



Product Disclosure Statement

(including Policy Wording)



TRAVEL WITH CONFIDENCE

CONTENTS

ABOUT ALLIANZ GLOBAL ASSISTANCE	1
ABOUT US	3
ABOUT THIS PRODUCT DISCLOSURE STATEMENT	3
WORDS WITH SPECIAL MEANINGS	5
HOW TO PURCHASE THIS POLICY	7
GEOGRAPHICAL REGIONS	9
TABLE OF BENEFITS	11
LUGGAGE COVER (PLAN OR OPTIONAL COVER)	15
RENTAL VEHICLE EXCESS COVER (PLAN OR OPTIONAL COVER)	16
SNOW COVER (PLAN OR OPTIONAL COVER)	17
GOLF COVER (PLAN OR OPTIONAL COVER)	18
PRE-EXISTING MEDICAL CONDITIONS	19
IMPORTANT MATTERS	21
YOUR POLICY COVER	27
INTERNATIONAL COVER	
SECTION 1 – CANCELLATION FEES & LOST DEPOSITS	27
SECTION 2 – OVERSEAS EMERGENCY MEDICAL ASSISTANCE	29
SECTION 3 – OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES	29
SECTION 4 – ADDITIONAL EXPENSES	30
SECTION 5 – HOSPITAL CASH ALLOWANCE	32
SECTION 6 – ACCIDENTAL DEATH	32

SECTION 7 – PERMANENT DISABILITY	32
SECTION 8 – LOSS OF INCOME	33
SECTION 9 – TRAVEL DOCUMENTS, CREDIT CARDS & TRAVELLERS CHEQUES	33
SECTION 10 – THEFT OF CASH	34
SECTION 11 – LUGGAGE & PERSONAL EFFECTS UP TO THE REPLACEMENT VALUE (NEW FOR OLD)	34
SECTION 12 – LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES	36
SECTION 13 – TRAVEL DELAY EXPENSES	36
SECTION 14 – ALTERNATIVE TRANSPORT EXPENSES	37
SECTION 15 – PERSONAL LIABILITY	37
SECTION 16 – RENTAL VEHICLE EXCESS	38
SNOW COVER	
SECTION 17 – EMERGENCY RESCUE	38
SECTION 18 – OWN SNOW SPORT EQUIPMENT	39
SECTION 19 – SNOW SPORT EQUIPMENT HIRE	40
SECTION 20 – SNOW SKI PACK	40
SECTION 21 – PISTE CLOSURE	41
SECTION 22 – BAD WEATHER & AVALANCHE CLOSURE	41
GOLF COVER	
SECTION 23 – OWN GOLF EQUIPMENT	41
SECTION 24 – GOLF EQUIPMENT HIRE	43
SECTION 25 – GOLF GREEN FEES	43
GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS	43
CLAIMS	46

About Allianz Global Assistance

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

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

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

In Australia, we have a specialist team of doctors, registered nurses, case managers and support personnel who are available to help 24 hours a day, seven days a week. Worldwide, we have more than 500 doctors and medically qualified employees

supported by our international network of 400,000 high-quality, certified service providers and 180 international correspondents.

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

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

We help with:

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

ALLIANZ GLOBAL ASSISTANCE IS AVAILABLE

24 hours a day, 7 days a week

In Case of Emergency FREE CALL Allianz Global Assistance

If you are in one of the countries listed below,
simply dial the number shown for that country.

Australia	1800 010 075
Canada	1800 214 5514
China (North)	10 800 6100 434
China (South)	10 800 261 1323
France	0800 905 823
Germany	0800 182 7635
Greece	00800 611 4107
Hong Kong	800 900 389
India	0008006101108
Indonesia	001 803 61 098
Italy	800 787 451
Japan	0066 3386 1052

Malaysia	1 800 81 5102
Netherlands	0800 023 2683
New Zealand	0800 778 103
Singapore	800 6162 187
Spain	900996115
Switzerland	0800 561 361
Thailand	001 8006 121 082
United Kingdom	08000 289 270
United States	1866 844 4085

For all other countries dial reverse charge
(collect) via the local operator:

61 7 3305 7499

If you are hospitalised or are receiving outpatient treatment exceeding AU\$2000, you MUST contact Allianz Global Assistance as soon as possible.

About Us

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd. Allianz Global Assistance has been authorised by Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No. 234708 to enter into and arrange the policy and deal with and settle any claims under it as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

WHO IS AMERICAN EXPRESS?

American Express Australia Limited® (ABN 92 108 952 085). AFSL No. 291313 (American Express) promotes this product as agent for Allianz Global Assistance. American Express receives a commission from Allianz Global Assistance of up to 40% of the amount you pay for the policy inclusive of government charges, taxes or levies.

WHO IS YOUR INSURER?

This policy is underwritten by Allianz.

About this Product Disclosure Statement (PDS)

A Product Disclosure Statement (PDS) is a document required by the Corporations Act 2001 (Cth) and contains information designed to help you decide whether to buy the policy.

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

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

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- **"How to Purchase this Policy"** (pages 7 and 8)
 - this contains important information on who can purchase the policy, age limits and the choice of Plans and cover types available to you;
- The benefit limits provided under each Plan in the **"Table of Benefits"** pages 11 to 18, when *We will pay* a claim under each Policy Section applicable to the cover you choose (**"Your Policy Cover"** pages 27 to 43), any

endorsements under the “**Optional Cover**” sections in the “**Table of Benefits**” pages 15 to 18 and “**Pre-existing Medical Conditions**” pages 19 to 21 (remember, certain words have special meanings – see “**Words with Special Meanings**” pages 5 to 6);

- “**Important Matters**” (pages 21 to 27) – this contains important information on applicable Excesses, the period of cover and extensions of cover, renewal of annual policy cover, the cooling-off period, your Duty of Disclosure (including how the Duty applies to you and what happens if you breach the Duty), our privacy notice and dispute resolution process, compensation arrangements, when you can choose your own doctor, when you should contact Allianz Global Assistance concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, and more;
- When *We will not pay* a claim under each Policy Section applicable to the cover you choose (“**Your Policy Cover**” pages 27 to 43) and “**General Exclusions Applicable to all Sections**” pages 43 to 45 (this restricts the cover and benefits); and
- “**Claims**” (pages 46 to 47) – this sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

APPLYING FOR COVER

When you apply for the policy, we will confirm with you things such as the period of cover, your premium, what cover options and Excesses will apply, and whether any standard terms are to be varied (this may be by way of an endorsement). These details will be recorded on the Certificate of Insurance issued to you.

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

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

ABOUT YOUR PREMIUM

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your destination(s), length of Journey, number of persons covered, your age, the Plan and any optional covers selected. The higher the risk, the higher the premium is.

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

COOLING-OFF PERIOD

Even after you have purchased your policy, you have cooling-off rights (see page 22 of “**Important Matters**” for details).

UPDATING THE PDS

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

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

PREPARATION DATE

The preparation date of this PDS is 24 November 2011.

Words with Special Meanings

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

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

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

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

“**Chronic**” means a persistent and lasting condition in medicine. We do not consider that chronic pain has to be constant pain. In many situations it has a pattern of relapse and remission. The pain may be long-lasting, recurrent (occurred on more than 2 occasions), or characterised by long suffering.

