



# Virgin Travel Insurance

Product Disclosure Statement  
(including Policy Wording)

Effective Date: 18 December 2013

virgin money + travel insurance  
good together



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# About Virgin Money

At Virgin Money, we love travel and adventure. We also know that in life and travel things don't always go to plan. So Virgin Travel Insurance helps provide peace of mind that you're covered should something go wrong while you're travelling. No matter what turn your trip takes, or how your adventure unfolds, we can help insure your travel stories along the way.

## Virgin Travel Insurance offers:

- ✓ competitively priced, affordable travel insurance
- ✓ cover for cancellations, medical, luggage, accidents and cash, plus more with our comprehensive plan
- ✓ additional cover options, including sports & Rental Vehicle Excess covers
- ✓ 24/7 emergency assistance, whilst Overseas
- ✓ quick & easy claims process

*The type and amount of cover varies depending on the plan chosen. Exclusions and conditions apply. Please read through this PDS for further information.*

You can customise your cover to suit your travel plans. Choose from the following policy cover options:

- **Medical Only** – medical only cover for budget-conscious travellers
- **Essentials** – affordable cover across the most common benefits of travel insurance
- **Comprehensive** – top level cover for cancellations, medical, luggage, accident & liability
- **Frequent Traveller** – comprehensive cover for people who take multiple trips each year

## We're there when you need us most

Through our partnership with Allianz Global Assistance, Virgin Travel Insurance provides emergency medical assistance, 24 hours a day, 7 days a week, including access to a specialist team of doctors, registered nurses and support staff.

And should you need to make a claim, call us on 1800 134 419. It's that simple. We'll then guide you through our quick & easy claims process.

Before you travel, take a short trip to [virginmoney.com.au](https://virginmoney.com.au)

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# About Allianz Global Assistance

Allianz Global Assistance is one of Australia's leading providers of travel insurance and emergency assistance. Previously we were known as Mondial Assistance though we have been part of the Allianz Group for more than ten years.

As part of the Mondial Assistance Group we helped more than 250 million people every year around the world. As a member of the Allianz Global Assistance Group we expect to dramatically extend our global reach and our local impact in each of the 28 countries where the Group operates.

Our travel insurance offers specialist emergency medical assistance as the core, fundamental benefit. Our global team of doctors and nurses are able to help travellers if they become ill or are injured while away from home—this is what sets our travel insurance apart.

In Australia, we have a specialist team of doctors, registered nurses, case managers and support personnel who are available to help 24 hours a day, seven days a week. Worldwide, we have more than 500 doctors and medically qualified employees supported by our international network of over 400,000 high-quality, certified service providers and 180 international correspondents.

We have an established global network of over 1600 medical specialists, including air ambulance services. Our medical consultants are either members of the International Society of Air Medical Services (Australasia) or the International Society of Travel Medicine and offer services from emergency rescue operations to interpretation services.

And our care extends beyond travellers to their families who often need just as much care and assistance.

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.*

# Product Disclosure Statement

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.

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, 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.

## About the available covers

You can choose one of these 5 Plans:

### **Plan A – Comprehensive**

Policy Sections\* 1 to 16

### **Plan B – Australia Only**

Policy Sections 1, 4, 9, 10, 14 and 16

### **Plan C – Frequent Traveller**

Policy Sections\* 1 to 16

### **Plan D – Medical Only**

Policy Sections\* 2, 3 and 16

### **Plan E – Essentials**

Policy Sections\* 1 to 4, 6 to 8, 12 and 14 to 16

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

*Please note: unless you purchase Additional Option Sports Cover, you will not have cover for any claims arising from snow sport activities - see General Exclusion 33 on page 61.*

## 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 10 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 17, when **We will pay** a claim under each Policy Section applicable to the cover you choose (**“Your Policy Cover”** pages 32 to 57), any endorsements under **“Additional Options”** pages 18 to 19 and **“Pre-existing Medical Conditions”** pages 20 to 23 (remember, certain words have special meanings – see **“Words with Special Meanings”** pages 6 to 9);
- **“Important Matters”** (pages 24 to 31) – 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, the 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 32 to 57) and **“General Exclusions Applicable to all Sections”** pages 58 to 61 (this restricts the cover and benefits); and
- **“Claims”** (pages 62 to 64) – this sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

## 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.

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 the policy when you apply. It is based on a number of factors such as your destination(s), length of Journey, number of persons covered, your age, the Plan and any Additional Options selected.

Your premium also includes amounts that take into account our obligation to pay any relevant compulsory government charges, taxes or levies (e.g. Stamp Duty and GST) in relation to your policy. These amounts are included on your Certificate of Insurance as part of the total premium.

## Cooling-off period

Even after you have purchased your policy, you have cooling-off rights (see page 24 of **“Important Matters”** for details).

## Who is your insurer?

This policy is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708 of 2 Market Street, Sydney, New South Wales 2000, Telephone 132 664.

## Who is the promoter?

Virgin Travel Insurance is promoted by Virgin Money (Australia) Pty Limited ABN 75 103 478 897 (Virgin Money), an authorised representative (AR 280884) of Virgin Money Financial Services Pty Ltd ABN 51 113 285 395 AFSL No 286869.

## Who is Allianz Global Assistance?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177 AFS Licence 245631. 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 (you can get a paper copy free of charge by calling Virgin Money).

## Preparation date

The preparation date of this PDS is 26 November 2013.

# Words with special meanings

Some words and phrases used in this PDS have a special meaning. When these words and phrases are used, they have the meaning set out below.

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

**“Arise”, “Arises” or “Arising”** means directly or indirectly arising or in any way connected with.

**“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.

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

**“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.

**“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” or “Injured” or “Injury”** means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during your period of 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 business samples or items that you intend to trade.

