



Travel Insurance



Elements



Inbound

Product Disclosure Statement and Policy Wording

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Who are you dealing with?

You can rely on us

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX QBE). QBE Insurance Group is Australia's largest international general insurer and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886. QBE is a household name in Australian insurance, backed by sizeable assets and well known as a strong and financially secure organisation.

QBE is exempt from the requirement to hold Professional Indemnity Insurance as we are regulated by the Australian Prudential Regulation Authority (APRA). These compensation arrangements comply with ASIC's requirements. If you require further information in relation to these arrangements, please contact QBE.

About QBE travel insurance

QBE Insurance (Australia) Limited ABN 78 003 191 035
 A.F.S. Licence No. 239545
 82 Pitt Street Sydney NSW 2000

Please do not send your application for travel insurance to this address.

Enquiries and assistance

For any enquiries and assistance please refer to contact details on back page.

Please note that calls to QBE will be recorded for training and verification purposes.

We offer you a choice

This travel insurance product offers you a choice of travel insurance options: It is up to you to choose the cover you need. The PDS is designed to assist you in your decision to purchase travel insurance. It contains information about key benefits and significant features. Any advice in this document is of a general nature only and has not considered your objectives, financial situation or needs. This booklet contains the following sections which provide:

- Part 1 - information about this travel insurance product (Product disclosure statement - PDS); and
- Part 2 - the detailed terms and conditions (Policy wording).

About our representative

Our representative's name and contact details can be found on the back of this PDS, on the web site from which you obtained this PDS or should be given to you with this document if it has been emailed to you. They can directly issue or vary QBE travel insurance under a binding authority in accordance with our underwriting guidelines. In some cases our representative may need to arrange for us to do this if they are not able to act under the underwriting guidelines. We, as the insurer of the product, and our representative, as our agent, do not act on your behalf. Our representative does not have any authority to give you any advice (i.e. recommendation or opinion about the financial product). They can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.

Remuneration arrangements

Our representative receives commission from us which is a percentage of the total premium paid by you to us for the product. The commission is paid monthly by us based on policies issued. You can request full details of the remuneration payable to our representative for the issue of your policy by asking our representative at any time until the end of your cooling off period (refer Cooling off period on page 8).

Part 1 - Product disclosure statement (PDS)

Throughout the PDS and Policy wording words highlighted in italic have specific meanings. These meanings are set out in the definitions section of the Policy wording. For example: *relative*.

The PDS also contains important information about *your* rights and obligations including:

The Duty of Disclosure on page 7

Privacy Policy on page 8

Cooling Off Period on page 6

Dispute Resolution Process on page 10

The full terms and conditions that apply to your policy are contained in the Policy wording commencing on page 17.

Applying for travel insurance

To apply for insurance please complete the attached Application Form. If *your* application is approved *our representative* will issue *your* policy and provide *you* with a Certificate of Insurance. *Your* Certificate of Insurance confirms the cover that *you* have chosen, the total amount paid by *you* and information about the terms of *your* policy.

Significant risks

This policy may not match your expectations

This policy may not match *your* expectations (for example, because an exclusion applies). *You* should therefore read this PDS and Policy wording carefully. Please ask *our representative* or *us* if *you* are unsure about any aspect of the policy.

Are you sure you have the right level of cover?

You need to make sure the limits of cover are appropriate for *your* needs. Otherwise *you* may be under insured and have to bear part of any loss that exceeds the limits *yourself*. Please refer to the *applicable limits* as set out in the Schedule of Benefits and the Policy wording.

A claim may be refused

We may refuse to pay or reduce the amount We pay under a claim if *you* do not comply with the policy conditions, if *you* do not comply with *your* Duty of Disclosure or make a misrepresentation, or if *you* make a fraudulent claim. *You* must nominate on the Application Form the country or region *you* are spending the majority of *your trip* and whether *you* are spending more than 72 hours in the USA, Canada, South or Central America or Antarctica.

If *you* do not nominate the appropriate country or region for *your trip* any claim under the policy may be reduced to nil.

Unattended luggage and personal effects

There is no cover under this policy for luggage and personal effects that are left *unattended*. Please refer to the definition of *unattended* in the Policy wording and “What is not covered?” under Section F1 “Luggage and personal effects”.

Medical and ancillary costs

There is no cover for any medical, dental or ancillary costs incurred within Australia under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan.

Cruising

This policy does not provide any cover if *you* are *cruising* for 4 or more consecutive days. If *you* require cover for a *cruise* *you* must apply for an International Travel Plan with additional Cruising cover.

The cost of this insurance

What you have to pay

When calculating the cost of *your* policy, we take a range of factors into account such as the length of *your trip* and *your* destination.

The *premium* paid by *you* for the travel plan selected will be shown on *your* Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable).

This policy is only valid when *you* pay the *premium* and *our representative* issues a Certificate of Insurance to *you*.

Service fees

We or *our representative* may charge a fee for additional services provided to *you* after *you* have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes *you* ask *us* to make to *your* policy. The amount of the service fee will be shown on the Certificate of Insurance and we or *our representative* will notify *you* of any fee at the time *you* make a request for additional services.

Amendment of travel details

If *you* wish to change *your* personal details or travel dates after *your* Certificate of Insurance has been issued, please contact *our representative*. They will either amend the policy over the telephone or in certain circumstances they may ask *you* to complete and submit to *us* a Policy Amendment Form which needs to be assessed and approved prior to any amendment to *your* policy. Also refer to section headed “Making changes to the period of insurance” in the Policy wording.

Updating this PDS

We will update the information in this PDS when necessary. A paper copy of any updated information is available to *you* at no cost by calling *us*. We will issue *you* with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission which is materially adverse from the point of view of a reasonable person deciding whether to obtain this insurance.

Existing medical condition(s)

There is no cover under this policy for an *existing medical condition* other than those automatically covered.

An *existing medical condition* is:

- a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which *you* were aware or should reasonably have been aware, or which is medically documented or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or
- b. any physical, *mental illness* or medical condition (including pregnancy), defect, illness or disease of which *you* were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance.

Note:

- Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.
- This definition applies regardless of whether or not the condition, illness or disease displays symptoms.
- This definition applies to *you*, *your travelling party*, *your relatives*, *your business colleague*, or any other person *you* have a relationship with whose state of health could impact on *your* travel plans.

Provided the following *existing medical conditions* are stable and *you* or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions, cover is provided.

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia

- Asthma - provided *you* are under 60 years of age and *you* have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.
- Bell's palsy
- Benign breast cysts
- Bunions
- Carpal Tunnel syndrome
- Coeliac disease
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 - where *you* have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
- Epilepsy - *you* have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimotos disease, Graves disease
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Menopause
- Migraines except where *you* have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - where there have been no fractures and *you* do not require more than 1 medication or suffer any back pain condition
- Plantar fasciitis
- Raynaud's Disease
- Stable High Blood Pressure (Hypertension)
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected.

Important matters

Cooling off period

If, having purchased the policy, *you* want to return it, *you* can do so within 14 days of receiving the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by *you* (eg no claim has been made) and *your trip* has not commenced. *Our* representative will arrange for a refund of the *premium* within 15 business days of *you* cancelling *your* policy. The Cooling Off Period does not apply to policy or *trip* extensions.

Confirming transactions

A Certificate of Insurance must be issued once *you* have completed *your* Application Form and *you* have paid the appropriate *premium*. If *you* want to confirm a transaction, for example whether the Certificate of Insurance has been issued, *you* may contact *us* in writing or by phone.

Duty of disclosure - what you must tell us

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires *you* to tell *us* certain things. Before *you* enter into a policy with *us*, *we* will ask *you* a series of questions. *You* must tell *us* everything *you* know or which a reasonable person in the circumstances would be expected to know in answer to the questions in the Application Form. Before *you* extend or vary a policy, *you* must tell *us* everything *you* know or which a reasonable person in the circumstances would be expected to know, for *us* to decide:

- whether *we* will insure *you*;
- the *premium* *we* will charge *you*; and
- whether any special conditions will apply to *your* policy.

