

Travel Insurance made simple



Combined Financial Services Guide and
Product Disclosure Statement
including policy wording

fastcover
Travel Insurance made simple

About Fast Cover

We believe in freedom. The freedom that travel inspires, the adventures that stay with you for a lifetime. We believe in the freedom to explore the world, meet its people and marvel at its beauty.

Fast Cover embraces this freedom by changing the way something has always been done. Our goal is to make Travel Insurance simple and de-complicate the whole process.

With a million things to organise before you travel, the process of buying your Travel Insurance should be fast and simple. Fast Cover set out to achieve this when we launched in 2010 and is what we deliver every day.

We want you to travel with confidence knowing you are covered by a high quality policy. This is why all Fast Cover policies are underwritten by the financial strength of insurance giant Allianz.

This partnership extends to Allianz Global Assistance, one of Australia's leading providers of emergency assistance. If the unexpected should happen whilst you're exploring the world, rest assured that expert assistance is available 24 hours a day, seven days a week.

Allianz Global Assistance

One of Australia's leading providers of emergency assistance. With a team of 12,768 people working in 34 countries - they can always be close and connected to the people they assist.

- Specialist team of doctors, registered nurses, case managers and support personnel.
- Available to help 24 hours a day, seven days a week.
- More than 500 doctors and medically qualified employees.
- Supported by an international network of 400,000 highquality, certified service providers and 180 international correspondents.
- Established global network of over 1600 medical specialists, including air ambulance services.

We help with

- › Emergency medical evacuation and repatriation home
- › Assessing and managing your medical care while overseas
- › Providing assistance with travel and accommodation
- › Locating the nearest embassy or consulate
- › Accessing interpreters in non-English speaking hospitals
- › Placing a guarantee of payment for hospital expenses/medical bills
- › Relaying messages to family members and your employer.

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Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that Allianz Global Assistance and Fast Cover can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

About Allianz Global Assistance

Allianz Global Assistance (a trading name of AWP Australia Pty Ltd ABN 52 097 227 177, AFS Licence No. 245631) of 74 High Street, Toowong, Queensland 4066, telephone 1800 119 862, is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer, Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850, AFS Licence No. 234708 of 2 Market Street, Sydney, New South Wales 2000, telephone 13 26 64, to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority, which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz, provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

About Fast Cover

Fast Cover Pty Ltd (Fast Cover) ABN 98 143 196 098, Authorised Representative Number 381399 of Level 15, 9 Castlereagh Street, Sydney NSW 2000, telephone 1300 409 322, is an Authorised Representative of Allianz Global Assistance.

Fast Cover is authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz. Fast Cover acts for Allianz Global Assistance and does not act on your behalf. The distribution of this FSG by Fast Cover has been authorised by Allianz Global Assistance.

Professional Indemnity insurance arrangements

Allianz Global Assistance and its representatives (including its Authorised Representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz

Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

Remuneration

The premium for this travel insurance policy is payable to Allianz as the insurer.

Fast Cover may receive from Allianz Global Assistance:

- commission (inclusive of GST) which is calculated as a percentage of the premium you pay for a travel insurance policy issued to you and is only paid if you buy a policy. In some cases Fast Cover is required to apply part of the commission they receive for particular purposes, such as advertising and marketing.
- a share of profit if Fast Cover meets certain profitability targets agreed with Allianz Global Assistance.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage (exclusive of GST) of the premium that you pay for an insurance policy and is only paid if you buy a policy.

Employees and representatives of Allianz Global Assistance and Fast Cover receive an annual salary, which may include bonuses and/or other incentives, which can be based on performance or other criteria.

The above remuneration is included in the premium you pay.

If you would like more information about the remuneration that Allianz Global Assistance or Fast Cover receives, please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

If you have a complaint

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 725 154, or put the complaint in writing and send it to PO Box 162, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service (FOS) Australia, which is an independent external dispute resolution body. For more information or to access

the FOS process, please call 1800 367 287. Alternatively, you can write to the FOS at GPO Box 3, Melbourne, Victoria 3001. Access to the FOS is free.

Privacy Statement

Allianz Global Assistance and Fast Cover are committed to ensuring the privacy and security of your personal information. They adhere to the privacy terms set out in "Important Matters" in the PDS.

How to contact us

You can contact Fast Cover or Allianz Global Assistance or provide them with instructions using the contact details outlined in this FSG. Please retain this document in a safe place for your future reference.

Date prepared

This FSG was prepared on 10 February, 2017.

Product Disclosure Statement (PDS)

A Product Disclosure Statement (PDS) is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the policy and to compare it with other products you may be considering.

This PDS sets out the cover available and the terms and conditions which apply. Please note that any recommendations or opinions in this document are of a general nature only and do not take into account **your** objectives, financial situation or needs.

This PDS, together with the Certificate of Insurance and any other document **we** tell **you** forms part of **your policy**, make up **your** contract with Allianz. Please retain these documents in a safe place.

Understanding your policy and its important terms and conditions

To properly understand this **policy's** significant features, benefits and risks **you** need to carefully read:

- “How to Purchase this Policy” (pages 8 to 11) – this contains important information on who can purchase the **policy**, age limits and the choice of Plans and cover types available to **you**;

- The benefit limits provided under each Plan in the “Table of Benefits” pages 14 to 20, when **we** will pay a claim under each Policy Section applicable to the cover **you** choose (“Your Policy Cover” pages 31 to 49) and any endorsements under “Additional Options” pages 21 to 22 (remember, certain words have special meanings – see “Words with Special Meanings” pages 5 to 7);
- “Important Matters” (pages 26 to 30) – this contains important information on applicable **excesses**, the period of cover and extensions of cover, the cooling-off period, **your** Duty of Disclosure (including how the Duty applies to **you** and what happens if **you** breach the Duty), **our** privacy notice and dispute resolution process, Financial Claims Scheme, when **you** can choose **your** own doctor, when **you** should contact Allianz Global Assistance concerning 24 hour medical assistance, **overseas** hospitalisation or medical evacuation, and more;
- When **we** will not pay a claim under each Policy Section applicable to the cover **you** choose (“Your Policy Cover” pages 31 to 49) and “General Exclusions Applicable to all Sections” pages 50 to 52 (this restricts the cover and benefits); and

- “Claims” (pages 53 to 54) – this sets out certain obligations that **you** and **we** have. If **you** do not meet them **we** may refuse to pay a claim.

About the available covers

You can choose one of these 7 Plans:

- Plan A – Comprehensive
Policy Sections* 1 to 16 and 24 to 28
- Plan B – Standard
Policy Sections* 1 to 5, 9, 11, 15 and 24 to 28
- Plan C – Medical Only
Policy Sections 2, 3 and 15
- Plan D – Domestic#
Policy Sections 1, 4, 6, 11, 13, 15, 16 and 19 to 28
- Plan E – Cancellation & Luggage
Policy Sections 1 and 11
- Plan M - Multi Trip
Policy Sections* 1 to 16 and 24 to 28
- Plan S – Comprehensive with Snow Cover#
Policy Sections* 1 to 28

***you** will not have cover under certain Policy Sections while travelling in Australia – see “Geographical Regions” pages 12 to 13 for details.

#unless **you** purchase Plan D or Plan S, **you** will not have cover for any claims arising from **snow sport activities** – see General Exclusion 30 on page 52.

Applying for cover

When **you** apply for the **policy**, **we** will confirm with **you** things such as the period of cover, **your** premium, what cover options and **excesses** will apply, and whether any standard terms are to be varied (this may be by way of an endorsement).

These details will be recorded on the Certificate of Insurance issued to **you**.

If **we** are unable to offer **you** the cover **you** seek, it will be because the particular product offered is not designed to cover a particular risk or risks including, but not limited to, some geographical regions, some **pre-existing medical conditions** or some ages. In such a case if **you** would like to discuss **your** options please use the contact details on the back cover of this PDS.

This PDS sets out the cover **we** are able to provide **you** with. **You** need to decide if the benefit limits, type and level of cover are appropriate for **you** and will cover **your** potential loss.

If **you** have any queries, want further information about the **policy** or want to confirm a transaction, please use the contact details on the back cover of this PDS.

About your premium

You will be told the premium payable for **your policy** when **you** apply. In calculating the premium, **we** take into account a number of factors including **your** destination(s), length of **journey**, the number

of persons and age of persons to be covered under the **policy** and the plan type **you** select. The amount of any **excess** payable, cover for additional options and cover for agreed pre-existing medical conditions is also included in the calculation of **your** premium.

Your total premium reflects the amount **we** calculate to cover these factors as well as any relevant government charges, taxes or levies (such as stamp duty or GST) in relation to **your policy**. These amounts are included in the total amount payable by **you** as shown in **your** Certificate of Insurance.

Cooling-off period

If **you** decide that **you** do not want this **policy**, **you** may cancel it within 14 days after **you** are issued **your** Certificate of Insurance and PDS, and **you** will be given a full refund of the premium **you** paid, provided **you** have not started **your journey** or **you** do not want to make a claim or to exercise any other right under the **policy**.

After this period **you** can still cancel **your policy** but **we** will not refund any part of **your** premium if **you** do.

Who is your insurer?

This **policy** is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708.

Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AWP Australia Pty Ltd. Allianz Global Assistance has been authorised by Allianz to enter into and arrange the **policy** and deal with and settle any claims under it as the agent of Allianz, not as **your** agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. **You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.**

Updating the PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. **We** will issue **you** with a new PDS or a supplementary PDS to update the relevant information, except in limited cases.

Where the information is not something that would be materially adverse from the point of view of a **reasonable** person considering whether to buy this product, Allianz Global Assistance may issue **you** with notice of this updated information in other forms or keep an internal record of such changes (**you** can get a paper copy free of charge by calling Fast Cover).

Preparation date

The preparation date of this PDS is 10 February, 2017.

Words with Special Meanings

Some words used in this PDS have a special meaning and appear in bold. When these words are used, they have the meaning set out below. The use of the singular shall also include the use of the plural and vice versa.

“**AICD/ICD**” means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverterdefibrillator (AICD).

“**Appropriate Supervision**”

means under the supervision of a person who possesses the necessary skills, qualifications and licensing appropriate for the supervision of the activity being undertaken.

“**Backcountry**” means areas outside the boundaries of a ski resort.

“**Bicycle**” means any bicycle, tricycle, tandem, trailer cycle or push scooter that is powered by human pedalling or and/or a battery.

“**Carrier**” means an aircraft, vehicle, train, tram, vessel or other public transport operated under a licence for the purpose of transporting passengers. This definition excludes taxis.

“**Chronic**” means a persistent and lasting condition. It may have a pattern of relapse and remission.

“**Concealed Storage Compartment**” means a glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

“**Dependant**” means **your** children or grandchildren not in full time employment who are under the age of 21 and travelling with **you** on the **journey**.

“**Epidemic**” means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.

“**Excess**” means the amount which **you** must first pay for each claim arising from the one event before a claim can be made under **your policy**.

“**Family**” means **you**, **your** spouse or partner and **your dependants**.

“**Golf Equipment**” means golf clubs, golf bag, golf trolley and golf shoes.

“**Heli-skiing**” means downhill skiing or snowboarding from locations accessible by helicopter.

“**Home**” means the place where **you** normally live in Australia.

“**Hospital**” means an established hospital registered under any legislation that applies to it, that provides in-patient medical care.

“**Injure**”, “**Injured**” or “**Injury**” means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during **your** period of cover and does not result from any illness, **sickness** or disease.

“**Journey**” means **your** journey from the time when you leave **your home** to go directly to the place **you** depart from on **your** travels, and ends when **you** return to **your home**.

“**Luggage and Personal Effects**” means any personal items owned by **you** and that **you** take with **you**, or buy, on **your journey** and which are designed to be worn or carried about with **you**. This includes items of clothing, personal jewellery, photographic and video equipment or personal computers, or electrical devices or portable equipment. However, it does not mean any cash, bank notes, currency notes, cheques, negotiable instruments, business samples or items that **you** intend to trade.

“Medical Adviser” means a qualified doctor of medicine or dentist, other than **you** or a **relative**, registered in the place where **you** received the services.

“Mental Illness” means any illness, condition or disorder listed in the current edition of the Diagnostic and Statistical Manual of Mental Disorders.

“Moped” or **“Scooter”** means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 50cc.

“Motorcycle” means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 50cc.

“Off-piste” means areas within the boundaries of a ski resort that are not:

- groomed terrain; or
- marked slopes; or
- trails that are open, maintained, monitored and patrolled by the ski resort.

“Overseas” means in any country other than Australia.

“Pandemic” means a form of an **epidemic** that extends throughout an entire continent.

“Permanent disability” means:

- **you** have totally lost all of the sight in one or both eyes, or the use of a hand or foot at or above the wrist or ankle; and
- the loss is for at least 12 months and, in **our** opinion after consultation with an appropriate medical specialist, will continue indefinitely.

“Policy” means **your** travel insurance policy with **us** covering **you** and is made up of this Product Disclosure Statement, **your** Certificate of Insurance and any other document **we** tell **you** forms part of this policy. Together these documents make up **your** contract with **us**.

“Pre-existing Medical Condition” means:

- a) An ongoing medical or dental condition of which **you** are aware, or related complication **you** have, or the symptoms of which **you** are aware;
- b) A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor) at any time in the past, prior to **policy** purchase;
- c) Any condition for which you take prescribed medicine;

- d) Any condition for which **you** have had surgery;
- e) Any condition for which **you** see a medical specialist; or
- f) Pregnancy.

This definition applies to **you**, **your travelling companion**, a **relative** or any other person.

“Public Place” means any place that the public has access to, including but not limited to, planes, trains, trams, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.

“Reasonable” means:

- * for medical, **hospital** or dental expenses, the standard level of care given in the country **you** are in not exceeding the level **you** would normally receive in Australia; or
- * for additional travel and accommodation expenses, a level comparable to those **you** have booked for the rest of **your journey** or, as determined by **us**; or
- * as determined by the courts of Queensland.

“**Reciprocal Health Care Agreement**” means an agreement between the Government of Australia and the government of another country where **residents of Australia** are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia.)

