

1st *for* women

INSURANCE



Travel Insurance

PRODUCT DISCLOSURE STATEMENT
(INCLUDING POLICY WORDING)



Effective Date 11 May 2012

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About this 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.

This PDS sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs.

This PDS, together with the Certificate of Insurance and any written endorsements by us, make up your contract with Allianz. Please retain these documents in a safe place.

ABOUT THE AVAILABLE COVERS

You can choose one of the following 6 cover options:

- **Plan A - 1st for Women Diamond**
(includes Policy Sections 1 to 16)
- **Plan B - 1st for Women Ruby**
(includes Policy Sections 1, 2, 3, 4, 5, 9, 11, 12, 13, 14, 15 & 16)
- **Plan C - 1st for Women Topaz**
(includes Policy Sections 1, 2, 3, 4, 11 & 15)
- **Plan D - 1st for Women Jet-setter**
(includes Policy Sections 1 to 16 whilst travelling internationally, and Policy Sections 1, 4, 6, 11, 13, 15 & 16 whilst travelling in Australia which involves any interstate destination or intrastate destination - minimum of 100km from your home).
- **Plan E - 1st for Women Australia Diamond (for Domestic Travel)**
(includes Policy Sections 1, 4, 6, 11, 13, 15 & 16);
- **Plan F - 1st for Women Australia Ruby (for Domestic Travel)**
(includes Policy Sections 1, 4, 11, 13, 15 & 16);

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- About each of the available types of benefits in the **"Summary of Benefits"** pages 4 to 5 and the relevant Sections of this PDS applicable to the cover you choose (remember certain words have special meanings – see **"Words with Special Meanings"** pages 17 to 19);

- When **"We Will Not Pay"** a claim under each policy Section and **"General Exclusions Applicable to all Sections"** pages 37 to 39 (this restricts the cover and benefits);
- **"Claims"** pages 40 to 42 (these set out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim); and
- **"Important Matters"** pages 11 to 16 (this contains important information on your duty of disclosure, how the duty applies to you and what happens if you breach the duty, your cooling-off period, confirmation of cover, our privacy notice and our dispute resolution process, compensation arrangements, your policy Excess, when you can choose your own doctor, when you should contact us concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation, and more).

APPLYING FOR COVER

When you apply for the policy, we will confirm with you things such as the period of insurance, your premium, what cover options and Excess 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 we issue 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 and number of persons covered. The higher the risk, the higher the premium is.

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 will be 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 **"Important Matters"** page 11 for details).

WHO IS YOUR INSURER?

This policy is underwritten by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence 234708.

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd. Allianz Global Assistance has been authorised by Allianz to enter into, issue and cancel 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 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, we may issue you with notice of this information in other forms or keep an internal record of such changes (you can get a paper copy free of charge by calling Allianz Global Assistance).

DATE EFFECTIVE

The preparation date of this PDS is 11 May 2012.

Summary of Benefits

This is only a summary of the benefits. Please read this PDS carefully for complete details of what "We Will Pay" and "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 cover.

1 CANCELLATION FEES AND LOST DEPOSITS (pg. 21 to 23)

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you and which are outside your control, such as: – Sickness – Injuries – Strikes – Collisions – Retrenchment – Natural Disasters.

2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE (pg. 23 to 24)

Cover for emergency medical assistance including: – 24 Hour Emergency Medical Assistance – Ambulance – Medical Evacuations – Funeral Arrangements – Messages to family – Hospital Guarantees.

3 OVERSEAS EMERGENCY MEDICAL AND HOSPITAL EXPENSES (pg. 24 to 25)

Cover for overseas medical treatment if you are injured or become sick overseas, including: – Medical – Hospital – Surgical – Nursing – Emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth.

4 ADDITIONAL EXPENSES (pg. 25 to 27)

Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from: – Sickness – Injury – Death.

Also cover for Travelling Companion or Relative's accommodation and travel expenses to travel to, stay near or escort you resulting from: – Hospitalisation – Medical Evacuation.

5 HOSPITAL CASH ALLOWANCE (pg. 28)

An allowance of \$50 per day if you are hospitalised whilst overseas for more than 48 continuous hours.