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

**“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.

**“Open Water Sailing”** means sailing more than 10 nautical miles off any land mass.

**“Overseas”** means in any country other than Australia.

**“Pandemic”** means a form of an Epidemic that extends throughout an entire continent, even the entire human race.

**“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 medical condition of which you were aware of:

**1. prior to the time of the Policy being issued that involves:**

- Your heart, brain or circulatory system/blood vessels, or
- Your lungs or a chronic airways disease, or
- Cancer, or
- Back pain requiring prescribed pain relief medication, or
- Surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital, or Diabetes Mellitus (Type 1 or Type 2); OR

**2. in the 2 years prior to the time of the policy being issued:**

- For which you have been in Hospital or emergency department or day surgery, or
- For which you have been prescribed a new medication or had a change to your medication regime, or
- Requiring prescription pain relief medication;

For the purposes of this clause medical condition includes a dental condition; OR

**3. prior to the time of the policy being issued that is:**

- a) Pregnancy, or
- b) connected with your current pregnancy or participation in an IVF program; OR

**4. for which, prior to the time of the policy being issued:**

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

**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 or dental expenses, the standard level of care given in the country you are in, or for other expenses, the standard level you have booked for the rest of your Journey, or as determined by us.

**“Relative”** means any of the following who is under 85 years of age and who is resident in Australia or New Zealand. It means you or your Travelling Companion’s spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, stepparent, step-son, step-daughter, fiancé or fiancée, or guardian.

**“Rental Vehicle”** means a campervan/motorhome that does not exceed 4.5 tonnes, a sedan, hatchback or station-wagon, 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, which first occurs during your period of cover.

**“Snow Sport Equipment”** means skis (including bindings), ski poles, ski boots, snowboards (including bindings) and snowboard boots.

**“Travelling Companion”** means a person with whom you have made arrangements to travel with you for at least 75% of your Journey.

**“Unsupervised”** means leaving your Luggage and Personal Effects:

- with a person you did not know prior to commencing your Journey; or
- where it can be taken without your knowledge; or
- at such a distance from you that you are unable to prevent it being taken.

**“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 your Dependants.

# How to purchase this policy

Step 1	Refer to “Who can purchase this policy?”	see below
Step 2	Refer to “Age limits”	see below
Step 3	Read the “Pre-existing Medical Conditions” section	pages 20 to 23
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 or E)	pages 14 to 17
Step 7	Select the cover type (Single or Family)	page 11
Step 8	Select any “Additional Options” you would like to include	pages 18 to 19
Step 9	Apply for cover via one of the following (where applicable): <ul style="list-style-type: none"><li>• online</li><li>• telephone</li></ul>	—

## Who can purchase this policy?

Cover is only available if:

- you are a Resident of Australia; and
- you purchase your policy before you commence your Journey; and
- your Journey commences and ends in Australia.

## Age limits

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

### Plans A and B

Available to travellers aged 16 years and over (includes cover for any accompanying Dependants - refer to “**Words with Special Meanings**” for definition of ‘Dependant’).

### Plans C and D

Available to travellers aged 16 to 74 years (includes cover for any accompanying Dependants - refer to “**Words with Special Meanings**” for definition of ‘Dependant’).

### Plan E

Available to travellers aged 16 to 69 years (includes cover for any accompanying Dependants - refer to “**Words with Special Meanings**” for definition of ‘Dependant’).

## Your choices

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

Whether you choose:

- Single or Family cover
- Plans A, B, C, D or E

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.

**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. *This option is not available under Plan C (Frequent Traveller).*

# Geographical regions

Destination	Geographical region
Australia	<b>REGION 6</b> Australia
New Zealand	<b>REGION 5</b> New Zealand
American Samoa, Ashmore & Cartier Islands, Bali, Christmas Island, Cocos (Keeling) Islands, Cook Islands, Coral Sea, Fiji, French Polynesia, Guam, Heard Island & McDonald Islands, Kiribati, Lord Howe Island, Marshall Islands, Nauru, New Caledonia, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Thursday Island, Tokelau, Tonga, Tuvalu, Vanuatu and Wallis & Futuna Islands (excluding New Zealand)	<b>REGION 4</b> Pacific
Asia (excluding Japan and Bali)	<b>REGION 3</b> Asia
Europe (including Russian Federation)	<b>REGION 2</b> Europe
North, Central and South America (including Hawaii and the Caribbean), Canada, Africa, Middle East, Japan, Greenland, Iceland, Arctic Circle, Antarctica, Sub-Antarctic Islands and any other destination not listed above.	<b>REGION 1</b> Worldwide

## Plan A (Comprehensive), Plan D (Medical Only) and Plan E (Essentials)

You must nominate the applicable Geographical Region for your Journey. Please note that under Plans A, D and E Region 6 cannot be selected as Plans A, D and E are designed for travel Overseas. However, Regions 1 to 5 include cover for certain Policy Sections while travelling in Australia – see next page 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 highest Geographical Region, 5 the lowest), 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 2. You will then have cover for all destinations listed under Regions 2 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 a higher Geographical Region outside of your selected Geographical Region are permitted.

Example:

If you are travelling to Bali (and have accordingly selected Region 4 as the Geographical Region), you will have cover for all destinations listed under Regions 4 to 6, as well as up to 2 nights stopover in any of the destinations listed under Regions 1 to 3.

You will only have cover under Policy Sections 1, 4, 9, 10, 14 and 16 while travelling in Australia (destination must be a minimum of 250km from Home). If you have purchased additional option **‘Sports Cover’** (available under Plan A), you will also have cover under Policy Sections 18 to 25 while travelling in Australia.

## Plan B (Australia Only)

Geographical Region is fixed at Region 6 – Australia.

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

## Plan C (Frequent Traveller)

Geographical Region defaults to Region 1 – Worldwide, regardless of the destinations you are travelling to.

