

# TravelCare

## travel insurance



## Combined Financial Services Guide (FSG) and Product Disclosure Statement (PDS), including Policy Wording

This combined FSG and PDS, including Policy Wording is effective from 18 September 2012

### Important - Please Read!

Thank you for choosing TravelCare. We want You to have a safe and pleasant Journey and to be confident knowing what You are covered for if the unexpected happens. This Policy only provides cover for Unexpected Events affecting Your overseas travel. Because We want to be able to pay Your claim in the event of a qualifying loss, it is important that You understand Your obligations and the limitations of cover under this Policy. Please take the time to read this combined FSG and PDS, including Policy Wording.

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We consider any medical or physical conditions, symptoms or circumstances which You are aware of, or a reasonable person in Your circumstances ought to have been aware of, prior to Your Start Date of Insurance to be Pre-Existing Conditions. This is regardless of whether or not a diagnosis has been made.

You can refer to the full definitions of the underlined terms used in this diagram by simply clicking the underlined term.

1. If it meets the definition of **Controlled Condition**:

You must notify Us at [info@scti.com.au](mailto:info@scti.com.au) if the **Illness or Injury** first manifests itself **after Your Start Date of Insurance but prior to Your Start Date of Journey**.

2. If it meets the definition of **Covered Condition** after You have completed the medical assessment process and paid an additional premium:

You must notify Us at [info@scti.com.au](mailto:info@scti.com.au) if there is a **change to Your Controlled Conditions after Your Start Date of Insurance but prior to Your Start Date of Journey**.

3. If it **does not** meet the definition of **Covered Condition** after You have completed the medical assessment process:

4. If You **do not want cover for**, or You **do not tell us** about, Your **Pre-Existing Condition**:

You cannot declare a **Pre-Existing Condition after Your Start Date of Insurance**.

\* This diagram is for illustration purposes only. Please refer to the combined FSG and PDS, including Policy Wording, for the full terms, conditions and exclusions.

# Financial Services Guide (FSG)

This Financial Services Guide (FSG) is designed to help You make an informed decision about the travel insurance services provided by Southern Cross Travel Insurance (SCTI). This document also advises how SCTI is remunerated for providing these financial services and how SCTI will deal with complaints and disputes.

## About Southern Cross Travel Insurance

Southern Cross Benefits Ltd, trading as Southern Cross Travel Insurance, ABN 99 133 401 939, AFS Licence No 331058, is the insurer of this Policy. SCTI is an Australian financial services licensee authorised to deal in and provide general advice on general insurance products. Any references in the FSG to "We", "Us" or "Our" mean SCTI.

### Remuneration

With SCTI You are dealing direct with the insurer. We pay commission to entities that refer clients to Us. This commission is calculated as a percentage of the premiums paid. You can request particulars of any commission We pay relating to Your Policy within a reasonable period of time after You receive this FSG or before Your Policy is issued.

### Complaints & Disputes

SCTI is a member of the Financial Ombudsman Service (FOS), which is an independent external dispute resolution body. If You have a complaint or dispute about the services We provide You, please follow Our Internal Disputes Resolution (IDR) process.

If Your complaint or dispute is not satisfactorily resolved, You can then follow Our External Disputes Resolution (EDR) process and refer the matter to the FOS. For more information or to access the FOS process please call 1300 78 08 08, fax (03) 9613 6399, email [info@fos.org.au](mailto:info@fos.org.au) or visit [www.fos.org.au](http://www.fos.org.au)

### Communicating With SCTI

Email: [info@scti.com.au](mailto:info@scti.com.au)

Website: [www.scti.com.au](http://www.scti.com.au)

Southern Cross Worldwide Assistance: +61 2 8216 0200

Post: 'Australia Square'  
Level 21  
264 - 278 George Street  
Sydney NSW 2000  
Australia



# Product Disclosure Statement (PDS), including Policy Wording

This PDS contains information on this Policy's main benefits and features and is designed to help You decide if this travel insurance is right for You.

## Communicating With SCTI

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Australia

## Understanding Your Policy

The Policy Wording outlines the Policy's features, benefits, terms, conditions and exclusions. Please ensure You read and understand the Policy Wording, including:

- **'Schedule of Benefits'** (page 6) which states the section limits and sub limits for the Policy and cover type You select.
- **'Definitions'** (page 7) which sets out the definitions of certain words that appear throughout the PDS and the Policy Wording. Words which are defined begin with capital letters and have specific special meanings.
- **'General conditions of this Policy applying to all sections'** (page 8).
- **'General exclusions of this Policy applying to all sections'** (page 10).

### Eligibility

To be eligible for this Policy, You must be:

- (a) an Australian citizen or permanent resident with no visa restrictions; or
- (b) a New Zealand citizen or permanent resident who resides in Australia; or
- (c) on a work permit which allows for a continuous stay of at least two years in Australia.

You are not eligible for this Policy if You:

- (a) do not intend to return to Australia on the completion of Your overseas travel; or
- (b) are travelling overseas with the intention of obtaining medical or dental treatment, cosmetic surgery or related advice; or
- (c) have been advised by a registered medical practitioner that You are not fit to travel; or
- (d) have already departed Australia; or
- (e) are not travelling to a destination outside of Australia.

Please refer to general condition 22 (page 9).

### How to Apply

You can only buy a TravelCare Policy online at [www.scti.com.au](http://www.scti.com.au).

A requirement of this Policy is that You must have access to a valid email address in order for SCTI to communicate with You on all matters relating to Your Policy, and have access to an Australian bank account to receive any claim payment relating to Your Policy. Please refer to general condition 7 (page 8).

If We accept Your application for insurance, We provide confirmation of this by emailing You:

- a copy of Our combined FSG and PDS, including Policy Wording; and
- Your Certificate of Insurance, which sets out details of Your Policy including Your premium, the Policy and plan type, Your Start Date

of Insurance, End Date of Insurance, and any conditions applying to Your Policy; and

- if applicable, written confirmation of cover for specified items and/or Covered Conditions.

Together, these documents set out the terms and conditions of Your Policy.

## Policy Types

There are two Policy types available:

- 'Single Trip Policy': provides cover for a single Journey overseas.
- 'Multi Trip Policy': provides cover for an unlimited number of Journeys overseas, each no longer than 90 days, over a 12 month period.

Please refer to the 'Single Trip Policy' definition (page 8) and 'Multi Trip Policy' definition (page 7).

## Cover Types

There are two cover types available:

- 'Individual': applies to one person, or one adult and any of his or her Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.
- 'Family': applies to two adults, or two adults and any of their Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.

Please refer to general condition 26 (page 9).

## Your Premium

When You apply online for Your Policy, You will be advised of the premium. The premium is based on a number of factors, including the Policy and cover type, plan, number of people covered, age of travellers, length of Journey, specified items and Covered Conditions. Your total premium may include government taxes or levies (stamp duty and Goods and Services Tax(GST)) if applicable.

## Cooling-Off Period

If You are not completely satisfied with Your Policy, You have cooling-off rights and may be entitled to a refund of Your premium. Please refer to general condition 36 (page 10).

## Complaints & Disputes

SCTI is a member of the Financial Ombudsman Service (FOS), which is an independent external dispute resolution body. If You have a complaint or dispute about the services We provide You, please follow Our Internal Disputes Resolution (IDR) process.

If Your complaint or dispute is not satisfactorily resolved, You can then follow Our External Disputes Resolution (EDR) process and refer the matter to the FOS. For more information or to access the FOS process please call 1300 78 08 08, fax (03) 9613 6399, email [info@fos.org.au](mailto:info@fos.org.au) or visit [www.fos.org.au](http://www.fos.org.au).

## Limits on Cover

You need to be aware that cover under this Policy contains limits. A summary of the key limits is set out in this PDS.

Please note that We will not provide cover for a family member under any section of the Policy unless named on the Certificate of Insurance. Where a member of Your family is named on the Certificate of Insurance We will only provide cover for the events that apply to them under the Policy. Full details of Your cover is set out in the Policy Wording.

## Pre-Existing Conditions

Your Pre-Existing Conditions are excluded under this Policy. However, You can seek cover for Your Pre-Existing Conditions during the application process by completing a medical assessment. If We are able to offer cover, an additional premium will be payable.