6 ACCIDENTAL DEATH (pg. 28)

A death benefit is payable if you die because of accidental bodily injury sustained during your journey within 12 months of that injury.

7 PERMANENT DISABILITY (pg. 29)

A permanent disability benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot within 12 months of, and because of, an injury sustained during your journey.

8 LOSS OF INCOME (pg. 29)

A weekly loss of income benefit is payable if, due to an injury sustained during your journey, you are unable to work after your return to Australia for more than 30 days.

9 TRAVEL DOCUMENTS, CREDIT CARDS AND TRAVELLERS CHEQUES (pg. 30)

Cover to replace costs of travel documents lost or stolen from you during your journey, such as: – Passports – Credit Cards – Travel Documents – Travellers Cheques.

10 THEFT OF CASH (pg. 30 to 31)

Cover for the following items stolen from your person: – Bank Notes – Cash – Currency Notes – Postal Orders – Money Orders.

11 LUGGAGE AND PERSONAL EFFECTS (pg. 31 to 33)

Cover for replacing Luggage and Personal Effects stolen or reimbursing repair cost for accidentally damaged items, including: – Luggage – Spectacles – Personal Effects – Personal Computers – Cameras.

12 LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES (pg. 33)

Cover to purchase essential items of clothing and other personal items following luggage delayed, misdirected or misplaced by your Carrier for more than 12 hours.

13 TRAVEL DELAY EXPENSES (pg. 33 to 34)

Cover for additional meals and accommodation expenses if your journey is disrupted due to circumstances beyond your control after an initial 6 hour delay.

14 ALTERNATIVE TRANSPORT EXPENSES (pg. 34)

Cover for additional travel expenses following transport delays to reach events such as: – Wedding – Funeral – Conference – Sporting Event – Pre-paid Travel/Tour Arrangements.

15 PERSONAL LIABILITY (pg. 35 to 36)

Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.

16 RENTAL VEHICLE (pg. 36)

Cover for the excess payable on your Rental Vehicle's motor vehicle insurance resulting from the Rental Vehicle being:

– Stolen – Crashed – Damaged

and/or:

the cost of returning the Rental Vehicle due to you being unfit to do so.

Table of Benefits

This is only a summary of the proposed benefits and their limits/sub-limits. Please note that exclusions will apply, as well as limits to the cover.

Policy Section and Benefit Type		PLAN A 1st for Women Diamond			PLAN B 1st for Women Ruby			PLAN C 1st for Women Topaz			PLAN D ** 1st for Women Jet-setter	PLAN E 1st for Women Australia Diamond			PLAN F 1st for Women Australia Ruby		
		Single	Duo (per person)	Family	Single	Duo (per person)	Family	Single	Duo (per person)	Family		Single	Duo (per person)	Family	Single	Duo (per person)	Family
1*	Cancellation Fees and Lost Deposits	unlimited	unlimited	unlimited	\$10,000	\$10,000	\$20,000	\$5,000	\$5,000	\$10,000	unlimited	unlimited	unlimited	unlimited	\$5,000	\$5,000	\$10,000
2*	Overseas Emergency Medical Assistance	\$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	\$5,000,000						
3	Overseas Emergency Medical and Hospital Expenses	\$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	\$5,000,000						
	Dental Expenses (up to \$500 per person per journey)	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500						
4*	Additional Expenses	\$25,000	\$25,000	\$50,000	\$15,000	\$15,000	\$30,000	\$10,000	\$10,000	\$20,000	\$50,000	\$25,000	\$25,000	\$50,000	\$15,000	\$15,000	\$30,000
5*	Hospital Cash Allowance	\$2,500	\$2,500	\$5,000	\$1,000	\$1,000	\$2,000				\$5,000						
6*	Accidental Death	\$20,000	\$20,000	\$40,000							\$25,000	\$20,000	\$20,000	\$40,000			
7*	Permanent Disability	\$20,000	\$20,000	\$40,000							\$25,000						
8*	Loss of Income	\$10,400	\$10,400	\$20,800							\$10,400						
9	Travel Documents, Credit Cards and Travellers Cheques	\$5,000	\$5,000	\$10,000	\$3,000	\$3,000	\$6,000				\$5,000						
10	Theft of Cash	\$250	\$250	\$250							\$250						
11*	Luggage and Personal Effects	\$5,000	\$5,000	\$10,000	\$3,000	\$3,000	\$6,000	\$2,000	\$2,000	\$4,000	\$7,500	\$5,000	\$5,000	\$10,000	\$3,000	\$3,000	\$6,000
12	Luggage and Personal Effects Delay Expenses	\$250	\$250	\$500	\$250	\$250	\$500				\$250						
13*	Travel Delay Expenses	\$2,000	\$2,000	\$4,000	\$1,000	\$1,000	\$2,000				\$2,000	\$2,000	\$2,000	\$4,000	\$1,000	\$1,000	\$2,000
14	Alternative Transport Expenses	\$5,000	\$5,000	\$10,000	\$2,500	\$2,500	\$5,000				\$5,000						
15	Personal Liability	\$5,000,000	\$5,000,000	\$5,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$250,000	\$250,000	\$250,000	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$2,000,000	\$2,000,000	\$2,000,000
16*	Rental Vehicle	\$4,000	\$4,000	\$4,000	\$2,000	\$2,000	\$2,000				\$4,000	\$4,000	\$4,000	\$4,000	\$2,000	\$2,000	\$2,000