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

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

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

“**Family**” means you, your spouse (or legally recognised de facto) and your Dependants.

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

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

“**Individual Cover**” means covering you, the person whose name is set out on the Certificate of Insurance. Individual cover does not provide cover for any other person.

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

“**Journey**” means your journey from the time when you leave your Home to go directly to the place you depart from on your travels, and ends when you return to your Home, subject to maximum Journey periods under Plans B or C.

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

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

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

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

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

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

“Overseas” means in any country other than Australia.

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

“Period of Insurance” means:

- a) Under Plans A, D, E, F and G - from the Start Date as stated on your Certificate of Insurance to the End Date as stated on your Certificate of Insurance, or
- b) Under Plans B and C - the period of time commencing on the Start Date on your current Certificate of Insurance and ending on the End Date stated on your current Certificate of Insurance or the date of cancellation, whichever is the earlier.

“Pre-existing Medical Condition” means:

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

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

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

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

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

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

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

“Sick” or **“Sickness”** means a medical condition, not being an Injury, which first occurs during your period of cover.

“Single Cover” means covering you and your Dependants under 21 years of age at the date of policy issue, travelling with you, and listed as covered on your Certificate of Insurance.

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

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

“Unsupervised” means leaving your Luggage and Personal Effects:

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

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

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

HOW TO PURCHASE THIS POLICY

Step 1	Refer to “Who can purchase this policy?”	see below
Step 2	Refer to “Age limits”	see below
Step 3	Read the “Pre-existing Medical Conditions” section	pages 19 to 21
Step 4	Nominate the applicable Geographical Region for your Journey (Plans A, D, E, F & G only)	pages 9 and 10
Step 5	Nominate the duration of your Journey	---
Step 6	Select your Plan (A, B, C, D, E, F or G)	pages 11 to 18
Step 7	Select the cover type (Plans A, C, D, E, F and G only)	page 8
Step 8	Select any “Optional Cover” you would like to include	pages 15 to 18
Step 9	Apply for cover via one of the following: <ul style="list-style-type: none"> • online • telephone 	---

WHO CAN PURCHASE THIS POLICY?

Cover is only available if:

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

AGE LIMITS

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

Plans A, D, E, F and G

Available to travellers 80 years of age and under.

Plans B and C

Available to travellers 65 years of age and under.

YOUR CHOICES

Plans

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

You can choose one of these 7 Plans:

Plan A – Comprehensive (International)

Policy Sections* 1 to 15

Plan B – Multi-trip - Individual (Asia/Pacific)

Policy Sections* 1 to 16

Plan C – Multi-trip (Worldwide)

Policy Sections* 1 to 16

Plan D – Luggage & Personal Effects + Specified Items Cover

Policy Section 11 plus “Specified Luggage & Personal Effects Cover”

Plan E – Rental Vehicle Excess Cover

Policy Sections 11 and 16

Plan F – Snow Cover

Policy Sections* 11, and 17 to 22

Plan G – Golf Cover

Policy Sections 11, and 23 to 25

**you will not have cover under certain Policy Sections while travelling in Australia – see “Geographical Regions” pages 9 and 10 for details*

Optional Covers

You can purchase the following Optional Cover to increase your cover by paying an additional premium:

Specified Luggage & Personal Effects Cover

Available if you choose Plans A, B, C, E, F or G

Rental Vehicle Excess Cover

Available if you choose Plans A, D, F or G

Snow Cover

Available if you choose Plans A, B, C, D, E or G

Golf Cover

Available if you choose Plans A, B, C, D, E or F

See the “Optional Cover” sections in the “Table of Benefits” pages 15 to 18 for details of the cover provided under each of the Optional Covers.

The Optional Covers you have selected and paid for will be shown on your Certificate of Insurance.

Cover types

You can choose from the following cover types available under each Plan as listed below:

Single	Provides cover for you and your Dependants travelling with you.
Individual	Provides cover for you only, and does not provide cover for any other person.
Family	Provides cover for you, and your spouse (or legally-recognised de-facto) and Dependants travelling with you. The benefit limits for Family cover apply to the total of all claims combined under each policy section, regardless of the number of persons the claims relate to.

Plan A Comprehensive (International)

Plan D Luggage & Personal Effects + Specified Items Cover

Plan E Rental Vehicle Excess Cover

Plan F Snow Cover

Plan G Golf Cover

You can choose one of the following cover types:

- Single
- Family

Plan B Multi-trip - Individual (Asia/Pacific)

The cover type is:

- Individual

Plan C Multi-trip (Worldwide)

You can choose one of the following cover types:

- Individual
- Family

GEOGRAPHICAL REGIONS

DESTINATION	GEOGRAPHICAL REGION
American Samoa, Ashmore & Cartier Islands, Bali, Christmas Island, Cocos (Keeling) Island, Cook Islands, Fiji, French Polynesia, Guam, Heard Island & McDonald Island, Kiribati, Marshall Island, Micronesia, Nauru, New Caledonia, New Zealand, Niue, Norfolk Island, Northern Mariana Islands, Palau, Papua New Guinea, Pitcairn, Samoa, Solomon Islands, Tokelau, Tonga, Tuvalu, Vanuatu and Wallis & Futuna Islands.	REGION 1 Pacific
Asia (excluding Russia, Japan and Bali).	REGION 2 Asia
Europe, Russia and United Kingdom.	REGION 3 Europe
North, Central & South America (including Hawaii and the Caribbean), Africa, Japan, Middle East, Antarctica and any other destination not listed above.	REGION 4 Worldwide

This policy is designed for international travel, however all Regions include cover for certain Policy Sections while travelling in Australia – see below for details.

PLAN A

You must nominate the applicable Geographical Region for your Journey. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 4 the highest), as this will cover travel in each of the lower Geographical Regions.

Example:

If you are travelling to Papua New Guinea, Philippines and Europe, you must select Region 3. You will then have cover for all destinations listed under Regions 1 to 3.

Cover for any loss you suffer must occur in the Geographical Region (or any lower Geographical Region) you have selected. However, stopovers of 2 nights in a higher Geographical Region are permitted.

Example:

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

You will only have cover under Policy Sections 1, 4, 6, 8, 11, 13, and 15 while travelling in Australia (destination must be a minimum of 250km from Home). If you have purchased the optional “Rental Vehicle Excess Cover”, you will have cover under Policy Section 16 while travelling in Australia. If you have purchased the optional “Snow Cover”, you will also have cover under Policy Sections 18-22 while travelling in Australia. If you have purchased the optional “Golf Cover”, you will also have cover under Policy Sections 23-25 while travelling in Australia.

PLAN B

Geographical Region defaults to Region 2 - Asia, regardless of the destinations you are travelling to.

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

You will only have cover under Policy Sections 1, 4, 6, 8, 11, 13, 15 and 16 while travelling in Australia (destination must be a minimum of 250km from Home). If you have purchased the optional “Snow Cover”, you will also have cover under Policy Sections 18-22 while travelling in Australia. If you have purchased the optional “Golf Cover”, you will also have cover under Policy Sections 23-25 while travelling in Australia.