We consider any medical or physical conditions, symptoms or circumstances which You are aware of, or a reasonable person in Your circumstances ought to have been aware of, prior to Your Start Date of Insurance to be Pre-Existing Conditions. This is regardless of whether or not a diagnosis has been made. If Your Pre-Existing Conditions are undiagnosed, We are unable to assess them and they will remain excluded under Your Policy.

Any Pre-Existing Conditions that We exclude from cover during the application process, You choose not to seek cover for, or do not tell Us about, will remain excluded under Your Policy.

Once We have provided confirmation of Your Policy, You are no longer able to declare any Pre-Existing Conditions and We will not pay any claims directly or indirectly related to these Pre-Existing Conditions.

There are also some conditions that We are unable to offer cover for. These are listed under 'General exclusions of this Policy applying to all sections'. Please refer to general exclusions 2, 3, 4 and 5 (page 10), the 'Pre-Existing Condition' definition (page 8), and Our 'Diagram to Help You Understand Pre-Existing Conditions' (page 2).

## Controlled Conditions

There are some conditions that We automatically cover under this Policy. These are listed under the 'Controlled Condition' definition. Controlled Conditions that are found to be medically related to a Pre-Existing Condition are not automatically covered under this Policy. If, during a medical assessment, a Controlled Condition is found to be related to a Pre-Existing Condition that We are unable to cover, the outcome of the medical assessment takes precedence and the Controlled Condition will no longer be automatically covered. Please refer to the 'Controlled Condition' definition (page 7), general exclusion 1 (page 10), and Our 'Diagram to Help You Understand Pre-Existing Conditions' (page 2).

## Covered Conditions

A Covered Condition is:

- a medical or physical condition that You disclosed to Us at the time of completing Your application, for which We have confirmed cover in writing, and an additional premium has been received by Us; or
- an Illness or Injury that first manifests itself, or a change in a Controlled Condition that occurs, after Your Start Date of Insurance but prior to Your Start Date of Journey, for which You have notified Us, We have confirmed cover in writing, and an additional premium has been received by Us.

Please refer to the 'Covered Condition' definition (page 7) and Our 'Diagram to Help You Understand Pre-Existing Conditions' (page 2).

## Your Obligations After Your Start Date of Insurance but Prior to Your Start Date of Journey

You must notify Us at [info@scti.com.au](mailto:info@scti.com.au) of any Illness or Injury, or change in Your Controlled Condition or Covered Condition that arises:

- after Your Start Date of Insurance but prior to Your Start Date of Journey; or
- in Australia between Journeys (if You have a Multi Trip Policy).

If We are prepared to offer cover for Your Illness or Injury, or the change in Your Controlled Condition or Covered Condition, an additional premium may apply. Unless We have confirmed cover in writing, We will not pay any claims arising directly or indirectly from Your Illness or Injury, or the change in Your Controlled Condition or Covered Condition, other than where You qualify for cover under and in accordance with sections 2 – 1 or 2 – 4. Please refer to general condition 2 (page 8) and Our 'Diagram to Help You Understand Pre-Existing Conditions' (page 2).

## Medical Cover

Private hospital treatment is not automatically covered under this Policy so You must first seek public hospital treatment if at all possible. Unlike a standard Australian health insurance policy, We will not pay claims for medical or dental treatment received in Australia. Please refer to 'Losses We do not cover under Section 1' (f) (page 11).

## Changes to Your Journey Relating to a Relevant Person

Cover under section 2 is only available for Unexpected Events that directly relate to You or a Relevant Person. A Relevant Person is:

- each person who is a member of Your Immediate Family (located in Australia or New Zealand only); or
- Your Travelling Companion(s); or
- persons directly related to the primary purpose of Your Journey.

It is important to consider the health of Your Relevant Person(s) when You arrange travel insurance. There are limits on when and what cover is available where a claim involves an Existing Condition of a Relevant Person. Please refer to the 'Existing Condition of a Relevant Person' definition (page 7), 'Conditions applying to Section 2' (page 12) and 'Sub limits applying to Section 2' (page 12).

## Cover for Your Personal Items

If Your personal items are lost, stolen or damaged, We are entitled to choose between repairing the item, issuing a store credit, or paying You as per the benefit under section 3 – 1 (page 12).

There is limited cover for jewellery and watches under this Policy. If You are taking high value items with You on Your Journey and You would like these items covered at their current value, You must specify them during the application process. An additional premium will be payable for this additional cover.

For specified items, there are specific proof of ownership and value requirements under this Policy. If You cannot meet these requirements, this Policy may not be right for You. Please refer to the 'Schedule of Benefits' (page 6), section 3 (page 12) and 'Conditions applying to Sections 3 & 4' (page 13).

## When Cover Starts & Ends

Cover commences under sections 2 – 1 and 2 – 4 on Your Start Date of Insurance. Cover for all other sections of the Policy commences on Your Start Date of Journey.

If You have a Single Trip Policy, cover ceases on Your End Date of Journey, or the date You submit a claim under section 2 – 1 (unless You alter Your Journey to go to the same country(ies) for the same duration or less), whichever occurs first. If You have a Multi Trip Policy, cover ceases on the End Date of Insurance specified on Your Certificate of Insurance.

Please refer to the 'Start Date of Insurance' definition (page 8), 'Start Date of Journey' definition (page 8), 'End Date of Journey' definition (page 7) and 'End Date of Insurance' definition (page 7).

## Worldwide Assistance

When You need assistance, contact **Southern Cross Worldwide Assistance** on **+61 2 8216 0200, 24 hours a day, 7 days a week**. Under some circumstances, You are required to contact Southern Cross Worldwide Assistance. Please refer to general condition 8 (page 8).

## Other Important Information

### General Insurance Code of Practice

SCTI is a signatory to the General Insurance Code of Practice which sets out the minimum standards of practice in the general insurance industry. To obtain a copy of the General Insurance Code of Practice, visit [www.codeofpractice.com.au](http://www.codeofpractice.com.au)

### Claims

Claims must be submitted to Us as soon as reasonably possible after the event giving rise to the claim. If We require additional information, We will advise You of this. You must provide all reasonable assistance, information and co-operation requested by Us, including any and all necessary documents that We reasonably request. Please refer to general condition 3 (page 8) and general condition 11 (page 9).

Any supporting documentation provided with Your claim will be securely recycled after 90 days, unless You notify Us to the contrary.

All telephone calls to and from Us and Southern Cross Worldwide Assistance are recorded and kept secure. We do this for training purposes and to ensure that any information exchanged over the telephone can be easily verified.

## Duty of Disclosure

Under the Insurance Contracts Act 1984 (Cth), You have a duty of disclosure that requires You to advise Us of certain things.

When You apply for, extend or amend a Policy with Us, We will ask You a series of questions. You must declare everything You know, or which a reasonable person in the circumstances would be expected to know, when You answer these questions, for Us to decide:

- whether We will insure You; and
- the amount We will charge You; and
- whether any special conditions will apply to Your Policy.

Everyone who is insured under the Policy must comply with this duty of disclosure. If You provide information about another insured, You do this on their behalf. If You (or they) do not comply with this duty of disclosure, We may reduce Our liability for any claim and/or cancel Your Policy. If fraud or dishonesty is involved, We may treat Your Policy as void from the beginning.

## Policy Cancellation

You may cancel this Policy as per the cooling-off period set out in general condition 36 (page 10).

We can cancel Your Policy in any way permitted by law, including if You have:

- failed to comply with Your duty of disclosure; or
- made a misrepresentation to Us at the time the Policy was entered in to; or
- failed to comply with a relevant provision of the Policy; or
- made a fraudulent claim under this Policy or any other Policy; or
- failed to notify Us of matters as required by the Policy.

We will give You notice by email 15 business days prior to cancelling Your Policy.

## Privacy

We collect, hold, use and disclose Your personal information in accordance with Our Privacy Statement. A summary of the key terms of Our Privacy Statement is set out below. You can find the full Privacy Statement on Our website [www.scti.com.au](http://www.scti.com.au)

- The information We collect and hold about You will be used to consider Your eligibility for this Policy, to provide You with services that You request and for other purposes set out in Our Privacy Statement. This may include insurance services such as managing, assessing and investigating claims.
- Your personal information may be disclosed to third parties in Australia or overseas who are involved in the above processes. These third parties may include reinsurers, claims investigators, police, medical and health service providers, legal and other professional advisers.
- If You would like to access or correct personal information that We hold about You, please email Us at [info@scti.com.au](mailto:info@scti.com.au)
- If You do not provide Us with the correct personal information for all individuals on the Policy, We may not be able to process Your application for insurance, process Your claims, or provide You with Our services.