You will only have cover under Policy Sections 1, 4, 9, 10, 14 and 16 while travelling in Australia (destination must be a minimum of 250km from Home).

## Travel on cruise liners

If you are travelling on a domestic cruise in Australian waters cover for emergency medical assistance or emergency medical and Hospital expenses is available under Plan A by selecting Geographical Region 4 - Pacific.

If you do not purchase Plan A, you will not be covered for medical transfer or evacuation (for example, by helicopter) if you need to be transported to the nearest Hospital for emergency medical treatment.

If you are travelling on an international cruise, cover is available under Plans A, C, D or E by selecting the Geographical region you will be travelling to (Plan C defaults to Region 1 - Worldwide).



# Table of benefits

Following is a table of the benefits and their maximum limits. Refer to **“Your Policy Cover”** pages 32 to 57 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 64 for information on how GST may affect your claims.

Policy section and benefit		PLAN A Comprehensive		PLAN B Australia Only		PLAN C Frequent Traveller**	PLAN D Medical Only		PLAN E Essentials	
		single	family	single	family	single	single	family	single	family
*1	Cancellation Fees and Lost Deposits <i>Travel Agents Cancellation Fees</i> <i>Relatives with a Pre-existing Medical Condition</i>	unlimited \$2,000 \$2,000	unlimited \$4,000 \$4,000	\$10,000 \$2,000 \$2,000	\$20,000 \$4,000 \$4,000	unlimited \$2,000 \$2,000	— — —	— — —	unlimited \$2,000 \$2,000	unlimited \$4,000 \$4,000
*2	Overseas Emergency Medical Assistance^ <i>Funeral/cremation Overseas and/or bringing your remains Home (per person)</i>	unlimited \$15,000	unlimited \$15,000	— —	— —	unlimited \$15,000	unlimited \$15,000	unlimited \$15,000	unlimited \$15,000	unlimited \$15,000
*3	Overseas Emergency Medical and Hospital Expenses^ <i>Dental Expenses (per person)</i>	unlimited \$500	unlimited \$500	— —	— —	unlimited \$500	unlimited \$500	unlimited \$500	unlimited \$500	unlimited \$500
*4	Additional Expenses <i>Return to Australia due to illness of Relative</i>	\$50,000 \$3,000	\$100,000 \$6,000	\$50,000 \$3,000	\$100,000 \$6,000	\$50,000 \$3,000	— —	— —	\$50,000 \$3,000	\$100,000 \$6,000
*5	Loss of Income^ <i>Weekly Limit (per person) - up to 26 weeks</i>	\$10,400 \$400	\$20,800 \$400	— —	— —	\$10,400 \$400	— —	— —	— —	— —
*6	Hospital Cash Allowance^ <i>Daily Limit (per person)</i>	\$5,000 \$50	\$10,000 \$50	— —	— —	\$5,000 \$50	— —	— —	\$5,000 \$50	\$10,000 \$50
*7	Travel Delay Expenses^ <i>Daily Limit:</i> <i>(we will pay up to \$200 at the end of the initial 6 hour period, then the daily limit above applies)</i>	\$2,000 \$200	\$4,000 \$200	— —	— —	\$2,000 \$200	— —	— —	\$1,000 \$200	\$2,000 \$200
8	Alternative Transport Expenses^	\$5,000	\$10,000	—	—	\$5,000	—	—	\$5,000	\$10,000
*9	Rental Vehicle Excess <i>Return of Rental Vehicle</i>	\$3,000 \$500	\$3,000 \$500	\$3,000 \$500	\$3,000 \$500	\$3,000 \$500	— —	— —	Optional Optional	Optional Optional
*10	Accidental Death <i>Death of a Dependant (per Dependant)</i>	\$25,000 \$5,000	\$50,000 \$5,000	\$25,000 \$5,000	\$50,000 \$5,000	\$25,000 \$5,000	— —	— —	— —	— —
*11	Permanent Disability^ <i>Permanent Disability of a Dependant (per Dependant)</i>	\$25,000 \$5,000	\$50,000 \$5,000	— —	— —	\$25,000 \$5,000	— —	— —	— —	— —
12	Travel Documents, Credit Cards and Travellers Cheques^	\$5,000	\$10,000	—	—	\$5,000	—	—	\$5,000	\$10,000
13	Theft of Cash^	\$400	\$400	—	—	\$400	—	—	—	—
*14	Luggage and Personal Effects <i>Personal computers/video recorders or cameras (per item)</i> <i>Mobile phones (including PDAs and any items with phone capabilities) (per item)</i> <i>All other unspecified items (per item)</i> <i>Luggage and Personal Effects stolen from a Concealed Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)</i>	\$7,500 \$3,000 \$1,000 \$750 \$2,000	\$15,000 \$3,000 \$1,000 \$750 \$2,000	\$7,500 \$3,000 \$1,000 \$750 \$2,000	\$15,000 \$3,000 \$1,000 \$750 \$2,000	\$7,500 \$3,000 \$1,000 \$750 \$2,000	— — — — —	— — — — —	\$3,000 \$3,000 \$1,000 \$750 \$2,000	\$6,000 \$3,000 \$1,000 \$750 \$2,000
15	Luggage and Personal Effects Delay Expenses^	\$250	\$500	—	—	\$250	—	—	\$250	\$500
16	Personal Liability	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000

\* sub-limits apply – refer to the **“Your Policy Cover”** section of this PDS for details (pages 32 to 57). ^ 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). \*\* See next page for details about Plan C Frequent Traveller.