“**Relative**” means for the purposes of this **policy**, **you** or **your travelling companion’s** mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian only if they are under 85 years of age and resident in Australia or New Zealand.

“**Rental Vehicle**” means a campervan/ motorhome that does not exceed 4.5 tonnes, a sedan, hatchback or stationwagon, four wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company.

“**Resident of Australia**” means someone who currently resides in Australia and is eligible for an Australian Medicare Card.

“**Sick**” or “**Sickness**” means a medical condition, not being an **injury**, the symptoms of which first occur or manifest during **your** period of cover.

“**Snow Sport Activities**” means the following amateur activities that do not involve any form of racing, acrobatics, jumping, aerial, stunting or freestyle:

- skiing, snowboarding, sledding, tobogganing, or tubing conducted on groomed ski slopes within ski resort boundaries;
- skiing or snowboarding **off-piste** (but not **backcountry**);
- **heli-skiing**;
- snowcat skiing;
- cross country skiing on groomed and marked trails;
- glacier walking with hiking equipment under **appropriate supervision**;
- snow shoeing on groomed and marked trails;
- snowmobile riding on groomed and marked trails under **appropriate supervision**;
- ice sailing.

“**Snow Sport Equipment**” means skis, poles, boots, bindings, snowboards or ice skates.

“**Transaction Card**” means a debit card, credit card or travel money card.

“**Travelling Companion**” means a person with whom **you** have made arrangements before **your policy** was issued, to travel with **you** for at least 75% of **your journey**.

“**Unsupervised**” means leaving **your luggage**

and personal effects:

- with a person who is not named on **your** Certificate of Insurance or who is not a **travelling companion** or who is not a **relative**;
- with a person who is named on **your** Certificate of Insurance or who is a **travelling companion** or who is a **relative** but who fails to keep **your luggage and personal effects** under close supervision; or
- where they can be taken without **your** knowledge; or
- at such a distance from **you** that **you** are unable to prevent them being taken.

Unsupervised includes forgetting or misplacing items of **your luggage and personal effects**, leaving them behind or walking away from them.

“**We**”, “**Our**” and “**Us**” means Allianz Australia Insurance Limited.

“**You**” and “**Your**” means the person(s) whose name(s) are set out on **your** Certificate of Insurance, and if **you** have a Single or **Family policy**, **your dependants**.

How To purchase this policy

STEP 1	Refer to 'Who can purchase this policy?'	see below
STEP 2	Refer to 'Age limits'	page 9
STEP 3	Read the "Pre-existing Medical Conditions"	pages 23 to 22
STEP 4	Nominate the applicable "Geographical Region" for your journey	pages 12 to 13
STEP 5	Nominate the duration of your journey	---
STEP 6	Select your Plan (A, B, C, D, E, M or S)	pages 14 to 20
STEP 7	Select the cover type (Single, Duo or Family)	page 10
STEP 8	Select any "Additional Options" you would like to include	pages 21 to 22
STEP 9	Apply for cover via one of the following (where applicable): <ul style="list-style-type: none"> • online • telephone 	see back cover of this PDS

Who can purchase this policy?

Cover is only available if:

- › **you** are a **resident of Australia**
- › **you** purchase **your policy** before **you** commence **your journey**; and
- › **your journey** commences and ends in Australia.

For temporary residents of Australia on a 457 visa cover is available, however:

- › **you** must purchase **your policy** in Australia before **you** commence **your journey**; and
- › **your journey** must commence and end in Australia.

Cover for temporary residents of Australia temporarily travelling overseas

Cover is available to temporary residents of Australia temporarily travelling **overseas** and who, at the date the Certificate of Insurance is issued:

- are aged 74 years and under; and
- hold a return ticket to Australia; and
- have a **home** in Australia to which they intend to return, and
- hold a current Australian 457 visa which will remain valid beyond the period of their **journey**.

Under **Section 2** (Overseas Emergency Medical Assistance), if **you injure** yourself or become **sick** or die while **overseas** and it is necessary to repatriate **you** or **your** remains, **we** will, at **our** option, pay the lesser of the cost of returning **you** to **your home** in Australia, or to the international airport nearest to where **you** normally live **overseas**. At that point, **you** will be responsible for all further costs, and cover under all sections of this product will end.

Age limits

Age limits are as at the date of issue of **your** Certificate of Insurance.

Plans A, B, C, D & E

Available to travellers of all ages.

Travellers 80-89 years of age

Cover is available subject to the following conditions:

- A \$2,000 **excess** applies for all claims arising from, related to or associated with an **injury** or **sickness**. For all other claims, refer to the 'Excess' heading on page 30.

- Claims arising from, related to or associated with an **injury** or **sickness** under:
 - › **Section 1** (Cancellation Fees & Lost Deposits)
 - › **Section 2** (Overseas Emergency Medical Assistance)
 - › **Section 3** (Overseas Emergency Medical & Hospital Expenses)
 - › **Section 4** (Additional Expenses)are limited to a maximum of \$40,000 for all claims combined under all (not each) of the above Policy Sections.

Travellers 90 years of age and over

Cover is available subject to the following conditions:

- A \$5,000 **excess** applies for all claims arising from, related to or associated with an **injury** or **sickness**. For all other claims, refer to the 'Excess' heading on page 30.
- Claims arising from, related to or associated with an **injury** or **sickness** under:
 - › **Section 1** (Cancellation Fees & Lost Deposits)

- › **Section 2** (Overseas Emergency Medical Assistance)
 - › **Section 3** (Overseas Emergency Medical & Hospital Expenses)
 - › **Section 4** (Additional Expenses)
- are limited to a maximum of \$30,000 for all claims combined under all (not each) of the above Policy Sections.

Plan S

Available to travellers 69 years of age and under.

Plan M

Available to travellers 59 years of age and under.

Your choices

Under this **policy**, **you** choose the cover **you** require based on **your** travel arrangements. Whether **you** choose:

- › A Single, Duo or **Family** policy
- › Plans A, B, C, D, E, M or S

depends on the type of cover **you** want and are eligible to purchase.

Cover types

You can choose one of the following cover types:

- Single** Covers **you** and **your dependants** travelling with **you**.
- Duo** Covers **you** and **your travelling companion**. Duo policies do not provide cover for **dependants**. We issue one Certificate of Insurance, however, **you** both have cover as if **you** are each insured under separate policies with Single benefit limits* per insured person.

Duo Cover option is not available under Plan E (Cancellation & Luggage) or Plan M (Multi Trip).

- Family** Covers **you** and the members of **your Family** travelling with **you**. The benefit limits for **Family** policies apply to the total of all claims combined, regardless of the number of persons the claims relate to.

Family Cover is not available under Plan E (Cancellation & Luggage) or Plan M (Multi Trip).

* Except for Policy Section 16 (Rental Vehicle Insurance Excess) – if you have paid an additional premium for cover under Plan A, B, M or S for Section 16, the amount shown on your Certificate of Insurance is the

most we will pay for all claims combined, regardless of the number of persons the claims relate to. Under Plan D, the amount shown in the Table of Benefits is the most we will pay for all claims combined, regardless of the number of persons the claims relate to.

Automatically Included Sports and Activities

Your policy provides cover for claims arising directly from **your** participation in the following amateur sports and amateur recreational activities, subject to the terms, conditions, limits and exclusions that apply to the section under which **your** claim is made and the GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS:

- Aqua zorbing;
- Archery;
- Bicycling (but not bicycle motorcross (BMX) or downhill mountain biking);
- Bungee jumping or canyon swinging;
- Camel, donkey or elephant riding (under **appropriate supervision**);
- Dancing;
- Dog sledding;
- Diving underwater using an artificial breathing apparatus at a depth no greater than 10 metres (**you** must hold an open water

diving licence recognised in Australia or dive with an instructor licensed for these activities);

- Fishing (on land or within 2 nautical miles of a land mass);
- Go-karting;
- Golf;
- Gym activities (but not powerlifting);
- Gymnastics (but not competitions);
- Horse riding (but not competitions, equestrian events, steeple chasing, jumping, or polo);
- Ice skating on a rink (but not including competitive skating, racing, speed skating, and tour skating);
- Indoor rock climbing (under **appropriate supervision**);
- Leisure activities (meaning any activities involving minimal physical exertion that is undertaken for relaxation or pleasure. For example, sight-seeing, picnics, photography and museum or art gallery visits);
- **Motorcycle, scooter or moped** riding (restrictions apply - refer to General Exclusion 9);

- Orienteering;
- Paintball (with eye protection);
- Racing on foot for distances up to and including full marathon (42.2 kilometres or 26.2 miles);
- Racquet and ball sports not involving physical contact;
- Regulated or licensed ballooning;
- Safari (under **appropriate supervision**) but not hunting;
- Sailing up to 10 nautical miles off any land mass;
- Shark cage diving (subject to diving restrictions listed above);
- Shooting (fixed target only);
- Skateboarding, roller skating, inline skating (but not including vert skating or acrobatics);
- Snorkelling;
- Soccer;
- Surface water activities in rivers or rapids graded I, II or III under the International Scale of River Difficulty, or lakes or canals;
- Surface water activities (other than sailing) up to 2 nautical miles off any land mass;
- Track and field athletics;
- Walking, hiking, trekking or tramping, peaking at altitudes up to 3,000 metres where specialist climbing equipment is not required (but not expeditions to or on the Kokoda Track/Trail).
- All other sports and activities are excluded from cover under **your policy**, subject to any additional options that have been purchased and are listed on **your** Certificate of Insurance.



Geographical Regions

Geographical Region	Destination
REGION 1 - DOMESTIC	Australia (including Thursday Island, Lord Howe Island, Norfolk Island, Christmas Island and Cocos (Keeling) Island)
REGION 2 - PACIFIC	American Samoa, Ashmore & Cartier Islands, Bali, Cook Islands, Fiji, French Polynesia, Guam, Heard Island & McDonald Islands, Indonesia, Kiribati, Marshall Islands, Micronesia, Nauru, New Caledonia, New Zealand, Niue, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu and Wallis & Futuna Islands.
REGION 3 - PACIFIC CRUISE	<p>You must choose Region 3 if you are going on a cruise on a sea or ocean in Regions 1 or 2. You will not have cover under this policy if you select Region 1 or 2 and go on a cruise.</p> <p>NOTE: If you are travelling on a domestic cruise in Australian waters, Medicare or your private health fund may not cover you for your medical and dental expenses. Unless you purchase Plans A, S or B (selecting Region 3) or Plan M, cover will not be provided for medical transfer or evacuation (for example, by helicopter) if you need to be transported to the nearest hospital for emergency medical treatment.</p>
REGION 4 - ASIA	Asia (excluding Russian Federation and Japan).

Geographical Region	Destination
REGION 5 - ASIA CRUISE	You must choose Region 5 if you are going on a cruise on a sea or ocean for 4 nights or more in Region 4. If the duration of your cruise is less than 4 nights, you should choose Region 4. You will not have cover under this policy if you select Region 4 and go on a cruise for 4 nights or more.
REGION 6 - EUROPE	Europe, Russian Federation and United Kingdom.
REGION 7 - EUROPE CRUISE	You must choose Region 7 if you are going on a cruise on a sea or ocean for 4 nights or more in Region 6. If the duration of your cruise is less than 4 nights, you should choose Region 6. You will not have cover under this policy if you select Region 6 and go on a cruise for 4 nights or more.
REGION 8 - WORLDWIDE	North, Central & South America (including Hawaii and the Caribbean), Africa, Japan, Middle East, Antarctica, Sub-Antarctic Islands and any other destination not listed above.
REGION 9 - WORLDWIDE CRUISE	You must choose Region 9 if you are going on a cruise on a sea or ocean for 4 nights or more in Region 8. If the duration of your cruise is less than 4 nights, you should choose Region 8. You will not have cover under this policy if you select Region 8 and go on a cruise for 4 nights or more.

Plan A (Comprehensive), Plan B (Standard) & Plan S (Comprehensive with Snow Cover)

You must nominate the applicable Geographical Region for **your Journey**. Please note that under Plans A, B & S Region 1 cannot be selected as these Plans are designed for travel **overseas**. However, **you** will have cover for certain Policy Sections under Plans A, B & S while travelling in Australia – see below for details. Please contact **us** if there is any uncertainty as to which Geographical Region applies.

If **you** are travelling to multiple destinations which are in different Geographical Regions, **you** must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 9 the highest), as this will cover travel in each of the lower Geographical Regions.

Example: If **you** are travelling to Papua New Guinea, Philippines and Europe, **you** must select Region 6. **You** will then have cover for all destinations listed under Regions 1 to 6.

Cover for any loss **you** suffer must occur in the Geographical Region (or any lower Geographical Region) **you** have selected. However, stopovers of 2 nights in Regions 4, 6 and 8 are permitted (stopovers in Regions 3, 5 and 7 are not permitted).

Example: If **you** are travelling to Bali (and have accordingly selected Region 2 as the Geographical Region), **you** will have cover for all destinations listed under Regions 1 & 2, as well as up to 2 nights stopover in any of the destinations listed under Regions 4, 6 and 8.

While **you** are travelling in Australia (destination must be a minimum of 250km from **home**), **you** will only have cover under Policy Sections 1, 4, 6, 11, 13, 14, 15 & 16. If **you** have purchased Plan S, **you** will also have cover under Policy Sections 19 to 23 while travelling in Australia (destination must be a minimum of 250km from **home**).

Plan C (Medical Only)

You must nominate the applicable Geographical Region for **your journey**. Please note that under Plan C Region 1 cannot be selected as this Plan is designed for travel **overseas**.

Plan D (Domestic)

Geographical Region is fixed at Region 1 – Domestic.

Cover for any loss **you** suffer must occur in this Geographical Region. There is no cover for stopovers in a higher Geographical Region.

Plan E (Cancellation & Luggage)

Geographical Region defaults to Region 8 - Worldwide, regardless of the destinations **you** are travelling to.

Plan M (Multi Trip)

You must nominate one of the following Geographical Regions for **your journey**: Region 5 - Asia Cruise or Region 9 - Worldwide Cruise.