PLAN C

Geographical Region defaults to Region 4 - Worldwide, regardless of the destinations you are travelling to.

You will only have cover under Policy Sections 1, 4, 6, 8, 11, 13, 15 and 16 while travelling in Australia (destination must be a minimum of 250km from Home). If you have purchased the optional “Snow Cover”, you will also have cover under Policy Sections 18-22 while travelling in Australia. If you have purchased the optional “Golf Cover”, you will also have cover under Policy Sections 23-25 while travelling in Australia.

PLANS D, E, F AND G

You must nominate the applicable Geographical Region for your Journey. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 4 the highest), as this will cover travel in each of the lower Geographical Regions.

Example:

If you are travelling to Papua New Guinea, Philippines and Europe, you must select Region 3. You will then have cover for all destinations listed under Regions 1 to 3.

Cover for any loss you suffer must occur in the Geographical Region (or any lower Geographical Region) you have selected. However, stopovers of 2 nights in a higher Geographical Region are permitted.

Example:

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

Note: If you purchased Plan F, or the optional “Snow Cover”, you will not have cover under Policy Section 17 while travelling in Australia.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		PLAN A COMPREHENSIVE		PLAN B MULTI-TRIP (ASIA/PACIFIC)#
		SINGLE	FAMILY	INDIVIDUAL
*1	Cancellation Fees & Lost Deposits Sub-limits: Travel Agent's Cancellation Fees Relatives with a Pre-existing Medical Condition	Unlimited \$1,500 \$2,000	Unlimited \$3,000 \$4,000	Unlimited \$1,500 \$2,000
*2	Overseas Emergency Medical Assistance^ Sub-limits: Funeral/cremation Overseas and/or bringing your remains Home (per person)	Unlimited \$15,000	Unlimited \$15,000	Unlimited \$15,000
*3	Overseas Emergency Medical & Hospital Expenses^ Sub-limits: Dental Expenses (per person)	Unlimited \$4,000	Unlimited \$4,000	Unlimited \$4,000
*4	Additional Expenses Sub-limits: Resumption of Journey Relatives with a Pre-existing Medical Condition	\$50,000 \$3,000 \$2,000	\$100,000 \$6,000 \$4,000	\$50,000 \$3,000 \$2,000
*5	Hospital Cash Allowance^ Sub-limits: Daily Limit (per person)	\$6,000 \$100	\$12,000 \$100	\$6,000 \$100
*6	Accidental Death Sub-limits: Death of Dependant (per Dependant)	\$25,000 \$5,000	\$50,000 \$5,000	\$25,000 \$5,000
*7	Permanent Disability^ Sub-limits: Permanent Disability of Dependant (per Dependant)	\$25,000 \$5,000	\$50,000 \$5,000	\$25,000 \$5,000
*8	Loss of Income^ Sub-limits: Weekly Limit (per person) – up to 26 weeks	\$10,400 \$400	\$20,800 \$400	\$10,400 \$400
9	Travel Documents, Credit Cards & Travellers Cheques^	\$5,000	\$10,000	\$5,000
10	Theft of Cash^+	\$250	\$500	\$250
*11	Luggage & Personal Effects up to the replacement value (New for Old) Sub-limits: Video recorders or cameras (per item) Personal computers Mobile phones (including PDAs and any items with phone capabilities) (per item)	\$15,000 \$4,000 \$6,000 \$1,500	\$30,000 \$4,000 \$6,000 \$1,500	\$15,000 \$4,000 \$6,000 \$1,500

* refer to the "Your Policy Cover" section of this PDS for details on sub-limits (pages 27 to 43).

^ You do not have cover under these Policy Sections while travelling in Australia.

Refer to the "Geographical Regions" section of this PDS for details (pages 9 and 10).

+ Under this Policy Section, the benefit limit for Family cover is \$250 per person, up to the maximum amount shown in the Table above.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		PLAN A COMPREHENSIVE		PLAN B MULTI-TRIP (ASIA/PACIFIC)#
		SINGLE	FAMILY	INDIVIDUAL
	Paintings, pictures, works of art, curios or antiques (per item) Hand woven carpets or rugs (per item) Stamp collections, collectors pins, memorabilia and collectors non-negotiable currency (per item) All other unspecified items (per item) Luggage and Personal Effects stolen from a Locked Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)	\$1,000 \$1,000 \$1,000 \$1,000 \$2,000	\$1,000 \$1,000 \$1,000 \$1,000 \$2,000	\$1,000 \$1,000 \$1,000 \$1,000 \$2,000
12	Luggage & Personal Effects Delay Expenses^	\$500	\$1,000	\$500
*13	Travel Delay Expenses	\$2,000	\$4,000	\$2,000
	Sub-limits:			
	Daily Limit	\$375	\$375	\$375
14	Alternative Transport Expenses^	\$5,000	\$10,000	\$5,000
15	Personal Liability	\$3,000,000	\$3,000,000	\$3,000,000
*16	Rental Vehicle Excess	---	---	\$6,000
	Sub-limits:			
	Return of Rental Vehicle to nearest depot	--	--	\$500

* refer to the "Your Policy Cover" section of this PDS for details on sub-limits (pages 27 to 43).

^ You do not have cover under these Policy Sections while travelling in Australia.

Refer to the "Geographical Regions" section of this PDS for details (pages 9 and 10).

#Plan B – Multi-trip - Individual (Asia/Pacific)

- 12 month policy renewable annually.
- Unlimited number of Journeys.
- Maximum period for any one Journey is 12 days for either business or leisure travel. A Journey can be made up of business and/or leisure travel, however, the whole Journey cannot exceed a total of 12 days.

- Benefit limits and sub-limits reinstated on the completion of each Journey (except for Policy Section 15 (Personal Liability) – the amount shown in the Table of Benefits is the most we will pay for all claims combined under Policy Section 15 for the 12 month policy period).
- There is no cover for any other person.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		PLAN C MULTI-TRIP (WORLDWIDE)##	
		INDIVIDUAL	FAMILY
*1	Cancellation Fees & Lost Deposits Sub-limits: Travel Agent's Cancellation Fees Relatives with a Pre-existing Medical Condition	Unlimited \$1,500 \$2,000	Unlimited \$1,500 \$2,000
*2	Overseas Emergency Medical Assistance^ Sub-limits: Funeral/cremation Overseas and/or bringing your remains Home (per person)	Unlimited \$15,000	Unlimited \$15,000
*3	Overseas Emergency Medical & Hospital Expenses^ Sub-limits: Dental Expenses (per person)	Unlimited \$4,000	Unlimited \$4,000
*4	Additional Expenses Sub-limits: Resumption of Journey Relatives with a Pre-existing Medical Condition	\$50,000 \$3,000 \$2,000	\$50,000 \$3,000 \$2,000
*5	Hospital Cash Allowance^ Sub-limits: Daily Limit (per person)	\$6,000 \$100	\$6,000 \$100
*6	Accidental Death Sub-limits: Death of Dependant (per Dependant)	\$25,000 \$5,000	\$25,000 \$5,000
*7	Permanent Disability^ Sub-limits: Permanent Disability of Dependant (per Dependant)	\$25,000 \$5,000	\$25,000 \$5,000
*8	Loss of Income^ Sub-limits: Weekly Limit (per person) – up to 26 weeks	\$10,400 \$400	\$10,400 \$400
9	Travel Documents, Credit Cards & Travellers Cheques^	\$5,000	\$5,000
10	Theft of Cash^+	\$250	\$250
*11	Luggage & Personal Effects up to the replacement value (New for Old) Sub-limits: Video recorders or cameras (per item) Personal computers Mobile phones (including PDAs and any items with phone capabilities) (per item)	\$15,000 \$4,000 \$6,000 \$1,500	\$15,000 \$4,000 \$6,000 \$1,500

* refer to the "Your Policy Cover" section of this PDS for details on sub-limits (pages 27 to 43).