# Table of benefits - Additional Option Sports Cover#

Policy section and benefit		PLAN A Comprehensive		PLAN B Australia Only		PLAN C Frequent Traveller**	PLAN D Medical Only		PLAN E Essentials	
		single	family	single	family	single	single	family	single	family
*17	Emergency Rescue^	\$100,000	\$200,000	—	—	—	—	—	—	—
*18	Own Snow Sport Equipment	\$1,500	\$3,000	\$1,500	\$3,000	—	—	—	—	—
19	Snow Sport Equipment Hire	\$1,500	\$3,000	\$1,500	\$3,000	—	—	—	—	—
20	Snow Ski Pack	\$750	\$1,500	\$750	\$1,500	—	—	—	—	—
*21	Piste Closure	\$1,000	\$2,000	\$1,000	\$2,000	—	—	—	—	—
22	Bad Weather and Avalanche Closure	\$750	\$750	\$750	\$750	—	—	—	—	—
23	Own Golf Equipment	\$1,500	\$3,000	\$1,500	\$3,000	—	—	—	—	—
24	Golf Equipment Hire	\$1,500	\$3,000	\$1,500	\$3,000	—	—	—	—	—
25	Golf Green Fees	\$500	\$1,000	\$500	\$1,000	—	—	—	—	—

\* sub-limits apply – refer to the “Your Policy Cover” section of this PDS for details (pages 32 to 57) ^ 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 Additional Option Sports Cover, you will not have cover for any claims Arising from snow sport activities – see General Exclusion 33 on page 61.

## \*\*Plan C – Frequent Traveller

- 12 month policy
- Unlimited number of Journeys
- Geographical Region defaults to Region 1 – Worldwide (refer to the “Geographical Regions” section of this PDS pages 12 to 13 for details)
- Maximum period any one Journey is as noted on your Certificate of Insurance  
*IMPORTANT: When applying for this policy, you must choose the maximum Journey period that will be sufficient to cover your longest Journey. You can choose from one of these maximum Journey periods: 31 days, 45 days or 62 days. You may upgrade the maximum Journey period after the Start Date of the policy as noted on your Certificate of Insurance – the new Journey period will apply to all Journeys beginning after the date of the upgrade. However, you cannot reduce the maximum Journey period.*
- Benefit limits and sub-limits reinstated on the completion of each Journey  
*Except for Policy Section 16 (Personal Liability) – the amount shown in the Table of Benefits is the most we will pay for all claims combined for the 12 month policy period.*

- Not available for travellers 75 years of age and over
- Accompanying spouse/de facto and Dependants are covered under this policy. Additional premium may apply. (“Accompanying” is defined as travelling with the insured person for 100% of the Journey.)

## For Sections 17, 20, 21 and 22 the following restriction applies:

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.

# Additional options

## Specified Luggage and Personal Effects Cover

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 specifically listed on your Certificate of Insurance.

The maximum amount we will pay for all claims combined under Policy Section 14 (*Luggage and Personal Effects*) is shown under the Table of Benefits pages 14 to 15 for the Plan you have selected.

Additional cover can be purchased under Plans A, B and E for specified items up to a total amount of \$5,000 by paying an additional premium.

You cannot purchase increased cover for jewellery or Snow Sport Equipment. There is no cover for bicycles or watercraft (other than surfboards) 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 14.1b) will not apply to these specified items. Your nominated limit for “*Specified Luggage and 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 Plan C or Plan D.

## Sports Cover (available under Plans A & B)

If you purchase Plan A or B, you can also purchase the additional option ‘Sports Cover’ (Sections 17 to 25) by paying an additional premium.

This additional option is not available under Plans C, D or E.

*Please note that you will not have cover under Policy Section 17 while travelling in Australia.*

## Increased Rental Vehicle Excess Cover (available under Plans A, B & C)

For Plans A, B & C a \$3,000 limit applies to Rental Vehicle Excess cover (Section 9). Additional cover in increments of \$1000 can be purchased for an additional premium.

This additional option is not available under Plan D.

## Rental Vehicle Excess (available under Plan E only)

If you purchase Plan E, you can also purchase Rental Vehicle Excess cover (Policy Section 9) in increments of \$1000, starting at \$3000 by paying an additional premium.

## Standard Excess

A standard Excess applies to all Plans.

You can decrease the standard Excess by paying an additional premium.

*Please contact us for details on additional premiums.*

# Pre-existing medical conditions

This insurance policy provides cover for unforeseen medical events only. Not all Pre-existing Medical Conditions are covered under the policy. Please read this entire section carefully, especially the “**What is a Pre-existing Medical Condition?**” definition below.

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 which can be very expensive in some countries.

## What is a Pre-existing Medical Condition?

A Pre-existing Medical Condition means a medical condition of which you were aware of:

### 1. prior to the time of the Policy being issued that involves:

- Your heart, brain or circulatory system/blood vessels, or
- Your lungs or a chronic airways disease, or
- Cancer, or
- Back pain requiring prescribed pain relief medication, or
- Surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital, or
- Diabetes Mellitus (Type 1 or Type 2); OR

### 2. in the 2 years prior to the time of the policy being issued:

- For which you have been in Hospital or emergency department or day surgery, or
- For which you have been prescribed a new medication or had a change to your medication regime, or
- Requiring prescription pain relief medication;

For the purposes of this clause medical condition includes a dental condition; OR

### 3. prior to the time of the policy being issued that is:

- a) Pregnancy, or
- b) connected with your current pregnancy or participation in an IVF program; OR

### 4. for which, prior to the time of the policy being issued:

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

## Pre-existing Medical Conditions which may be covered with no additional premium payable

Cover under the policy may be provided for a Pre-existing Medical Condition if the Pre-existing Medical Condition is described in the list below, 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.