Cover for any loss **you** suffer must occur in this Geographical Region (or any lower Geographical Region).

While **you** are travelling in Australia (destination must be a minimum of 250km from **home**), **you** will only have cover under Policy Sections 1, 4, 6, 11, 13, 14, 15 & 16.

The maximum period for any one **journey** is shown on **your** Certificate of Insurance. **You** can choose from a maximum period of 15 days, 25 days, 40 days or 63 days.

Table of benefits

Following is a table of the benefits and their maximum limits. Refer to “Your Policy Cover” pages 31 to 49 for details of what We will pay and what We will not pay, and which types of cover are provided under each Plan. Importantly, please note that exclusions do apply, as well as limits to the cover.

All benefit limits and **excesses** throughout this PDS are in Australian Dollars (AUD). If **you** are travelling in the course of **your** business, please see page 54 for information on how GST may affect **your** claims.

Policy Section & Benefit	PLAN A Comprehensive			PLAN B Standard			PLAN C Medical Only			PLAN D Domestic#		
	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY
*1 Cancellation Fees & Lost Deposits	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	---	---	---	unlimited	unlimited	unlimited
*2 Overseas Emergency Medical Assistance^	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	---	---	---
*3 Overseas Emergency Medical & Hospital Expenses^	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	---	---	---
Dental Expenses (per person)	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	---	---	---
*4 Additional Expenses	\$50,000	\$50,000	\$100,000	\$30,000	\$30,000	\$60,000	---	---	---	\$50,000	\$50,000	\$100,000
*5 Hospital Cash Allowance^^	\$5,000	\$5,000	\$10,000	\$2,500	\$2,500	\$5,000	---	---	---	---	---	---
*6 Accidental Death	\$25,000	\$25,000	\$50,000	---	---	---	---	---	---	\$25,000	\$25,000	\$50,000

Policy Section & Benefit	PLAN A Comprehensive			PLAN B Standard			PLAN C Medical Only			PLAN D Domestic#		
	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY
*7 Permanent Disability^^	\$25,000	\$25,000	\$50,000	---	---	---	---	---	---	---	---	---
*8 Loss of Income^^	\$10,400	\$10,400	\$20,800	---	---	---	---	---	---	---	---	---
9 Travel Documents, Transaction Cards & Travellers Cheques^^	\$5,000	\$5,000	\$10,000	\$2,000	\$2,000	\$4,000	---	---	---	---	---	---
10 Theft of Cash^^	\$250	\$250	\$250	---	---	---	---	---	---	---	---	---
*11 Luggage & Personal Effects	\$7,500	\$7,500	\$15,000	\$5,000	\$5,000	\$10,000	---	---	---	\$7,500	\$7,500	\$15,000
12 Luggage & Personal Effects Delay Expenses^^	\$250	\$250	\$500	---	---	---	---	---	---	---	---	---
*13 Travel Delay Expenses	\$2,000	\$2,000	\$4,000	---	---	---	---	---	---	\$2,000	\$2,000	\$4,000
14 Alternative Transport Expenses	\$5,000	\$5,000	\$10,000	---	---	---	---	---	---	\$5,000	\$5,000	\$10,000
15 Personal Liability	\$5,000,000	\$5,000,000	\$5,000,000	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000	\$5,000,000	\$5,000,000	\$5,000,000
*16 Rental Vehicle Insurance Excess	Optional	Optional	Optional	Optional	Optional	Optional	---	---	---	\$5,000	\$5,000	\$5,000

Policy Section & Benefit	PLAN A Comprehensive			PLAN B Standard			PLAN C Medical Only			PLAN D Domestic#		
	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY
*17 Snow Sport Overseas Emergency Medical Assistance^^	---	---	---	---	---	---	---	---	---	---	---	---
*18 Snow Sport Overseas Emergency Medical & Hospital Expenses^^	---	---	---	---	---	---	---	---	---	---	---	---
Dental Expenses (per person)	---	---	---	---	---	---	---	---	---	---	---	---
*19 Own Snow Sport Equipment	---	---	---	---	---	---	---	---	---	\$1,500	\$1,500	\$3,000
20 Snow Sport Equipment Hire	---	---	---	---	---	---	---	---	---	\$1,500	\$1,500	\$3,000
21 Snow Ski Pack	---	---	---	---	---	---	---	---	---	\$750	\$750	\$1,500
*22 Piste Closure	---	---	---	---	---	---	---	---	---	\$1,000	\$1,000	\$2,000
23 Bad Weather & Avalanche Closure	---	---	---	---	---	---	---	---	---	\$750	\$750	\$750

Table of benefits Additional Options

Policy Section & Benefit	PLAN A Comprehensive			PLAN B Standard			PLAN C Medical Only			PLAN D Domestic#		
	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY	SINGLE	DUO (per person)##	FAMILY
*24 Own Golf Equipment	\$2,000	\$2,000	\$4,000	\$2,000	\$2,000	\$4,000	---	---	---	\$2,000	\$2,000	\$4,000
25 Golf Equipment Hire	\$1,500	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000	---	---	---	\$1,500	\$1,500	\$3,000
26 Golf Green Fees	\$500	\$500	\$1,000	\$500	\$500	\$1,000	---	---	---	\$500	\$500	\$1,000
27 Hole in One	\$250	\$250	\$250	\$250	\$250	\$250	---	---	---	\$250	\$250	\$250
28 Bicycles	Up to a maximum of \$15,000	Up to a maximum of \$15,000	Up to a maximum of \$15,000	Up to a maximum of \$15,000	Up to a maximum of \$15,000	Up to a maximum of \$15,000	---	---	---	Up to a maximum of \$15,000	Up to a maximum of \$15,000	Up to a maximum of \$15,000

* sub-limits apply - refer to the “Your Policy Cover” section of this PDS for details (pages 31 to 49).

^ there is no cover under these Policy Sections while travelling in Australia. There is cover under these Policy Sections while travelling on a domestic cruise in Australian waters where you have purchased Plans A, S or B (selecting Region 3) or Plan M. Refer to the “Geographical Regions” section of this PDS for details (pages 12 to 13).

^^ there is no cover under these Policy Sections while travelling in Australia - refer to the “Geographical Regions” section of this PDS for details (pages 12 to 13).

unless you purchase Plan D or Plan S, you will not have cover for any claims arising from snow sport activities - see General Exclusion 30 on page 52.

except for Policy Section 16 (Rental Vehicle Insurance Excess) - if you have paid an additional premium for cover under Plan A, B, M or S for Section 16, the amount shown on your Certificate of Insurance is the most we will pay for all claims combined, regardless of the number of persons the claims relate to. Under Plan D, the amount shown in the Table of Benefits is the most we will pay for all claims combined, regardless of the number of persons the claims relate to.

Table of benefits continued

Policy Section & Benefit	PLAN E Cancellation & Luggage	Plan M Multi Trip	Plan S Comprehensive with Snow Cover*		
	POLICY LIMIT	POLICY LIMIT	SINGLE	DUO (per person)##	FAMILY
	Total value of the insured holiday (as shown on your Certificate of Insurance)**	unlimited	unlimited	unlimited	unlimited
*1 Cancellation Fees & Lost Deposits	---	unlimited	unlimited	unlimited	unlimited
*2 Overseas Emergency Medical Assistance^	---	unlimited	unlimited	unlimited	unlimited
*3 Overseas Emergency Medical & Hospital Expenses^	---	unlimited	unlimited	unlimited	unlimited
Dental Expenses (per person)	---	\$500	\$500	\$500	\$500
*4 Additional Expenses	---	\$50,000	\$50,000	\$50,000	\$100,000
*5 Hospital Cash Allowance^^	---	\$5,000	\$5,000	\$5,000	\$10,000
*6 Accidental Death	---	\$25,000	\$25,000	\$25,000	\$50,000
*7 Permanent Disability^^	---	\$25,000	\$25,000	\$25,000	\$50,000
*8 Loss of Income^^	---	\$10,400	\$10,400	\$10,400	\$20,800

Plan M Multi Trip

- 12 month policy.
- Unlimited number of **journeys**.
- Maximum period for any one **journey** is shown on **your** Certificate of Insurance. **You** can choose from a maximum period of 15 days, 25 days, 40 days or 63 days.

Policy Section & Benefit	PLAN E Cancellation & Luggage	Plan M Multi Trip	Plan S Comprehensive with Snow Cover*		
	POLICY LIMIT	POLICY LIMIT	SINGLE	DUO (per person)##	FAMILY
9 Travel Documents, Transaction Cards & Travellers Cheques^^	---	\$5,000	\$5,000	\$5,000	\$10,000
10 Theft of Cash^^	---	\$250	\$250	\$250	\$250
*11 Luggage & Personal Effects	Total value of your insured Luggage & Personal Effects (as shown on your Certificate of Insurance)**	\$7,500	\$7,500	\$7,500	\$15,000
12 Luggage & Personal Effects Delay Expenses^^	---	\$250	\$250	\$250	\$500
*13 Travel Delay Expenses	---	\$2,000	\$2,000	\$2,000	\$4,000
14 Alternative Transport Expenses	---	\$5,000	\$5,000	\$5,000	\$10,000
15 Personal Liability	---	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000
*16 Rental Vehicle Insurance Excess	---	Optional	Optional	Optional	Optional
*17 Snow Sport Overseas Emergency Medical Assistance^^	---	---	unlimited	unlimited	unlimited
*18 Snow Sport Overseas Emergency Medical & Hospital Expenses^^	---	---	unlimited	unlimited	unlimited
Dental Expenses (per person)	---	---	\$500	\$500	\$500
*19 Own Snow Sport Equipment	---	---	\$1,500	\$1,500	\$3,000

Plan M Multi Trip Continued

- Benefit limits and sub-limits reinstated on the completion of each **journey** (except for Section 15 (Personal Liability) – the amount shown in the Table of Benefits is the most **we** will pay for all claims combined under Section 15 for the 12 month policy period.
- Accompanying spouse/partner and **dependant** children/grandchildren can be covered under this **policy** provided they are travelling with **you** for 100% of the **journey**. Additional premium may apply.
- Extensions of cover are not available.
- Not available for travellers 60 years of age and over.

Policy Section & Benefit	PLAN E Cancellation & Luggage	Plan M Multi Trip	Plan S Comprehensive with Snow Cover*		
	POLICY LIMIT	POLICY LIMIT	SINGLE	DUO (per person)##	FAMILY
20 Snow Sport Equipment Hire	---	---	\$1,500	\$1,500	\$3,000
21 Snow Ski Pack	---	---	\$750	\$750	\$1,500
*22 Piste Closure	---	---	\$1,000	\$1,000	\$2,000
23 Bad Weather & Avalanch Closure	---	---	\$750	\$750	\$750

Table of benefits Additional Options

*24 Own Golf Equipment	---	\$2,000	\$2,000	\$2,000	\$4,000
25 Golf Equipment Hire	---	\$1,500	\$1,500	\$1,500	\$3,000
26 Golf Green Fees	---	\$500	\$500	\$500	\$1,000
27 Hole in One	---	\$250	\$250	\$250	\$250
28 Bicycles	---	Up to a maximum of \$15,000	Up to a maximum of \$15,000	Up to a maximum of \$15,000	Up to a maximum of \$15,000

* sub-limits apply - refer to the “Your Policy Cover” section of this PDS for details (pages 31 to 49).

** you must nominate the benefit limit for this Policy Section from the following amounts: \$500, \$1,000, \$1,500, \$2,000, \$2,500, \$3,000, \$4,000, \$5,000. For example, if your Luggage & Personal Effects are valued at \$600, choose \$1,000 as the benefit limit.

^ there is no cover under these Policy Sections while travelling in Australia. There is cover under these Policy Sections while travelling on a domestic cruise in Australian waters where you have purchased Plans A, S or B (selecting Region 3) or Plan M - refer to the “Geographical Regions” section of this PDS for details (pages 12 to 13).

^^ there is no cover under these Policy Sections while travelling in Australia - refer to the “Geographical Regions” section of this PDS for details (pages 12 to 13).

unless you purchase Plan D or Plan S, you will not have cover for any claims arising from snow sport activities - see General Exclusion 30 on page 52.

except for Policy Section 16 (Rental Vehicle Insurance Excess) - if you have paid an additional premium for cover under Plan A, B, M or S for Section 16, the amount shown on your Certificate of Insurance is the most we will pay for all claims combined, regardless of the number of persons the claims relate to. Under Plan D, the amount shown in the Table of Benefits is the most we will pay for all claims combined, regardless of the number of persons the claims relate to.

Additional Options

Specified Luggage & Personal Effects Cover

The maximum amount **we** will pay for all claims combined under Policy Section 11 (Luggage & Personal Effects) is shown under the Table of Benefits pages 14 to 20 for the Plan **you** have selected.

Additional cover can be purchased under Plans A, D, M, & S for specified items up to a total amount of \$4,500 by paying an additional premium.

- **You** cannot purchase increased cover for jewellery or **snow sport equipment**. There is no cover for watercraft (other than surfboards) or **bicycles** (unless **you** purchase the Bicycle Pack) under the **policy**. These items must not be specified and cover will not be provided for them.

Depreciation and the standard item limits under Policy Section 11.1(b) will not apply to these specified items. **Your** nominated limit for ‘Specified Luggage & Personal Effects Cover’ will be shown on **your** Certificate of Insurance. Receipts and/or valuations must be provided in the event of a claim.

This Additional Option is not available under Plans B, C or E.

Removal of Standard Excess

You can remove the standard \$200 **excess** or reduce the **excess** amount to \$100 on Plans A, B, C, E, M, or S by paying an additional premium.

This Additional Option is not available under Plan D.

Please contact us for details on additional premiums.

Rental Vehicle Insurance Excess

Your policy does not automatically provide cover under **Section 16** Rental Vehicle Insurance Excess for Plans A, B, M & S. If **you** require cover under **Section 16** for these plans **you** must select, from either \$5000 or \$8000 and pay an additional premium at the time **you** purchase **your policy**. The benefit limit purchased by **you** will be shown on **your** Certificate of Insurance.