You do not have to tell *us* about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that *we* know or should know in the ordinary course of *our* business as an insurer; or
- which *we* indicate *we* do not want to know.

Everyone who is insured under the policy must comply with the Duty of Disclosure. If *you* provide information about another insured, *you* do this on their behalf. If *you* (or they) don't comply with the Duty of Disclosure, *we* may reduce the amount of any claim and/or cancel *your* insurance. If fraud is involved, *we* may treat *your* insurance as void from the beginning.

Privacy policy

The Privacy Act 1988 (Cth) (the Act) regulates the way organisations such as QBE collect, use, protect and disclose personal information. *We* are committed to safeguarding *your* privacy and the confidentiality of *your* personal information. QBE collects only that personal information necessary for it to assess and manage *your* insurance application or policy, including any claim that may be made under the policy. *We* will only use and disclose *your* personal information for a purpose *you* would reasonably expect. *We* will request *your* consent for any other purpose. If *you* do not provide *your* application for insurance cover or process *your* claim. *We* or *our* authorised agent may disclose *your* personal information to:

- any person authorised by *you*;
- a financial services provider or *our* agent who is arranging *your* insurance (for the purpose of confirming *your* personal and insurance details);
- another person named as a co-insured on *your* policy (for the purpose of confirming if full disclosure has been made to *us*);
- another insurer (for the purpose of seeking recovery from them or to assess insurance risks or to assist with an investigation);
- an organisation who provides *you* with banking facilities (for the purpose of confirming payments made by *you* to *us*);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish *your* medical status and fitness to travel);
- a dispute resolution organisation, such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and *you* or between QBE and a third party);
- a family member, in the case of a medical or other emergency;
- *our* reinsurers, who may be located overseas;
- a related company that may provide computer hosting and support that may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of *our* records);
- *our* related entities, so that *we* may offer *you* other products and services;
- a company to conduct surveys on *our* behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims *you* make upon *us*).

In addition to the above, in the event of a claim, QBE or *our* authorised agent may disclose *your* personal information:

- to a repairer or supplier (for the purpose of repairing or replacing *your* insured items);
- to an investigator, assessor, state or federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing *your* claim);
- to a lawyer or recovery agent (for the purpose of defending an action by a third party against *you* or recovering *our* costs including *your* excess);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about *you*) may also be obtained from the above people or organisations.

In addition we will:

- give *you* the opportunity to find out what personal information we hold about *you* and, when necessary, correct any errors in this information. Generally we will do this without restriction or charge; and
- provide *our* dispute resolution procedures to *you*, should *you* wish to complain about how we handle *your* personal information.

Our aim is to always have accurate and up-to-date information. When *you* receive a Certificate of Insurance or other documents from *us*, *you* should contact *us* if the information is not correct. Where reasonably possible we will correct the information on *our* systems or held on file. If *you* have a complaint or want more information about how QBE is managing *your* personal information, please contact the Compliance Manager using the contact details provided below. For security reasons, any request for details of personal information held by *us* should be made in writing.

The Compliance Manager
QBE Insurance (Australia) Limited
GPO Box 82, Sydney NSW 2001
Email: compliance.manager@qbe.com

Our dispute resolution process

If a complaint arises during *your* dealings with *us* or *our* representatives, *you* should first discuss the matter with the person with whom *you* have been dealing. Where *your* complaint is not resolved to *your* satisfaction *you* should request that the matter be dealt with by *our* Internal Complaints Handling Process. *Our* representative can assist *you* to lodge *your* complaint or *our* Customer Service Centre can take the details for *you*. *You* will be provided with a copy of *our* brochure detailing *our* complaints handling process. *Your* complaint will be handled by a person with authority to resolve the matter. *Your* complaint should be dealt with within 15 business days unless we notify *you* of the reasons why it cannot be dealt with within that time. If the complaint remains unresolved to *your* satisfaction, *you* can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to *you*. QBE Insurance is bound by the determination of FOS but the determination is not binding on *you*.

The general insurance code of practice

QBE Insurance is a signatory to the General Insurance Code of Practice. The Code aims to:

- promote better, more informed relations between insurers and their customers;
- improve consumer confidence in the general insurance industry;
- provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- commit insurers and the professionals they rely upon to higher standards of customer service.

To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au

OMEGA 24/7 worldwide medical and emergency assistance

OMEGA has a team of highly trained medical and insurance specialists ready 24 hours a day, 7 days a week, to help travellers in the event of accident, illness or mishap during their travel.

OMEGA's team is based in Melbourne and coordinates medical evacuation and repatriation to Australia for customers with a QBE travel insurance policy who become seriously injured or ill whilst travelling. The service is world wide, and works in conjunction with numerous hospitals, health care groups and other service providers internationally.

Hurt, sick & away from home

Requiring medical attention is stressful at the best of times when you are at home let alone being overseas, potentially without the familiarity of the English speaking medical staff or the confidence of a fully equipped Australian hospital. OMEGA's team of medical experts, doctors and nurses, is on hand for:

- assessing and monitoring after an accident or illness;
- providing medical repatriation, if required;
- making payment of hospital and medical bills;

Disrupted, damaged, desperate

Airport closures; lost or stolen documents; missing luggage all add up to frustration and anxiety when travelling. OMEGA is here to assist with:

- rescheduling disrupted travel plans;
- replacement of lost tickets, passports or travel documents;
- providing contact details for bank / credit card provider to assist with arrangements for emergency transfer of funds;
- urgent messages to family or travel agents.

Note: If you are in need of medical or dental treatment or need to cancel or rearrange your trip and you expect that the costs will be in excess of \$2,000 you must contact us.

Providing assistance is not in itself an admission of liability for a claim and where relevant, all services are subject to a claim being accepted under the policy.

Before you travel

Subscribe to smartraveller.gov.au to receive up to date travel advice.



Contact details

Ensure *you* have *your* Certificate of Insurance number and contact details with *you*.

If *you* are in any of the following countries please use the toll free numbers below:

Outside of Australia

Phone: 61 + 3 + 8523 2800
email: omega@qbe.com

Fax: 61 + 3 + 8523 2815

Austria 0800 291 702
Brazil 0800 891 8401
Canada 1800 665 3870
China North 10800 611 0133
China South 10800 361 0151
Fiji 00800 2149
France 0800 90 5097
Germany 0800 181 7694
Greece 00800 6112 6195
Hong Kong 800 933 877
Indonesia 001 803 61 683
Ireland 1800 552 636
Israel 180 945 6589
Italy 800 875 100

Japan 00531 616 441
Malaysia 1800 800 428
Netherlands 08000 226 742
New Zealand 0800 441 678
Philippines 1800 1611 0045
Singapore 800 6161 051
South Africa 0800 99 3514
Spain 900 996 167
Sweden 0200 214 612
Switzerland 0800 838 533
Thailand 001 800 611 2885
United Kingdom 0800 899 813
United States 1800 765 8631

If *you* can't use the toll free numbers above contact the international operator and ask for a "reverse charge" or "collect" call to 61 + 3 + 8523 2800. Calls from mobile telephones will be at *your* cost.

Within Australia

1300 555 019 - Emergency Assistance
1300 555 017 - Claims
1300 555 017 - Customer Service
1300 555 017 - Medical Services

Lost credit cards/travellers' cheques?

Due to privacy requirements you need to contact your credit card/ travellers cheque company directly to cancel or replace credit cards and travellers' cheques.

Contact the international operator and ask to make a collect call to the appropriate phone number.

American Express	61 + 2 + 9271 8664
Diners Club	61 + 3 + 8643 2210
Visa	1 + 410 + 581 9994
Mastercard	1 + 636 + 722 7111

Elements Travel Plan

If you have little more than a passport, a ticket to England and a few clothes you can choose our Elements Travel Plan just in case the unexpected happens.