^ You do not have cover under these Policy Sections while travelling in Australia.

Refer to the "Geographical Regions" section of this PDS for details (pages 9 and 10).

+ Under this Policy Section, the benefit limit for Family cover is \$250 per person, up to the maximum amount shown in the Table above.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		PLAN C MULTI-TRIP (WORLDWIDE)##	
		INDIVIDUAL	FAMILY
	Paintings, pictures, works of art, curios or antiques (per item)	\$1,000	\$1,000
	Hand woven carpets or rugs (per item)	\$1,000	\$1,000
	Stamp collections, collectors pins, memorabilia and collectors non-negotiable currency (per item)	\$1,000	\$1,000
	All other unspecified items (per item)	\$1,000	\$1,000
	Luggage and Personal Effects stolen from a Locked Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)	\$2,000	\$2,000
12	Luggage & Personal Effects Delay Expenses^	\$500	\$500
*13	Travel Delay Expenses	\$2,000	\$2,000
	Sub-limits:		
	Daily Limit	\$375	\$375
14	Alternative Transport Expenses^	\$5,000	\$5,000
15	Personal Liability	\$3,000,000	\$3,000,000
*16	Rental Vehicle Excess	\$6,000	\$6,000
	Sub-limits:		
	Return of Rental Vehicle to nearest depot	\$500	\$500

* refer to the "Your Policy Cover" section of this PDS for details on sub-limits (pages 27 to 43).

^ You do not have cover under these Policy Sections while travelling in Australia.

Refer to the "Geographical Regions" section of this PDS for details (pages 9 and 10).

##Plan C – Multi-Trip (Worldwide)

- 12 month policy renewable annually.
- Unlimited number of Journeys.
- Maximum period for any one Journey is 37 days for leisure travel or 90 days for business travel.
A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however, the whole Journey cannot exceed a total of 90 days.
- Benefit limits and sub-limits reinstated on the completion of each Journey (except for Policy Section 15 (Personal Liability) – the amount

shown in the Table of Benefits is the most we will pay for all claims combined under Policy Section 15 for the 12 month policy period).

- If you have selected Individual cover, there is no cover for any other person.
- If you have selected Family cover, your spouse (or legally-recognised de-facto) and Dependants travelling with you are also covered.

PLEASE NOTE: The benefit limits shown in the Table of Benefits apply to the total of all claims combined, regardless of the number of persons the claims relate to.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		LUGGAGE				
		PLAN D LUGGAGE & PERSONAL EFFECTS + SPECIFIED ITEMS COVER		OPTIONAL COVER SPECIFIED LUGGAGE & PERSONAL EFFECTS COVER		
		SINGLE	FAMILY	INDIVIDUAL	SINGLE	FAMILY (ALL PLANS)
*11	Luggage & Personal Effects up to the replacement value (New for Old)	\$500	\$500	---	---	---
N/A	Specified Luggage & Personal Effects Cover	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000	Up to \$5,000

* refer to the "Your Policy Cover" section of this PDS for details on sub-limits (pages 27 to 43).

You can obtain cover for Specified Luggage and Personal Effects by purchasing **Plan D – Luggage & Personal Effects + Specified Items Cover**, or, if you choose one of **Plans A, B, C, E, F or G**, by purchasing **Optional Cover - Specified Luggage & Personal Effects Cover**.

The maximum amount we will pay for all claims combined under Policy Section 11 (*Luggage & Personal Effects up to the replacement value (New for Old)*) is shown under the "**Table of Benefits**" pages 11 to 18 for the Plan you have selected.

Plan D – Luggage & Personal Effects + Specified Items Cover

- One return Journey only.
- If you have selected Single cover, your Dependants travelling with you are also covered.
- If you have selected Family cover, your spouse (or legally recognised de-facto) and Dependants travelling with you are also covered.

Optional Cover - Specified Luggage & Personal Effects Cover

PLEASE NOTE:

- "*specified items*" refers to *Luggage and Personal Effects that have been listed as covered on your Certificate of Insurance with a nominated sum insured*
- "*unspecified items*" refers to *Luggage and Personal Effects that have not been listed as covered on your Certificate of Insurance with a nominated sum insured*

"*Specified Luggage & Personal Effects Cover*" is already covered under Plan D.

You can purchase additional cover for specified items up to a total amount of \$5,000 (*Specified Luggage & Personal Effects Cover*) under Plans A, B, C, E, F and G by paying an additional premium.

You cannot purchase specified cover for jewellery, Snow Sport Equipment, golf equipment, bicycles or watercraft. Additionally, there is no cover at all for bicycles or watercraft (other than surfboards) under the policy.

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

Please contact us for details on additional premiums.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		RENTAL VEHICLE EXCESS				
		PLAN E RENTAL VEHICLE EXCESS COVER		OPTIONAL COVER RENTAL VEHICLE EXCESS COVER		
		SINGLE	FAMILY	INDIVIDUAL	SINGLE	FAMILY (ALL PLANS)
*11	Luggage & Personal Effects up to the replacement value (New for Old)	\$500	\$500	---	---	---
*16	Rental Vehicle Excess	\$6,000	\$6,000	\$6,000	\$6,000	\$6,000
	Sub-limits: Return of Rental Vehicle to nearest depot	\$500	\$500	\$500	\$500	\$500

* refer to the “Your Policy Cover” section of this PDS for details on sub-limits (pages 27 to 43).

You can obtain cover for Rental Vehicle Excess by purchasing **Plan E – Rental Vehicle Excess Cover**. **Plan B Multi-Trip (Asia Pacific)** or **Plan C Multi-Trip (Worldwide)** also include cover for Rental Vehicle Excess. If you choose one of **Plans A, D, F or G**, you can obtain cover for rental vehicle excess by purchasing **Optional Cover - Rental Vehicle Excess Cover**.

The maximum amounts we will pay for all claims combined under Policy Sections 11 and 16 are shown under the “**Table of Benefits**” pages 11 to 14 and 16 for the Plan you have selected.

Optional Cover - Rental Vehicle Excess Cover

PLEASE NOTE:

“Rental Vehicle Excess Cover” is already covered under Plans B, C and E.

You can purchase “*Rental Vehicle Excess Cover*” (Policy Section 16) under Plans A, D, F and G by paying an additional premium. The benefit limit is \$6,000.

Refer to Policy Section 16 (*Rental Vehicle Excess*) under “Your Policy Cover” page 38 for details of what “We will pay” and what “We will not pay” in relation to this optional cover.