You can increase the benefit limit shown under **Section 16** Rental Vehicle Insurance Excess for Plan D from \$5000 to \$8000 by paying an additional premium at the time **you** purchase **your policy**. The increased benefit limit purchased by **you** will be shown on **your** Certificate of Insurance.

Please note

- › “specified items” refers to **luggage and personal effects** that have been listed as covered on **your** Certificate of Insurance with a nominated sum insured
- › “unspecified items” refers to **luggage and personal effects** that have not been listed as covered on **your** Certificate of Insurance with a nominated sum insured

Golf Pack

You can purchase the Golf Pack under Plans A, B, D, M & S by paying an additional premium. **You** will only have the cover provided under the sections included in the Golf Pack if **you** select this option at the time of purchase and **you** have paid the required additional premium. Please refer to the TABLE OF BENEFITS and the applicable section in YOUR POLICY COVER for details. **You** cannot purchase sections of this pack individually.

Bicycle Pack

No cover is provided for **bicycles** under **Section 11** (Luggage & Personal Effects) and **bicycles** are not insured by **your policy**, unless the BICYCLE PACK is purchased under Plans A, B, D, M & S. **You** will only have cover under **Section 28** (Bicycles) if **you** select this option at the time of purchase and **you** have paid the required additional premium.

The Bicycle Pack only covers **bicycles** if, at the time the Certificate of Insurance is issued, they are:

- less than three (3) years old; and
- valued at \$1,500 or more; and
- free of defects.

The maximum amount **we** will pay for any one **bicycle** is \$5,000 and \$15,000 for all claims combined.

Please note: No cover is provided under this section for any **bicycle** accessories (including but not limited to tools, **bicycle** pumps, lights, helmets, etc.). These items are covered under **Section 11** (Luggage & Personal Effects) and the standard item limits under sub-section 11.1 b) will apply.

Adventure Pack

You can purchase the Adventure Pack under Plans A, B, D, M & S by paying an additional premium. In addition to the Automatically

included Sports and Activities listed in the section headed “How to purchase this policy”. The following amateur listed sports and activities are covered if **you** select this option at the time of purchase and **you** have paid the required additional premium:

- Abseiling;
- Animal conservation and handling (under **appropriate supervision**);
- Battle re-enactment (but not with firearms);
- Cave/river tubing;
- Caving/potholing;
- Contact sports (including any form of rugby, Australian Rules football or American football);
- Deep sea fishing;
- Diving underwater using an artificial breathing apparatus at a depth no greater than 30 metres (**you** must hold an open water diving licence recognised in Australia or dive with an instructor licensed for these activities);
- Expeditions to or on the Kokoda Track/Trail;
- Flying fox/zip lining;
- Hiking, trekking or tramping, peaking at altitudes from 3,000 metres up to 6,000 metres, where specialist climbing equipment is not required;

- Martial arts (but not training);
- Outdoor rock climbing (with ropes and appropriate safety gear);
- Quad biking (but only single rider and not racing);
- Sailing from 11 to 15 nautical miles off any land mass (but not racing);
- Shooting (but only moving target, e.g. clay pigeon);
- Surface water activities in rivers or rapids graded IV or V under the International Scale of River Difficulty (but not racing);
- Tandem parachuting, tandem sky diving, tandem hang gliding, tandem gliding and tandem paragliding (but **you** must be in tandem with an instructor licensed for these activities);

You must be under the age of 75 at the date of issue.

This additional option does not provide cover for claims under **Section 7** (Permanent Disability) or **Section 15** (Personal Liability) that arise from **you** participating in the listed activities available under this option.

Activities are not covered by this **policy** unless listed here or listed in the Automatically included Sports and Activities listed in the section headed “How to purchase this policy”.

Pre-existing Medical Conditions

This travel insurance only provides cover for emergency overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered except for those medical conditions described in the Section headed “PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (some restrictions apply)”.

If you have a pre-existing medical condition that is not covered, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an overseas medical emergency and any associated costs, which can be prohibitive in some countries.

“Pre-existing Medical Condition” is defined in the section headed “Words with Special Meanings”.

Pre-existing Medical Conditions that are covered (some restrictions apply)

This section outlines the pre-existing medical condition which are covered.

You have cover if your pre-existing medical condition is listed as follows, provided that you have not been hospitalised (including day surgery or emergency department attendance) for that condition in the 24 months prior to the time of policy issue.

Blood Thinning Prescription Medication:

Please note: We will not pay any claims arising from, related to or associated with you taking a blood-thinning prescription medication such as Warfarin or similar, except under sub-sections 2.1 a) and 2.1 b).

- 1) Acne
- 2) Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- 3) Asthma – providing that you:
 - a) have no other lung disease and
 - b) are less than 60 years of age at the date of policy purchase.
- 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 I) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia, and
 - d) are under 50 years of age at the date of policy purchase.
- 13) *Diabetes Mellitus (Type II) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia.

- 14) Dry Eye Syndrome
- 15) Epilepsy – providing there has been no change to **your** medication regime in the past 12 months, and **you** are on no more than one anti-convulsant medication
- 16) Folate Deficiency
- 17) Gastric Reflux
- 18) Goitre
- 19) Glaucoma
- 20) Graves’ Disease
- 21) Hiatus Hernia
- 22) *Hypercholesterolaemia (High Cholesterol) – provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
- 23) *Hyperlipidaemia (High Blood Lipids) – provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
- 24) *Hypertension (High Blood Pressure) – provided **you** do not also suffer from a known cardiovascular disease and/or Diabetes
- 25) Hypothyroidism, including Hashimoto’s Disease
- 26) Impaired Glucose Tolerance
- 27) Incontinence
- 28) Insulin Resistance

- 29) Iron Deficiency Anaemia
- 30) Macular Degeneration
- 31) Meniere’s Disease
- 32) Migraine
- 33) Nocturnal Cramps
- 34) Osteopaenia
- 35) Osteoporosis
- 36) Pernicious Anaemia
- 37) Plantar Fasciitis
- 38) Pregnancy up to and including the 23rd week provided it is single and without complications**
- 39) Raynaud’s Disease
- 40) Sleep Apnoea
- 41) Solar Keratosis
- 42) Trigeminal Neuralgia
- 43) Trigger Finger
- 44) Vitamin B12 Deficiency

* Diabetes (Type I and Type II) , Hypertension, Hypercholesterolaemia and Hyperlipidaemia are risk factors for cardiovascular disease. If you have a history of cardiovascular disease, and it is a Pre-existing Medical Condition, cover for these conditions is also excluded.

**Complications mean any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the pregnancy outcome.

If **your** condition is not described in the previous list or is not a single pregnancy without complications**, or is a condition:

- for which **you** have been hospitalised (including day surgery or emergency department attendance) in the 24 months prior to the time of this **policy** being issued; or
- was for surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in **hospital** at any time prior to this **policy** being issued,

we will not pay any costs arising from, related to or associated with that condition except under sub-sections 2.1 a) and 2.1 b):

This means that **we** will not pay:

- **your** medical expenses whatsoever
- **your** evacuation or repatriation to Australia
- **your journey** cancellation or rearrangement costs
- any additional or out of pocket expenses (including additional travel and accommodation expenses).

Please also read the “General Exclusions Applicable to all Sections” on pages 50 to 52.

We do not offer any cover at all under Plans A, B, C, D, E, M or S for any Pre-existing Medical Conditions, except as listed on pages 23 to 25 of this PDS.



Important Matters

Under your policy there are rights and responsibilities which you and we have. You must read this PDS in full for more details, but here are some you should be aware of.

Limitation of cover

Notwithstanding anything contained in this PDS **we** will not be deemed to provide cover nor will **we** make any payment or provide any service or benefit to any person or party where providing such cover, payment, service or benefit would contravene or violate any applicable trade or economic sanction or any law or regulation.

Period of cover

You are not covered until **we** issue a Certificate of Insurance. That Certificate forms part of **your policy**. The period **you** are insured for is set out on the Certificate.

However:

- The cover for cancellation fees and lost deposits (Policy Section 1) begins from the time the **policy** is issued
- Cover for all other Policy Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance

- Cover ends when **you** return to **your home** or on the date of return set out on **your Certificate of Insurance** (End Date), whichever happens first.

Under Plan A (Comprehensive) and Plan S (Comprehensive with Snow Cover), if **you** need to return **home** unexpectedly during **your journey** (other than as provided under Sections 4.1 d] or 4.1 e]) cover provided by **your policy** will be suspended from the time **you** return to **your home** until the time **you** leave **your home** to continue **your journey**. **You** must however have more than 14 days remaining of the period of cover, as noted on **your Certificate of Insurance**. Following resumption of **your journey your policy** will remain valid until the end date shown on **your Certificate of Insurance** or **your** permanent return to **your home**, whichever happens first. **We** will not pay any costs in relation to **your** return to Australia (unless these costs are covered by this **policy**) or for **your** expenses to travel **overseas** to resume **your journey**.

Cover under Policy Sections 17, 18, 21, 22 and 23 is available provided the resort **you** are at is open and has sufficient snow for normal skiing activities.

Extension of cover

You may extend **your** cover free of charge if **you** find that **your** return to Australia has been delayed because of one or more of the following:

- a bus line, airline, shipping line or rail authority **you** are travelling on, or that has accepted **your** fare or **luggage and personal effects**, is delayed; or
- the delay is due to a reason for which **you** can claim under **your policy** (subject to **our** written approval).

If the delay is for any other reason, **we** must receive **your** request to extend cover at least 7 days before **your** original **policy** expires if **you** send **your** request by post. All other requests to extend cover must be received prior to **your** original **policy** expiry date. Cover will be extended subject to **our** written approval, and **your** payment of the additional premium.

Where **we** have agreed to extend cover, **we** will issue **you** with a new Certificate of Insurance. The period of cover on **your** new Certificate cannot exceed 12 months.

Extensions of cover are not available:

- for medical conditions **you** suffered during the term of **your** original **policy**; or
- where **you** have not advised **us** of any circumstances that have given (or may give) rise to a claim under **your** original **policy**; or
- under Plan A (Comprehensive), Plan B (Standard), Plan C (Medical Only), Plan D (Domestic) & Plan E (Cancellation & Luggage) where at the time of extension **you** are aged 80 years or over; or
- under Plan S (Comprehensive with Snow Cover), where at the time of extension **you** are aged 69 years or over; or
- under Plan M (Multi Trip).

Confirmation of cover

To confirm any **policy** transaction (if the Certificate of Insurance does not have all the information **you** require), call **us** using the contact details on the back cover of this PDS.

Jurisdiction and choice of law

This **policy** is governed by and construed in accordance with the law of Queensland, Australia and **you** agree to submit to the exclusive jurisdiction of the courts of

Queensland. **You** agree that it is **your** intention that this Jurisdiction and Choice of Law clause applies.

Your Duty of Disclosure

Before **you** enter into this insurance with **us**, **you** have a duty of disclosure under the Insurance Contracts Act 1984.

The Act imposes a different duty the first time **you** enter into a contract of insurance with **us** to that which applies when **you** vary, extend or reinstate the contract.

This duty of disclosure applies until the contract is entered into (or varied, extended or reinstated as applicable).

Your Duty of Disclosure when you enter into the contract with us for the first time

When answering **our** specific questions that are relevant to **our** decision whether to accept the risk of the insurance and, if so, on what terms, **you** must be honest and disclose to **us** anything that **you** know and that a reasonable person in the circumstances would include in answer to the questions.

It is important that **you** understand that **you** are answering **our** questions in this way for **yourself** and anyone else that **you** want to be covered by the contract.

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

When **you** vary, extend or reinstate the contract with **us**, **your** duty is to disclose every matter that **you** know, or could reasonably be expected to know, is relevant to **our** decision whether to accept the risk of the insurance and, if so, on what terms.

What you do not need to tell us

Your duty however, does not require disclosure of any matter:

- that diminishes the risk to be undertaken by **us**; or
- that is of common knowledge; or
- that **we** know or, in the ordinary course of business as an insurer, ought to know; or
- as to which compliance with **your** duty is waived by **us**.

Non-disclosure

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

If **your** non-disclosure is fraudulent, **we** may also have the option of avoiding the contract from its beginning.

Financial Claims Scheme

In the unlikely event Allianz Australia Insurance Limited were to become insolvent and could not meet its obligations under this **policy**, a person entitled to claim may be entitled to payment under the Financial Claims Scheme.

Access to the Scheme is subject to eligibility criteria. More information can be obtained from <http://www.fcs.gov.au>.

General Insurance Code of Practice

We proudly support the General Insurance Code of Practice. The Code sets out the minimum standards of practice in the general insurance industry.

For more information on the Code please contact Allianz Global Assistance on **1300 725 154**.

Dispute resolution process

In this section, “we”, “our” and “us” means Allianz and Allianz Global Assistance.

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 725 154, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global

Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of our procedures, please contact us.

A dispute can be referred to the Financial Ombudsman Service (FOS) Australia, subject to its terms of reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms. The contact details for the FOS are:

Financial Ombudsman Service (FOS) Australia

GPO Box 3, Melbourne VIC 3001

Phone: 1800 367 287

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

Privacy notice

To arrange and manage your travel insurance, we (in this Privacy Notice “we”, “our” and “us” includes AWP Australia Pty Ltd trading as Allianz Global Assistance and its duly authorised representatives) collect personal information including sensitive information from you and those authorised by you such as your family members, travelling companions, your doctors, hospitals, as well as from others we consider necessary including our agents.

Any personal information provided to us is used by us to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to those insurance services, including managing, processing and investigating claims.

We may also collect, use and disclose it for product development, marketing, conducting customer research and analytics in relation to all of our products and services, IT systems maintenance and development, recovery against third parties and for other purposes with your consent or where authorised by law.

This personal information may be disclosed to third parties involved in the above process, such as travel agents and consultants, travel insurance providers and intermediaries, authorised representatives, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, overseas data storage and data handling providers, legal and other professional advisers, your agents and our related and group companies including Allianz. Some of these third parties may be located in other countries such as Thailand, France and India. You agree that while those parties will often be subject to confidentiality or privacy obligations, they may not always follow

the particular requirements of Australian privacy laws.