## Date Prepared

This PDS is effective as at 18 September 2012 and remains valid until We issue an updated version.



# Policy Wording

## Schedule of Benefits

### Section limits

The maximum cover for the following sections in AU\$

	Cover types	Single Trip Policy Maximum cover per Policy in AU\$	Multi Trip Policy Maximum cover per Journey in AU\$
<b>Section 1</b> <b>Medical &amp; Evacuation</b> (\$100 Excess applies per event)	Individual Family	UNLIMITED UNLIMITED	UNLIMITED UNLIMITED
<b>Section 2</b> <b>Changes to Your Journey</b> (\$100 Excess applies per event)	Individual Family	\$50,000 \$100,000	\$50,000 \$100,000
<b>Section 3</b> <b>Baggage &amp; Personal Items</b> (\$100 Excess applies per event)	Individual Family	\$25,000 \$50,000	\$25,000 \$50,000
<b>Section 4</b> <b>Cash &amp; Travel Documents</b> (\$100 Excess applies per event)	Individual Family	\$1,000 \$2,000	\$1,000 \$2,000
<b>Section 5</b> <b>Personal Accident</b> (up to \$100,000 per person aged 16-80 years, to a maximum of)	Individual Family	\$100,000 \$200,000	\$100,000 \$200,000
<b>Section 6</b> <b>Personal Liability</b>	Individual Family	\$1,000,000 \$1,000,000	\$1,000,000 \$1,000,000
<b>Section 7</b> <b>Rental Vehicle Excess</b>	Individual Family	\$5,000 \$5,000	\$5,000 \$5,000

### Sub limits

Some of the sections have sub limits for particular types of claims. These are set out below.  
Where a particular type of claim has no sub limit, the section limits above apply.

<b>Section 1</b> <b>Medical &amp; Evacuation</b>	
Medical & Evacuation Expenses due to Terrorism .....	\$100,000 per Policy
Emergency Dental Treatment .....	\$750 per person, per Journey
Cash Allowance Whilst in Hospital (after 72 hours) .....	\$100 per 24hr period, up to \$3,000 per person, per Journey
Accompanying Person .....	\$5,000 per Journey
Funeral Expenses/Return of Mortal Remains .....	\$15,000 per deceased person, per Policy
<b>Section 2</b> <b>Changes to Your Journey</b>	
Travel Interruption (after 12 hours delay) .....	\$30,000 per Journey, or expenses incurred within the first 30 days, whichever is lower
Delayed Journey to a Special Event .....	\$3,000 per person, \$6,000 per Journey
Claims due to an Existing Condition of a Relevant Person .....	\$2,500 per person, \$5,000 per Journey
Frequent Flyer Points Cancellation .....	\$5,000 per Journey
<b>Section 3</b> <b>Baggage &amp; Personal Items</b>	
Maximum Total Unspecified Jewellery/Watches .....	\$2,500 per Journey
Unspecified Laptops/Personal Computers/Tablets .....	\$3,000 per item
Other Unspecified Items .....	\$1,500 per item
Specified Items .....	\$10,000 per item
Maximum Total Specified Items .....	\$15,000 per Journey
Baggage Delay (after 12 hours delay) .....	\$1,000 per person, \$5,000 per Journey
Special Medication Benefit .....	\$500 per person, per Journey
<b>Section 4</b> <b>Cash &amp; Travel Documents</b>	
Cash .....	\$500 per Journey
<b>Section 5</b> <b>Personal Accident</b>	
Legal Expenses Relating to Death .....	\$3,000 per Journey
Loss of Income (up to \$500 per week to a maximum of) .....	\$6,500 per person, \$13,000 per Journey
Claims under Section 5 for those aged 15 years or under or 81 years or over .....	\$1,000 per Journey

## Definitions

Wherever the following words appear in the PDS or Policy Wording starting with capital letters, such words mean:

**'We', 'Us', 'Our':** Southern Cross Benefits Limited (trading as Southern Cross Travel Insurance, or SCTI), the insurer of this Policy.

**'You', 'Your', 'Yourself':** the insured person(s) named on the Certificate of Insurance.

**'Actual and Reasonable':** losses actually incurred which are necessary and what were paid, or what would have been paid, under normal circumstances, as determined reasonably by Us.

**'Certificate of Insurance':** the certificate that We email to You providing confirmation that We have issued a Policy to You and setting out details of Your Policy.

**'Contact Sport':** any sport which allows physical contact with other players, either deliberate or incidental, within the rules of the sport.

**'Controlled Condition':** in relation to each person named on the Certificate of Insurance, the following **controlled** conditions are automatically covered, unless We specify otherwise:

- Acne/Eczema/Solar Keratosis/Benign skin conditions
- Asthma
- Cataracts
- Coeliac disease
- Congenital blindness
- Congenital deafness
- Epilepsy
- Gastro-oesophageal reflux
- Glaucoma
- Glue ear with grommets inserted
- Hypercholesterolaemia – provided You do not also suffer from cardiovascular disease and/or diabetes
- Hypertension – provided You do not also suffer from cardiovascular disease and/or diabetes
- Hyperuricaemia
- Hayfever/Sinusitis
- Hypothyroidism
- Joint Replacements
- Menopausal symptoms treated with Hormone Replacement Therapy (HRT)
- Migraines
- Pregnancy without complication up to and including the 20th week. Cover is for medical complications only. Common symptoms, including breast tenderness, constipation, fatigue, frequent urination, heartburn and nausea (morning sickness), are not covered.

By **controlled** We mean the condition is stable and:

- (a) You have not had a change in medication or treatment in the 6 months prior to Your application for insurance; and
- (b) You have not experienced symptoms of such a nature as would have caused a reasonable person to seek medical attention in the 24 months prior to Your application for insurance; and
- (c) is not otherwise excluded because the condition is found to be medically related to a Pre-Existing Condition.

This means that You do not need to apply for cover, undergo a medical assessment or pay any additional premium to be covered for a Controlled Condition. If a condition does not meet Our definition of **controlled**, that condition will be considered a Pre-Existing Condition unless cover is sought by You and confirmed in writing by Us during the application process.

**'Covered Condition':** in relation to each person named on Your Certificate of Insurance:

- (a) a medical or physical condition that You disclosed to Us at the time of completing Your application, for which We have confirmed cover in writing, and an additional premium has been received by Us; or
- (b) an Illness or Injury that first manifests itself, or a change in a Controlled Condition that occurs, after Your Start Date of Insurance but prior to Your Start Date of Journey, for which You

have notified Us, We have confirmed cover in writing, and an additional premium has been received by Us.

**'Dependent Children':** Your unmarried children, stepchildren, foster children, grandchildren, nieces and nephews, who are aged 17 years or under on Your Start Date of Insurance and are primarily dependent on the adult(s) named on the Certificate of Insurance.

**'End Date of Insurance':**

- Single Trip Policy - Your End Date of Journey, or the date You submit a claim under section 2 – 1 (unless You alter Your Journey to go to the same country(ies) for the same duration or less), whichever occurs first.
- Multi Trip Policy - the date specified on Your Certificate of Insurance.

**'End Date of Journey':**

- Single Trip Policy - the date specified on Your Certificate of Insurance, or the date and time that You return to Australia, whichever occurs first.
- Multi Trip Policy – in relation to each Journey made by You, the date and time that You return to Australia, or after the 90th day following Your departure from Australia, whichever occurs first.

**'Excess':** the amount of any claim You are responsible for. This amount will be deducted from any claim payment.

**'Existing Condition of a Relevant Person':** in relation to each Relevant Person, any medical or physical conditions, symptoms or circumstances for which advice, care, treatment, medication or medical attention has been sought, given, or recommended, prior to Your Start Date of Insurance.

**'Financial Collapse':** any service provider You are relying on for Your Journey that:

- (a) is not able to pay its debts as they fall due for payment in the ordinary course of business; or
- (b) ceases to carry on normal business operations; or
- (c) has not paid another service provider whose services You are relying on; or
- (d) is placed in receivership or liquidation; or
- (e) becomes subject to statutory management.