Please contact us for details on additional premiums.

Plan E – Rental Vehicle Excess Cover

- One return Journey only.
- If you have selected Single cover, your Dependants travelling with you are also covered.
- If you have selected Family cover, your spouse (or legally recognised de-facto) and Dependants travelling with you are also covered.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		SNOW COVER					
		PLAN F SNOW COVER		OPTIONAL COVER SNOW COVER			
		SINGLE	FAMILY	INDIVIDUAL	SINGLE	FAMILY** (ONE RETURN JOURNEY)	FAMILY** (MULTI-TRIP)
*11	Luggage & Personal Effects up to the replacement value (New for Old)	\$500	\$500	---	---	---	---
*17	Emergency Rescue [^]	\$100,000	\$200,000	\$100,000	\$100,000	\$200,000	\$100,000
	Sub-limits: Funeral/cremation overseas and/or bringing your remains Home (per person)	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	\$15,000
*18	Own Snow Sport Equipment	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000	\$1,500
	Sub-limits: Own Snow Sport Equipment stolen from the locked boot or a Locked Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
19	Snow Sport Equipment Hire	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000	\$1,500
20	Snow Ski Pack	\$750	\$1,500	\$750	\$750	\$1,500	\$750
*21	Piste Closure	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000	\$1,000
	Sub-limits: Daily Limit	\$100	\$100	\$100	\$100	\$100	\$100
22	Bad Weather & Avalanche Closure	\$750	\$750	\$750	\$750	\$750	\$750

* refer to the "Your Policy Cover" section of this PDS for details on sub-limits (pages 27 to 43).

[^] You do not have cover under these Policy Sections while travelling in Australia. Refer to the "Geographical Regions" section of this PDS for details (pages 9 and 10).

** Please note that the maximum benefit limit on Family Multi-trip Plans (B and C) is lower than on Plans A, D, E, F and G.

You can obtain cover for Snow activities by purchasing **Plan F – Snow Cover**, or, if you choose one of **Plans A, B, C, D, E or G**, by purchasing **Optional Cover - Snow Cover**.

The maximum amount we will pay for all claims combined under Policy Sections 17-22 where this optional cover has been purchased are shown under the "Table of Benefits" above.

Plan F – Snow Cover

- One return Journey only.
- If you have selected Single cover, your Dependants travelling with you are also covered.
- If you have selected Family cover, your spouse (or legally recognised de-facto) and Dependants travelling with you are also covered.

Optional Cover - Snow Cover

PLEASE NOTE:

"Snow Cover" is already covered under Plan F.

You can purchase "Snow Cover" (Policy Sections 17-22) under Plans A, B, C, D, E and G by paying an additional premium. You cannot purchase the Policy Sections individually.

Refer to Policy Sections 17-22 under "Your Policy Cover" pages 38 to 41 for details of what "We will pay" and what "We will not pay" in relation to this optional cover.

Please contact us for details on additional premiums.

TABLE OF BENEFITS

POLICY SECTION & BENEFITS		GOLF COVER					
		PLAN G GOLF COVER		OPTIONAL COVER GOLF COVER			
		SINGLE	FAMILY	INDIVIDUAL	SINGLE	FAMILY** (ONE RETURN JOURNEY)	FAMILY** (MULTI-TRIP)
*11	Luggage & Personal Effects up to the replacement value (New for Old)	\$500	\$500	---	---	---	---
*23	Own Golf Equipment Sub-limits: Own Golf Equipment stolen from the locked boot or a Locked Storage Compartment of an unoccupied vehicle during daylight hours (limit of \$200 per item applies)	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000	\$1,500
		\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
24	Golf Equipment Hire	\$1,500	\$3,000	\$1,500	\$1,500	\$3,000	\$1,500
25	Golf Green Fees	\$500	\$1,000	\$500	\$500	\$1,000	\$500

* refer to the "Your Policy Cover" section of this PDS for details on sub-limits (pages 27 to 43).

^ You do not have cover under these Policy Sections while travelling in Australia. Refer to the "Geographical Regions" section of this PDS for details (pages 9 and 10).

** Please note that the maximum benefit limit on Family Multi-trip Plans (B and C) is lower than on Plans A and D, E, F and G.

You can obtain cover for Golf activities by purchasing **Plan G – Golf Cover**, or, if you choose one of **Plans A, B, C, D, E or F**, by purchasing **Optional Cover – Golf Cover**.

The maximum amount we will pay for all claims combined under Policy Sections 23-25 where this optional cover has been purchased are shown under the "**Table of Benefits**" above.

Plan G – Golf Cover

- One return Journey only.
- If you have selected Single cover, your Dependants travelling with you are also covered.
- If you have selected Family cover, your spouse (or legally recognised de-facto) and Dependants travelling with you are also covered.

Optional Cover - Golf Cover

PLEASE NOTE:

"Golf Cover" is already covered under Plan G.

You can purchase "Golf Cover" (Policy Sections 23-25) under Plans A, B, C, D, E and F by paying an additional premium. You cannot purchase the Policy Sections individually.

Refer to Policy Sections 23-25 under "Your Policy Cover" pages 41 to 43. for details of what "We will pay" and what "We will not pay" in relation to this optional cover.

Please contact us for details on additional premiums.

Pre-existing Medical Conditions

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

What is a Pre-existing Medical Condition?

“Pre-existing Medical Condition” means:

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

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

PRE-EXISTING MEDICAL CONDITIONS THAT ARE COVERED (SOME RESTRICTIONS APPLY)

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

- 1) Acne
- 2) Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- 3) Asthma – providing that you:
 - a) have no other lung disease and
 - b) are less than 60 years of age at the date of policy purchase.
- 4) Bell's Palsy
- 5) Benign Positional Vertigo
- 6) Bunions
- 7) Carpal Tunnel Syndrome
- 8) Cataracts
- 9) Coeliac Disease
- 10) Congenital Blindness
- 11) Congenital Deafness
- 12)* Diabetes Mellitus (Type I) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia, and
 - d) are under 50 years of age at the date of policy purchase.

- 13)*Diabetes Mellitus (Type II) – providing you:
 - a) were diagnosed over 12 months ago, and
 - b) have no eye, kidney, nerve or vascular complications, and
 - c) do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia.
- 14)Dry Eye Syndrome
- 15)Epilepsy – providing there has been no change to your medication regime in the past 12 months
- 16)Folate Deficiency
- 17)Gastric Reflux
- 18)Goitre
- 19)Glaucoma
- 20)Graves' Disease
- 21)Hiatus Hernia
- 22)*Hypercholesterolaemia (High Cholesterol)
 - provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 23)*Hyperlipidaemia (High Blood Lipids)
 - provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 24)*Hypertension (High Blood Pressure)
 - provided you do not also suffer from a known cardiovascular disease and/or Diabetes
- 25)Hypothyroidism, including Hashimoto's Disease
- 26)Impaired Glucose Tolerance
- 27)Incontinence
- 28)Insulin Resistance
- 29)Iron Deficiency Anaemia
- 30)Macular Degeneration
- 31)Meniere's Disease