* sub-limits apply - refer "Your Policy Cover" pages 20 to 36

If you are travelling in the course of your business, please see page 42 for information on how GST may affect your claims.

All benefits and premiums are in Australian dollars.

**PLAN D – 1st for Women Jet-setter

- Annual Cover.
- Worldwide or Domestic journeys.
PLEASE NOTE: For domestic travel (within Australia), only Sections 1, 4, 6, 11, 13, 15 & 16 are covered.
- Accompanying spouse and Dependent children/grandchildren under 21 covered free.

- Cover reinstated on the completion of each journey.
- Maximum period any one journey is 37 days for leisure travel or 90 days for business travel. The maximum period of cover for any one journey cannot exceed a total of 90 days.
- Not available for travellers aged 70 years and over.

Pre-existing Medical Conditions

Please read this section carefully.

Travel Insurance only provides cover for emergency overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered, unless they are a condition that we expressly agree to cover.

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 prohibitive in some countries.

WHAT IS A PRE-EXISTING MEDICAL CONDITION?

A Pre-existing Medical Condition means:

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

This definition applies to you, your Travelling Companion, a Relative, or any other person.

PRE-EXISTING MEDICAL CONDITIONS WHICH ARE AUTOMATICALLY COVERED

You are automatically covered if your Pre-existing Medical Condition is described below, provided that you have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months.

We do not require any further information or a Medical Declaration form if your condition is described in this list, and has not caused hospitalisation in the past 24 months.

If your condition is not described in this list, we will not pay any costs or expenses arising directly or indirectly from your condition (e.g. cost of medical care while overseas, or cost of cancellation of your travel plans due to a change in health).

- | | |
|--|-----------------------------------|
| 1. Acne | 3. Asthma – providing that |
| 2. Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever | you |
| | a] have no other lung disease and |