Schedule of benefits		
This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the Policy wording for full details of cover. Other <i>applicable limits</i> may apply.		<i>Applicable limits</i>
		<i>Per person</i>
Cancellation or holiday deferment costs	Section A1	\$10,000
Emergency travel arrangements and accommodation expenses	Section A2	\$10,000
Agents cancellation fees	Section A3	\$1,500
Medical expenses	Section B1	\$10,000,000
Dental expenses	Section B2	\$10,000,000
Dental expenses due to sudden and acute pain	Section B3	\$1,000
Emergency accomodation expenses	Section B4	\$2,500
Medical evacuation and repatriation	Section C1	\$10,000,000
Non medical evacuation and repatriation	Section C2	\$10,000,000
Travel delay	Section D1	\$1,000
Luggage and personal effects maximum total limit	Section F1	\$3,000
Dentures or dental prothesis individual item limit		\$800
Individual item limit		\$300
Emergency luggage	Section F2	\$300
Replacement passports and travel documents	Section F3	\$1,000
Personal liability	Section H	\$1,000,000

Region selection

The *premium* payable depends on a range of factors including *your* destination and duration. *You* must nominate on the Application Form the country or region where *you* are spending the majority of *your trip*, and whether *you* are spending more than 72 hours in the USA, Canada, South or Central America or Antarctica.

Guidelines

- The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. *You* agree to submit to the jurisdiction of the courts of that state or territory.
- Insurance is not available to travellers outside of Australia.
- This travel plan is only available to *residents of Australia* who are under 65 years of age at the time the original Certificate of Insurance is to be issued and it must be issued prior to the commencement of *your trip*.
- This policy is not suitable for anyone with an *existing medical condition* (EMC) unless it is one that is an exemption listed on pages 5 and 6. Other policies are available where *you* can apply for cover that includes an EMC. Ask *our representative* for more information about an alternative policy that may be available.
- The *premium* payable is per person. There is no cover for any accompanying *child or children*.
- There is no provision to suspend this policy during the *period of insurance*.
- *Your* policy can be extended as many times as *you* like up to a maximum duration of 12 months from departure date. This is only available before the current policy expires. When applying for an extension *you* must tell *us* if there is a claim made or pending, or *you* suffer from an *existing medical condition*, or *you* have seen a medical or dental practitioner, as an extension may not be available or special terms may be imposed. If *you* wish to extend *your* policy please contact *our representative*. The *premium* for an extension is calculated at the amount current at the time of the extension. Policy extensions post departure are subject to Service Fees.
- This travel plan can be purchased up to 6 months prior to the commencement of *your trip*.
- There is no cover under this policy for any *snow sports*.
- This policy does not provide any cover if *you* are *cruising* for 4 or more consecutive days. If *you* require cover for a *cruise* *you* must apply for an International Travel Plan with additional Cruising cover.

Excess

An excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances. The amount of this excess will be shown on *your* Certificate of Insurance.

Inbound Travel Plan

Our Inbound Travel Plan is designed for non residents of Australia either coming into Australia to visit family, or wanting to see the sights. It provides cover for things like medical or cancellation expenses, loss or theft of luggage, even *your* rental vehicle insurance excess.

Schedule of benefits		
Per adult includes any accompanying <i>child or children</i> . This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the Policy wording for full details of cover. Other <i>applicable limits</i> may apply.		Applicable limits
		Per adult
Cancellation or holiday deferment costs	Section A1	\$20,000
Emergency travel arrangements and accommodation expenses	Section A2	\$20,000
Agents cancellation fees	Section A3	\$2,000
Medical expenses	Section B1	\$200,000
Medical evacuation and repatriation	Section C1	\$200,000
Non medical evacuation and repatriation	Section C2	\$200,000
Travel delay	Section D1	\$1,200
Rental vehicle insurance excess	Section E1	\$1,000
Luggage and personal effects	Section F1	\$4,000
Dentures or dental prothesis individual item limit		\$800
Personal computer, camera, video individual item limit		\$1,000
Other individual item limit		\$500
Emergency luggage	Section F2	\$300
Replacement passports and travel documents	Section F3	\$2,000
Death expenses	Section G1	\$15,000
Funeral expenses overseas or repatriation of remains	Section G2	\$6,000
Personal liability	Section H1	\$500,000

Premium payable

Ask *our representative* about availability and *premiums*. The *premium* is determined by *your* duration.

Guidelines

- This travel plan is only available to non *residents of Australia* who are entering Australia on a temporary basis.
- This policy is only available if *your trip* includes travel within Australia and is not available to cover *you* only for *your* return to *your* normal country of residence.
- If the Certificate of Insurance is issued prior to *your* arrival into Australia it provides cover for *your* travel to and within Australia and *your* return to *your* normal country of residence.
- If the Certificate of Insurance is issued after *your* arrival into Australia it provides cover for *your* travel within Australia and *your* return to *your* normal country of residence.
- Policies issued more than 7 days after arrival into Australia have a 28 day waiting period from the date of issue of the Certificate of Insurance for medically related claims.
- This policy is not available for anyone with an *existing medical condition* (EMC) unless it is one that is an exemption listed on pages 5 and 6.
- *Your* policy can be extended as many times as *you* like up to a maximum duration of 12 months from departure date. This is only available before the current policy expires. When applying for an extension *you* must tell *us* if there is a claim made or pending, or *you* suffer from an *existing medical condition*, or *you* have seen a medical or dental practitioner, as an extension may not be available or special terms may be imposed. If *you* wish to extend *your* policy please contact *our representative*. The *premium* for an extension is calculated at the amount current at the time of the extension. Policy extensions post departure are subject to Service Fees.
- This policy is not available to travellers 70 years of age or over at the time the Certificate of Insurance is to be issued.
- There is no cover under this policy once *you* have returned to *your* normal country of residence.
- This policy does not provide any cover for any *snow sports*.
- The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. *You* agree to submit to the jurisdiction of the courts of that state or territory.
- *You* cannot purchase insurance more than 12 months prior to travel.
- *You* cannot substitute the nominated insurer, whose name appears on the Certificate of Insurance.
- There is no provision to suspend this policy during the *period of insurance*.

Excess

An excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances. The amount of this excess will be shown on *your* Certificate of Insurance.

Part 2 - Policy wording

Terms and conditions

Definitions

Applicable limit(s) means the sum insured specified in the Schedule of Benefits or Policy wording for the travel plan selected as shown on the Certificate of Insurance.

Carrier(s) means the scheduled airline, vessel, train, or motor coach transport in which *you* are to travel to or from *your* intended destination.

Child or children means *your child or children*, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews who are under 25 years of age at the time the Certificate of Insurance is to be issued and who are financially dependant on *you*.

Cruise(s), cruising means travel on a vessel undertaking scheduled deep water *cruises* of 4 or more consecutive days. This does not apply to river cruises or house boats.

Electronic equipment means any equipment that operates using batteries or electricity including ipods, MP3 players, satellite navigation units and electronic games.

Existing medical condition(s) means:

- a. any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which *you* were aware or should reasonably have been aware, or which is medically documented or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or
- b. any physical, *mental illness* or medical condition (including pregnancy), defect, illness or disease of which *you* were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance.

Note:

- Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.
- This definition applies regardless of whether or not the condition, illness or disease displays symptoms.
- This definition applies to *you*, *your travelling party*, *your* relatives, *your* business colleague, or any other person *you* have a relationship with whose state of health could impact on *your* travel plans.

Home in Australia means *your* usual residential address in Australia or an Australian hospital if *we* *repatriate* *you*.

Injury means a bodily *injury* that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.

Mental illness means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or

repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.

Our representative means an intermediary and their employees appointed by *us* as *our* agent to issue or vary QBE travel insurance products on *our* behalf. Our representative may be *our* Authorised Representative or an Insurance Distributor, as detailed on the back panel of this PDS or in information given to *you* with this PDS.

Period of insurance means the period of cover specified in the Certificate of Insurance.