- 32)Migraine
- 33)Nocturnal Cramps
- 34)Osteopaenia
- 35)Osteoporosis
- 36)Pernicious Anaemia
- 37)Plantar Fasciitis
- 38)Raynaud's Disease
- 39)Sleep Apnoea
- 40)Solar Keratosis
- 41)Trigeminal Neuralgia
- 42)Trigger Finger
- 43)Vitamin B12 Deficiency

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

If hospitalisation *has* occurred, or your Pre-existing Medical Condition is not listed above, you will not have cover under the following Policy Sections:

- Section 1: Cancellation Fees & Lost Deposits
- Section 2: Overseas Emergency Medical Assistance
- Section 3: Overseas Emergency Medical & Hospital Expenses (*including dental expenses*)
- Section 4: Additional Expenses (applies to "We will pay" a) & b) only)
- Section 5: Hospital Cash Allowance

This means that we will not pay:

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

Warfarin Use:

Please note that taking the medication Warfarin (also known under the brand names of Coumadin, Jantoven, Marevan and Waran) has a complex range of serious complications and side effects and is General Exclusion 17 under **“General Exclusions Applicable to all Sections”** on page 44. This means that we will not pay for any conditions that are otherwise covered.

Please also read the “General Exclusions Applicable to all Sections” on pages 43 to 45.

Important Matters

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

PERIOD OF COVER

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of your policy. The Period of Insurance is set out on the Certificate.

Plan A

- The cover for cancellation fees and lost deposits (Policy Section 1) begins from the time the policy is issued.
- Cover for all other Policy Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

Plan B

- The cover begins from the Start Date as stated on your Certificate of Insurance and continues for the Period of Insurance.
- The cover expires at the end of the Period of Insurance. We may decide not to renew your policy.

We will send you a letter approximately thirty (30) days before your policy expires reminding you when your policy comes to an end.

PLEASE NOTE: The maximum period for any one Journey is 12 days for either business or leisure travel. A Journey can be made up of business and/or leisure travel, however, the whole Journey cannot exceed a total of 12 days. Refer to page 12 for the details of Plan B.

Plan C

- The cover begins from the Start Date as stated on your Certificate of Insurance and continues for the Period of Insurance.
- The cover expires at the end of the Period of Insurance. We may decide not to renew your policy.

We will send you a letter approximately thirty (30) days before your policy expires reminding you when your policy comes to an end.

PLEASE NOTE: The maximum period for any one Journey is 37 days for leisure travel or 90 days for business travel. A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however, the whole Journey cannot exceed a total of 90 days. Refer to page 14 for the details of Plan C.

Plans D, E, F and G

- Cover for all Policy Sections begins on the date of departure (Start Date) as stated on the Certificate of Insurance.
- Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance (End Date), whichever happens first.

Snow Cover

If you have purchased Plan F or the optional “*Snow Cover*”, cover under Policy Sections 17, 20, 21 & 22 is excluded for periods outside of:

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

COOLING-OFF PERIOD

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

- under Plans A, D, E, F and G - you can still cancel your policy but we will not refund any part of your premium if you do.

- under Plans B and C - you can still cancel your policy and we will refund the premium for your policy, less an amount which covers the period for which you were insured.

However, we will not refund any premium if you have commenced your Journey or we have paid a benefit under your policy.

EXTENSION OF COVER (APPLIES TO PLANS A, D, E, F AND G ONLY)

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

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

If the delay is for any other reason, we must receive your request to extend cover before your original policy expires. The extension is effective only if we agree to it in writing and you pay the additional premium.

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

Extensions of cover are not available:

- for any Pre-existing Medical Condition, unless it is listed on pages 19 to 21 and you have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months; or
- for conditions you suffered during the term of your original policy; or
- where you have not advised us of any circumstances that have given (or may give) rise to a claim under your original policy; or
- where, at the time of extension, you are aged 81 years or over.

RENEWAL OF YOUR POLICY (APPLIES TO PLANS B AND C - MULTI-TRIP ONLY)

If you purchased Plan B or Plan C your policy renews automatically. This means we will charge your nominated card for the full premium. We will notify you 30 days in advance of your renewal. You have the right to cancel.

If you continue to pay the premium, then unless we advise prior to your policy ending that we will not be renewing, a new policy with the same terms and conditions automatically comes into existence for a period of one year as set out in your new Certificate of Insurance.

Your policy will not be renewed once you are over the age of 65 years.

CANCELLATION OF YOUR POLICY

Your policy may be cancelled in one of two ways:

When you cancel

You may cancel your policy at any time. You can call us or tell us in writing if you want to cancel your policy.

The cancellation will take effect at 4pm Australian Eastern Standard Time on the date we receive your notice for cancellation.

If you cancel, we will refund the premium for your policy, less an amount which covers the period for which you were insured. However, we will not refund any premium if you have commenced your Journey or we have paid a benefit under your policy.

When we can cancel

We have the right to cancel the policy where permitted by law and in accordance with law.

For example, we may cancel:

- if you failed to comply with your Duty of Disclosure; or
- where you have made a misrepresentation to us during negotiations prior to the issue of the policy; or
- where you have failed to comply with a provision of the policy, including the term relating to payment of premium; or

- where you have made a fraudulent claim under the policy or under some other contract of insurance that provides cover during the same period of time that the policy covers you;

and we may do so by giving you three days notice in writing of the date from which the policy will be cancelled. The notification may be delivered personally or posted to you at the address last notified to us.

If we cancel, we will refund the premium for your policy, less an amount which covers the period for which you were insured.

CONFIRMATION OF COVER

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

JURISDICTION AND CHOICE OF LAW

This policy is governed by and construed in accordance with the law of Queensland, Australia and you agree to submit to the exclusive jurisdiction of the courts of Queensland. You agree that it is your intention that this Jurisdiction and Choice of Law clause applies.

YOUR DUTY OF DISCLOSURE

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

The Act imposes a different duty the first time you enter into your policy with us to that when you renew (Plans B and C only), vary, extend, reinstate or replace the policy.

We set out these two duties below.

Your duty when you enter into the policy with us for the first time

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

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

Your duty when you renew, vary, extend, reinstate or replace your policy

If you renew (Plans B and C only), vary, extend, reinstate or replace the policy your duty is to tell us before that time, every matter known to you which:

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

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

What you don't need to tell us for either duty

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

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

Who does the Duty apply to?

Everyone who is insured under the policy must comply with the Duty of Disclosure.

What happens if you or they breach the Duty?

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

COMPENSATION ARRANGEMENTS

Allianz is authorised to carry on general insurance business in Australia. We are supervised by the Australian Prudential Regulation Authority (APRA). We are subject to the prudential requirements of the Insurance Act which are designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system.

Because of this we are exempted from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of the Corporations Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the policy. In the unlikely event Allianz was unable to meet its obligations under the policy, persons entitled to make a claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria).

Information about the Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

GENERAL INSURANCE CODE OF PRACTICE

We proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please contact Allianz Global Assistance on 1800 230 566.