**We do not require any further information if your Pre-existing Medical Condition is described in this list, and has not given rise to your hospitalisation (including day surgery or emergency department attendance) in the 24 months prior to the time of the policy being issued:**

1. Acne
2. Asthma, provided: under 60 years of age, and, no other diagnosed lung disease
3. Bunions
4. Carpal Tunnel Syndrome
5. Cataracts
6. Cleft Palate
7. Cochlear Implant
8. Coeliac Disease
9. Congenital Adrenal Hyperplasia
10. Congenital Blindness
11. Congenital Deafness
12. Conjunctivitis
13. Dengue Fever
14. Diabetes Type 1 or Type 2, or Glucose Intolerance provided: diagnosed over 6 months ago, no complications in last 12 months, no kidney, eye or neuropathy complications or cardiovascular disease, and under 50 years of age
15. Dry Eye Syndrome
16. Dupuytren's Contracture
17. Ear Grommets, if no current infection
18. Eczema

19. Gastric Reflux (GORD)
20. Glaucoma
21. Gout
22. Hay fever
23. Hiatus Hernia, if no surgery planned
24. Hypercholesterolaemia (High Cholesterol) provided: no Cardiovascular Disease and/or no Diabetes
25. Hormone Replacement Therapy
26. Hyperlipidaemia (High Blood Lipids), provided: no Cardiovascular Disease and/or no Diabetes
27. Hypertension provided: no Cardiovascular Disease and/or no Diabetes
28. Hypothyroidism, including Hashimoto's Disease
29. Lipoma
30. Macular Degeneration
31. Meniere's Disease
32. Rhinitis
33. Rosacea
34. Sinusitis
35. Tinnitus
36. Single uncomplicated Pregnancy, up to and including 23 weeks, not Arising from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation (IVF).

If your condition is not described in this list, or hospitalisation has occurred, we will not pay any costs Arising from, related to or associated with that condition under the following Policy Sections:

- Section 1: Cancellation Fees and Lost Deposits
- Section 2: Overseas Emergency Medical Assistance
- Section 3: Overseas Emergency Medical and Hospital Expenses
- Section 4: Additional Expenses (applies to "We will pay" a) and b) only)
- Section 6: Hospital Cash Allowance

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

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

**Warfarin Use:**

**Please note that taking the medication Warfarin (also known under the brand names of Coumadin, Jantoven, Marevan and Waran) has a complex range of serious complications and side effects and is General Exclusion 17 in "General Exclusions Applicable to all Sections" on page 60. This means that we will not pay for any conditions that are otherwise covered.**

**Please also read the "General Exclusions Applicable to all Sections" on pages 58 to 61.**

# 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.

## 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.

Cover under Policy Sections 17, 20, 21 and 22 is excluded for periods outside of:

- 15th December to 31st March in Northern Hemisphere resorts
- 15th June to 30th September in Southern Hemisphere resorts

**PLEASE NOTE:** The maximum period for any one Journey under Plan C (*Frequent Traveller*) is shown on your Certificate of Insurance. We will not pay any claims that arise outside of the period you nominated. Refer to page 16 for the details of Plan C.

## 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, provided you have not started your Journey and you do not want to make a claim or to exercise any other right under the policy. You will be given a full refund of the premium you paid when exercising your cooling-off right.

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

## 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 any Pre-existing Medical Condition, unless it is listed under the heading **“Pre-existing Medical Conditions which may be covered with no additional premium payable”** on pages 21 to 23 and you have not been hospitalised (including day surgery or emergency department attendance) for that condition in the past 24 months prior to application for the extension. This applies regardless of whether your Pre-existing Medical Condition was covered under the original policy; or
- for 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 (*Australia Only*), Plan C (*Frequent Traveller*) and Plan D (*Medical Only*), where at the time of extension you are aged 75 years or over; or
- under Plan E (*Essentials*), where at the time of extension you are aged 70 years or over.

## Confirmation of cover

To confirm any policy transaction, (if the Certificate of Insurance does not have all the information you require), call Virgin Money on 1800 134 419.

## 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 policy with us, the Insurance Contracts Act 1984 (Cth) requires you to provide us with the information we need to enable us to decide whether and on what terms your proposal for insurance is acceptable and to calculate how much premium is required for your policy.

You will be asked various questions when you first apply for your policy. When you answer these questions, you must:

- give us honest and complete answers;
- tell us everything you know; and
- tell us everything that a reasonable person in the circumstances could be expected to tell us.

If you vary, extend, reinstate or replace the policy your duty is to tell us before that time, every matter known to you which:

- you know; or
- a reasonable person in the circumstances could be expected to know,

is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

You do not need to tell us about any matter that:

- diminishes our risk;
- is of common knowledge;
- we know or should know as an insurer; or
- we tell you we do not need to know.

### Who does the Duty apply to?

The duty of disclosure applies to you and everyone who is insured under the policy. If you provide information for another insured, it is as if they provided it to us.

## What happens if you or they breach the Duty?

If you or they do not comply with the Duty of Disclosure, we may cancel the policy or reduce the amount we pay if you make a claim. If fraud is involved, we may treat the policy as if it never existed and pay nothing.

## The 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 - for more information see the APRA website at <http://www.apra.gov.au> or call the APRA hotline on 1300 55 88 49.

## 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 1800 134 419.

## Dispute resolution process

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 1800 134 419 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 Allianz Global Assistance's procedures, please contact them.

A dispute can be referred to the Financial Ombudsman Service Limited (FOS), 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 Limited (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: [www.fos.org.au](http://www.fos.org.au)

Email: [info@fos.org.au](mailto:info@fos.org.au)

## Privacy notice

To arrange and manage your travel insurance, we (in this Privacy Notice “we”, “our” and “us” includes Allianz, Allianz Global Assistance and its authorised representatives and distributors) collect personal information from you and others (including those authorised by you such as your doctors, Hospitals and persons whom we consider necessary).

Any personal information you provide 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 the insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for any other purposes with your consent.

This personal information may be disclosed to (and received from) third parties in Australia or Overseas involved in the above process, such as travel consultants, travel insurance providers and intermediaries, authorised representatives, distributors, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, legal and other professional advisers, your agents and our related companies. The use and disclosure of such personal information will be provided to third parties for the primary purposes stated above.