Unless you opt out, we may contact you on an ongoing basis by telephone, mail, electronic messages (including email), online and via other means with promotional material and offers of products or services that we consider may be relevant and of interest to you (including financial and insurance products and roadside assistance services). If you do not want to receive such offers from us (including product or service offerings from us on behalf of our agents, intermediaries and/or our business partners) or do not want us to disclose your personal information to our related and group companies and business partners for marketing purposes, you can opt out at any time by calling us on 1800 023 767.

When you provide personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their personal information to us;
- of the types of third parties to whom the personal information may be provided to;
- of the relevant purposes we and the third parties we will disclose it to will use it for; and
- of how they can access it; and

- of the other matters in this Privacy Notice.

We rely on you to have obtained their consent on these matters. If you do not, you must tell us before you provide the relevant information.

You can seek access to and correct your personal information by contacting us. You may not access or correct personal information of others unless you have been authorised by their express consent or otherwise under law, or unless they are your children under 16 years of age.

If you have a complaint about your privacy, please contact: Privacy Officer, Allianz Global Assistance, PO Box 162, Toowong, QLD 4066 or you can contact the Privacy Commissioner at the Office of The Australian Information Commissioner, GPO Box 2999, Canberra, ACT 2601.

For more information about our handling of personal information, including further details about access, correction and complaints, please see our privacy policy available on request or via www.allianz-assistance.com.au.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your

application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

You can choose your own doctor

You are free to choose **your** own **medical adviser** or **we** can appoint an approved **medical adviser** to see **you**, unless **you** are treated under a **reciprocal health care agreement**.

You must, however, advise Allianz Global Assistance of **your** admittance to **hospital** or **your** early return to Australia based on written medical advice.

If **you** do not get the medical treatment **you** expect, Allianz Global Assistance can assist **you**, but neither Allianz nor Allianz Global Assistance are liable for anything that results from that.

Overseas hospitalisation or medical evacuation

For emergency assistance anywhere in the world at any time, Allianz Global Assistance is only a telephone call away. The team will help with medical problems, locating nearest medical facilities, **your** evacuation **home**, locating nearest embassies and consulates, as well as keeping **you** in touch with **your** family and work in an emergency.

If **you** are hospitalised **you**, or a member of **your** travelling party, **MUST** contact Allianz Global Assistance as soon as possible. If **you** do not, then to the extent permissible by law, **we** will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by Allianz Global Assistance.

If **you** are not hospitalised but **you** are being treated as an outpatient and the total cost of such treatment will exceed \$2,000, **you** **MUST** contact Allianz Global Assistance.

Please note that we will not pay for any hospital or medical costs incurred in Australia.

Excess

Plans A, B, C, E, M & S

We will not pay the first \$200 for any one event under the following Policy Sections*:

- **Section 1** – Cancellation Fees & Lost Deposits
- **Section 3** – Overseas Emergency Medical & Hospital Expenses
- **Section 9** – Travel Documents, Transaction Cards & Travellers Cheques
- **Section 11** – Luggage & Personal Effects
- **Section 15** – Personal Liability
- **Section 16** – Rental Vehicle Insurance Excess
- **Section 18** – Snow Sport Overseas Emergency

Medical & Hospital Expenses

- **Section 19** – Own Snow Sport Equipment
- **Section 20** – Snow Sport Equipment Hire
- **Section 21** – Snow Ski Pack
- **Section 22** – Piste Closure
- **Section 23** – Bad Weather & Avalanche Closure
- **Section 24** – Own Golf Equipment
- **Section 25** – Golf Equipment Hire

A NIL **excess** applies to all other Policy Sections.

*Refer to the “Table of Benefits” (pages 14 to 20) for details of which Policy Sections are available under each Plan

You can remove the standard \$200 **excess** or reduce the **excess** amount to \$100 by paying an additional premium (see “**Additional Options**” page 21).

Plan D

A NIL **excess** applies to all Policy Sections.

Travellers 80-89 years of age

A \$2,000 **excess** applies for all claims arising from, related to or associated with an **injury** or **sickness**. Refer to the ‘Age Limits’ heading on pages 8 to 9 for the terms and conditions relating to travellers 80-89 years of age.

Travellers 90 years of age and over

A \$5,000 **excess** applies for all claims arising from, related to or associated with an **injury** or **sickness**. Refer to the ‘Age Limits’ heading on pages 8 to 9 for the terms and conditions relating to travellers 90 years of age and over.

If any additional **excess** applies to **your policy**, the amount is shown on the Certificate of Insurance or advised to **you** in writing before the Certificate is issued to **you**.

In the event of a claim

Immediate notice should be given to Allianz Global Assistance (see contact details on the back cover of this PDS).

To download a claim form online, visit: fastcover.com.au/claims

PLEASE NOTE: For claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

Claims

We will consider **your** claim within 10 business days of receiving the completed claim form and all necessary documentation. If **we** need additional information, a written notification will be sent to **you** within 10 business days.

Your Policy Cover

This part of the PDS outlines what We Will Pay and what We Will Not Pay under each Policy Section in the event of a claim.

You must also check “General Exclusions Applicable to all Sections” on pages 50 to 52 for other reasons why we will not pay.

See “Words with Special Meanings” on pages 5 to 7 for the meanings of words that apply throughout this PDS.

You only have cover under a Policy Section if the “Table of Benefits” on pages 14 to 20 shows that there is cover for the Policy Section under the Plan you have selected.

The most we will pay for the total of all claims under each Policy Section is shown in the Table of Benefits for the Plan you have selected. Sub-limits may also apply to particular types of losses or claims.

SECTION 1 – Cancellation Fees & Lost Deposits

You have this cover if you chose Plan A, B, D, E, M or S.

1.1 ✓ WE WILL PAY

- a) We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your journey is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b) We will pay the travel agent’s cancellation fees up to \$1,500 for Single policies, \$1,500 per person for Duo policies or \$3,000 for Family policies, where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation.

However, we will not pay more than the level of commission or service fees normally earned by the agent, had your journey not been cancelled. Documentary evidence of the travel agent’s fee is required.

- c) We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control.

We calculate the amount we pay you as follows:

- the cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution toward the airline ticket;

multiplied by:

- the total number of points lost

divided by the total number of points used to obtain the ticket.

d) If **you** cancel or shorten **your journey** because a **relative of yours** is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand after the **policy** is issued, as a result of a **pre-existing medical condition**, **we** will not cover **you** unless at the time of **policy** issue, **you** were unaware of the likelihood of such hospitalisation or death. However, the most **we** will pay under this Section is as follows:

- \$2,000 for Single policies
- \$2,000 per person for Duo policies
- \$4,000 for **Family** policies

1.2 ✘ **WE WILL NOT PAY**

a) **We** will not pay if **you** were aware of any reason, before **your** period of cover commenced, that may cause **your journey** to be cancelled, abandoned or shortened.

Nor will **we** pay if **your** cancellation fees or lost deposits arise because of:

- b) The death, **injury** or **sickness** of **your relative** arising from a **pre-existing medical condition**, except as specified under Policy Section 1.1d).
- c) **You** or **your travelling companion** changing plans.

- d) Any business, financial or contractual obligations. This exclusion does not apply to claims where **you** or **your travelling companion** are made redundant from full-time employment in Australia, provided **you** or they were not aware that the redundancy was to occur before **you** purchased **your policy**.
- e) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f) Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g) The financial collapse of any transport, tour or accommodation provider.
- h) The mechanical breakdown of any means of transport.
- i) An act or threat of terrorism.
- j) The death, **injury** or **sickness** of any person who resides outside of Australia or New Zealand.
- k) **You** are a full-time permanent employee and **your** pre-arranged leave is cancelled by **your** employer unless **you** are a full-time member of the Australian Defence Force or of federal, state or territory emergency services.

SECTION 2 – Overseas Emergency Medical Assistance

You only have this cover if you chose Plan A, B, C, M, or S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters and have purchased Plans A, S, C or B (selecting Region 3) or Plan M.

Allianz Global Assistance will help **you** with any **overseas** medical emergency (see ‘Overseas Hospitalisation or Medical Evacuation’ on pages 29 and 30). **You** may contact them at any time 7 days a week.

2.1 ✔ **WE WILL PAY**

Allianz Global Assistance will arrange for the following assistance services if **you injure yourself overseas**, or become **sick** while **overseas**:

- a) Access to a **medical adviser** for emergency medical treatment while **overseas**.
- b) Any messages which need to be passed on to **your** family or employer in the case of an emergency.
- c) Provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**.

- d) **You** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas**, or be brought back to Australia with appropriate medical supervision.
- e) The return to Australia of **your dependants** if they are left without supervision following **your** hospitalisation or evacuation.
- f) If **you** die as a result of an **injury** or a **sickness** during **your journey**, **we** will pay for the **reasonable** cost of either a funeral or cremation **overseas** and/or of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

Please note that we will not pay for any costs incurred in Australia.

2.2 ❌ WE WILL NOT PAY

- a) **We** will not pay for any expenses for medical evacuation, funeral services or cremation or bringing **your** remains back to Australia unless it has been first approved by Allianz Global Assistance.
- b) **We** will not pay if **you** decline to promptly follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses.

- c) **We** will not pay for medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.
- d) **We** will not pay any claims arising from **snow sport activities** under this Policy Section, regardless of whether **you** have purchased Plan S (Comprehensive with Snow Cover) (however, refer to Policy Section 17 – Snow Sport Overseas Emergency Medical Assistance).

SECTION 3 – Overseas Emergency Medical & Hospital Expenses

You only have this cover if you chose Plan A, B, C, M or S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters and have purchased Plans A, S, C or B (selecting Region 3) or Plan M.

3.1 ✅ WE WILL PAY

- a) **We** will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** get back to Australia if **you injure yourself overseas**, or become **sick** there. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. **You** must

make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in the Table of Benefits, which **we** reasonably consider to be equivalent to:

- **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to Australia; plus
- the amount it would cost **us** to return **you** to Australia; plus
- the amount of any cancellation fees and lost deposits **you** would have incurred had **you** followed **our** advice.

We will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

- b) **We** will also pay the cost of emergency dental treatment up to a maximum amount of \$500 per person for dental costs incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

Please note that we will not pay for any costs incurred in Australia.

3.2 ❌ WE WILL NOT PAY

- a) For expenses arising from **pre-existing medical condition**, except as specified under the “Pre-existing Medical Conditions” section – see pages 23 to 25.
- b) When **you** have not notified Allianz Global Assistance as soon as practicable of **your** admittance to **hospital**.
- c) For expenses after 2 weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by Allianz Global Assistance.
- d) If **you** do not take the advice of Allianz Global Assistance.
- e) If **you** have received medical care under a **reciprocal health care agreement**.
- f) For expenses for damage to dentures, dental prostheses, bridges or crowns.
- g) For expenses relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h) For any claims arising from **snow sport activities** under this Policy Section, regardless of whether **you** have purchased

Plan S (Comprehensive with Snow Cover) (however, refer to Policy Section 18 – Snow Sport Overseas Emergency Medical & Hospital Expenses).

SECTION 4 – Additional Expenses

You only have this cover if you chose Plan A, B, D, M or S.

4.1 ✅ WE WILL PAY

- a) **We** will reimburse any **reasonable** additional accommodation and travel expenses if **you** cannot travel because of an **injury** or **sickness** which needs immediate treatment from a **medical adviser** who certifies in writing that **you** are unfit to travel.
- b) **We** will also reimburse **your reasonable** additional accommodation and travel expenses for **you** to be with **your travelling companion** if he or she cannot continue their **journey** for the same reason.
- c) **We** will also reimburse the **reasonable** accommodation and travel expenses of **your travelling companion** or a **relative** to travel to **you**, stay near **you** or escort **you**, if **you** are in **hospital** suffering from a life threatening or

other serious condition, or are evacuated for medical reasons. He or she must travel, stay with **you** or escort **you** on the written advice of a **medical adviser** and with the prior approval of Allianz Global Assistance.

- d) If **you** shorten **your journey** and return to Australia on the written advice of a **medical adviser** approved by Allianz Global Assistance, **we** will reimburse the **reasonable** cost of **your** return to Australia. **We** will only pay the cost of the fare class that **you** had planned to travel at and **you** must take advantage of any pre-arranged return travel to Australia.
- e) If, during **your journey**, **your travelling companion** or a **relative** of either of **you**:
 - dies unexpectedly;
 - is disabled by an **injury**; or
 - becomes seriously **sick** and requires hospitalisation (except arising out of a Pre-existing Medical Condition), **we** will reimburse the **reasonable** additional cost of **your** return to Australia. **We** will only pay the cost of the fare class **you** had planned to travel at.

f) We will reimburse **you** for airfares for **you** to return to the place **you** were when **your journey** was interrupted, if **you** return to **your home** because:

- during **your journey**, a **relative** of **yours** dies unexpectedly or is hospitalised following a serious **injury** or a **sickness** (except arising from a **pre-existing medical condition**); and
- it is possible for **your journey** to be resumed; and
- there is more than 14 days remaining of the period of cover, as noted on **your** Certificate of Insurance; and
- **you** resume **your journey** within 12 months of **your** return to Australia.

The most **we** will pay under this benefit is as follows:

- \$3,000 for Single policies
- \$3,000 per person for Duo policies
- \$6,000 for **Family** policies

g) If, as a result of a **pre-existing medical condition**, a **relative** of **yours** is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the **policy** is issued, and at the time of **policy** issue **you** were unaware

of the likelihood of such hospitalisation or death, the most **we** will pay for the **reasonable** additional cost of **your** return to Australia and/or the cost of airfares for **you** to return to the place **you** were when **your journey** was interrupted is as follows:

- \$2,000 for Single policies
 - \$2,000 per person for Duo policies
 - \$4,000 for **Family** policies
- h) In addition, **we** will reimburse **your reasonable** additional travel and accommodation expenses if a disruption to **your journey** arises from any of the following reasons:
- **Your** scheduled or connecting transport is cancelled, delayed, rescheduled or diverted because of a strike, riot, hijack, civil protest, weather, natural disaster or accident affecting **your** mode of transport;
 - **You** unknowingly break any quarantine rule;
 - **You** lose **your** passport, travel documents or **transaction cards** or they are stolen;
 - **Your home** is rendered uninhabitable by fire, explosion, earthquake or flood.

