information. *We* are bound in Australia by the *Privacy Act 1988 (Cth)* and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. *Tokio Marine & Nichido* has ongoing practices, procedures and systems in place to ensure that *We* manage personal information in an open and transparent way.

To learn more about collection and use of *Your* personal information, refer to page 38 of the PDS or see *Our* Privacy Statement, which can be viewed at *Our* website www.tokiomarine.com.au or contact *Us*.