DISPUTE RESOLUTION PROCESS

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1800 230 566, or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

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

Financial Ombudsman Service Limited (FOS)
Phone: 1300 780 808
Fax: (03) 9613 6399
Post : GPO Box 3, Melbourne Victoria 3001
Website: www.fos.org.au
Email: info@fos.org.au

PRIVACY NOTICE

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

Any personal information you provide is used by us to evaluate and arrange your travel insurance. We also use it to administer and provide the insurance services and manage your and our rights and obligations in relation to the insurance services, including managing, processing and investigating claims. We may also collect, use and disclose it for product development, marketing, research, IT systems maintenance and development, recovery against third parties and for any other purposes with your consent.

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

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

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

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

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

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

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application or issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

YOU CAN CHOOSE YOUR OWN DOCTOR

You are free to choose your own Medical Adviser or we can appoint an approved Medical Adviser to see you, unless you are treated under a Reciprocal Health Agreement. You must, however, advise Allianz Global Assistance of your admittance to Hospital or your early return to Australia based on written medical advice.

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

OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION

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

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

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

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

EXCESS

Plans A, B and C

We will not pay the first \$100 for any one event under the following Policy Sections*:

Section 10 – Theft of Cash

Section 11 – Luggage & Personal Effects up to the replacement value (New for Old)

Section 16 – Rental Vehicle Excess

Section 20 – Snow Ski Pack

Section 21 – Piste Closure

Section 22 – Bad Weather & Avalanche Closure

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

Section 1 – Cancellation Fees & Lost Deposits

Section 3 – Overseas Emergency Medical & Hospital Expenses

Section 9 – Travel Documents, Credit Cards & Travellers Cheques

Section 15 – Personal Liability

Section 18 – Own Snow Sport Equipment

Section 19 – Snow Sport Equipment Hire

Section 23 – Own Golf Equipment

Section 24 – Golf Equipment Hire

A NIL Excess applies to all other Policy Sections.

**Refer to the "Table of Benefits" (pages 11 to 18) for details of which Policy Sections are available under each Plan*

Plans D, E, F and G

We will not pay the first \$100 for any one event under the following Policy Sections*:

Section 11 – Luggage & Personal Effects up to the replacement value (New for Old)

Section 16 – Rental Vehicle Excess

Section 20 – Snow Ski Pack

Section 21 – Piste Closure

Section 22 – Bad Weather & Avalanche Closure

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

Section 18 – Own Snow Sport Equipment

Section 19 – Snow Sport Equipment Hire

Section 23 – Own Golf Equipment

Section 24 – Golf Equipment Hire

A NIL Excess applies to all other Policy Sections.

**Refer to the "Table of Benefits" (pages 11 to 18) for details of which Policy Sections are available under each Plan*

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

IN THE EVENT OF A CLAIM:

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

To download a claim form online, visit:

www.travelclaims.com.au/amex

Claims forms are also available by calling us on: 1800 230 566.

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

CLAIMS PROCESSING

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

Your Policy Cover

This part of the PDS outlines what *We will pay* and what *We will Not pay* under each Policy Section in the event of a claim.

You must also check “**General Exclusions Applicable to all Sections**” on pages 43 to 45 for other reasons why we will not pay.

See “**Words with Special Meanings**” on pages 5 and 6 for the meanings of words that apply throughout this PDS.

You only have cover under a Policy Section if the “**Table of Benefits**” on pages 11 to 18 shows that there is cover for the Policy Section under the Plan you have selected.

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

INTERNATIONAL COVER

This policy is designed for international travel. In addition, you have cover under certain Policy Sections while travelling in Australia – see “**Geographical Regions**” pages 9 and 10 for details.

SECTION 1 – CANCELLATION FEES & LOST DEPOSITS

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

We will pay:

1.1

- a) We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your Journey is cancelled or shortened at

any time through circumstances neither expected nor intended by you and outside your control.

- b) We will pay the travel agent's cancellation fees, **up to the amounts set out below for the Plan selected**, where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent's fee is required.

We will pay up to the following amounts:

Plan A

- \$1,500 Single cover or \$3,000 Family cover

Plan B

- \$1,500

Plan C

- \$1,500 Individual/Family cover

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

We calculate the amount we pay you as follows:

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

multiplied by:

- the total number of points lost divided by the total number of points used to obtain the ticket.
- d) If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand after the policy is issued, and at the time of policy issue you were unaware of the likelihood of such

hospitalisation or death, the most we will pay under this Policy Section is as follows:

Plan A

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

Plan B

- \$2,000

Plan C

- \$2,000 Individual/Family cover

We will not pay:

1.2

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

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

- b) The death, Injury or Sickness of your Relative Arising from a Pre-existing Medical Condition, except as specified under Policy Section 1.1 d).
- c) You or your Travelling Companion changing plans.
- d) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or your Travelling Companion are made redundant from full-time employment in Australia, provided you or they were not aware that the redundancy was to occur before you purchased your policy.
- e) A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f) Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g) The financial collapse of any transport, tour or accommodation provider.
- h) The mechanical breakdown of any means of transport.
- i) An act or threat of terrorism.

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

SECTION 2 – OVERSEAS EMERGENCY MEDICAL ASSISTANCE

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

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters.

Allianz Global Assistance will help you with any Overseas medical emergency (see “Overseas Hospitalisation or Medical Evacuation” on page 26). You may contact them at any time 7 days a week.

We will pay:

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

2.1

- a) Access to a Medical Adviser for emergency medical treatment while Overseas.
- b) Any messages which need to be passed on to your family or employer in the case of an emergency.
- c) Provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas.
- d) Your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas, or be brought back to Australia with appropriate medical supervision.
- e) The return to Australia of your Dependents if they are left without supervision following your hospitalisation or evacuation.

If you die as a result of an Injury or a Sickness during your Journey, we will pay for the Reasonable cost of either a funeral or cremation Overseas and/or

of bringing your remains back to your Home. The maximum amount we will pay is \$15,000 per person.

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

We will not pay:

2.2

- a) We will not pay for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia unless it has been first approved by Allianz Global Assistance.
- b) We will not pay if you decline to promptly follow the medical advice we have obtained, and we will not be responsible for subsequent medical, Hospital or evacuation expenses.
- c) We will not pay for medical evacuation or the transportation of your remains from Australia to an overseas country.
- d) We will not pay any claims Arising from snow sport activities under this Policy Section. If you have purchased the Optional “Snow Cover”, refer to Policy Section 17 – Emergency Rescue.

SECTION 3 – OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

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

PLEASE NOTE: You will not have cover under this Policy Section while travelling in Australia, unless you are travelling on a domestic cruise in Australian waters.

We will pay:

3.1

- a) We will reimburse the Reasonable medical or Hospital expenses you incur until you get back to Australia if you Injure yourself Overseas, or become Sick there. The medical or Hospital expenses must have been incurred on the written advice of a Medical Adviser. You must make every effort to keep your medical or Hospital expenses to a minimum.

If we determine that you should return home to Australia for treatment and you do not agree to do so, we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation.

You will then be responsible for any ongoing or additional costs relating to or Arising out of the event you have claimed for.

We will only pay for treatment received and/or Hospital accommodation during the 12 month period after the Sickness first showed itself or the Injury happened.