- | | |
|---|--|
| b] are less than 60 years of age at the date of policy purchase. | 18. Goitre |
| 4. Bell's palsy | 19. Glaucoma |
| 5. Benign Positional Vertigo | 20. Graves' Disease |
| 6. Bunions | 21. Hiatus Hernia |
| 7. Carpal Tunnel Syndrome | 22. Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or diabetes |
| 8. Cataracts | 23. Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known cardiovascular disease and/or diabetes |
| 9. Coeliac disease | 24. Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or diabetes |
| 10. Congenital Blindness | 25. Hypothyroidism, including Hashimoto's Disease |
| 11. Congenital Deafness | 26. Impaired Glucose Tolerance |
| 12. Diabetes Mellitus (Type I)* – providing you: | 27. Incontinence |
| a] were diagnosed over 12 months ago, and | 28. Insulin Resistance |
| b] have no eye, kidney, nerve or vascular complications, and | 29. Iron Deficiency Anaemia |
| c] do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia and | 30. Macular Degeneration |
| d] are under 50 years of age at the date of policy purchase. | 31. Meniere's Disease |
| 13. Diabetes Mellitus (Type II)* – providing you: | 32. Migraine |
| a] were diagnosed over 12 months ago, and | 33. Nocturnal cramps |
| b] have no eye, kidney, nerve or vascular complications, and | 34. Osteopaenia |
| c] do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia. | 35. Osteoporosis |
| 14. Dry eye syndrome | 36. Pernicious Anaemia |
| 15. Epilepsy – providing there has been no change to your medication regime in the past 12 months | 37. Plantar fasciitis |
| 16. Folate Deficiency | 38. Raynaud's Disease |
| 17. Gastric Reflux | 39. Sleep apnoea |
| | 40. Solar keratosis |
| | 41. Trigeminal Neuralgia |
| | 42. Trigger finger |
| | 43. Vitamin B12 Deficiency |

If Hospitalisation has occurred, or your condition does not meet the description above, cover is not automatic.

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 a general exclusion in the **"General Exclusions Applicable to all Sections"** on page 38. This means that we will not pay for any conditions that are otherwise covered.

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.

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 LIMIT

Traveller age refers to age at the date of policy issue, not the commencement of the journey.

Plans A, B, C, E and F

– Available to travellers aged under 75 years of age.

Plan D

– Available to travellers aged under 70 years of age.

YOUR 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 in the Certificate.

However:

- Cover for cancellation fees and lost deposits begins from the time the policy is issued.
- Cover for all other Sections begins on date of departure 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, whichever happens first.

The maximum period of cover for any one journey under Plan D (1st for Women Jet-setter) is 37 days for leisure travel and 90 days for business travel. The maximum period of cover for any one journey cannot exceed a total of 90 days.

COOLING-OFF PERIOD

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

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

CONFIRMATION OF COVER

To confirm any policy transaction (if the Certificate of Insurance does not have all the information you require) call 1st for Women on 1800 062 750.

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?

Everyone who is insured under the policy must comply with the relevant duty.

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.

COMPENSATION ARRANGEMENTS

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 APRA website at <http://www.apra.gov.au> and 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 1300 725 154.

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 1300 725 154, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of 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:

The Financial Ombudsman Service

GPO Box 3, Melbourne Vic 3001

Phone 1300 780 808

Fax (03) 9613 6399

Website: www.fos.org.au

E-mail: info@fos.org.au

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.

PRIVACY NOTICE

To arrange and manage your travel insurance, we (in this Privacy Notice "we", "our" and "us" includes Allianz Global Assistance and 1st for Women) 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, 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.

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

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.

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 medical advice.

If you do not get the medical treatment you expect, Allianz Global Assistance can assist you but we (the Insurer) and the agent of the Insurer, are not liable for anything that results from that.

EXCESS

PLANS A, B, C & D

We will not pay the first \$200 for any one event under Sections 1, 3, 9, 10, 11, 15 & 16.

NIL Excess applies to Sections 2, 4, 5, 6, 7, 8, 12, 13 & 14.

PLANS E & F

NIL Excess applies to all Sections.

If any additional Excess applies to your policy, the amount is shown in the Certificate or advised to you in writing before the Certificate is issued to you.

PLEASE NOTE: The standard Excess can be reduced by paying the following amounts:

- The \$200 Excess can be reduced to \$100 by paying an additional premium of \$18.
- The \$200 Excess can be reduced to NIL by paying an additional premium of \$32.

CLAIMS PROCESSING

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

SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS

You must take all reasonable care to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place we will not pay your claim. (For an explanation of what we mean by "Luggage and Personal Effects", "Unsupervised" and "Public Place" see pages 17 to 19).

Words with Special Meanings

Some words in this PDS that have special meanings are defined here.

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

"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.

"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 legally recognised de facto) 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 from 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.

"Locked Storage Compartment" means a glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.