Personal computer means Laptops, personal digital assistants including a blackberry and other hand-held wireless devices and notebooks.

Point of arrival means an airport, port, station or bus terminal to which *your* pre-paid *scheduled public transport* arrives.

Point of departure means an airport, port, station or bus terminal from which *your* pre-paid *scheduled public transport* departs.

Premium means the total amount payable for the insurance. It includes commission, stamp duty and GST if applicable.

Professional sporting activity means an activity for which *you* receive financial reward, or benefits from participating in that sporting activity, regardless of whether or not *you* are a professional sportsperson.

Relative(s) is limited to a relative of *yours*, or of a member of the *travelling party*, who is resident in Australia or New Zealand. It means a spouse, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, stepparent, stepchildren, fiancé or fiancée, or guardian.

Rental vehicle means any car, campervan, motorcycle or boat *you* rent from a licenced rental vehicle company and have a signed contract with that company.

Repatriate(d) or repatriation means travel arrangements made by *us* for *your* return to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan or where *we* consider to be the nearest suitable alternative.

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

Scheduled public transport means a public transport system that runs to a timetable.

Snow sports means skiing, snow boarding and ski biking.

Terrorist act means An act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar act.

Travelling party means *you* and any travelling companion who has made arrangements to accompany *you* for at least 50% of the *trip*.

Trip(s) means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure, as stated in the Certificate of Insurance, from *your home in Australia*

and ends when *you* return to *your home in Australia* under the Elements Travel Plan, or *your* normal country of residence under the Inbound Travel Plan, or when the period of the *trip* set out in the Certificate of Insurance ends, whichever happens first. The period of travel cannot be altered without *our* consent.

Unattended means leaving *your* luggage either with a person *you* have not previously met, or, in a public place where it can be taken without *your* knowledge or at a distance from which *you* cannot prevent it from being taken.

We, our(s), us refers to QBE Insurance (Australia) Limited ABN 78 003 191 035.

You, your, yours, yourself under the Elements Travel Plan means the person or persons listed as adults in the Certificate of Insurance provided they are under 65 years of age. There is no cover for any accompanying *child or children*. Under the Inbound Travel Plan means the person or persons listed as adults in the Certificate of Insurance provided they are under 70 years of age and their accompanying *child or children*.

Your policy is a contract of insurance

Your policy is a contract of insurance between *you* and *us*. *You* pay *us* the *premium*, and in return *we* provide *you* with cover under the travel plan *you* have chosen.

Your contract consists of:

- these terms and conditions;
- the section in the Schedule of Benefits which relates to the travel plan *you* have chosen;
- *your* Certificate of Insurance, which will show the travel plan *you* have chosen; and
- any written endorsements *we* give *you*.

Together these documents make up *your* policy.

It is important that *you* read *your* policy carefully, and keep this booklet in a safe place for future reference.

If *you* have any questions regarding *your* policy, please contact *us* using the details on the back page of this brochure.

You must co-operate with us

You must co-operate with *us* and give *us* all the information and assistance *we* need to deal with *your* claim. If *you* do not, *we* may not be able to settle *your* claim.

When does the policy begin and end?

Your policy will be valid for the *period of insurance* when *you* have paid the *premium* and *you* have been provided with a Certificate of Insurance. The *period of insurance* will start and end on the dates shown in *your* Certificate of Insurance or when *you* return to *your home in Australia* under the Elements Travel Plan and *your* normal country of residence under the Inbound Travel Plan, whichever happens first.

When does the cover under each benefit begin and end?

This policy contains a number of different benefits. Cover under those benefits may begin and end at different times. Each section of the policy sets out when the cover begins and ends.

Making changes to the period of insurance

The *period of insurance* cannot be changed without *our* consent. If *you* wish to defer or alter the *period of insurance*, *we* may ask *you* to submit a Policy Amendment Form. *We* will decide whether or not to agree to alter the *period of insurance* based on the information *you* give *us*, together with any additional information *we* ask for. If *we* agree to defer or alter that *period of insurance* *you* will be issued with a new Certificate of Insurance which will show the change of the *period of insurance* and any *premium* adjustment. However, if the scheduled transport in which *you* are to travel is delayed, or *your trip* is delayed by an event that entitles *you* to make a claim under this policy, the *period of insurance* is automatically extended beyond the period of *your* original *trip*. This extension lasts until *you* are capable of travelling to *your* final destination, including the journey there, or for a period of 6 months beyond the *period of insurance*, whichever happens first.

Cancellation

By you

Once the Certificate of Insurance has been issued *you* are not entitled to a refund of any part of the *premium* except as provided for in the section headed "Cooling Off Period". See the Cooling Off Period Section for further details on page 6.

By us

We can cancel *your* insurance in any way permitted by law, including if *you* have:

- failed to comply with *your* Duty of Disclosure; or
- made a misrepresentation to *us* before the policy was entered in to; or
- failed to comply with a provision of a policy, including failure to pay the *premium*; or
- made a fraudulent claim under this policy or any other current policy; or
- failed to notify *us* of a specific act or omission as required by the policy.

If *we* cancel *your* policy, *we* will do so by giving *you* written notice. *We* will deduct from the *premium* an amount to cover the shortened period for which *you* have been insured by *us*, and refund to *you* what is left.

General exclusions

These are the general exclusions which apply to all sections of this policy. *You* should read them, together with the cover and the specific exclusions referred to under each section of cover. There is no cover under any section of this policy for any claim arising directly or indirectly because of any of the following:

1. *you* travel:
 - (a) even though *you* know *you* are unfit to travel; or
 - (b) against medical advice; or
 - (c) when *you* know *you* will have to consult a medical practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment.
2. *you* maintain a course of treatment *you* were on at the time *your trip* commenced, except where this is covered under Section F1 "Luggage and personal effects".
3. the illness, *injury* or death, is caused or exacerbated by, or consequential upon, an *existing medical condition* of *you*, a member of the *travelling party* or a non-travelling relative or business partner other than those medical conditions automatically covered.
4. the illness, *injury* or death of *you*, a member of the *travelling party* or a non-travelling relative or business partner is caused or exacerbated by or consequential upon, any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made other than those medical conditions automatically covered.
5. illness, *injury* or death where a metastatic condition and/or terminal prognosis was made, in relation to any medical condition, prior to the issue of the Certificate of Insurance.
6. the birth of a child, whatever the proximate cause is.
7. the illness, *injury* or death of a person who is not a member of *your travelling party* and is 80 years of age or over at the time the Certificate of Insurance is issued.
8. any cover under the Elements Travel Plan where *you* are 65 years of age or over, or any cover under the Inbound Travel Plan where *you* are 70 years of age or over, at the time the Certificate of Insurance is to be issued.
9. a member of the *travelling party* decides to alter their plans or not to continue with the *trip*.
10. a member of the *travelling party*:
 - (a) deliberately injures themselves; or
 - (b) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
 - (c) suffers any *mental illness* including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
 - (d) suffers HIV with AIDS related infection or illness; or
 - (e) takes part in a riot or civil commotion; or
 - (f) acts maliciously; or
 - (g) hunts, plays polo, races (except on foot), mountaineers or rock climbs using support ropes, participates in base jumping, running with the bulls, or pot holing; or

- (h) travels in international waters in a private sail vessel or privately registered sail vessel; or
- (i) participates in, or trains for, a *professional sporting activity*; or
- (j) scuba dives unless *you* hold an open water diving licence or *you* were diving under licensed instruction; or
- (k) rides a motor cycle in excess of 100 cc (except as a pillion passenger) without a licence that is valid in *your* country of residence; or
- (l) rides a 4 wheel motor cycle even as a pillion passenger; or
- (m) participates in a *snow sports* activity.
11. a loss which is recoverable under some other scheme. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme.
12. any consequential loss or loss of enjoyment.
13. a loss caused by, or in any way connected with a criminal or dishonest act by *you* or by a person with whom *you* are in collusion.
14. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection, except as provided for in event 2 under "What are the events that will be covered under Section A?"
15. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
16. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation except as provided for in event 5 under "What are the events that will be covered under Section A?"
17. a government authority seizing, withholding or destroying anything of *yours* or any prohibition by or regulation or intervention of any government or any government not allowing *you* to enter or to stay in that country.
18. an act or threat of terrorism. This exclusion does not apply to Section B1 "Medical expenses", Section B2 "Dental expenses", Section F1 "Luggage and personal effects" or under Section C1 "Medical Evacuation and repatriation" for the cost of *repatriation* to or within Australia under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan, if the *carrier* requires *you* to be brought back with a medical escort.
19. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the *carrier* to operate the service. This exclusion does not apply to Section D1 "Travel delay".