The personal information (but not sensitive information) may also be used for a secondary purpose, but only if you would reasonably expect us to use that information for such secondary purpose.

When you give 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 information to us;
- of the types of third parties to whom the 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.

We rely on you to have obtained their consent on these matters. If you have not done or will not do these things, you must tell us or our agents 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 dependants under 16 years of age.

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 or 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.

We will share your personal information with the Promoter Virgin Money. Virgin Money may use your information to promote their or their partners’ current and future products and services to you. The way in which Virgin Money collects, uses and discloses your personal information is set out in their privacy policy available at [virginmoney.com.au](http://virginmoney.com.au) or on request by calling 1800 134 419.

From time to time Virgin Money may use your information to promote, manage and market their or their partner’s current and future products and related services to you, or for any other purposes permitted under current privacy legislation. If you would prefer not to receive these offers or services please contact us on 1800 134 419.

## 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 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 costs incurred in Australia.**

## Excess

We will deduct any standard Excess from claims arising from any one event under all Policy Sections\* other than those Sections listed below:

- Section 2: Overseas Emergency Medical Assistance
- Section 6: Cash in Hospital Allowance
- Section 15: Luggage and Personal Effects Delay Expenses

If you have purchased the additional option **‘Sports Cover’** with Plan A or B, we will deduct any standard Excess from claims arising from any one event under the following Policy Sections:

- Section 17: Emergency Rescue
- Section 18: Own Snow Sport Equipment
- Section 19: Snow Sport Equipment Hire
- Section 20: Snow Ski Pack
- Section 22: Bad Weather and Avalanche Closure
- Section 23: Own Golf Equipment
- Section 24: Golf Equipment Hire
- Section 25: Golf Green Fees

You can decrease the standard Excess by paying an additional premium (see **“Additional Options”** pages 18 to 19).

*\*Refer to the “Table of Benefits” (pages 14 to 17) for details of which Policy Sections are available under each Plan*

## 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).

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

## Claims processing

We will process 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 Claims**” on pages 58 to 61 for other reasons why we will not pay.

See “**Words with Special Meanings**” on pages 6 to 9 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 17 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 and Lost Deposits

**You only have this cover if you chose Plan A, B, C or E.**

### 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 \$2,000 for Single cover or \$4,000 for Family cover, 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 cover
- \$4,000 for Family cover

### 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) Your pre-arranged leave being cancelled by your employer where you are a full-time permanent employee unless you are a full time member of the Australian Defence Force or of federal, state or territory emergency services..

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 2 – Overseas Emergency Medical Assistance

**You only have this cover if you chose Plan A, C, D or E.**

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

Allianz Global Assistance will help you with any Overseas medical emergency (see “**Overseas Hospitalisation or Medical Evacuation**” on page 30). You may contact them at any time 7 days a week.

Allianz Global Assistance will arrange for the following assistance services if you Injure yourself Overseas, or become Sick while Overseas:

### 2.1 We will pay

- 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) Your 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.

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 Additional Options ‘Sport Cover’ (however, refer to Policy Section 17 – *Emergency Rescue*).

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 3 – Overseas Emergency Medical and Hospital Expenses

**You only have this cover if you chose Plan A, C, D or E.**

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

### 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 that you should return home to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or Arising out of the event you have claimed for.

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

We will not pay for expenses:

- a) Arising from Pre-existing Medical Conditions, except as specified under the **“Pre-existing Medical Conditions”** section – see pages 20 to 23.
- b) When you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- c) 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 National Health Scheme. Please visit [www.dfat.gov.au](http://www.dfat.gov.au) for details of Reciprocal Health Agreements with Australia.
- f) For damage to dentures, dental prostheses, bridges or crowns.
- g) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 4 – Additional Expenses

**You only have this cover if you chose Plan A, B, C or E.**

### 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.

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.

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.

- b) 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.
- c) 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.

- d) 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 cover
  - \$6,000 for Family cover
- e) 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, 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. The most we will pay for all events under this benefit is as follows:
- \$2,000 for Single cover
  - \$4,000 for Family cover
- f) In addition, we will reimburse your Reasonable additional travel and accommodation expenses if a disruption to your Journey Arises from the following reasons:
- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
  - You unknowingly break any quarantine rule.
  - You lose your passport, travel documents or credit cards or they are stolen.
  - An accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
  - 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 and 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 4.1 e).
- 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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 5 – Loss of Income

**You only have this cover if you chose Plan A or C.**

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

### 5.1 We will pay

If you are Injured during your Journey and become disabled within 30 days because of the Injury, and the disablement continues for more than 30 days after your return to Australia, we will pay you \$400 per person, per week for a period of up to 26 weeks. We will only pay if you cannot do your normal or suitable alternative work and you lose all your income.

## 5.2 We will not pay

- a) We will not pay for the first 30 days of your disablement from the time you return to Australia.
- b) We will not pay for the loss of income of Dependents.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 6 – Hospital Cash Allowance

**You only have this cover if you chose Plan A, C or E.**

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

### 6.1 We will pay

We will pay you \$50 for each day you are in Hospital if you are in Hospital for more than 48 continuous hours while you are Overseas.

### 6.2 We will not pay

- a) We will not pay for the first 48 continuous hours you are in Hospital.
- b) We will not pay if you cannot claim for Overseas medical expenses in Policy Section 3 (*Overseas Emergency Medical and Hospital Expenses*).