**'Illness':** a sickness or disease which first manifests itself during Your Period of Insurance.

**'Immediate Family':** Your Spouse, fiancé, fiancée, parent, sibling, child, stepchild, foster child, grandparent, grandchild, parent-in-law, brother and sister-in-law, son and daughter-in-law.

**'Injury':** a bodily injury caused solely and directly by accidental, visible and external means, that occurs during Your Period of Insurance.

**'Journey':** Your time away from Australia, which commences on Your Start Date of Journey and ceases on Your End Date of Journey.

**'Medical Expenses':** reasonable expenses necessarily incurred by You overseas in respect of hospital, medical, surgical, nursing home or other remedial attention or treatment given or prescribed by a registered medical practitioner, excluding dental treatment (except as provided under section 1 - 2). For the purpose of this definition, 'reasonable expenses' are the expenses incurred for the standard level of hospital, medical, surgical, nursing home or other remedial attention or treatment given in the country You are in.

**'Multi Trip Policy':** Policy that provides cover for an unlimited number of Journeys overseas, each no longer than 90 days, over a 12 month period.

**'Period of Insurance':** the period commencing on Your Start Date of Insurance and ceasing on Your End Date of Insurance.

**'Policy':** the contract of insurance between You and Us which consists of:

- (a) the combined FSG and PDS, including Policy Wording; and
- (b) Your Certificate of Insurance; and
- (c) any document from Us confirming any addition or variation of Your Policy.

**'Policy Wording':** this consists of the:

- (a) 'Schedule of Benefits';
- (b) 'Definitions';
- (c) 'General conditions of this Policy applying to all sections';
- (d) 'General exclusions of this Policy applying to all sections'; and

(e) Sections of the Policy which are divided up as follows:

- 'Section 1 – Medical & Evacuation'
- 'Section 2 – Changes to Your Journey'
- 'Section 3 – Baggage & Personal Items'
- 'Section 4 – Cash & Travel Documents'
- 'Section 5 – Personal Accident'
- 'Section 6 – Personal Liability'
- 'Section 7 – Rental Vehicle Excess'

**'Pre-Existing Condition':** in relation to each person named on Your Certificate of Insurance, any medical or physical conditions, symptoms or circumstances which You are aware of, or a reasonable person in Your circumstances ought to have been aware of:

- (a) for which advice, care, treatment, medication or medical attention has been sought, given, or recommended; or
- (b) for which You are awaiting test results or further investigation, specialist treatment or specialist consultation; or
- (c) which have been diagnosed as a medical condition, or indicative of a medical condition; or
- (d) which are of such a nature to require, or which potentially may require medical attention; or
- (e) which are of such a nature as would have caused a prudent, reasonable person to seek medical attention;

prior to Your Start Date of Insurance and **regardless of whether or not a medical diagnosis has been made**, and:

- (f) which are not Controlled Conditions; or
- (g) which are not Covered Conditions; or
- (h) which have been excluded during the application process; or
- (i) for which You have chosen not to seek cover for, or do not tell Us about, at the time of completing Your application.

**'Professional Sport':** sport for which participants receive payment for their performance, as opposed to amateur sport.

**'Public Place':** any area to which the public has access (whether authorised or not) including the foyers and grounds of Your accommodation, restaurants, bars, night clubs, shops, markets, public toilets, beaches, airports, railway stations, bus terminals, taxi stands, and wharves.

**'Relevant Person':**

- (a) each person who is a member of Your Immediate Family (located in Australia or New Zealand only); or
- (b) Your Travelling Companion(s); or
- (c) persons directly related to the primary purpose of Your Journey.

**'Remote Area':** any area with limited or no telecommunications or medical services.

**'Rental Vehicle':** a standard model motor vehicle or motor home designed to carry no more than 8 people including the driver, or a moped or motorcycle with a maximum engine capacity of 200cc, rented by You from a licensed motor vehicle rental agency.

**'Schedule of Benefits':** the table in this Policy Wording which sets out the maximum sums insured for each section of the Policy and any sub limits that apply to each section.

**'Scheduled Transport':** air, rail, sea and/or road transport operated by an established and licensed passenger carrying service operator, tour operator or public transport service, in each case providing regular, scheduled transport for fare paying passengers.

**'Single Trip Policy':** Policy that provides cover for a single Journey overseas.

**'Southern Cross Worldwide Assistance':** the organisation that provides You with worldwide emergency assistance services.

**'Special Event':** a wedding, funeral, conference, concert, show, festival or sporting event.

**'Spouse':** the person:

- (a) to whom You are legally married; or
- (b) with whom You live in a relationship equivalent to marriage (whether of the same or opposite gender) and with whom You have continuously cohabitated for a period of at least 3 months prior to Your Start Date of Journey.

**'Start Date of Insurance':** the date and time We issue Your Certificate of Insurance.

**'Start Date of Journey':**

- Single Trip Policy – the date as specified on Your Certificate of Insurance, or the date and time that You depart from Australia, whichever occurs later.
- Multi Trip Policy – in relation to each Journey made by You, the date and time that You depart from Australia.

**'Terrorism':** any act, or preparation in respect of action, designed to influence a government or any political division in pursuit of political, religious or ideological gain or with the purpose of intimidating the public.

**'TravelCare':** the name of this travel insurance Policy.

**'Travelling Companion':** each person that is not named on Your Certificate of Insurance, with whom You are travelling on Your Journey, whose circumstances affect Your travel and upon whom Your travel depends.

**'Unattended':** not on Your person or under Your control at the time of the loss, theft or damage, or left in a place where it can be taken without Your knowledge (including on the beach or beside the pool while You swim), or where You are unable to prevent it from being unlawfully taken.

**'Unexpected Event':** a cause or event that occurs during Your Period of Insurance that:

- (a) was sudden, unforeseeable or unintended; and
- (b) was outside of Your control; and
- (c) could not reasonably have been anticipated or avoided.

## General conditions of this Policy applying to all sections

### Your obligations

1. You must comply with Your duty of disclosure. Please refer to the 'Duty of Disclosure' in the PDS (page 5).
2. You must notify Us at [info@scti.com.au](mailto:info@scti.com.au) of any Illness or Injury, or change in Your Controlled Condition or Covered Condition that arises:
  - (a) after Your Start Date of Insurance but prior to Your Start Date of Journey; or
  - (b) in Australia between Journeys (if You have a Multi Trip Policy).If We are prepared to offer cover for Your Illness or Injury, or the change in Your Controlled Condition or Covered Condition, an additional premium may apply. Unless We have confirmed cover in writing, We will not pay any claims arising directly or indirectly from Your Illness or Injury, or the change in Your Controlled Condition or Covered Condition, other than where You qualify for cover under and in accordance with sections 2 – 1 or 2 – 4.
3. You must provide all assistance, information and co-operation reasonably requested by Us.
4. You must obtain and provide any and all necessary documents, including proof of refunds, translations, repair reports and reports from a registered medical practitioner, police, airline, travel agent or other authority that We reasonably request.
5. You must obtain and provide all necessary documents regarding a Relevant Person, including medical reports and death certificates, that We reasonably request. It is Your obligation to obtain appropriate authorisation from all Relevant Persons in order to obtain and provide this information to Us.
6. You must check before departure if You are travelling to a destination You are unsure about, as there are some destinations where it may not be possible to organise emergency assistance such as war zones and Remote Areas. The Australian Government Department of Foreign Affairs and Trade website ([www.smarttraveller.gov.au](http://www.smarttraveller.gov.au)) provides travel advisories on the safety of destinations.
7. You must have access to a valid email address in order to communicate with Us on all matters relating to Your Policy, and have access to an Australian bank account to receive any claim payment relating to this Policy.