- 20. *you* fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
- 21. *you* operate a *rental vehicle* in violation of the rental agreement.
- 22. the *financial default* of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent that *your* loss is covered by a scheme or fund (not a contract of insurance), or would be covered but for this insurance.
- 23. the *financial default* of any person, company or organisation involved in *your* travel arrangements and that *financial default* occurred prior to the issue of the Certificate of Insurance.
- 24. credit card conversion fees or any other bank charges.
- 25. any cover where *you* were *cruising* for 4 or more consecutive days.



In the case of the Inbound Travel Plan the following General exclusions also apply:

- 26. any medical related claims for 28 days from the date the Certificate of Insurance was issued if *you* purchase *your* policy more than 7 days after arrival into Australia.
- 27. any claim under Section B1 “Medical expenses” and Section B2 “Dental expenses” to the extent that *you* are an eligible person within the meaning of Section 3 of the Australian Health Insurance Act 1978.

Section A – Cancellation and additional expenses

Am I covered under Section A?

Section A is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

	Elements Travel Plan	All Sections
	Inbound Travel Plan	All Sections

You must read Section A together with the General exclusions, as these may affect *your* cover.

What are the events that will be covered under Section A?

We will cover *you* under Section A in respect of *your* planned *trip* if one of the following events occurs after the issue of the Certificate of Insurance:

- 1. *you* are unable to start or finish the *trip* because of the death, sudden serious illness or serious *injury* arising before or during the *trip* of:
 - a member of *your travelling party*; or
 - a *relative* or business partner or person in the same employ as *you*, who is a resident in Australia or New Zealand under the Elements Travel Plan and *your* normal country of residence under the Inbound Travel Plan.

But before we will cover *you*, *you* must provide *us* with proof that:

- the death has occurred or the illness or *injury* requires hospitalisation or confinement; or
- in the case of a business partner or person in the same employ as *you*, the person’s absence made the cancellation or ending of the *trip* necessary, and *you* have written confirmation of that fact from a senior representative or director of the business.

- 2. *your* pre-paid *scheduled public transport* services or pre-paid tour have been cancelled or restricted because of severe weather, natural disaster, riot, strike or civil insurrection.
- 3. *your* pre-paid accommodation has been destroyed or is uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. *You* must have done everything reasonable to obtain alternative accommodation.
- 4. a member of the *travelling party* is required to do jury service or has received a summons to give evidence in a criminal court of law.
- 5. a member of the *travelling party* is confined in compulsory quarantine.
- 6. *you* have been involved in, or *your* travel arrangements have been cancelled or delayed by, a motor vehicle, railway, air or marine accident or incident. *You* must have written confirmation of the accident or incident from an official body in the country where the accident or incident happened.
- 7. *your* passport, travel documents or credit cards are lost or damaged.
- 8. a member of *your travelling party*, who is a full time student, is required to sit supplementary examinations conducted by their educational institution.
- 9. a member of *your travelling party* has been made redundant from full-time permanent employment in Australia under the Elements Travel Plan.
- 10. the cancellation of pre-arranged leave by an employer for a member of *your travelling party* who is a full-time permanent employee of the police, fire, ambulance or emergency services.
- 11. *your* normal place of residence or business premises in Australia under the Elements Travel Plan or an usual country of residence under the Inbound Travel Plan has been destroyed or rendered insecure due to a natural disaster, fire or malicious damage.
- 12. a wedding, conference, pre-paid concert, course, tuition or ticketed sporting event has been cancelled, and the sole purpose of the *trip* is to attend that wedding, conference, concert, course, tuition or ticketed sporting event.

13. a member of *your travelling party* has been affected by any form of insolvency, administration or bankruptcy of their employer.
14. a tour operator or wholesaler has cancelled a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the transport arrangements purchased solely to get to the departure point and returning from the finishing point of that tour, or rearrangement costs, whichever is the lesser.

Section A1 Cancellation or holiday deferment costs

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay the value of unused pre-paid travel arrangements, less any refunds *you* are entitled to, if *you* have to cancel these arrangements because of an event set out under “What are the events that will be covered under Section A?”, or the reasonable cost of rearranging *your trip*, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the *trip* been cancelled. If cancellation is due to an illness or *injury* *you* must provide *us* with documentation from *your* treating doctor to confirm *you* are medically unfit to commence or continue with *your trip*. We will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if *you* have already commenced *your trip* *you* must have *our* consent.

What is not covered?

1. We will not pay for the value of unused pre-paid transport costs where *we* have *repatriated* *you* a distance equivalent to, or greater than, the total distance remaining on *your* itinerary at the point of *repatriation*. Where the total distance of the *repatriation* is less than the unused travel arrangements *we* will calculate *your* entitlement on a pro-rata basis, taking into account the cost of *your* original ticket.

What is the most we will pay?

The most *we* will pay per person under the Elements Travel Plan and per adult, including accompanying *child* or *children* under the Inbound Travel Plan under this benefit is the amount set out in the Schedule of Benefits which relates to the travel plan *you* have chosen unless *you* are claiming for pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used because of an event set out under “What are the events that will be covered under Section A?” which are limited to \$500 per

person under the Elements Travel Plan and per adult, including accompanying child or children under the Inbound Travel Plan.

Section A2 Emergency travel arrangements and accommodation expenses

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for expenses *you* incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls if *you* have to interrupt *your trip* after it has begun, because of an event set out under “What are the events that will be covered under Section A?”. We will pay the higher of the non-refundable cancellation fees (Under Section A1) or the additional rearrangement costs that have been incurred as a result of the same event.

If the interruption to *your trip* requires *repatriation* refer to Section C “Evacuation and repatriation” for details of cover. *You* must not organise any additional travel or accommodation in excess of \$2,000 without *our* prior consent .

What is not covered?

1. Any additional travel *you* undertake must be at the fare class that *you* originally chose, except where *we* agree differently on the basis of a written recommendation from *your* treating doctor.
2. If *you* return to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan because of the interruption and *you* do not have a return ticket at the time of the event that causes a claim under this section, *we* will deduct from the amount *we* pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.
3. We will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan.
4. We will not pay for additional accommodation where *you* have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
5. We will not pay for accommodation expenses for periods where *you* have not forfeited pre-paid accommodation arrangements.

What is the most we will pay?

The most we will pay under this benefit for the reasonable cost of additional meals is \$50 per person under the Elements Travel Plan and per adult, including accompanying *child or children* under the Inbound Travel Plan for each 24 hour period up to a maximum of \$500 per person under the Elements Travel Plan and per adult, including accompanying *child or children* under the Inbound Travel Plan.

For additional travel and accommodation the most we will pay you under this benefit is the amount set out in the section in the Schedule of Benefits which relates to the travel plan *you* have chosen. *We* will also pay *you* for necessary emergency internet use and telephone calls up to a maximum of \$250.

Section A3 Agents cancellation fees

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for agent’s cancellation fees when *you* have paid the agent the full amount for *your trip* and *you* have cancelled because of an event set out under “What are the events that will be covered under Section A?”. If only a deposit has been paid at the time of cancellation, *we* will pay the agent’s cancellation fees up to the maximum amount of the deposit.

What is not covered?

- 1. *We* will not pay more than the level of commission and/or service fees normally earned by the agent, had the *trip* not been cancelled.