If **you** do not have a return ticket booked to Australia before **you** were **injured** or became

sick, **we** will reduce the amount of **your** claim by the price of the fare to Australia from the place **you** planned to return to Australia from. The fare will be at the same fare class as the one **you** left Australia on.

Wherever claims are made by **you** under this Policy Section and Policy Section 1 (Cancellation Fees & Lost Deposits) for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, **we** will pay for the higher of the two amounts, not both.

4.2 ✖ WE WILL NOT PAY

- a) **We** will not pay if **you** were aware of any reason, before **your** period of cover commenced, that may cause **your journey** to be cancelled, disrupted or delayed.
- b) **We** will not pay if the death, **injury** or **sickness** of **your relative** arises from a **pre-existing medical condition**, except as specified under Policy Section 4.1g).
- c) **We** will not pay if **you** can claim **your** additional travel and accommodation expenses from anyone else.
- d) **We** will not pay if **your** claim relates to the financial collapse of any transport, tour or accommodation provider.

- e) **We** will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- f) **We** will not pay if **you** operate a **rental vehicle** in violation of the rental agreement.
- g) **We** will not pay as a result of **you** or **your travelling companion** changing plans.

SECTION 5 – Hospital Cash Allowance

You only have this cover if you chose Plan A, B, M or S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia.

5.1 ✓ WE WILL PAY

If, as a result of an **injury** or **sickness** during **your journey**, **you** are hospitalised **overseas** for a continuous period of more than 48 hours then **we** will pay **you** \$50 for each day in excess of 48 hours that **you** continue to be hospitalised.

5.2 ✗ WE WILL NOT PAY

We will not pay if **you** cannot claim for **overseas** medical expenses in Policy Section 3 (Overseas Emergency Medical & Hospital Expenses).

SECTION 6 – Accidental Death

You only have this cover if you chose Plan A, D, M or S.

6.1 ✓ WE WILL PAY

We will pay the death benefit to **your** estate if:

- a) **you** are **injured** during **your journey** and **you** die because of that **injury** within 12 months of the **injury**; or
- b) during **your journey**, something **you** are travelling on disappears, sinks or crashes and **you** are presumed dead and **your** body is not found within 12 months.

The amount **we** will pay for the death of accompanying **dependants** is \$5,000 per **dependant**.

6.2 ✗ WE WILL NOT PAY

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 50 TO 52 FOR OTHER REASONS WHY WE WILL NOT PAY.

SECTION 7 – Permanent Disability

You only have this cover if you chose Plan A, M or S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia.

7.1 ✓ WE WILL PAY

We will pay if:

- a) **you** are **injured** during **your journey**; and
- b) because of the **injury**, **you** suffer **permanent disability** within 12 months of the **injury**.

The amount **we** will pay for the **permanent disability** of **dependants** is \$5,000 per **dependant**.

7.2 ✗ WE WILL NOT PAY

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 50 TO 52 FOR REASONS WHY WE WILL NOT PAY.

SECTION 8 – Loss of Income

You only have this cover if you chose Plan A, M or S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia.

8.1 ✓ WE WILL PAY

If during **your journey** you suffer an **injury** requiring medical treatment **overseas**, and:

- because of the **injury** you become disabled within 30 days; and
- the disablement continues for more than 30 consecutive days from the date of **your** return to Australia; and
- **you** are under the regular care of and acting in accordance with the instructions or advice of a **medical adviser** who certifies in writing that the disablement prevents **you** from gainful employment; and
- as a result **you** lose all **your** income, then **we** will pay **you** up to \$400 per week for up to 26 continuous weeks, starting from the 31st day after **your** return to Australia.

8.2 ✗ WE WILL NOT PAY

We will not pay for the loss of income of **dependants**.

SECTION 9 – Travel Documents, Transaction Cards & Travellers Cheques

You only have this cover if you chose Plan A, B, M or S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia.

9.1 ✓ WE WILL PAY

- a) If any essential travel documents (including passports), **transaction cards** or travellers cheques are lost by **you**, stolen from **you** or destroyed during **your journey**, then **we** will pay the issuer's fees for the replacement costs (including communication costs) of the items lost, stolen or destroyed.
- b) If during **your journey**, **your transaction card** or travellers cheques are lost or stolen, then **we** will pay for any loss resulting from the fraudulent use of the **transaction card** or travellers cheques.

9.2 ✗ WE WILL NOT PAY

- a) To the extent permissible by law **we** will not pay if **you** do not report the loss or theft within 24 hours to the police and, in the case of **transaction cards** or travellers cheques, to the issuing bank or company in accordance with the conditions under which the **transaction cards** or travellers cheques were issued. **You** must prove that **you** made such report by providing **us** with a written statement from whosoever **you** reported it to.
- b) **We** will not pay for any amounts covered by any guarantee given by the bank or issuing company to **you** as the holder of the **transaction card** or travellers cheques.

SECTION 10 – Theft of Cash

You only have this cover if you chose Plan A, M or S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia.

10.1 ✓ WE WILL PAY

We will pay for cash, bank notes, currency notes, postal orders or money orders stolen from **your** person during **your journey**.

10.2 ✘ WE WILL NOT PAY

- a) To the extent permissible by law **we** will not pay if **you** do not report the theft within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the theft occurred. **You** can prove that **you** made a report by providing **us** with a written statement from whoever **you** reported it to.
- b) **We** will not pay if the cash, bank notes, currency notes, postal orders or money orders were not on **your** person at the time they were stolen.

SECTION 11 – Luggage & Personal Effects

You have this cover if you chose Plan A, B, D, E, M or S.

PLEASE NOTE: for the purpose of this Policy Section:

- “specified items” refers to **luggage and personal effects** that have been listed as covered on **your** Certificate of Insurance with a nominated sum insured
- “unspecified items” refers to **luggage and personal effects** that have not been listed as covered on **your** Certificate of Insurance with a nominated sum insured.

11.1 ✔ WE WILL PAY

- a) **We** will pay the repair cost or value of any **luggage and personal effects** which are stolen or accidentally damaged or are permanently lost.

When calculating the amount payable **we** will apply depreciation due to age, wear and tear.

The amount of such depreciation will be determined by **us**. No depreciation will be applied to goods purchased duty free prior to **your** departure, or goods purchased during **your** journey.

We will not pay more than the original purchase price of any item. **We** have the option to repair or replace the **luggage and personal effects** instead of paying **you**.

The maximum amount **we** will pay for any item (i.e. the item limit) is:

- \$3,000 for personal computers, video recorders or cameras
- \$1,000 for mobile phones (including PDAs and any items with phone capabilities)
- \$750 for all other unspecified items.

A pair or related set of items, for example (but not limited to):

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy;
- a matching pair of earrings; are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

- b) In addition to the limit shown in the Table of Benefits for this Policy Section, **we** will also pay up to a maximum of \$4,500 (or such other lower amount which **you** have previously selected) for all items combined, that **you** have specified under ‘Specified Luggage & Personal Effects Cover’ and paid an additional premium for. The standard item limits shown in a) above do not apply to the specified items listed on **your** Certificate of Insurance.

- c) **Luggage and personal effects** left in a motor vehicle are only covered during daylight hours and must have been locked in the boot or in a **concealed storage compartment**, and forced entry must have been made.

No cover applies if **luggage and personal effects** are left unattended in the passenger compartment of the motor vehicle, or if the **luggage and personal effects** have been left in the motor vehicle overnight.

The most **we** will pay if **your luggage and personal effects** are stolen from the locked boot or from a **concealed storage compartment** of an unoccupied motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if **you** have purchased 'Specified Luggage & Personal Effects Cover'.

11.2 ✖ WE WILL NOT PAY

We will not pay a claim in relation to **your luggage and personal effects** if:

- a) **You** do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.
- b) **Your** jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are checked

in to be transported in the cargo hold of any aircraft, ship, train, tram or bus, including any loss from the point of check in until collection by **you** from the baggage carousel or collection area at the end of **your** flight, voyage or trip.

- c) The loss, theft or damage is to, or of, **bicycles** except as provided under the Additional Option - Bicycle Pack and **you** have paid the additional premium for Bicycle Pack.
- d) The loss, theft or damage is to, or of, items left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus.
- e) The loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f) The loss, theft or damage is to, or of, **snow sport equipment** (however, refer to Policy Section 19 – Own Snow Sport Equipment).
- g) The **luggage and personal effects** were being sent unaccompanied or under a freight contract.
- h) The loss or damage arises from any process of cleaning, repair or alteration.

- i) The loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- j) The **luggage and personal effects** were left **unsupervised** in a **public place**.
- k) The **luggage and personal effects** were left unattended in a motor vehicle, unless they were left in a **concealed storage compartment** of a locked motor vehicle.
- l) The **luggage and personal effects** were left overnight in a motor vehicle, even if they were left in a **concealed storage compartment** of a locked motor vehicle.
- m) The **luggage and personal effects** have an electrical or mechanical breakdown.
- n) The **luggage and personal effects** are fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which **you** are travelling.

- o) **You** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear).
- p) The loss or damage is to, or of, sporting equipment while in use (including surfboards).

SECTION 12 – Luggage & Personal Effects Delay Expenses

You only have this cover if you chose Plan A, M or S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia.

12.1 ✓ WE WILL PAY

We will reimburse **you** if any items of **your** **luggage and personal effects** are delayed, misdirected or misplaced by the **carrier** for more than 12 hours, and in **our** opinion it was reasonable for **you** to purchase essential items of clothing or other personal items.

Your claim must contain written proof from the **carrier** who was responsible for **your luggage and personal effects** that they were delayed, misdirected or misplaced.

We will deduct any amount **we** pay **you** under this Policy Section for any subsequent claim for lost **luggage and personal effects** (Policy Section 11).

12.2 ✗ WE WILL NOT PAY

We will not pay if **you** are entitled to compensation from the bus line, air line, shipping line or rail authority **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.

SECTION 13 - Travel Delay Expenses

You only have this cover if you chose Plan A, D, M or S.

13.1 ✓ WE WILL PAY

We will reimburse the cost of **your** **reasonable** additional meals and accommodation expenses if a delay to **your** **journey**, for at least 6 hours,

arises from circumstances outside **your** control.

We will pay up to \$200 at the end of the initial 6 hour period. In addition, **we** will pay up to \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

13.2 ✗ WE WILL NOT PAY

We will not pay if a delay to **your** **journey** arises from any of the following reasons:

- a) the financial collapse of any transport, tour or accommodation provider;
 - b) an act or threat of terrorism
- nor will **we** pay if:
- c) **you** can claim **your** additional meals and accommodation expenses from anyone else.

SECTION 14 – Alternative Transport Expenses

You only have this cover if you chose Plan A, D, M or S.

14.1 ✓ WE WILL PAY

We will pay **your** **reasonable** additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/

tour arrangements on time if **your** scheduled transport is cancelled, delayed, shortened or diverted, and that means **you** would not arrive on time.

14.2 ✘ WE WILL NOT PAY

- a) **We** will not pay if the cancellation, delay, shortening or diversion of **your** scheduled transport arises from the financial collapse of any transport, tour or accommodation provider.
- b) **We** will not pay if **your** claim arises from an act or threat of terrorism.

SECTION 15 – Personal Liability

You only have this cover if you chose Plan A, B, C, D, M or S.

15.1 ✔ WE WILL PAY

We will cover **your** legal liability for payment of compensation in respect of:

- death or bodily **injury**, and/or
- physical loss of, or damage to, property, occurring during **your journey** which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also pay **your reasonable** legal expenses for settling or defending the claim made against **you**.

You must not admit fault or liability for the claim, or incur any legal costs without **our** prior written approval.

15.2 ✘ WE WILL NOT PAY

We will not pay for any amount **you** become legally liable to pay if the claim arises directly or indirectly from, or is in any way connected with, or is for:

- a) bodily **injury to you, your travelling companion** or to a **relative** or employee of either of **you**;
- b) damage to property belonging to **you**, or in **your** care or control, or belonging to, or in the care or control of, **your relative** or **your travelling companion**, or to an employee of either of **you**;
- c) **your** ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle;
- d) **your** conduct of, or employment in any business, profession, trade or occupation;

- e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers' Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) disease that is transmitted by **you**;
- h) any relief or recovery other than monetary amounts;
- i) a contract that imposes on **you** a liability which **you** would not otherwise have;
- j) assault and/or battery committed by **you** or at **your** direction; or
- k) 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.

SECTION 16 – Rental Vehicle Insurance Excess

You only have this cover if you chose Plan A, B, D, M or S.

16.1 ✓ WE WILL PAY

- a) If, during **your** period of cover, a **rental vehicle** **you** have rented from a rental company or agency is:
- involved in a motor vehicle accident while **you** are driving it; or
 - damaged or stolen while in **your** custody, then **we** will pay the lesser of:
 - the motor vehicle insurance excess or the liability fee **you** are required to pay under a damage waiver; or
 - property damage for which **you** are liable.

You must provide a copy of:

- your rental vehicle** agreement;
- an incident report that was completed;
- repair account;
- an itemised list of the value of the damage; and written notice from the rental company or agency advising that **you** are liable to pay the excess or liability fee.

- b) **We** will also pay up to \$500 for the cost of returning **your rental vehicle** to the nearest depot, if **your** attending **medical adviser** certifies in writing that **you** are unfit to do so during **your journey**.

16.2 ✗ WE WILL NOT PAY

We will not pay a claim involving the theft or damage to **your rental vehicle** if the claim arises from **you** operating or using the **rental vehicle**:

- in violation of the rental agreement;
- while affected by alcohol or any other drug in a way that is against the law of the place **you** are in; or
- without a licence for the purpose that **you** were using it.