### When the Unexpected happens

8. You, or someone acting on Your behalf, must contact Southern Cross Worldwide Assistance under the following circumstances during Your Journey:



- (a) if You require hospitalisation or surgical treatment; or
  - (b) in the event of Your death.
9. We are not responsible for the medical standards or services overseas and You acknowledge and accept that different places, countries, facilities and tour operators may have lower medical standards and services than in Australia.
  10. Loss, theft or damage must be reported to police, security, or appropriate authorities within 24 hours of the discovery of the loss, theft or damage and a full written report obtained and provided to Us, otherwise Your claim may not be paid.
  11. Claims must be submitted to Us as soon as reasonably possible after the event giving rise to the claim. If We require additional information, We will advise You of this.
  12. All currency mentioned in this Policy is in Australian dollars. All sums insured include any applicable taxes or duties.
  13. Original receipts and documents must be provided to substantiate Your claim. Photocopied, faxed or scanned documents will not be accepted. You must provide full evidence of any Unexpected Event to Our reasonable satisfaction.
  14. We may, at Our cost and in Your name, take any action available to recover a claim. You must assist Us in providing information about any third parties who We may recover a claim from and/or in any legal proceedings.
  15. If any information is falsely given or You make a fraudulent claim, this Policy shall become void and no claims will be payable.
  16. The laws of New South Wales, Australia apply to this Policy and the courts of New South Wales, Australia will have exclusive jurisdiction in respect of any litigation in relation to this Policy.
  17. Additional travelling and accommodation expenses for which You make a claim must be of the same nature and class as originally purchased and may not be upgraded without Our prior written approval.
  18. If all or part of any claim is covered by any other source, including but not limited to any travel, sickness, accident, health, or income protection insurance policies, Workers Compensation policy or other Statutory Scheme covering You, banks and/or credit card providers, or You are eligible to receive any refunds, credits, rebates or discounts, then You must provide Us with those details and We will only pay the difference. If You can claim against anyone else You must claim against them first before We will consider covering the difference. This condition does not apply to section 5.
  19. Your right to make a claim is subject to, and conditional on, You providing all authorisations which We are required to obtain to comply with privacy laws and codes of practice applying in Australia and elsewhere, relating to the collection, holding, use and disclosure of information, which We require to investigate and verify Your claim.
  20. If You do not hold a return ticket to Australia at the time of an Unexpected Event We will deduct from any claim, which may include Your evacuation back to Australia, an amount equal to Your original carrier's one way economy class fare for the route used for Your return, as published on the date Your claim is finalised by Us.
  21. The right to any payment which remains unclaimed by You for 5 years after the payment was made available by Us shall lapse at the expiry of such period and such amount may then be applied for Our own use.

## Terms of cover

22. To be eligible for this Policy, You must be:

- (a) an Australian citizen or permanent resident; or
- (b) a New Zealand citizen or permanent resident who resides in Australia; or
- (c) on a work permit which allows for a continuous stay of at least two years in Australia.

You are not eligible for this Policy if You:

- (d) do not intend to return to Australia on the completion of Your overseas travel; or
- (e) are travelling with the intention of obtaining medical or dental treatment, cosmetic surgery, or related advice, overseas; or
- (f) have been advised by a registered medical practitioner that You are not fit to travel; or

- (g) have already departed Australia; or
- (h) are not travelling outside of Australia.

23. Cover commences under sections 2 – 1 and 2 – 4 on Your Start Date of Insurance. Cover for all other sections of the Policy commences on Your Start Date of Journey and ceases on Your End Date of Insurance.
24. The maximum length of Journey covered under a Single Trip Policy is 12 months. The maximum length of each Journey covered under a Multi Trip Policy is 90 days.
25. You must select the plan that covers all destinations You will be visiting. If You are visiting more than one destination during Your Journey, or during multiple Journeys (if You have a Multi Trip Policy), You must select the plan that covers all such destinations.

There are three plans available:

- 'SuperWorld': covers all destinations and is **mandatory** for visits of more than five days in total over Your Journey to the United States of America, Canada, Japan, Antarctica, Sub Antarctic Islands and the Arctic Circle.
- 'World': covers all destinations, **excluding** the United States of America, Canada, Japan, Antarctica, Sub Antarctic Islands and the Arctic Circle, except for visits to these destinations for five days or less in total over Your Journey.
- 'New Zealand/South Pacific': covers American Samoa, Cook Islands, Fiji, French Polynesia, Indonesia, New Caledonia, New Zealand, Niue, Norfolk Island, Samoa, Tahiti, Tonga and Vanuatu. This plan also covers visits to 'World' and 'SuperWorld' destinations for five days or less in total over Your Journey.

For example:

- If You intend to travel to New Zealand and Europe (and Your visit in Europe is more than five days) You must select the 'World' plan.
- If You intend to travel to Fiji and Canada (and Your visit in Canada is more than five days), You must select the 'SuperWorld' plan.

If You select a plan that does not cover all the destinations You are travelling to, You will not be covered for events which occur in the destination that is not covered by Your selected plan.

26. There are two cover types available:
  - 'Individual': applies to one person, or one adult and any of his or her Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.
  - 'Family': applies to two adults, or two adults and any of their Dependent Children, all of whom are named on the Certificate of Insurance and are travelling together on the same itinerary.
27. The issuing of a TravelCare Policy shall be at Our sole discretion. We may decline to offer cover or choose to offer cover on different terms and conditions, regardless of whether cover has been offered previously.
28. You may claim for either Your prepaid costs or Your additional costs, but not both. You cannot become 'better off' financially due to a claim.
29. Any special terms and conditions that You receive in writing from Us will apply in addition to the terms and conditions contained in this Policy Wording.
30. The terms and conditions contained in this Policy Wording can only be changed by Our written notice to You.
31. Your Period of Insurance will be extended at no charge if Your return to Australia is delayed due to an Unexpected Event, subject to any limitations set out in this Policy Wording.
32. If You choose to extend Your Journey, You can request an extension of Your Policy by emailing Us at [info@scti.com.au](mailto:info@scti.com.au) prior to Your End Date of Journey. If You have a Single Trip Policy, no extension will be granted once the initial Policy has expired. If You have a Multi Trip Policy, no extension will be granted once the 90th day of a Journey has passed. Any extension to a Policy will be at Our discretion. Any extension to a Policy will comprise a new Policy and a new premium will be payable. Any events that have occurred prior to the date this extension is issued will not be considered an Unexpected Event under the new Policy.

33. If any provision of this Policy is held by any court or administrative body (including the FOS) to be illegal, void or unenforceable, such determination does not impair the enforceability of the remaining parts of this Policy which will remain in full force.
34. The use of the words 'includes' or 'including' in this Policy Wording does not limit what else is included.

## Premium

35. Payment of the premium is acceptance of these Policy Wording terms and conditions.

## Cooling-off period

36. If You are not completely satisfied with the terms and conditions of Your Policy, You may cancel Your Policy within 14 days of Your Start Date of Insurance but prior to Your Start Date of Journey, and receive a full refund. If You cancel later than 14 days after Your Start Date of Insurance but prior to Your Start Date of Journey, You are still entitled to a refund, less a \$35 cancellation fee. To cancel Your Policy, visit [www.scti.com.au](http://www.scti.com.au). If You cancel Your Policy We will not pay any claims made by You. No premium is refundable once a claim is made or after Your Start Date of Journey.

## General exclusions of this Policy applying to all sections

We will not pay for any claims under any section of this Policy arising directly or indirectly from:

1. Pre-Existing Conditions.
2. Mental health conditions, nervous disorders, depression, stress, anxiety or travel exhaustion.
3. Acquired Immune Deficiency Syndrome (AIDS), Human Immunodeficiency Virus (HIV), a sexually transmitted infection (STI) or chronic alcoholism.
4. Pregnancy, except for illness or emergency medical treatment up to and including the 20th week of pregnancy (providing the pregnancy was without complication prior to Your Start Date of Insurance) and only for medical complications.
5. Conditions for which You require, are on a waiting list or scheduled to receive, a medical procedure (including overnight or day surgery).
6. The breakdown or dissolution of any personal or family relationship.
7. Events relating to animals that belong to You or a Relevant Person.
8. Intentional self-inflicted illness or injury, suicide or attempted suicide, or voluntary abortion.
9. The influence of alcohol or drugs (other than a drug administered or prescribed by a registered medical practitioner).
10. Persons invited to Your accommodation or You visiting the accommodation of persons unknown to You.
11. Participating in any prostitution.
12. Participating in any gambling.
13. Hitchhiking.
14. Your unlawful activity.
15. Elective or cosmetic treatment, including any complications that arise from any such treatment.
16. Consequential loss of benefits, including loss arising from the use of frequent flyer points or similar loyalty programmes (except as specifically covered under 'Sub limits applying to Section 2'), or as part of a prize for a promotion or an employee incentive scheme.
17. Your loss of enjoyment, amenity or other non-financial loss.
18. Air or sea travel except as a fare paying passenger on Scheduled Transport services (or aboard charter vessels where crew are included, which are operating within coastal waters, or sightseeing air tours from one location back to that location). We consider for the purpose of this clause that a fare paying passenger includes the utilisation of Your 'airpoints', 'flybuys' or similar loyalty programme, or as part of a prize for a promotion or an employee incentive scheme.
19. Activity as an aircraft crew member. This includes anyone in control of a device that leaves the ground.
20. Touring on a motorcycle with an engine capacity of more than 200cc.
21. Participation in, or training for, the following activities at any time during Your Period of Insurance:
  - Professional Sport, or individual and team sport competitions which involve monetary prizes over \$500;
  - Contact Sport;
  - racing of any sort (other than on foot);
  - motor sports;
  - riding a moped or motorcycle with an engine capacity of more than 200cc, or riding a moped or motorcycle with an engine capacity of 200cc or less without a helmet;
  - hunting of any sort;
  - pot-holing or caving;
  - rodeo;
  - downhill snow skiing or snow boarding which happens outside of designated commercial ski areas, or in areas which have been closed for any reason, or competitive downhill snow skiing or snow boarding in any area;
  - microlight flying or kite surfing;
  - ocean yachting 12 nautical miles or 22.2km or more away from populated land, or in a Remote Area;
  - parachuting, paragliding, parasailing, hang gliding, bungy jumping, whitewater rafting, blackwater rafting or whitewater kayaking, unless participating with a licensed operator;
  - abseiling, mountaineering or rock climbing necessitating the use of ropes;
  - Remote Area touring, except as part of a licensed organised tour; or
  - underwater activities involving the use of an artificial breathing apparatus unless You hold an open water diving certificate or are diving with a qualified instructor.
22. Work undertaken, including volunteer work, other than attendance at a conference, trade fair, business training course or business meeting (provided that no manual activity or manual work is involved).
23. Events related to a governmental or official authority directive, restriction, prohibition, quarantine, or detention, including border closures and seizures by government authorities.
24. Riot or civil commotion unless You have already left Australia prior to the riot or civil commotion, and You promptly take steps to avoid related risks.
25. Events where a travel advisory risk rating of 'Do not travel' or 'Reconsider your need to travel' has been published on the Australian Government Department of Foreign Affairs and Trade website ([www.smarttraveller.gov.au](http://www.smarttraveller.gov.au)) prior to Your Start Date of Journey, except for cover as provided under section 2-1 if the travel advisory risk rating 'Do not travel' or 'Reconsider your need to travel' was published after Your Start Date of Insurance but prior to Your Start Date of Journey.
26. You travelling to a country engaged in war, invasion or civil war, whether declared or not.
27. Acts of foreseeable violence or involving military operations.
28. Acts of Terrorism (except for cover as provided under section 1-1).
29. Nuclear weapons materials or ionising radiation or contamination of radioactivity from any nuclear waste or from the combustion of nuclear fuel. For the purpose of this exclusion combustion shall mean any self-sustaining process of nuclear fusion or fission.
30. Intentionally or recklessly placing Yourself in circumstances, or undertaking activities, which pose a risk to Your personal safety (except in an attempt to save a human life) or the safety of Your baggage or personal items.
31. Your refusal to return to Australia after the date when You may, in the opinion of Our medical adviser, have safely been evacuated to Australia at Our cost.
32. Any claim where Our directions or instructions or those of Southern Cross Worldwide Assistance have not been followed.
33. Services provided by a family member or friend including accommodation or health care.
34. You having lied or been less than truthful in the application or claims process when answering questions and/or proving statements, relating to Your application or claim.

## Section 1

# Medical & Evacuation

Minor medical accounts must be paid for and claimed by You online.

### 1. Medical & Evacuation

If, as a result of an Unexpected Event, You require medical treatment during Your Journey, We will reimburse You for Actual and Reasonable Medical Expenses incurred, or We will confirm payment for a qualifying hospital claim. You, or someone acting on Your behalf, must contact Southern Cross Worldwide Assistance if You require hospitalisation or surgical treatment during Your Journey.

If We have confirmed cover for Your Medical Expenses, We have the option of returning You to Australia (or sending You to another country) for further treatment if You are medically fit to travel, at Our cost.

If You decline to return to Australia or to travel to another country as per Our instructions, We will only reimburse You for Medical Expenses incurred up to the date and time that We required Your evacuation.

The maximum amount We will pay for claims under section 1-1 that are directly or indirectly related to Terrorism is \$100,000 per Policy.

### 2. Emergency Dental Treatment

If, as a result of an Unexpected Event, You require emergency dental treatment during Your Journey for:

- (a) relief from sudden and acute pain by the application of antibiotics, temporary dressings or extraction; or
- (b) Injury to Your teeth (providing this is in conjunction with sudden and acute pain);

We will reimburse You for Actual and Reasonable emergency dental expenses incurred. The maximum amount We will pay is \$750 per person, per Journey.

### 3. Cash Allowance Whilst in Hospital

If both of the following apply:

- (a) We have confirmed cover for a hospitalisation claim during Your Journey; and
- (b) You are required to remain in hospital overseas for more than 72 hours continuously;

We will pay You \$100 for each complete 24 hour period, up to a maximum of \$3,000 per person, per Journey.

### 4. Extra Travel and Accommodation

If both of the following apply:

- (a) We have confirmed cover for Your Medical Expenses; and
- (b) Our medical advisers confirm that You are not fit to travel;

We will reimburse You for Actual and Reasonable additional costs necessarily incurred for related travel, communication, accommodation and meals for Yourself and any other person named on Your Certificate of Insurance accompanying You, until You are fit to travel.

### 5. Accompanying Person

If all of the following apply:

- (a) You are travelling alone; and
- (b) We have confirmed cover for Your Medical Expenses; and
- (c) You are hospitalised for more than 10 days;

We will pay for a scheduled return economy flight for a person nominated by You to travel from Australia to the place where You are receiving medical treatment, plus Actual and Reasonable accommodation and meal expenses.

The maximum amount We will pay is \$5,000 per Journey.

### 6. Funeral Expenses/Return of Mortal Remains

In the event of Your death during Your Journey due to an Unexpected Event, We will pay for the Actual and Reasonable costs to cremate or embalm Your body, and either;

- (a) the Actual and Reasonable funeral expenses incurred in the area where the death occurred; or
- (b) arrange and pay for the Actual and Reasonable costs of returning Your remains to Your home town in Australia.

We will also pay for a scheduled return economy flight for an Immediate Family member to assist with either (a) or (b) above. Your estate must contact Southern Cross Worldwide Assistance.

The maximum amount We will pay is \$15,000 per deceased person, per Policy.

### Excess applying to Section 1

All claims under Section 1 are subject to a \$100 Excess deduction per event.

### Losses We do not cover under Section 1

We will not pay for any claims arising directly or indirectly from:

- (a) Private hospital or medical treatment where public funded services or care is available, including under any Reciprocal Health Agreement (RHA) between the Government of Australia and the Government of any other country.
- (b) Hospitalisation or surgical treatment undertaken without obtaining prior authorisation from Southern Cross Worldwide Assistance. If it is not possible for You or someone on Your behalf to contact Southern Cross Worldwide Assistance, then You or someone on Your behalf must contact Southern Cross Worldwide Assistance within 48 hours of hospitalisation.
- (c) Specialist treatment (including physiotherapy and chiropractic treatment) without a referral from a registered medical practitioner.
- (d) Check-ups, self-prescribed medicine, treatment for infertility, maintenance examinations for preventative medicine, preventative treatment (including contraception and vaccines), and convalescence for treatment of a condition not detrimental to Your health.
- (e) Normal dental wear and tear, normal maintenance of dental health, tooth decay/dental caries, any treatment resulting from a lack of regular dental maintenance and/or hygiene, or (except to the extent that is necessary to treat any Injury claimed under section 1 – 2 (b)) dental bridges, dental restoration work, caps, crowns, precious metal costs, pins, fittings, fillings or root canals.
- (f) Medical Expenses or dental expenses incurred in Australia.
- (g) Medical Expenses incurred directly or indirectly due to the error of a medical provider.