What is the most we will pay?

The most *we* will pay per person under the Elements Travel Plan and per adult, including accompanying *child or children* under the Inbound Travel Plan under this benefit is the amount set out in the Schedule of Benefits which relates to the travel plan *you* have chosen.

Section B - Medical and dental expenses

Am I covered under Section B?

Section B is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

	Elements Travel Plan	All Sections
	Inbound Travel Plan	Section B1

You must read Section B together with the General exclusions, as these may affect *your* cover.

Section B1 - Medical expenses

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for medical, hospital and ambulance expenses *you* incur as a result of an illness, *injury* or death that *you* suffer while *you* are overseas under the Elements Travel Plan or while *you* are overseas or within Australia under the Inbound Travel Plan.

We will pay medical expenses which *we* believe are reasonable and necessary to treat the illness or *injury*. Any treatment *you* receive must be given by a medical practitioner, physiotherapist or chiropractor who is registered to practice in the country or jurisdiction where *you* receive treatment. Where *you* need treatment for an *injury* by a physiotherapist or a chiropractor *you* may have the first 6 treatments without asking *us*. Any treatments after that must be with *our* consent.

All expenses under this section must be incurred within 12 months of the date of the illness or *injury*.

What is not covered?

- 1. There is no cover for any medical, hospital or ambulance expenses *you* incur in Australia under the Elements Travel Plan. *We* cannot cover these because *we* are not allowed to do so by law. There is no cover for any medical, hospital or ambulance expenses *you* incur in *your* usual country of residence under the Inbound Travel Plan.
- 2. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your trip*.
- 3. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued unless *you* advised *us* and *we* agreed to provide cover.
- 4. There is no cover for any *existing medical condition* for any member of the *travelling party*.
- 5. There is no cover for ongoing payments under this benefit if *we* decide on the advice of a doctor appointed by *us* that *you* are capable of being *repatriated* to or within Australia under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan. If *you* do not agree to return to *your home in Australia* or *your* usual country of residence under the Inbound Travel Plan *we* may choose not to make any further payment for medical expenses and associated costs as determined by *us*.

What is the most we will pay?

The most we will pay per person under the Elements Travel Plan or per adult, including accompanying *child or children* under the Inbound Travel Plan under this benefit, is the amount set out in the section in the Schedule of Benefits which relates to the travel plan *you* have chosen.

Section B2 - Dental expenses

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for dental treatment expenses *you* incur as a result of an *injury* to healthy natural teeth that *you* suffer while *you* are overseas under the Elements Travel Plan.

We will pay dental expenses which we believe are reasonable and necessary to treat the illness or *injury*. Any treatment *you* receive must be given by a dentist or oral surgeon who is registered to practice in the country or jurisdiction where *you* receive treatment. Where *you* need emergency dental treatment, *you* may have the first 6 treatments without asking *us*. Any treatments after that must be with *our* consent.

All expenses under this section must be incurred within 12 months of the date of the illness or *injury*.

What is not covered?

1. There is no cover for any dental expenses *you* incur in Australia under the Elements Travel Plan.
2. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your trip*.
3. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued unless *you* advised *us* and we agreed to provide cover.
4. There is no cover for damage to dentures or dental prostheses under this section. Refer to Section F1 "Luggage and personal effects" for cover that may be available.
5. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.

What is the most we will pay?

The most we will pay per person under this benefit, is the amount set out in the section in the Schedule of Benefits under the Elements Travel Plan.

Section B3 - Dental expenses due to sudden and acute pain

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for dental treatment expenses *you* incur overseas to relieve sudden and acute pain which occurs while *you* are outside Australia. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this *you* must give *us* written certification from *your* treating dentist that treatment is necessary to alleviate *your* pain. Any treatment *you* receive must be given by a dentist or oral surgeon who is registered to practice in the country where *you* receive treatment.

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses *you* incur in Australia.

What is the most we will pay?

The most we will pay per person under this benefit is the amount set out in this section of the Schedule of Benefits under the Elements Travel Plan.

Section B4 - Emergency accommodation expenses

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends when *you* return to *your home in Australia* or when the *period of Insurance* ends, which ever happens first.

What is not covered?

We will cover *you* for the costs of reasonable emergency accommodation expenses *you* incur as a result of a friend or relative *you* are staying with overseas is hospitalised or confined to bed for a minimum of 12 hours due to a sudden *injury* or serious illness provided that:

- That person resides at the address where *you* are staying; and
- That person is under 65 years of age.



What is the most we will pay?

The most we will pay per adult, including accompanying *child or children*, under this benefit is \$250 for each 24 hour period up to the *applicable limit* set out in the Schedule of Benefits.

Section C - Evacuation and repatriation

Am I covered under Section C?

Section C is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

	Elements Travel Plan	All Sections
	Inbound Travel Plan	All Sections

You must read Section C together with the General exclusions, as these may affect *your* cover.

Section C1 - Medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *you* have to interrupt *your trip* after it has begun because *you* have suffered an illness or *injury* while *you* are on *your trip*, and in *our* opinion *you* need to be evacuated or *repatriated*. *We* will pay expenses which *we* believe are reasonable and necessary to bring *you* back to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan or to another destination of *our* choice. Before *we* will pay this *you* must give *us* written certification from *your* treating doctor that *your* evacuation or *repatriation* is necessary and that *you* cannot continue *your trip*. The decision to evacuate or *repatriate* *you* is *ours*, and *we* will not pay for any evacuation or *repatriation* expenses unless it is medically justified and *you* have received *our* consent. Based on the advice of *your* treating doctor *we* will either;

- return *you* to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan with a medical attendant; or
- pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or *relative* to fly to, remain with and escort *you* in place of a medical attendant; or
- return *you* to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan without an attendant.

What is not covered?

1. *We* will not cover *you* if *you* evacuate or *repatriate* when it is not medically necessary or without *our* consent.
2. *We* will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan.
3. For *repatriation*, *we* will not pay more than the cost of *repatriation* to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan.
4. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your trip*.
5. Any additional costs for travel *you* undertake that is not at the fare class that *you* originally chose, unless it is medically justified, based on the written recommendation from *your* treating doctor and *you* have *our* consent.
6. If *you* do not have a return ticket at the time of the event that causes a claim under this section, *we* will deduct from the amount *we* pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.

What is the most we will pay?

The most *we* will pay per person under the Elements Travel Plan or per adult, including accompanying *child* or *children* under the Inbound Travel Plan under this benefit, is the amount set out in the section in the Schedule of Benefits which relates to the travel plan *you* have chosen.

Section C2 - Non-medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *you* have to interrupt *your trip* after it has begun because of one of the events listed in “What are the events that will be covered under Section A?”, while *you* are on *your trip*, and in *our* opinion *you* need to be evacuated or *repatriated*.

We will pay expenses which *we* believe are reasonable and necessary to bring *you* back to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan or to another destination of *our* choice.

The decision to evacuate or *repatriate you* is *ours*, and we will not pay for any evacuation or *repatriation* expenses unless *you* have received *our* prior consent.

What is not covered?

- 1. We will not cover *you* if *you* evacuate or *repatriate* without *our* consent.
- 2. We will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan.
- 3. For *repatriation*, we will not pay more than the cost of *repatriation* to *your home in Australia* under the Elements Travel Plan or *your* usual country of residence under the Inbound Travel Plan.
- 4. Any additional travel *you* undertake must be at the fare class that *you* originally chose unless *you* have *our* consent.
- 5. If *you* do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.



What is the most we will pay?

The most we will pay per person under the Elements Travel Plan or per adult, including accompanying *child or children* under the Inbound Travel Plan under this benefit, is the amount set out in the section in the Schedule of Benefits which relates to the travel plan *you* have chosen.

Section D - Travel delay

Am I covered under Section D?

Section D is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

	Elements Travel Plan	All Sections
	Inbound Travel Plan	All Sections

You must read Section D together with the General exclusions, as these may affect *your* cover.