SECTION 17 – Snow Sport Overseas Emergency Medical Assistance

You only have this cover if you chose Plan S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia.

17-1 ✓ WE WILL PAY

Allianz Global Assistance will arrange for the

following assistance services if **you** suffer an **injury** or become **sick overseas**, and the **injury** or **sickness** arises from **snow sport activities**:

- Access to a **medical adviser** for emergency medical treatment while **overseas**.
- Any messages which need to be passed on to **your** family or employer in the case of an emergency.
- Provision of any written guarantees for payment of **reasonable** expenses for emergency hospitalisation while **overseas**.
- Your** medical transfer or evacuation if **you** must be transported to the nearest **hospital** for emergency medical treatment **overseas**, or bringing **you** back to Australia with appropriate medical supervision.
- The return to Australia of **your dependants** if they are left without supervision following **your** emergency hospitalisation or evacuation.
- If **you** die as a result of an **injury** or **sickness** that arises from **snow sport activities** during **your journey**, **we** will pay for the **reasonable** cost of either a funeral or cremation **overseas** and/or of bringing **your** remains back to **your home**. The maximum amount **we** will pay is \$15,000 per person.

Please note that we will not pay for any costs incurred in Australia.

17.2 ❌ WE WILL NOT PAY

- a) **We** will not pay for any expenses for medical evacuation, funeral services or cremation or bringing **your** remains back to Australia, unless it has been first approved by Allianz Global Assistance.
- b) **We** will not pay if **you** decline to promptly follow the medical advice **we** have obtained, and **we** will not be responsible for subsequent medical, **hospital** or evacuation expenses.
- c) **We** will not pay for medical evacuation or the transportation of **your** remains from Australia to an **overseas** country.
- d) **We** will not pay for any claims arising from activities not defined as **snow sport activities**.
- e) **We** will not pay for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 18 – Snow Sport Overseas Emergency Medical & Hospital Expenses

You only have this cover if you chose Plan S.

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia.

18.1 ✅ WE WILL PAY

- a) **We** will reimburse the **reasonable** medical or **hospital** expenses **you** incur until **you** get back to Australia if **you injure yourself overseas**, or become **sick** there, and the **injury** or **sickness** arises from **snow sport activities**. The medical or **hospital** expenses must have been incurred on the written advice of a **medical adviser**. **You** must make every effort to keep **your** medical or **hospital** expenses to a minimum.

If **we** determine, on medical advice, that **you** should return **home** for treatment and **you** do not agree to do so, **we** will pay **you** an amount up to the limit shown in the TABLE OF BENEFITS, which **we** reasonably consider to be equivalent to:

- **your** medical expenses and/or related costs incurred **overseas** to the date **we** advise **you** to return to Australia; plus

- the amount it would cost **us** to return **you** to Australia; plus
- the amount of any cancellation fees and lost deposits **you** would have incurred had **you** followed **our** advice.

We will only pay for treatment received and/or **hospital** accommodation during the 12 month period after the **sickness** first showed itself or the **injury** happened.

- b) **We** will also pay the cost of emergency dental treatment which arises from **snow sport activities** up to a maximum amount of \$500 per person for dental costs incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

Please note that we will not pay for any costs incurred in Australia.

18.2 ❌ WE WILL NOT PAY

We will not pay:

- a) For expenses arising from **pre-existing medical conditions**, except as specified under the “Pre-existing Medical Conditions” section – see pages 23 to 25.

- b) When **you** have not notified Allianz Global Assistance as soon as practicable of **your** admittance to **hospital**.
- c) For expenses after 2 weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by Allianz Global Assistance.
- d) If **you** do not take the advice of Allianz Global Assistance.
- e) If **you** have received medical care under a **reciprocal health care agreement**.
- f) For expenses for damage to dentures, dental prostheses, bridges or crowns.
- g) For expenses relating to dental treatment involving the use of precious metals or for cosmetic dentistry.
- h) For any claims arising from activities not defined as **snow sport activities**.
- i) For any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 19 – Own Snow Sport Equipment

You only have this cover if you chose Plan D or S.

19.1 ✓ WE WILL PAY

- a) **We** will pay the repair cost or value of **snow sport equipment** owned by **you**, which is stolen or accidentally damaged, or is permanently lost.

When calculating the amount payable **we** will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by **us**. No depreciation will be applied to **snow sport equipment** purchased duty free prior to **your** departure, or **snow sport equipment** purchased during **your journey**.

We will not pay more than the original purchase price of any item. **We** have the option to repair or replace the **snow sport equipment** instead of paying **you**.

- b) **Snow sport equipment** owned by **you** and left in a motor vehicle is only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.

No cover applies if **snow sport equipment** is left unattended in the passenger compartment of the motor vehicle, or if the Snow Sport Equipment has been left in the motor vehicle overnight.

The most **we** will pay if **snow sport equipment** owned by **you** is stolen from the locked boot or from a **concealed storage compartment** of an unoccupied motor vehicle during daylight hours is \$200 for each item, and \$1,000 in total for all stolen items.

19.2 ✗ WE WILL NOT PAY

To the extent permitted by law **we** will not pay a claim in relation to **snow sport equipment** owned by **you** if:

- a) **You** do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to.

- b) The loss, theft or damage is to, or of, **snow sport equipment** left behind in any hotel or motel room after **you** have checked out, or **snow sport equipment** left behind in any aircraft, ship, train, tram, taxi or bus.
- c) The **snow sport equipment** was being sent unaccompanied or under a freight contract.
- d) The loss or damage arises from any process of cleaning, repair or alteration.
- e) The loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- f) The **snow sport equipment** was left **unsupervised** in a **public place**.
- g) The **snow sport equipment** was left unattended in a motor vehicle, unless it was left in a **concealed storage compartment** of a locked motor vehicle.
- h) The **snow sport equipment** was left overnight in a motor vehicle, even if it was left in a **concealed storage compartment** of a locked motor vehicle.
- i) **You** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft

or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover (allowing for depreciation due to age, wear and tear).

- j) The loss or damage is to, or of, **snow sport equipment** while it is in use.

SECTION 20 – Snow Sport Equipment Hire

You only have this cover if you chose Plan D or S.

20.1 ✓ WE WILL PAY

We will reimburse **you** for the costs of hiring alternative **snow sport equipment** following:

- a) accidental loss, theft of, or damage to, **snow sport equipment** owned by **you**, for which a claim has been accepted by **us** under Policy Section 19 (Own Snow Sport Equipment); or
- b) the misdirection or delay, for a period of more than 24 hours, of **snow sport equipment** owned by **you**.

20.2 ✗ WE WILL NOT PAY

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 50 TO 52 FOR REASONS WHY **WE** WILL NOT PAY.

SECTION 21 – Snow Ski Pack

You only have this cover if you chose Plan D or S.

21.1 ✓ WE WILL PAY

If, as a result of **your injury** or **sickness** during **your journey**, **you** are unable to utilise the full duration of **your** prebooked and pre-paid ski passes, ski hire, tuition fees or lift passes, **we** will reimburse **you** the irrecoverable cost of the unused portion for each insured person. **You** must obtain a medical certificate from a **medical adviser** in support of **your** claim for **your injury** or **sickness**.

21.2 ✗ WE WILL NOT PAY

- a) **We** will not pay for any claims arising from activities not defined as **snow sport activities**.
- b) **We** will not pay for any claims arising outside the period 15th December to 31st

March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 22 – Piste Closure

You only have this cover if you chose Plan D or S.

22.1 ✓ WE WILL PAY

We will pay up to \$100 per 24 hour period if, as a result of not enough snow, bad weather or power failure in **your** prebooked holiday resort, all lift systems are closed for more than 24 hours.

We will pay for either:

- the cost of transport to the nearest resort; or
- the cost of additional ski passes.

22.2 ✗ WE WILL NOT PAY

We will not pay:

- We will not pay for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level.

- We will not pay for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 23 – Bad Weather & Avalanche Closure

You only have this cover if you chose Plan D or S.

23.1 ✓ WE WILL PAY

We will pay the **reasonable** extra travel and accommodation expenses that **you** need to pay if **your** pre-booked outward or return **journey** is delayed for more than 12 hours from **your** scheduled departure time because of an avalanche or bad weather.

23.2 ✗ WE WILL NOT PAY

- We will not pay unless **you** obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.

- We will not pay for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level.
- We will not pay for any claims arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts. This exclusion will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

SECTION 24 – Own Golf Equipment

You only have this cover if you purchased the Golf Pack under Plan A, B, D, M or S.

24.1 ✓ WE WILL PAY

- If, during **your journey**, **your golf equipment** is stolen, accidentally damaged or is permanently lost (except when left in a motor vehicle or while in use) **we** will pay the lesser of:
 - the repair cost;
 - the replacement cost;
 - the amount it would cost **us** to repair or replace the item(s) allowing for any trade discounts **we** are entitled to;

- the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
- the original purchase price.

We have the option to repair or replace the **golf equipment** instead of paying **you**.

A pair or set of items, for example (but not limited to):

- matched or unmatched set of golf clubs, golf bag and buggy are considered as only one item and the appropriate benefit limit will be applied.
- b) **Golf equipment** owned by **you** and left in a motor vehicle is only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made. The most **we** will pay is \$200 for each item, and \$1,000 in total for all stolen items.
- c) No cover is provided for **golf equipment** while it is in use.

24.2 ❌ WE WILL NOT PAY

To the extent permitted by law, **we** will not pay a claim in relation to **golf equipment** owned by **you** if:

- a) **you** do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;
- b) the loss, theft or damage is to, or of, **golf equipment** left behind in any hotel or motel room after **you** have checked out, or **golf equipment** left behind in any aircraft, ship, train, tram, taxi or bus;
- c) the **golf equipment** was being sent unaccompanied by **you** or under a freight contract;
- d) the loss or damage arises from any process of cleaning, repair or alteration;
- e) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- f) the **golf equipment** was left **unsupervised** in a **public place**;
- g) the **golf equipment** was left unattended in a motor vehicle, unless it was left in a **concealed storage compartment** of a locked motor vehicle;

- h) the **golf equipment** was left overnight in a motor vehicle; even if it was left in a **concealed storage department** of a locked motor vehicle.
- i) **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover; or
- j) the loss or damage is to, or of, **golf equipment** while it is in use.

SECTION 25 – Golf Equipment Hire

You only have this cover if you purchased the Golf Pack under Plan A, B, D, M or S.

25.1 ✓ WE WILL PAY

If **we** have agreed to pay a claim under **Section 25** Own Golf Equipment:

- for accidental loss, theft of, or damage to, **golf equipment** owned by **you**; or

- following the misdirection or delay, for a period of more than 24 hours, of **golf equipment** owned by **you**;

we will reimburse **you** for the costs of hiring alternative **golf equipment**.

We will also reimburse the **golf equipment** hire insurance excess if **you** have chosen and paid for **golf equipment** hire cover from the hire company or agency and **you** are charged an excess following the loss of, or damage to the **golf equipment** hired by **you**.

SECTION 26 – Golf Green Fees

You only have this cover if you purchased the Golf Pack under Plan A, B, D, M or S.

26.1 ✓ WE WILL PAY

If **you** are **injured** or becoming **sick** during **your journey** and **you** have provided **us** with written confirmation from a **medical adviser** confirming **your** inability to play golf, **we** will pay the value of any unused, non-refundable, pre-paid green fees.

SECTION 27 – Hole in One

You only have this cover if you purchased the Golf Pack under Plan A, B, D, M or S.

27.1 ✓ WE WILL PAY

If **you** complete a hole in one by driving from the tee and holing out in a single stroke during an organised game involving two or more players, at any 18 hole golf course with a course par score of 65 or above, **we** will pay **you** \$250.

You must provide **us** with a copy of **your** score card signed by **you** and **your** golfing partner(s) and countersigned by the club professional or secretary.

SECTION 28 – Bicycles

You only have this cover if you purchased the Bicycle Pack under Plan A, B, D, M or S.

Cover for any loss or theft of, or damage to, a **bicycle** is subject to the following:

The **bicycle** must be:

- a) in a securely packaged container specifically designed for the **bicycle** during transportation, where travel is by aircraft;

- b) either in the **concealed storage compartment**, or attached to a towbar or roof-mounted **bicycle** carrier and secured with a D-Lock or armour plated cable (valued at \$100 or more), where travel is by sedan, hatch-back or similar motor vehicle; or
- c) in the **concealed storage compartment** of a mini-bus/people mover or similar motor vehicle (if the **bicycle** cannot be transported on a **bicycle** carrier), or a **concealed storage compartment** of a bus, train or ship.

At any other time when the **bicycle** is unsupervised, the bicycle frame and wheels must be secured to a fixed object with a D-Lock or Armour plated cable (valued at \$100 or more).

Where a claim is for the theft of a **bicycle**, evidence of the broken securing device as well as a police report will be required.

28.1 ✓ WE WILL PAY

- a) If, during **your journey**, **your bicycle** is stolen, accidentally damaged or permanently lost (except as provided above or while in use) **we** will decide whether to:
 - replace the lost, stolen or damaged item(s) with the nearest identical item(s);

- pay the cost of repairing or replacing the item(s); or
- pay **you** up to the amount of the sum insured.

However, any payment will not be more than:

- the original purchase price;
- the amount it would cost **us** to replace or repair the item(s) allowing for any trade discounts **we** are entitled to; or
- \$5,000 for any one **bicycle**, whichever is the lesser.

The maximum amount **we** will pay for all claims combined is \$15,000.

- b) **Bicycles** left in a motor vehicle are only covered during daylight hours and must have been left in a **concealed storage compartment** of a locked motor vehicle, and forced entry must have been made.
- c) No cover applies while a **bicycle** is in use or if a **bicycle** is left unattended in the passenger compartment of a motor vehicle or if a **bicycle** has been left in a motor vehicle overnight.