"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 receive 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.

“Pre-existing Medical Condition” means:

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

The above 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 carparks, 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, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

“Rental Vehicle” means a campervan/motorhome that does not exceed 4.5 tonne, 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.

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

“Unsupervised” means leaving your Luggage and Personal Effects:

- with a person you did not know prior to commencing your journey;
- 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 if you have a Single or Family cover, your Dependants.

Your Policy Cover

YOUR CHOICES

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

Whether you choose:

- Plan A, B, C, D, E or F
- Single, Duo or Family Cover

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 Cover** Covering you and your dependant children/grandchildren under 21 travelling with you listed as covered on your Certificate of Insurance.
- **Duo Cover** Covering you and your travelling companion listed as covered on your Certificate of Insurance and intending to travel with you on your journey. Duo cover does not provide cover for dependant children. We issue one Certificate of Insurance. You are both covered as if you are each insured under separate policies with Single cover benefits per insured person.
- **Family Cover** Covering you and the members of your Family who go with you on your journey listed as covered on your Certificate of Insurance.

The benefit limits for Family cover apply to the total of all claims combined, regardless of which insured person the claim relates to.

Please note that there is no cover for individuals who have not been listed as covered on your Certificate of Insurance.

Plan Benefits

Under Plans A, B or C, any loss you suffer must occur in the geographical area selected by you for cover to be valid. However, stopovers of up to 2 nights outside of your selected geographical area are permitted.

• **Plan A - 1st for Women Diamond**
(includes Policy Sections 1 to 16)

• **Plan B - 1st for Women Ruby**
(includes Policy Sections 1, 2, 3, 4, 5, 9, 11, 12, 13, 14, 15 & 16)

- **Plan C - 1st for Women Topaz**
(includes Policy Sections 1, 2, 3, 4, 11 & 15)

- **Plan D - 1st for Women Jet-setter**
(includes Policy Sections 1 to 16 while travelling internationally, and Policy Sections 1, 4, 11 & 16 while travelling in Australia which involves any interstate destination or intrastate destination - minimum of 100km from your home).

- **Plan E - 1st for Women Australia Diamond (for Domestic Travel)**
(includes Policy Sections 1, 4, 6, 11, 13, 15 & 16);

- **Plan F - 1st for Women Australia Ruby (for Domestic Travel)**
(includes Policy Sections 1, 4, 11, 13, 15 & 16);

The remainder of this section outlines what **"We Will Pay"** and what **"We Will Not Pay"** under each benefit in the event of a claim.

1 CANCELLATION FEES AND LOST DEPOSITS

You have this cover if you choose Plans A, B, C, D, E or F.

1.1 WE WILL PAY

- 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.
- We will pay the travel agent's cancellation fees, **up to the amounts set out below as per the Plan selected**, 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.
We will pay up to the following amounts:
 - \$1,500 Single cover, \$1,500 per person Duo cover or \$3,000 Family cover (Plans A, D & E)
 - \$1,000 Single cover, \$1,000 per person Duo cover or \$2,000 Family cover (Plans B & C)
 - \$500 Single cover, \$500 per person Duo cover or \$1,000 Family cover (Plan F)
- We will pay for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of your air 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 value of points lost

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

- If, as a result of a Pre-existing Medical Condition, a Relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the policy is issued, and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Section is as follows:
 - \$2,000 for Single cover
 - \$2,000 per person for Duo cover
 - \$4,000 for Family cover

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

1.2 WE WILL NOT PAY

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:

- The death, injury or sickness of your Relative arising from a Pre-existing Medical Condition, except as specified under Section 1.1 d].
- You or your Travelling Companion changing plans.
- 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.
- A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- The financial collapse of any transport, tour or accommodation provider.
- The mechanical breakdown of any means of transport.
- An act or threat of terrorism.

- The death, injury or sickness of any person who resides outside of Australia or New Zealand.
- Your pre-arranged leave being cancelled by your employer (where you are a full-time permanent employee).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION OR FUNERAL EXPENSES

You have this cover if you choose Plans A, B, C or D.