Section D1 - Travel delay

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *your scheduled public transport* from or within Australia or overseas in respect of any individual leg of *your trip* is delayed for at least 6 hours for a reason outside *your* control, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?

- 1. If *you* are entitled to a claim under Section A2 “Emergency travel arrangements and accommodation expenses” there is no cover under this benefit.

What is the most we will pay?



The most we will pay under this benefit, is the *applicable limit* which is the total of:

- (a) the reasonable cost of rearranging *your* travel arrangements, including additional accommodation and travel arrangements to resume *your* pre-paid arrangements; and
- (b) up to a maximum per day of \$200 for the cost of reasonable additional accommodation and \$50 for meals.

Section E - Rental vehicle expenses

Am I covered under Section E?

Section E is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

	Elements Travel Plan	No Cover
	Inbound Travel Plan	All Sections

You must read Section E together with the General exclusions, as these may affect *your* cover.

Section E1 - Rental vehicle insurance excess

When does the cover begin and end?

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the *rental vehicle* insurance excess, or the cost of repairing the vehicle, whichever is lower, if

- *you* rent a vehicle from a rental company;
- it is damaged by accident, storm, fire or theft; and
- *you* are a nominated driver on the *Rental Vehicle* Agreement.

For this benefit to apply, the *rental vehicle* must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?

- 1. This cover is not in place of *rental vehicle* insurance and only provides cover for the excess component up to the *applicable limit*.



What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit, is the amount set out in that section of the Schedule of Benefits under the Inbound Travel Plan.

Section F - Luggage and personal effects

Am I covered under Section F?

Section F is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

	Elements Travel Plan	All Sections
	Inbound Travel Plan	All Sections

You must read Section F together with the General exclusions, as these may affect *your* cover.

Section F1 - Luggage and personal effects

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for each of the following:

- 1. accidental loss, theft of, or damage to, *your* luggage or personal effects including things *you* buy during the *trip*, while they are accompanying *you* during *your trip*.
- 2. loss of, or damage to, dentures or dental prostheses during *your trip*.
- 3. the cost of medical consultation fees *you* incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
- 4. theft of, or damage to, *your* luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.

We will allow *you* one automatic reinstatement of the sum insured in the event of a claim.

What is not covered?

There is no cover under Section F1 for any of the following:

- 1. accidental loss or damage to or theft of:
 - (a) cash, bank or currency notes, cheques or negotiable instruments;
 - (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (c) damage to computer screens at any time, computer software or applications;
 - (d) luggage or personal effects that are being transported independently of *you*;
 - (e) property that *you* leave *unattended* or that occurs because *you* do not take reasonable care to protect it;
 - (f) luggage or personal effects for which *you* are entitled to compensation from the *carrier*;
 - (g) *personal computer*, communication or photographic equipment, *electronic equipment*, jewellery or watches left *unattended* by *you* in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
 - (h) luggage or personal effects left *unattended* by *you* during non daylight hours in a motor vehicle or a motor home for any length of time;
 - (i) luggage or personal effects left *unattended* by *you* in a tent or caravan for any length of time;
 - (j) *personal computer*, communication or photographic equipment, *electronic equipment*, jewellery or watches checked in as luggage;
 - (k) trade items, trade samples or *your* tools of trade or profession;
 - (l) gold or precious metals, precious unset or uncut gemstones;
 - (m) watercraft of any type (excluding theft of surfboards or damage to surfboards whilst in the custody of the *carrier*);
 - (n) sporting equipment (excluding surfboards) whilst in use; or
 - (o) *snow sports* equipment.
- 2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
- 3. mechanical or electrical breakdown, or malfunction repair costs.

What is the most we will pay?

The most we will pay per person under the Elements Travel Plan or per adult, including accompanying *child or children* under the Inbound Travel Plan under this benefit, is the amount set out in the section in the Schedule of Benefits which relates to the travel plan *you* have chosen. We will not pay more than the original price *you* paid for an item, even if the *applicable limit* set out in the Schedule of Benefits is higher.

We will choose between:

- repairing or replacing *your* items to a condition no better than their condition at the time of loss, damage or theft; or

- paying *you* their value in cash, taking into account an allowance for age, wear and tear. The way in which we depreciate is set out in the Depreciation Schedule under Section I “Claims” on page 40.

The limits in total, for a camera, video camera or *personal computer*, set of golf clubs, watches, jewellery and for any other item are set out in the Schedule of Benefits and depends on the travel plan *you* have chosen.

A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose.

Section F2 - Emergency luggage

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the period of insurance ends, whichever happens first.

What is covered?

We will cover *you* towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if *your* accompanied luggage is delayed, misdirected or temporarily misplaced by the *carrier* for a period in excess of 10 hours during *your trip*. If *your* luggage is not recovered, the amount paid by *us* for the loss will be reduced by the total of any amounts paid for under this section.

What is the most we will pay?

The most we will pay per person under the Elements Travel Plan or per adult, including accompanying *child or children* under the Inbound Travel Plan under this benefit, is the amount set out in the section in the Schedule of Benefits which relates to the travel plan *you* have chosen.

If after 72 hours *your* delayed luggage is still missing, the *applicable limit* for this benefit is doubled.

Section F3 - Replacement passports and travel documents

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for the cost of reissuing or replacing *your* travel or personal documents, travellers’ cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during *your trip*.

We will also cover the reasonable cost of *you* travelling to the nearest location where the documents can be replaced. *You* must comply with any conditions of the issuing body of the travel documents, travellers’ cheques, passport, or debit or credit cards.

What is the most we will pay?



The most we will pay per person under the Elements Travel Plan or per adult, including accompanying *child or children* under the Inbound Travel Plan under this benefit, is the amount set out in the section in the Schedule of Benefits which relates to the travel plan *you* have chosen.

Section G - Death expenses

No excess applies to claims under this section.

Am I covered under Section G?

Section G is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

	Elements Travel Plan	No Cover
	Inbound Travel Plan	All Sections

You must read Section G together with the General exclusions, as these may affect *your* cover.

Section G1 - Accidental death

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the period of insurance ends, whichever happens first.

What is covered?

We will pay *your* Estate, if *you* are 18 years of age or over and during *your trip*:

- *you* suffer an *injury* which results in *your* death within 12 months of the *injury* being sustained; or
- *you* disappear because *your* means of transport disappeared, sank or was wrecked, and *your* body has still not been found 12 months after *your* disappearance.

What is not covered?

1. There is no cover if *your* death is due to an illness or *your* suicide.

What is the most we will pay?

The most we will pay per adult under this benefit, is the amount set out in the section in the Schedule of Benefits. Cover for each accompanying *child or children* is limited to a total amount of \$1,000.

Section G2 - Funeral expenses overseas or repatriation of remains

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for expenses for *your* burial or cremation overseas or *your* usual country of residence under the Inbound Travel Plan, or the transporting of *your* remains to a funeral *home in Australia* if *you* die during the *trip*.



What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit is \$6,000

Section H - Personal liability

Am I covered under Section H?

Section H is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

	Elements Travel Plan	All Sections
	Inbound Travel Plan	All Sections

You must read Section H together with the General exclusions, as these may affect *your* cover.

Section H1 - Personal liability

When does the cover begin and end?

The cover under this benefit for the Elements Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Inbound Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your* usual country of residence or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *you* for *your* legal liability to pay damages or compensation because *your* negligence during the *trip* causes:

- (a) *injury* to a person who is not a member of *your* family or *travelling party*; or

- (b) loss or damage to property that is not owned by *you* or a member of *your* family or *travelling party*, or which is not in *your* or their custody or control.

We will also pay *your* legal costs in relation to that liability, but only if *you* get *our* consent before *you* take or are involved in any legal action.

What is not covered?