28.2 ✘ WE WILL NOT PAY

To the extent permitted by law, **we** will not pay a claim in relation to **your bicycle** if:

- a) the **bicycle** is greater than 3 years old at the time the Certificate of Insurance was issued;
- b) the **bicycle** is valued at less than \$1,500;
- c) the **bicycle** was not free of defects at the time the Certificate of Insurance was issued;
- d) **you** do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft or misplacement occurred. **You** must prove that **you** made such report by providing **us** with a written statement from whoever **you** reported it to;
- e) the loss, theft or damage is to, or of, **bicycles** left behind in any hotel or motel room after **you** have checked out, or items left behind in any aircraft, ship, train, tram, taxi or bus;
- f) the **bicycle** was being sent unaccompanied by **you** or under a freight contract;
- g) the loss or damage arises from any process of cleaning, repair or alteration;

- h) the loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin;
- i) the **bicycle** was left **unsupervised** in a **public place** unless, the **bicycle** frame and wheels were secured to a fixed object with a D-Lock or Armour plated cable (valued at \$100 or more);
- j) the **bicycle** was left unattended in a motor vehicle, unless left in a **concealed storage compartment** of a locked motor vehicle;
- k) the **bicycle** was left in a motor vehicle overnight;
- l) the **bicycle** has a mechanical breakdown;
- m) **you** are entitled to be reimbursed by the bus line, airline, shipping line or rail authority **you** were travelling on when the loss, theft, misplacement or damage occurred. However, if **you** are not reimbursed the full amount of **your** claim, **we** will pay the difference between the amount of **your** loss and what **you** were reimbursed, up to the limit of **your** cover; or
- n) the loss or damage is to, or of, a **bicycle** while in use.

General Exclusions Applicable to all Sections

To the extent permitted by law **we** will not pay under any circumstances if:

- 1) **You** do not act in a responsible way to protect **yourself** and **your** property and to avoid making a claim.
- 2) **You** do not do everything **you** can to reduce **your** loss as much as possible.
- 3) **Your** claim is for consequential loss of any kind, including loss of enjoyment.
- 4) At the time of purchasing the **policy**, **you** were aware of something that would give rise to **you** making a claim under this **policy**.
- 5) **Your** claim is for 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.
- 6) **Your** claim arises from errors or omissions in any booking arrangements, or failure to obtain the relevant visa, passport or travel documents.
- 7) **Your** claim arises because **you** act illegally or break any government prohibition or regulation including visa requirements.
- 8) **Your** claim arises from a government authority confiscating, detaining or destroying anything.
- 9) **Your** claim arises directly or indirectly from, or is in any way connected with:
 - **you** driving a motor vehicle or riding a **moped** or **scooter** without a current Australian drivers licence or drivers licence valid for the country **you** are driving or riding in. This applies even if **you** are not required by law to hold a licence in the country **you** are driving or riding in;
 - **you** riding a **motorcycle** without a current Australian motorcycle licence or motorcycle licence valid for the country **you** are riding in. This applies even if **you** are not required to hold a motorcycle licence because **you** hold a drivers licence, or a motorcycle licence is not required by law in the country **you** are riding in;
- **you** travelling as a passenger on a **motorcycle**, **moped** or **scooter** that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the vehicle being ridden and for the country **you** are riding in;
- **you** riding, or travelling as a passenger, on a quad bike except as provided under the Additional Option - Adventure Pack and **you** have paid the additional premium for Adventure Pack;
- **you** riding, or travelling as a passenger, on a **motorcycle**, **moped**, **scooter** or quad bike without wearing a helmet.
- 10) **Your** claim arises from, is related to or associated with:
 - an actual or likely **epidemic** or **pandemic**; or
 - the threat of an **epidemic** or **pandemic**.

Refer to www.who.int and www.smarttraveller.gov.au for further information on **epidemics** and **pandemics**.

- 11) **Your** claim arises from, or is associated with, travel to countries or parts of a country for which:
- 1 a). an advice or warning has been released by the Australian Government Department of Foreign Affairs and Trade or any other government or official body, and
 - 1 b). the advice or warning risk rating is “Reconsider your need to travel” or “Do not travel” (or words to that effect) or the advice or warnings advise against all non-essential travel to or in that location or advise against specific transport arrangements or participation in specific events or activities, or
 2. the mass media has indicated the existence or potential existence of circumstances (including circumstances referred to in 1 a) and 1 b) above) that may affect **your** travel;

And

3. **you** did not take appropriate action to avoid or minimise any potential claim under **your policy** (including delay of travel to the country or part of the country referred to in the relevant advice(s), warning(s) and/or mass media statement(s)).
- Circumstances, in this case, include but are not limited to strike, riot, weather event, civil protest or contagious disease (including an **epidemic** or **pandemic**).
- 12) **Your** claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
 - 13) **Your** claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
 - 14) **Your** claim arises from 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) **Your** claim arises from, is related to or associated with any **pre-existing medical condition**, except as provided under the section “Pre-existing Medical Conditions” (pages 23 to 25), Policy Section 1.1 d) (page 32) and Policy Section 4.1 g) (page 35).
- 16) **Your** claim arises from complications of any **injury** or **sickness**, or side effects, caused by **you** taking any blood thinning prescription medication.
- 17) **Your** claim is in respect of travel booked or undertaken against the advice of any **medical adviser**.
- 18) **Your** claim arises from any **injury** or **sickness** where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
- 19) **Your** claim arises directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to and including 23 weeks. In any event **we** will not pay medical expenses for:
 - regular antenatal care;
 - childbirth at any gestation; or
 - care of the newborn child.

- 20) **Your** claim involves a **hospital** where **you** are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
- 21) **Your** claim involves the cost of medication in use at the time the **journey** began, or the cost for maintaining a course of treatment **you** were on prior to the **journey**.
- 22) **Your** claim arises from or is in any way related to depression, anxiety, stress, any **mental illness** or nervous conditions.
- 23) **Your** claim arises from suicide or attempted suicide.
- 24) **Your** claim arises from a sexually transmitted disease.
- 25) **You** were under the influence or addicted to intoxicating liquor or drugs, except a drug prescribed to **you** by a **medical adviser**, and taken in accordance with their instructions.
- 26) Despite their advice otherwise following **your** call to Allianz Global Assistance, **you** received private **hospital** or medical treatment where public funded services or care is available in Australia or under any **reciprocal health care agreement** between the Government of Australia and the government of any other country.
- 27) **Your** claim arises from any medical procedures in relation to **AICD/ICD** insertion during **overseas** travel. If **you, your travelling companion** or a **relative** (as listed on **your** Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during **your** period of cover and not directly or indirectly related to a **pre-existing medical condition, we** will exercise **our** right to organise a repatriation to Australia for this procedure to be completed.
- 28) **Your** claim arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they may live.
- 29) **Your** claim arises from travel 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 regulated or licensed ballooning.
- 30) **Your** claim arises from **snow sport activities**, except as provided for under Plan D (Domestic) or Plan S (Comprehensive with Snow Cover), and **your** Certificate of Insurance shows that **you** have purchased cover under Plan D or Plan S.
- 31) **Your** claim arises from, or is in any way connected with **you** participating in any sports or recreational activities not listed in the Automatically Included Sports And Activities list in the Purchasing this Product section, except as provided under the Additional Option - Adventure Pack and **you** have paid the additional premium for Adventure Pack.

Claims

How to make a claim

You must give **us** notice of **your** claim as soon as possible by completing a claim form (available from fastcover.com.au/claims), and posting it to the address shown on the claim form. If the claim form is not fully completed by **you**, **we** cannot consider **your** claim and **we** can reduce **your** claim by the amount of prejudice **we** have suffered because of the delay.

You must:

- give **us** any information **we** reasonably ask for to support **your** claim at **your** expense, such as, but not limited to, police reports, valuations, medical reports, original receipts or proof of ownership. If required, **we** may ask **you** to provide **us** with translations into English of such documents to enable **us** to carry out **our** assessment of **your** claim
- co-operate with **us** at all times in relation to the provision of supporting evidence and such other information as **we** may reasonably require
- for medical, **hospital** or dental claims – contact Allianz Global Assistance as soon as possible

- for loss or theft of **your luggage and personal effects** – report it immediately to the police and obtain a written notice of **your** report
- for damage or misplacement of **your luggage and personal effects** caused by the airline or any other operator or accommodation provider – report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make
- submit full details of any claim in writing within 30 days of **your** return.

Claims are payable in Australian dollars to you

We will pay all claims in Australian dollars.

We will pay **you** unless **you** tell **us** to pay someone else. The rate of currency exchange that will apply is the rate at the time **you** incurred the expense.

You must not admit fault or liability

In relation to any claim under this **policy**, **you** must not admit that **you** are at fault and **you** must not offer or promise to pay any money or become involved in litigation without **our** approval.

Safeguarding your Luggage and Personal Effects

You must take all **reasonable** precautions to safeguard **your luggage and personal effects**. If **you** leave **your luggage and personal effects unsupervised** in a **public place**, then **we** will not pay **your** claim. For an explanation of what **we** mean by “**luggage and personal effects**”, “Unsupervised” and “Public Place”, see pages 5 to 7.

Depreciation

Depreciation will be applied to claims for **luggage and personal effects** at such rates as reasonably determined by **us**.

You must help us to recover any money we have paid

If **we** have a claim against someone in relation to the money **we** have to pay under this **policy**, **you** must do everything **you** can to help **us** do that in legal proceedings. If **you** are aware of any third party that **you** or **we** may recover money from, **you** must inform **us** of such third party.

If you can claim from anyone else, we will only make up the difference

If **you** can make a claim against someone in relation to a loss or expense covered under this **policy** and **you** do not get paid the full amount of **your** claim, **we** will make up the difference. **You** must claim from them first.

Other insurance

If any loss, damage or liability covered under this **policy** is covered by another insurance policy, **you** must give **us** details. If **you** make a claim under one insurance policy and **you** are paid the full amount of **your** claim, **you** cannot make a claim under the other policy.

If **you** make a claim under another insurance policy and **you** are not paid the full amount of **your** claim, **we** will make up the difference. **We** may seek contribution from **your** other insurer. **You** must give **us** any information **we** reasonably ask for to help **us** make a claim from **your** other insurer.

Subrogation

We may at **our** discretion, undertake in **your** name and on **your** behalf, control and settlement of proceedings for **our** own benefit, to recover compensation or secure indemnity from any party in respect of anything covered by this **policy**. **You** are to assist 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. These rights exist regardless of whether **your** claim is paid under a non-indemnity or an indemnity clause of this **policy**.

Recovery

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

- 1) To **us**, **our** administration and legal costs arising from the recovery
- 2) To **us**, an amount equal to the amount that **we** paid to **you** under the **policy**
- 3) To **you**, **your** uninsured loss (less **your** excess)
- 4) To **you**, **your** excess

Once **we** pay **your** total loss **we** will keep all money left over. 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**.

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.

Travel within Australia only

If **you** are entitled to claim an input tax credit in respect of **your** premium, **you** must inform **us** of the amount of that input tax credit (as a percentage) at the time **you** first make a claim. If **you** fail to do so, **you** may have a liability for GST if **we** pay **you** an amount under this **policy**.

Fraud

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise. **We** encourage the community to assist in the prevention of insurance fraud.

You can help by reporting insurance fraud by calling Allianz Global Assistance on 1800 453 937. All information will be treated as confidential and protected to the full extent under law.

Safety and well being recommendations

Before you travel:

- Check www.smartraveller.gov.au for travel advice and warnings before you buy your policy.
- Ensure your passport is valid for at least 6 months after your planned date of return to Australia.
- Obtain appropriate visas including transit visas – see www.dfat.gov.au/visas.
- Visit your local doctor for recommended vaccinations and travel health advice before travelling.
- Provide your family/friends with a copy of your passport, itinerary, tickets, visas and insurance policy.
- Register your trip with www.smartraveller.gov.au
- Advise your bank you are travelling overseas and arrange a mixture of money (debit card/credit card/foreign currency/travel money card - see www.travelmoney.com.au
- Check mobile phone coverage is available at your destination and if necessary enable International Roaming.
- Make sure you are familiar with the terms and conditions of your policy as set out in this PDS, your Certificate of Insurance and any endorsements issued to you if you have or have had medical conditions, make sure:
 - you have a full check up with your treating doctor,
 - you obtain enough medication for your journey, and
 - review the “Pre-existing Medical Conditions” section of this Product Disclosure Statement – before you travel, you need to be sure what conditions you have cover for.

Fast Cover Pty Ltd

ABN 98 143 196 098

Authorised Representative No. 381399

Level 15, 9 Castlereagh Street, Sydney NSW 2000

is an Authorised Representative of Allianz Global Assistance

This Insurance is underwritten by:

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708

2 Market Street Sydney NSW 2000

This Insurance is issued and managed by:

AWP Australia Pty Ltd trading as

Allianz Global Assistance

ABN 52 097 227 177

AFS Licence No. 245631

74 High Street, Toowong QLD 4066

Australia	1800 010 075	Australia	1800 010 075
Canada	1800 214 5514	Canada	1800 214 5514
China (North)	10 800 6100 434	China (North)	10 800 6100 434
China (South)	10 800 261 1323	China (South)	10 800 261 1323
France	0800 905 823	France	0800 905 823
Germany	0800 182 7635	Germany	0800 182 7635
Greece	00800 611 4107	Greece	00800 611 4107
Hong Kong	800 900 389	Hong Kong	800 900 389
India	0008006101108	India	0008006101108
Indonesia	00180361098	Indonesia	00180361098
Italy	800 787 451	Italy	800 787 451
Japan	0066 3386 1052	Japan	0066 3386 1052
Malaysia	1 800 81 5102	Malaysia	1 800 81 5102
Netherlands	0800 023 2683	Netherlands	0800 023 2683
New Zealand	0800 778 103	New Zealand	0800 778 103
Singapore	800 6162 187	Singapore	800 6162 187
Spain	900996115	Spain	900996115
Switzerland	0800 561 361	Switzerland	0800 561 361
Thailand	001 8006 121 082	Thailand	001 8006 121 082
United Kingdom	08000 289 270	United Kingdom	08000 289 270
United States	1866 844 4085	United States	1866 844 4085

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Claims Enquiries

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