Allianz Global Assistance will help you with any overseas medical emergency (see *"Overseas Hospitalisation or Medical Evacuation"* on page 15). You may contact them at any time 7 days a week.

2.1 WE WILL ARRANGE FOR THE FOLLOWING ASSISTANCE SERVICES IF YOU INJURE YOURSELF OVERSEAS OR BECOME SICK WHILE OVERSEAS AND REQUIRE EMERGENCY ASSISTANCE:

- Access to a Medical Adviser for emergency medical treatment while overseas.
- Any messages which need to be passed on to your family or employer in the case of an emergency.
- Provide any written guarantees for payment of Reasonable expenses for emergency hospitalisation while overseas.
- Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to Australia with appropriate medical supervision.
- The return to Australia of your Dependents 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 in Australia. The maximum amount we will pay is \$15,000 for all claims combined.

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

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

2.2 WE WILL NOT PAY

- a] We will not pay 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 of Allianz Global Assistance 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.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

3 OVERSEAS EMERGENCY MEDICAL AND HOSPITAL EXPENSES

You have this cover if you choose Plans A, B, C or D.

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 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 then 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 per journey 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 medical costs incurred in Australia.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

3.2 WE WILL NOT PAY

We will not pay for expenses:

- a] Arising from Pre-existing Medical Conditions, except as specified under the heading, "**Pre-existing Medical Conditions**" on pages 9 to 10.
- b] When you have not notified us as soon as practicable of your admittance to hospital.
- c] After 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by us.
- d] If you do not take our reasonable advice or that of any assistance company we appoint.
- e] If you have received medical care under a Reciprocal National Health Scheme. Please visit www.dfat.gov.au for details on 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 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

4 ADDITIONAL EXPENSES

You have this cover if you choose Plans A, B, C, D, E, or F.

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 Advisor who certifies 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 advice of a Medical Adviser approved by us, 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, 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] If you return to your home in Australia because, during your journey, a Relative of yours dies unexpectedly or is hospitalised following a serious injury or a sickness, we will reimburse you towards return airfares, **up to the amounts set out below as per the Plan selected**, if you are able to resume your journey, but only if more than 14 days remain of the period of your journey on your Certificate of Insurance.

We will pay up to the following amounts:

Plans A, D & E

- \$3,000 Single cover, \$3,000 per person Duo cover, \$6,000 Family cover

Plans B & F

- \$2,500 Single cover, \$2,500 per person Duo cover, \$5,000 Family cover

Plan C

- 2,000 Single cover, \$2,000 per person Duo cover, \$4,000 Family cover

- e] If, as a result of a Pre-existing Medical Condition, a Relative 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
 - \$2,000 per person for Duo cover
 - \$4,000 for Family cover
- f] 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.

WE WILL ALSO PAY FOR THE FOLLOWING REASONS:

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 in Australia is rendered uninhabitable by fire, explosion, earthquake or flood.

Wherever claims are made by you under this Section and Section 1 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.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

4.2 WE WILL NOT PAY

We will not pay for any expenses:

- a] If you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled or disrupted or delayed.
- b] If the death, injury or sickness of your Relative arises from a Pre-existing Medical Condition, except as specified under Section 4.1 e].
- c] If you can claim your additional travel and accommodation expenses from anyone else.
- d] If your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e] 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] If you operate a Rental Vehicle in violation of the rental agreement.
- g] As a result of you or your Travelling Companion changing plans.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

5 HOSPITAL CASH ALLOWANCE

You have this cover if you choose Plans A, B or D.

5.1 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.

However, no matter how long you are in hospital the maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

5.2 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 Section 3.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

6 ACCIDENTAL DEATH

You have this cover if you choose Plans A, D or E.

6.1 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 limit we will pay for the death of any one accompanying Dependant is \$5,000. The limit for the death of one person, who is not an accompanying Dependant, is shown in the Table of Benefits as per the Plan selected.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

6.2 WE WILL NOT PAY

We will not pay for death caused by suicide or for any other reason other than caused by injury as defined under "Words with Special Meanings" page 17.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

7 PERMANENT DISABILITY

You have this cover if you choose Plans A or D.