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 7 – Travel Delay Expenses

**You only have this cover if you chose Plan A, C or E.**

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

### 7.1 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.

## 7.2 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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 8 – Alternative Transport Expenses

**You only have this cover if you chose Plan A, C or E.**

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

### 8.1 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.

### 8.2 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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 9 – Rental Vehicle Excess

**You only have this cover if you chose Plan A, B or C, or purchased the Additional Option ‘Rental Vehicle Excess’ with Plan E.**

### 9.1 We will pay

- a) We will reimburse the Rental Vehicle insurance excess or the cost of repairing the vehicle, whichever is the lesser, if during the Journey, the Rental Vehicle is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the repair account and/or quote. This cover does not take the place of Rental Vehicle insurance and only provides cover for the excess component up to the applicable benefit limit.
- 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.

### 9.2 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:

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

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 10 – Accidental Death

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

### 10.1 We will pay

We will pay the death benefit to the estate of the deceased, 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 Dependand (*Single and Family cover only*).

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 11 – Permanent Disability

**You only have this cover if you chose Plan A or C.**

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

### 11.1 We will pay

We will pay if:

- a) you are Injured during your Journey; and
- b) because of the Injury, you become permanently disabled within 12 months of the Injury.

“Permanently disabled” 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.

The amount we will pay for the permanent disability of Dependants is \$5,000 per Dependand.

### 11.2 We will not pay

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 12 – Travel Documents, Credit Cards and Travellers Cheques

**You only have this cover if you chose Plan A, C or E.**

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

### 12.1 We will pay

- a) We will reimburse you the replacement costs (including communication costs) of any travel documents, including passports, credit cards or travellers cheques you lose or which are stolen from you during your Journey.

- b) We will also cover loss resulting from the fraudulent use of any credit card held by you, following the loss of the card during your Journey.

We will only cover those amounts not covered by any guarantee given by the bank or issuing company to you as the cardholder covering such losses.

### **12.2 We will not pay**

We will not pay if:

- a) you do not report the theft within 24 hours to the police and, in the case of credit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued; and
- b) you cannot provide us with a written statement from them.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## **Section 13 – Theft of Cash**

**You only have this cover if you chose Plan A or C.**

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

### **13.1 We will pay**

To the extent permissible by law we will pay for cash, bank notes, currency notes, postal orders or money orders stolen from your person during your Journey.

### **13.2 We will not pay**

- a) 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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## **Section 14 – Luggage and Personal Effects**

**You only have this cover if you chose Plan A, B, C or E.**

*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 specifically listed on your Certificate of Insurance.

### **14.1 We will pay**

- a) We will pay the repair cost or value of any Luggage and Personal Effects which, during the Journey, 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.

- b) 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.



- c) In addition to the limit shown in the Table of Benefits for this Policy Section, we will also pay up to a maximum of \$5,000 (or such other lower amount which you have previously selected) for all items combined, that you have specified under “*Specified Luggage and Personal Effects Cover*” and paid an additional premium for. The standard item limits shown in (b) above do not apply to the specified items listed on your Certificate of Insurance.
- d) Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been left in a Concealed Storage Compartment of the locked motor vehicle, 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 a Concealed Storage Compartment of an unoccupied locked 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 and Personal Effects Cover*”.

#### 14.2 We will not pay

To the extent permissible by law 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 transported in the cargo hold of any aircraft, ship, train, tram or bus.
- c) The loss, theft or damage is to, or of, bicycles.
- 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 18 – **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 the 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 the 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).

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 15 – Luggage and Personal Effects Delay Expenses

**You only have this cover if you chose Plan A, C or E.**

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

### 15.1 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 14).

### 15.2 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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 16 – Personal Liability

**You have this cover if you chose Plan A, B, C, D or E.**

### 16.1 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.

### 16.2 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) the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d) the conduct of a business, profession or trade;
- 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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 17 – Emergency Rescue

**You only have this cover if you purchased the additional option ‘Sports Cover’ with Plan A.**

*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:

- 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) 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.
- e) 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 the following snow sport activities: off-piste skiing, bobsleighbing, snow rafting, para-penting, heliskiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring and any form of power-assisted skiing or use of mechanised snow-mobiles, except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.
- 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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 18 – Own Snow Sport Equipment

**You only have this cover if you purchased the additional option ‘Sports Cover’ with Plan A or B.**

### 18.1 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 locked motor vehicle is only covered during daylight hours and must have been locked in a Concealed Storage Compartment, 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 a Concealed Storage Compartment of an unoccupied locked motor vehicle during daylight hours is \$200 for each item, and \$1,000 in total for all stolen items.

### 18.2 We will not pay

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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 19 – Snow Sport Equipment Hire

**You only have this cover if you purchased the additional option ‘Sports Cover’ with Plan A or B.**

### 19.1 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 18 (*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.

### 19.2 We will not pay

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 20 – Snow Ski Pack

**You only have this cover if you purchased the additional option ‘Sports Cover’ with Plan A or B.**

### 20.1 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 pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, we will reimburse you the irrecoverable cost of the unused portion for each insured person. You must obtain a medical certificate from a Medical Adviser in support of your claim for your Injury or Sickness.

### 20.2 We will not pay

- a) We will not pay for any claims Arising from the following snow sport activities: off-piste skiing, bobsleighbing, snow rafting, para-penting, heli-skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joreing and any form of power-assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.
- 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.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 21 – Piste Closure

**You only have this cover if you purchased the additional option ‘Sports Cover’ with Plan A or B.**

### 21.1 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 pre-booked holiday resort, all lift systems are closed for more than 24 hours.

We will pay for either:

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

### 21.2 We will not pay

We will not pay:

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

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 22 – Bad Weather and Avalanche Closure

**You only have this cover if you purchased the additional option ‘Sports Cover’ with Plan A or B.**

### 22.1 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.

### 22.2 We will not pay

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

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## Section 23 – Own Golf Equipment

**You only have this cover if you purchased the additional option “Sports Cover” under Plans A or B.**

### 23.1 We will pay:

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

We will decide whether to:

- replace the lost or damaged item(s) with the nearest identical item(s);
- pay the cost of repairing or replacing the item(s) to an “as new” condition; 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
- the cost of repairing or replacing any undamaged part of a pair, set or collection.