## Section 2

# Changes to Your Journey

### 1. Cancellation & Alteration

If, as a result of an Unexpected Event, You have to cancel or alter Your Journey prior to departing Australia, We will reimburse You the lower of either:

- (a) the total value of Your Actual and Reasonable additional alteration costs; or
- (b) the total value of Your unused, prepaid costs.

Subject to the 'Sub limits applying to Section 2', the maximum amount We will reimburse You is the section limit specified in the Schedule of Benefits.

If You alter Your Journey to go to the same country(ies) for the same duration or less, We will, at no cost to You, adjust Your Period of Insurance.

### 2. Travel Interruption

If, as a result of an Unexpected Event, Your travel is interrupted for more than 12 hours but You remain overseas on Your Journey, We will reimburse You for each equivalent expense type (including Scheduled Transport, accommodation, tours, meals and communication), the Actual and Reasonable value of either:

- (a) Your additional costs; or
- (b) Your unused, prepaid costs.

Subject to the 'Sub limits applying to Section 2', the maximum amount We will reimburse You is \$30,000 per Journey, or the qualifying expenses You incur in the first 30 days You are delayed after the 12 hour interruption, whichever is lower.

### 3. Curtailment

If, as a result of an Unexpected Event, You curtail Your Journey to return to Australia, We will reimburse You for each equivalent expense type (including Scheduled Transport, accommodation, tours, meals and communication), the Actual and Reasonable value of either:

- (a) Your additional curtailment costs; or
- (b) Your unused, prepaid costs.

Subject to the 'Sub limits applying to Section 2', the maximum amount We will reimburse You is the section limit specified in the Schedule of Benefits.

### 4. Delayed Journey to a Special Event

If, as a result of an Unexpected Event, Your Journey to attend a Special Event is delayed and the Special Event cannot be delayed or rescheduled, We will reimburse You for the Actual and Reasonable additional costs of travelling on alternative transport to enable You to attend the Special Event as planned.

Subject to the 'Sub limits applying to Section 2', the maximum amount We will pay is \$3,000 per person, up to a maximum of \$6,000 per Journey.

### Conditions applying to Section 2

1. The Unexpected Event must directly relate to You or a Relevant Person.
2. Where the Unexpected Event directly relates to a Relevant Person, the Unexpected Event must result in that Relevant Person's:
  - (a) death; or
  - (b) admission to a public or private hospital, or a hospital wing of a rest home, for inpatient care relating to non-elective treatment; or
  - (c) admission to end stage palliative care; or
  - (d) diagnosis of a terminal illness or condition, or a condition requiring radiotherapy or chemotherapy.
3. Any reimbursement will be less any refunds or credits You are eligible to receive. You must provide proof of such refunds, or prove that Your costs are non-refundable.

### Sub limits applying to Section 2

- (a) Where the Unexpected Event relates to a Relevant Person, results in either condition 2 (a), (b), (c) or (d) above, and is directly or indirectly related to an Existing Condition of a Relevant Person, the maximum amount We will pay is \$2,500 per person, up to a maximum of \$5,000 per Journey.
- (b) If a transportation ticket purchased using frequent flyer points must be cancelled or altered as a result of an Unexpected Event, We will reimburse You up to \$5,000 per Journey on the following basis:
  - If Your frequent flyer points are redeemed as a dollar value equivalent, then this is the amount We will reimburse You.
  - If there is no dollar value specified then We will reimburse You the equivalent dollar amount as advised by the transport provider.
  - If the frequent flyer points company only charges a reinstatement or penalty fee, then this is the amount We will reimburse You.

### Excess applying to Section 2

All claims under section 2 are subject to a \$100 Excess deduction per event.

### Losses We do not cover under Section 2

We will not pay for any claims arising directly or indirectly from:

- (a) Your disinclination to travel, Your personal wishes or the disinclination to travel on the part of any other person upon whom Your travel depends.
- (b) Cancellations or changes to Your travel arrangements at the request or requirement of an employer or academic provider.
- (c) Your financial circumstances, work or academic related commitments, or currency rate fluctuations.
- (d) Your failure to check-in or board at the correct prescribed time for Scheduled Transport services, or to pre-arrange and confirm that visas, passports, transport tickets, or any other bookings, were valid and correct, and carried with You.

- (e) Delays and rescheduling caused by transport providers, or for which a transport provider is responsible, where the costs are recoverable from the transport provider or any other source.
- (f) The error, default or Financial Collapse of any service provider.
- (g) A human pandemic illness, or the threat or perceived threat of any such human pandemic illness. Human pandemic illness means an illness for which a pandemic alert, advisory guideline, notification, declaration or other similar publication is issued by the Government of Australia or the World Health Organisation.
- (h) You not having a confirmed seat, booking or reservation, including travelling on standby tickets, or not complying with Your obligations to make any return journey within the required time period stipulated in any form of open travel arrangements.
- (i) Payments for ceremonies or receptions, including wedding festivities and cultural events.

## Section 3

## Baggage & Personal Items

### 1. Lost, Stolen & Damaged Items

If, as a result of an Unexpected Event, Your personal items are lost, stolen or damaged during Your Journey, We will pay You:

- (a) For unspecified items: the original purchase price less an allowance for depreciation, which is based on the age of the item and applied at a reasonable rate determined by Us. Any payment will not exceed the lower of the original purchase price of the item or the 'Sub limits applying to Section 3 – 1'.
- (b) For specified items: the current value of the item. Any payment will not exceed the 'Sub limits applying to Section 3 – 1'.

We are entitled to choose between repairing the item, issuing a store credit at a supplier of Our choice, or paying You by direct credit to a nominated Australian bank account.

### Sub limits applying to Section 3 – 1

- (a) Unspecified laptops, personal computers, tablets and related accessories (in each case inclusive of accessories as a set of equipment items): \$3,000 maximum limit per item.
- (b) Unspecified jewellery (or pair or set of jewellery items) and watches: \$2,500 maximum limit per Journey for all unspecified jewellery and watches.
- (c) Other unspecified items (or pair or set of items): \$1,500 maximum limit per item.
- (d) Specified items or a pair or set of specified items: \$10,000 maximum limit per specified item, with a \$15,000 maximum limit per Journey for all specified items.

### 2. Baggage Delay

If, as a result of an Unexpected Event, You are deprived of Your baggage by Your Scheduled Transport provider for 12 hours or more from the time of arrival at Your overseas destination, We will reimburse You for the Actual and Reasonable cost of purchasing essential items of clothing and personal effects, if You provide the following with Your claim:

- (a) original receipts for expenses incurred (this is not a cash benefit); and
- (b) a delayed baggage report.

The maximum amount We will pay is \$1,000 per person up to a maximum of \$5,000 per Journey. This benefit does not apply if You are deprived of Your baggage on Your return to Australia.

### 3. Special Medication Benefit

If, as a result of an Unexpected Event, Your essential medication prescribed by a registered medical practitioner and required for Your health, is lost, stolen, damaged or delayed during Your Journey, We will pay and assist in arrangements for replacement medication up to a maximum of \$500 per person, per Journey.

### Excess applying to Section 3

All claims under section 3 are subject to a \$100 Excess deduction per event.



## Conditions applying to Section 3

Please refer to 'Conditions applying to Sections 3 & 4' (page 13).

## Losses We do not cover under Section 3

Please refer to 'Losses We do not cover under Sections 3 & 4' (page 13)

### Section 4

## Cash & Travel Documents

### 1. Cash

If, as a result of an Unexpected Event, Your cash is lost or stolen during Your Journey, We will reimburse You for the value of such lost or stolen cash, up to a maximum of \$500 per Journey.

### 2. Bank Cards and Travel Documents

If, as a result of an Unexpected Event, Your essential bank cards, travel documents or passports which You are carrying with You during Your Journey are lost, stolen or damaged, We will reimburse You for Actual and Reasonable costs required for their replacement, up to the section limit specified in the Schedule of Benefits.

### Excess applying to Section 4

All claims under section 4 are subject to a \$100 Excess deduction per event.