7.1 WE WILL PAY

- a] We will pay if will pay if 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 limit for the permanent disability of one person is shown in the Table of Benefits as per the Plan selected, and the most we will pay for any one Dependant is \$5,000.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

7.2 WE WILL NOT PAY

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR REASONS WHY WE WILL NOT PAY.

8 LOSS OF INCOME

You have this cover if you choose Plans A or D.

8.1 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.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

8.2 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 any Dependents.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

9 TRAVEL DOCUMENTS, CREDIT CARDS AND TRAVELLERS CHEQUES

You have this cover if you choose Plans A, B or D.

9.1 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.
- c] 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.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

9.2 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 prove that you made a report to the above relevant persons by providing us with a written statement from them.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

10 THEFT OF CASH

You have this cover if you choose Plans A or D.

10.1 WE WILL PAY

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

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

10.2 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 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

11 LUGGAGE AND PERSONAL EFFECTS

You have this cover if you choose Plans A, B, C, D, E or F.

11.1 WE WILL PAY

- a] We will pay the repair cost or value of any Luggage and Personal Effects which are stolen or accidentally damaged or are permanently lost. When calculating the amount payable we will apply depreciation due to age, wear and tear of each item. 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 PDA's 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] Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been locked in the boot or in a Locked Storage Compartment and forced entry must have been made.

No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of the motor vehicle, or if the Luggage and Personal Effects have been left in the motor vehicle overnight.

The most we will pay if your Luggage and Personal Effects are stolen from the locked boot or from a Locked Storage

Compartment of an unoccupied motor vehicle during daylight hours is \$200 for each item and \$2,000 in total for all stolen items.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

11.2 WE WILL NOT PAY

We will not pay a claim in relation to your Luggage and Personal Effects if:

- a] You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b] Your jewellery, mobile phone, camera, video camera, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train or bus.
- c] The loss, theft of or damage is to or of bicycles.
- d] The loss, theft or damage is to 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 watercraft of any type (other than surfboards).
- f] The Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- g] The loss or damage arises from any process of cleaning, repair or alteration.
- h] The loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i] The Luggage and Personal Effects were left Unsupervised in a Public Place.
- j] The Luggage and Personal Effects were left unattended in a motor vehicle unless locked in the boot or Locked Storage Compartment.
- k] The Luggage and Personal Effects were left overnight in a motor vehicle even if they were locked in the boot or in a Locked Storage Compartment.
- l] The Luggage and Personal Effects have an electrical or mechanical breakdown.
- m] 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.
- n] 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).

- o] The loss or damage is to sporting equipment whilst in use (including surfboards).

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

12 LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES

You have this cover if you choose Plans A, B or D.

12.1 WE WILL PAY

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

Your claim must contain written proof from the Carrier who was responsible for your Luggage and Personal Effects being delayed, misdirected or misplaced.

We will deduct any amount we pay you under this benefit for any subsequent claim for lost Luggage and Personal Effects.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

12.2 WE WILL NOT PAY

We will not pay if you are entitled to compensation from the bus line, airline, 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 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

13 TRAVEL DELAY EXPENSES

You have this cover if you choose Plans A, B, D, E or F.

13.1 WE WILL PAY

We will reimburse the cost of your Reasonable additional meals and accommodation expenses if a delay to your journey, for at

least 6 hours, arises from circumstances outside your control.

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

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

13.2 WE WILL NOT PAY

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

- a] The financial collapse of any transport, tour or accommodation provider.
- b] an act or threat of terrorism.

Nor will we pay if:

- c] You can claim your additional meals and accommodation expenses from anyone else.

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

14 ALTERNATIVE TRANSPORT EXPENSES

You have this cover if you choose Plans A, B or D.

14.1 WE WILL PAY

We will pay your Reasonable additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if your scheduled transport is cancelled, delayed, shortened or diverted and that means you would not arrive on time.

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

14.2 WE WILL NOT PAY

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

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

15 PERSONAL LIABILITY

You have this cover if you choose Plans A, B, C, D, E or F.