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

- A matched or unmatched set of golf clubs, golf bag and buggy,
- are considered as only one item and the appropriate single item 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 locked in the boot or in a Concealed Storage Compartment, and forced entry must have been made.

No cover applies if golf equipment is left unattended in the passenger compartment of the motor vehicle, or if the golf equipment has been left in the motor vehicle overnight.

The most we will pay if golf 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.

### **23.2 We will not pay:**

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 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 locked in the boot or in a Concealed Storage Compartment.
- h) The golf equipment was left overnight in a motor vehicle, even if it was locked in the boot or in a Concealed Storage Compartment.
- 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, golf equipment while it is in use.

## **Section 24 – Golf Equipment Hire**

**You only have this cover if you purchased the additional option “Sports Cover” under Plans A or B.**

### **24.1 We will pay:**

We will reimburse you for the costs of hiring alternative golf equipment following:

- a) accidental loss, theft of, or damage to, golf equipment owned by you, for which a claim has been accepted by us under Policy Section 23 (Own Golf Equipment); or
- b) the misdirection or delay, for a period of more than 24 hours, of golf equipment owned by you.

### **24.2 We will not pay:**

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

## **Section 25 – Golf Green Fees**

**You only have this cover if you purchased the Additional Option “Sports Cover” under Plans A or B.**

### **25.1 We will pay:**

We will pay the value of any non-refundable, pre-paid green fees which are not used due to you being Injured or becoming Sick.

### **25.2 We will not pay:**

We will not pay if you cannot provide us with written confirmation from a Medical Adviser approved by Allianz Global Assistance confirming your inability to play golf.

**You must check “General Exclusions Applicable to all Sections” pages 58 to 61 for other reasons why we will not pay.**

# General Exclusions

## Applicable to all Sections

**We will not pay under any circumstances if:**

### General

- 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 Arises from 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 from being in control of a Motorcycle without a current Australian motorcycle licence, or you are a passenger travelling on a Motorcycle that is in the control of a person who does not hold a current motorcycle licence valid for the country you are travelling in.
- 10) Your claim Arises from being in control of a Moped or Scooter without a current Australian motorcycle or drivers licence, or you are a passenger travelling on a Moped or

Scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country you are travelling in.

- 11) 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](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) for further information on Epidemics and Pandemics.

- 12) Your claim Arises because you did not follow advice in the mass media or any government or other official body's warning:

- against travel to a particular country or parts of a country; or
- of a strike, riot, bad weather, civil protest or contagious disease (including an Epidemic or Pandemic);

and 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 warning).

Refer to [www.who.int](http://www.who.int) and [www.smartraveller.gov.au](http://www.smartraveller.gov.au) for further information.

- 13) 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.
- 14) Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
- 15) 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.

### Medical

- 16) Your claim Arises from, is related to or associated with any Pre-existing Medical Condition, except as provided under the heading **“Pre-existing Medical Conditions which may be covered with no additional premium payable”** (pages 21 to 23), Policy Section 1.1d) (page 33) and Policy Section 4.1e) (page 38).



- 17) You take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
- 18) Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
- 19) 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.
- 20) 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), or we have agreed in writing to provide cover. In any event we will not pay medical expenses for:
  - regular antenatal care;
  - childbirth at any gestation; or
  - care of the newborn child.
- 21) 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.
- 22) 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.
- 23) Your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 24) Your claim Arises from suicide or attempted suicide.
- 25) Your claim Arises from a sexually transmitted disease.
- 26) 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.
- 27) 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 Agreement between the Government of Australia and the government of any other country.
- 28) 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.

- 29) Your claim Arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, who is not listed on the Certificate of Insurance, regardless of the country in which they may live.

## Sports And Leisure

- 30) Your claim Arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind or from parachuting or hang gliding.
- 31) Your claim Arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
- 32) 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.
- 33) Your claim Arises from snow sport activities, except as provided under Additional Option **'Sports Cover'** and your Certificate of Insurance shows that you have purchased additional option **'Sports Cover'**.



# Claims

## How to make a claim

You must give us notice of your claim as soon as possible by calling us on 1800 134 419. If there is a delay in claim notification, or you do not provide us with sufficient detail to process your claim, 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.

You must 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 practicable.
- 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.

## 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 134 419. All information will be treated as confidential and protected to the full extent under law.

# Recommendations for your safety and wellbeing

Before you travel:

- 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.
- see your local doctor for recommended vaccinations before travelling.
- tell family members about your travel plans.
- give family members a copy of your itinerary and your travel insurance policy.
- check [www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) for travel advice and warnings before you buy your policy.
- obtain all appropriate visas, including transit visas – see [www.dfat.gov.au/visas](http://www.dfat.gov.au/visas).

## 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 8 and 9.

# Contact

## **Sales, General Enquiries and Claims**

**1800 134 419**

## **24 hour Emergency Assistance**

Phone: **+61 7 3305 7499** (reverse charge from overseas)

Phone: **1800 010 075** (within Australia)

## **This insurance is promoted by**

Virgin Money (Australia) Pty Ltd

ABN 75 103 478 897

AR No. 280884

Level 4, 7 Macquarie Place, Sydney NSW 2000

## **This insurance is issued and managed by**

AGA Assistance Australia Pty Ltd

trading as Allianz Global Assistance

ABN 52 097 227 177

AFS Licence No. 245631

74 High Street, Toowong QLD 4066

## **This insurance is underwritten by**

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708

2 Market Street, Sydney NSW 2000

Global Assistance

**Allianz** 

The Allianz logo, consisting of the word "Allianz" in a bold sans-serif font followed by a circular emblem containing three vertical bars of increasing height.