### Conditions applying to Sections 3 & 4

1. You must at all times exercise reasonable care for the safety and security of Your personal items, cash, bank cards, travel documents and passports, and not leave them Unattended. The degree of care that needs to be taken is proportionate to the value of Your items.
2. You must take all actions within Your power to recover Your personal items.
3. Loss, theft or damage of personal items, cash, bank cards, travel documents or passports while in the custody of Scheduled Transport providers, hotels, travel or tour operators, must be immediately reported to them. A claim must be lodged with them and a report obtained and provided to Us, otherwise Your claim may not be paid. The loss, theft or damage of bank cards, travel documents or passports must be reported as soon as possible to the issuing authority, and the appropriate cancellation measures taken by You immediately.
4. You must provide proof of ownership and value for Your lost or stolen personal items and cash. For specified items, We require the following with Your claim:
  - (a) an original receipt dated within 12 months prior to the date You specified the item, as proof of ownership and value; or
  - (b) an original receipt as proof of ownership and a current valuation dated within 12 months prior to the date You specified the item as proof of value; or
  - (c) documentation showing the personal item specified on Your domestic contents insurance policy as proof of ownership and a current valuation dated within 12 months prior to the date You specified the item as proof of value.
5. You must prove to Our reasonable satisfaction that You were on Your Journey at the time of the loss, theft or damage. This may include:
  - (a) a copy of Your passport stamps and the identification page; or
  - (b) a copy of Your boarding pass; or
  - (c) any other official documentation that proves to Our reasonable satisfaction that You were on Your Journey.
6. Damaged personal items must be retained where possible for potential inspection by Us at Our request.

### Losses We do not cover under Sections 3 & 4

We will not pay for any claims arising directly or indirectly from:

- (a) The loss, theft or damage of personal items, cash, bank cards or travel documents:
  1. left Unattended in a Public Place; or
  2. left in a vehicle overnight; or

3. from unlocked premises or an unlocked vehicle.
- (b) The loss, theft or damage of jewellery, watches, cash, bank cards or travel documents:
  1. left Unattended in a vehicle (including taxis); or
  2. not carried on Your person when using transport providers; or
  3. left in Your accommodation where a safe has been provided and You fail to use it.
- (c) Unaccompanied baggage, other items, cash, bank cards or travel documents sent by postal or courier service.
- (d) Sporting equipment or bicycles damaged whilst in use.
- (e) Software or programmed data, or the electrical or mechanical breakdown of any personal item.
- (f) Household effects, breakage of glass, fragile or brittle items (except for photographic or video equipment, binoculars, spectacles or contact lenses), depreciation, moth, vermin, any process of cleaning, dyeing, repairing, restoring, wear and tear, leakage, gradual deterioration, atmospheric or climatic conditions, action of light or manufacturing defects.
- (g) Bonds, coupons, stamps, negotiable instruments, bullion, precious metals, deeds, manuscripts or securities of any kind, or any transactions involving these.
- (h) Devaluation of currency or shortages due to error or omission during monetary transactions.
- (i) Fraudulent use of credit cards, bank cards or mobile phones.
- (j) Any goods which are intended for sale or trade or as trade samples.
- (k) Motor vehicles, motor cycles, scooters, trailers, caravans, watercrafts, aircrafts (or other aerial devices) or the parts of any of these.
- (l) Laptops, personal computers, tablets, phones and cameras packed in checked luggage when using transport providers.
- (m) Warranties, postage or insurance premiums paid on personal items.
- (n) Your Travelling Companion's personal items, cash, bank cards or travel documents.

### Section 5

## Personal Accident

### 1. Death during Journey

If, whilst on Your Journey, You suffer an Injury which directly results in Your death, We will pay to Your estate the section limit specified in the Schedule of Benefits.

Your estate must provide medical reports and/or certificates to conclusively prove that death arose directly as a consequence of an Injury during Your Journey. We are entitled to arrange a post mortem examination at Our cost.

### 2. Legal Expenses Relating to Death

We will pay reasonable legal expenses that Your estate incurs in seeking compensation following an Injury during Your Journey which directly results in Your death whilst on Your Journey, provided that all expenses are incurred with Our written consent and We have control over the selection and appointment of Your legal representatives and the conduct of the proceedings. If Your estate makes a claim under this clause, We have the first right of reimbursement for amounts incurred or paid by Us against monies paid or payable to Your estate. The maximum amount We will pay is \$3,000 per Journey.

### 3. Total Permanent Disablement

If both of the following apply:

- (a) You were in full time regular employment prior to Your Start Date of Journey; and
- (b) whilst on Your Journey You suffer an Injury which directly results in You being permanently and irreversibly disabled to the extent that You cannot undertake or continue any gainful employment;

We will pay to You the section limit specified in the Schedule of Benefits. You must provide medical reports to conclusively prove that disablement arose directly as a consequence of an Injury during Your Journey.



#### 4. Loss of Income

If both of the following apply:

- (a) You suffer an Injury whilst on Your Journey; and
- (b) within 90 days of suffering the Injury You lose all Your income because You cannot do Your normal work when You return to Australia, as confirmed by a registered medical practitioner;

We will pay up to \$500 per week for the loss of Your usual income while You cannot work up to a maximum of \$6,500 per person, up to a maximum of \$13,000 per Journey.

#### Cover does not apply:

- (a) For the first 30 days after You planned to resume Your job.
- (b) For any further benefit after We have paid You for 13 weeks.
- (c) For any Injury which is covered by the Injury Prevention and Rehabilitation and Compensation Act 2001 or successive legislation, statutory benefits or any other insurance.
- (d) For any inability to work as a result of Illness.

#### Sub limit applying to Section 5

- (a) If You are aged 15 years or under or 81 years or over at Your Start Date of Insurance, the maximum amount We will pay for all claims under section 5 is \$1,000 per Journey.

#### Losses We do not cover under Section 5

We will not pay for any claims arising directly or indirectly from:

- (a) Death if it occurs after the 90th day from the date on which the Injury first occurred.
- (b) Any type of Illness or disease, even if contracted directly or indirectly as a consequence of an Injury.

### Section 6

## Personal Liability

If, as a result of an Unexpected Event, You become legally liable for damages, compensation, and legal expenses as a result of Your negligence during Your Journey, causing:

- 1. Bodily Injury (including death) of another person; or
- 2. Loss of, or damage to property;

We will pay up to the section limit specified in the Schedule of Benefits.

#### Conditions applying to Section 6

- 1. You must not admit fault or liability to any other person without Our prior written consent.
- 2. Legal liability must be established in an Australian court or in a court of the country in which the event occurred.

#### Losses We do not cover under Section 6

We will not pay for any claims arising directly or indirectly from:

- (a) The ownership, possession or use of vehicles, aircraft or watercraft.
- (b) Ownership or occupation of land or buildings other than as a temporary residence.
- (c) The use of firearms.
- (d) Any work, occupation, business or profession.
- (e) Employer liability or contractual liability to any member of Your Immediate Family.
- (f) Legal costs resulting from any criminal proceedings.
- (g) Wilful, malicious or unlawful acts by You or any member of Your Immediate Family.
- (h) Bodily Injury to any member of Your Immediate Family ordinarily residing with You.
- (i) Animals belonging to You or in the care, custody or control of You or any member of Your Immediate Family.
- (j) Any damages, compensation and legal expenses for which You become liable due to the use of a Rental Vehicle, causing bodily injury (including death) of another person, or loss or damage to property other than Your Rental Vehicle.
- (k) Your Travelling Companion's personal items, cash, bank cards or travel documents.

### Section 7

## Rental Vehicle Excess

If, as a result of an Unexpected Event, the Rental Vehicle which You hired is stolen or damaged during Your Journey, We will reimburse You for any Excess payable to the Rental Vehicle company that is not refundable, up to the section limit specified in the Schedule of Benefits.

#### Cover does not apply:

- (a) If You are in breach of any local driving laws or rules.
- (b) If You have not hired from a licensed Rental Vehicle agency.
- (c) If You have violated the terms of the Rental Vehicle agreement.

#### Losses We do not cover under Section 7

We will not pay for any claims arising directly or indirectly from:

- (a) Loss or damage that occurs whilst driving the Rental Vehicle other than on a formed or paved roadway or car park.
- (b) Loss or damage that occurs whilst the Rental Vehicle is driven by a person not covered on this Policy, or if You are not a named driver on the Rental Vehicle agreement.
- (c) Any damages, compensation and legal expenses for which You become liable due to the use of a Rental Vehicle, causing bodily injury (including death) of another person, or loss or damage to property other than Your Rental Vehicle.