15.1 WE WILL PAY

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

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

We will also reimburse your Reasonable legal expenses for settling or defending the claim made against you. We decide whether the expenses were Reasonable.

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

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

15.2 WE WILL NOT PAY

We will not reimburse you for anything you have to pay because of a legal claim against you for causing injury, death or damage to property, if the claim arises out of 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, penalty or aggravated, punitive or 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 37 TO 39 FOR OTHER REASONS WHY WE WILL NOT PAY.

16 RENTAL VEHICLE

You have this cover if you choose Plans A, B, D, E or F.

16.1 WE WILL PAY

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 Section limit.

In addition, we will pay up to the amounts set out below as per the Plan selected for the cost of returning your Rental Vehicle to the nearest depot if your attending registered medical adviser or dentist certifies in writing that you are unfit to do so during your journey.

We will pay up to the following amounts:

\$500 for Plans A, D & E

\$250 for Plans B & F

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

16.2 WE WILL NOT PAY

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

- 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 37 TO 39 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 or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type 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 and 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 and 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 section **"Pre-existing Medical Conditions"** on pages 9 to 10, Section 1.1 d] on page 22 and Section 4.1 e] on page 26.
- 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 illness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
- 20 Your claim arises out of pregnancy or related complications. In any event we will not cover any expenses associated with or consequent upon the birth of a 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 directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or 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 our 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 in any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they may live.

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.

Claims

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing the claim form supplied by our Client Services department and posting it to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim, and we can reduce your claim by the amount of prejudice we have suffered because of the delay.

You must give us any information we reasonably ask for to support your claim at your expense, such as but not limited to police reports, valuations, medical reports, original receipts or proof of ownership. If required, we may ask you to provide us with translations into English of such documents to enable us to carry out our assessment of your claim.

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.

- a] For medical, hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- b] For loss or theft of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- c] 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.
- d] 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 Allianz Global Assistance.

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 they do not pay you the full amount of your claim, we will make up the difference. You must claim from them first.

OTHER INSURANCE

If any loss, damage or liability covered under this policy is covered by another insurance policy, you must give us details. If you make a claim under one insurance policy and you are paid the full amount of your claim, you cannot make a claim under the other policy. If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will make up the difference. We may seek contribution from your other Insurer. You must give us any information we reasonably ask for to help us make a claim from your other Insurer.

SUBROGATION

We may, at our discretion undertake in your name and on your behalf, control and settlement of proceedings for our own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, all acts and things as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

RECOVERY

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

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

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

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

BUSINESS TRAVELLERS – HOW GST AFFECTS YOUR CLAIM

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

TRAVEL WITHIN AUSTRALIA ONLY

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

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise.

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

Health Tips

The internet is a great source of health information for travellers. For vaccination and health advice including information on disease outbreaks:

www.cdc.gov or www.who.int or www.smarttraveller.gov.au

BEFORE TRAVEL, CONSULT YOUR HEALTH PROFESSIONAL TO DISCUSS:

- Itinerary
- Duration of travel
- Mode of travel
- Past medical history
- Vaccination requirements
- Pregnancy
- Allergies
- Medications
- Pre-existing Medical Conditions
- Disease prevention

TIPS FOR LONG DISTANCE TRAVELLERS

- Do frequent leg exercise and take deep breaths regularly while seated.
- Drink plenty of non-alcoholic beverages to prevent dehydration.

THE THREE R'S OF TRAVEL VACCINATION

ROUTINE VACCINATIONS (CHILDHOOD OR ADULT VACCINATIONS)

- Tetanus/diphtheria
- Polio
- MMR
- Meningococcal
- Pneumococcal
- Varicella

REQUIRED VACCINATIONS

For instance when crossing international borders certain vaccinations are required.

- Yellow Fever
- Cholera
- Meningococcal

RECOMMENDED VACCINATIONS

There are some vaccinations recommended when travelling overseas specific to your destination. These may include:

- Hepatitis A
- Hepatitis B
- Typhoid
- Japanese Encephalitis
- Poliomyelitis
- Rabies
- Cholera

Please see your doctor to identify your specific needs.



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