- 1. There is no cover for any liability:
 - (a) arising out of *your* trade, business or profession; or
 - (b) for *injury* to an employee arising out of, or in the course of, their employment by *you*; or
 - (c) arising out of *your* unlawful, wilful or malicious act; or
 - (d) arising out of *your* ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, or any aircraft or watercraft, or firearm; or
 - (e) arising out of *you* passing on an illness or disease to another person.

What is the most we will pay?

The most we will pay per person under the Elements Travel Plan or per adult under the Inbound Travel Plan under this benefit, is the amount set out in the section in the Schedule of Benefits which relates to the travel plan *you* have chosen. The *applicable limit* is a combined total for *your* liability and *your* costs.

Section I - Making a claim

You must do everything reasonable to prevent a loss from occurring or, when a loss has occurred, from making the loss worse. In the event of a claim *you* must:

- (a) notify *us* promptly of a claim and complete a Claim Form;
- (b) give *us* any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that *we* reasonably ask for. This will be at *your* expense;
- (c) forward immediately any letters or documents *you* receive from anyone else relating to a potential claim;
- (d) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation in respect of an event that may result in a claim under this policy, without *our* consent;
- (e) in the event of a claim caused by any medical condition, obtain evidence from the treating doctor as soon as *you* are aware of signs or symptoms of the condition;
- (f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and

- (g) report any loss or damage to *your* accompanying luggage in writing to the *carrier* within 3 days and send to *us* a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.
- We may, at *our* expense, take proceedings in *your* name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law.
 - We may refuse to pay a claim under this policy if *you* do not comply with any condition of this policy.
 - We will not pay a claim if *your* claim is fraudulent.
 - If anyone else is legally responsible for your illness, *injury* or death we may seek compensation from them to recover any costs we have paid or seek reimbursement from *you* if *you* receive any payment from any other source for these expenses.

Proof of loss

If *you* make a claim under *your* policy we will ask *you* for evidence of the circumstances which gave rise to the claim and proof that *you* have suffered a loss. If *you* are claiming for loss of, or damage to any item we will ask *you* to provide:

- proof that *you* owned the item; and
- proof of its value and age.

Therefore *you* should keep all relevant receipts, accounts, valuations and police or medical reports. We will not pay any claim when the only proof of ownership is:

- a photograph; or
- a photocopy of any documentation; or
- a statutory declaration; or
- a copy of the user's manual downloaded from the internet.

If *you* cannot provide the evidence or proof that we ask for we may not pay *you*.

Paying the claim

1. An excess may apply to a claim *you* make under this policy. The amount of the excess is shown on *your* Certificate of Insurance. Where applicable we will deduct the excess from any payment we make to *you*. This excess will be reimbursed to *you* if we successfully recover an amount exceeding the amount of the excess.
2. Claims will be paid to *you* or *your* personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. We will not pay more than *your* actual loss.
3. *You* must tell *us* if *you* are entitled to claim an input tax credit at the time of making the claim. If *you* do not provide *us* with this information we may deduct up to 1/11th of the amount otherwise payable in settlement of *your* claim.

4. If we agree to pay a claim under *your* policy, this policy covers GST inclusive costs (up to the relevant travel plan limit). However, we will reduce any claim payment by any input tax credit *you* are or would be entitled to for the repair or replacement of insured property or for other things covered by the policy.
5. At the time *you* make a claim *you* must tell *us* if *your* entitlement to an input tax credit which *you* have told *us*:
 - (a) is incorrect; or
 - (b) changes from what *you* have told *us*, when *you* extend or vary *your* policy.

Depreciation

The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, <i>electronic equipment</i> , ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.

Items not listed above will also be subject to depreciation at *our* discretion.

Obtaining a claim form

To obtain a claim form go to <https://travel.qbe.com/qbe/claims> or contact *our representative* or *us*. *You* can help *us* to speed up the processing of *your* claim by following the instructions on the Claim Form which will advise *you* of what documentation *you* need to provide to support *your* claim. The completed claim form should be sent to:

QBE Travel Insurance
PO Box 12090, Melbourne VIC 8006
Claims Enquiries: 1300 555 017 or (03) 8523 2777
Email: travel.claims@qbe.com

Claims service standard

Our claims service standard is to settle *your* claims within 10 working days upon the receipt of a completed Claim Form and all necessary supporting information. If more information is required we will contact *you* within 10 working days.

Contact details within Australia

QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFS Licence No 239545 is the insurer of this product.

Customer service	Phone: 1300 555 017 Fax (03) 8523 2977 Email travel.service@qbe.com
Claims	Phone: 1300 555 017 Fax (03) 8523 2723 Email travel.claims@qbe.com
Medical services	Phone: 1300 555 017 (Pre Sales) (03) 8523 2743 (Medical Appraisal Enquiries) Fax (03) 8523 2961
OMEGA	Phone: (03) 8523 2800 (within Australia) 1300 555 019 Fax (03) 8523 2815 If overseas please refer to page 11. Email omega@qbe.com

Certificate of Insurance Number

Our representative will be pleased
to issue your policy

POLICY

TI 27

ELEMENTS/INBOUND

CODE

Travel plan selected

☐ Elements - Go to 1 ☐ Inbound - Go to 2

1. Elements Travel Plan only

Departure Date / / Return Date / /

Are you spending more than 72 hours in the USA, Canada, South or Central America or Antarctica? ☐ Yes ☐ No

What is the country or region you will be spending the majority of the trip?

[Go To 3](#)

2. Inbound Travel Plan only

Departure Date / / Return Date / /

Arrival date into Australia

/ /

Your home country

[Go To 3](#)

3. Personal details**First adult**

Title Given Name

Surname Date Of Birth / /

Are you a resident of Australia? ☐ Yes ☐ No

Second adult

Title Given Name

Surname Date Of Birth / /

Are you a resident of Australia? ☐ Yes ☐ No

No. of Accompanying Children.

Inbound Travel Plan only. See definition of *Child* or *Children* in the Policy wording

Child 1: Title Given Name

Surname Date Of Birth / /

Child 2: Title Given Name

Surname Date Of Birth / /

Address in Australia

City/Suburb

State Postcode

Email

[Go To 4](#)

4. Total Premium \$

[Go To 5](#)

5. Please read, complete, sign and return to our representative. To be kept secure by our representative.

Please indicate if you or any other person with an interest in this insurance has:

1) been refused travel insurance or had any special terms imposed? ☐ Yes ☐ No

And/or

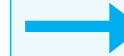
2) Are you undergoing or have you within the past 12 months undergone or been referred for any tests or investigations into any undiagnosed or suspected medical condition? ☐ Yes ☐ No

If Yes to question 2 please complete a Travellers Medical Appraisal Form and submit to us with this application form, via our representative also refer to Existing Medical Condition(s) on page 5.

If Yes to question 1, please provide full details below (these responses must be individually authorised by QBE Insurance prior to the issue of the Certificate of Insurance). Attach a separate sheet if required.

I/we are not travelling to obtain medical or surgical advice and/or treatment. I/we understand that there is no cover under this policy for an *existing medical condition*. The insured person(s) authorise QBE Insurance or its authorised agent to give or obtain from other insurers, an insurance reference bureau or medical provider, any information relating to any insurance held or claim made. I/we have received a copy of the combined PDS and Policy wording before I/we was offered insurance. I/we have read our Duty of Disclosure as set out in the PDS. I/we agree to abide by the terms and conditions of the policy and all the above information is correct.

Application form continued overleaf

**YOUR APPLICATION FOR INSURANCE REQUIRES YOUR SIGNATURE HERE**

Signature Date / /

(The signatory must be 18 years of age or over and is authorised to sign on behalf of all named persons.)

[Go To 6](#)

6. Payment options -

☐ Cash ☐ Cheque ☐ American Express
☐ MasterCard ☐ Visa ☐ Diners Club

(Please ask our representative for details of credit card availability and fees.)

Card number

Expiry date / Amount (\$)

Name on credit card

(PLEASE ENSURE YOU HAVE ALSO SIGNED YOUR APPLICATION FOR INSURANCE ABOVE.)

Cover will not commence until your application and payment have been accepted.