- b) We will also pay the cost of emergency dental treatment up to a maximum amount of \$4,000 per person for dental costs incurred, which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

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

We will not pay:

3.2

We will not pay for expenses:

- a) Arising from Pre-existing Medical Conditions, except as specified under the “**Pre-existing Medical Conditions**” section – see pages 19 to 21.
- b) When you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- c) After 2 weeks treatment by a chiropractor, physiotherapist or dentist, unless approved by Allianz Global Assistance.
- d) If you do not take the advice of Allianz Global Assistance.
- e) If you have received medical care under a Reciprocal National Health Scheme. Reciprocal Health Agreements are currently in place with Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, United Kingdom and New Zealand.

- f) For damage to dentures, dental prostheses, bridges or crowns.
- g) Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

SECTION 4 – ADDITIONAL EXPENSES

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

We will pay:

4.1

- a) We will reimburse any Reasonable additional accommodation and travel expenses if you cannot travel because of an Injury or Sickness which needs immediate treatment from a Medical Adviser who certifies in writing that you are unfit to travel.

We will also reimburse your Reasonable additional accommodation and travel expenses for you to be with your Travelling Companion if he or she cannot continue their Journey for the same reason.

We will also reimburse the Reasonable accommodation and travel expenses of your Travelling Companion or a Relative to travel to you, stay near you or escort you, if you are in Hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a Medical Adviser and with the prior approval of Allianz Global Assistance.

- b) If you shorten your Journey and return to Australia on the written advice of a Medical Adviser approved by Allianz Global Assistance, we will reimburse the Reasonable cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.
- c) If, during your Journey, your Travelling Companion or a Relative of either of you:
 - dies unexpectedly;

- is disabled by an Injury; or
- becomes seriously Sick and requires hospitalisation

(except Arising out of a Pre-existing Medical Condition), we will reimburse the Reasonable additional cost of your return to Australia. We will only pay the cost of the fare class you had planned to travel at.

- d) We will reimburse you for airfares for you to return to the place you were when your Journey was interrupted, if you return to your Home because:
- during your Journey, a Relative of yours dies unexpectedly or is hospitalised following a serious Injury or a Sickness (except Arising from a Pre-existing Medical Condition); and
 - it is possible for your Journey to be resumed; and
 - there is more than 14 days remaining of the period of cover, as noted on your Certificate of Insurance; and
 - you resume your Journey within 12 months of your return to Australia.

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

Plan A

- \$3,000 Single cover or \$6,000 Family cover

Plan B

- \$3,000

Plan C

- \$3,000 Individual/Family cover

- e) If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the policy is issued, and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death, we will pay for the Reasonable additional cost of your return to Australia and/or the cost of airfares for you to return to the place you were when your

Journey was interrupted. The most we will pay under this benefit is as follows:

Plan A

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

Plan B

- \$2,000

Plan C

- \$2,000 Individual/Family cover

- f) In addition, we will reimburse your Reasonable additional travel and accommodation expenses if a disruption to your Journey Arises from the following reasons:
- Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil protest, weather or natural disaster.
 - You unknowingly break any quarantine rule.
 - You lose your passport, travel documents or credit cards or they are stolen.
 - An accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
 - Your Home is rendered uninhabitable by fire, explosion, earthquake or flood.

If you do not have a return ticket booked to Australia before you were Injured or became Sick, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one you left Australia on.

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

We will not pay:

4.2

- a) We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your Journey to be cancelled, disrupted or delayed.
- b) We will not pay if the death, Injury or Sickness of your Relative Arises from a Pre-existing Medical Condition, except as specified under Policy Section 4.1 e).
- c) We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- d) We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e) We will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil protest, weather or natural disaster.
- f) We will not pay if you operate a Rental Vehicle in violation of the rental agreement.
- g) We will not pay as a result of you or your Travelling Companion changing plans.

SECTION 5 – HOSPITAL CASH ALLOWANCE

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

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

We will pay:

5.1

We will pay you \$100 for each day you are in Hospital if you are in Hospital for more than 48 continuous hours while you are Overseas.

We will not pay:

5.2

- a) We will not pay for the first 48 continuous hours you are in Hospital.

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

SECTION 6 – ACCIDENTAL DEATH

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

We will pay:

6.1

We will pay the death benefit to the estate of the deceased, if:

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

The amount we will pay for the death of accompanying Dependants is \$5,000 per Dependant (*applies to Plan A Single & Family cover, and Plan C Family cover only*).

We will not pay:

6.2

We will not pay for death caused by suicide or for any other reason other than caused by Injury as defined under “**Words with Special Meanings**” on page 5.

SECTION 7 – PERMANENT DISABILITY

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

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

We will pay:

7.1

We will pay if:

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

“Permanently disabled” means:

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

The amount we will pay for the permanent disability of accompanying Dependents is \$5,000 per Dependant (*applies to Plan A Single & Family cover, and Plan C Family cover only*).

We will not pay:

7.2

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 43 TO 45 FOR REASONS WHY WE WILL NOT PAY.

SECTION 8 – LOSS OF INCOME

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

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

We will pay:

8.1

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

We will not pay:

8.2

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

SECTION 9 – TRAVEL DOCUMENTS, CREDIT CARDS & TRAVELLERS CHEQUES

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

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

We will pay:

9.1

- a) We will reimburse you the replacement costs (including communication costs) of any travel documents, including passports, credit cards or travellers cheques you lose or which are stolen from you during your Journey.
- b) We will also cover loss resulting from the fraudulent use of any credit card held by you, following the loss of the card during your Journey.

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

We will not pay:

9.2

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

SECTION 10 – THEFT OF CASH

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

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

We will pay:

10.1

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

If you purchased Family cover under Plans A or C, the benefit limit is \$250 per person, up to the maximum amount shown in the Table of Benefits.

We will not pay:

10.2

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

SECTION 11 – LUGGAGE & PERSONAL EFFECTS UP TO THE REPLACEMENT VALUE (NEW FOR OLD)

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

PLEASE NOTE: for the purpose of this Policy Section:

- “specified items” refers to *Luggage and Personal Effects that have been listed as covered on your Certificate of Insurance with a nominated sum insured*
- “unspecified items” refers to *Luggage and Personal Effects that have not been listed as covered on your Certificate of Insurance with a nominated sum insured*

We will pay:

11.1

- a) We will pay the cost or value of any Luggage and Personal Effects which are stolen or accidentally damaged or are permanently lost.

We will decide whether to:

- replace the lost or damaged item(s) with the nearest identical item(s);
- pay the cost of repairing or replacing the item(s) to an “as new” condition; or
- pay you up to the amount of the sum insured.

However, any payment will not be more than:

- the limits specified in 11.1 b) below;
 - the original purchase price;
 - the amount it would cost us to replace or repair the item(s) - allowing for any trade discounts we are entitled to; or
 - the cost of repairing or replacing any undamaged part of a pair, set or collection.
- b) The maximum amount we will pay for any item (i.e. the item limit), **as per the Plan selected**, is as follows:

Plans A, B and C

- \$4,000 for video recorders or cameras
- \$6,000 for personal computers
- \$1,500 for mobile phones (including PDAs and any items with phone capabilities)
- \$1,000 for paintings, pictures, works of art, curios or antiques
- \$1,000 for any hand woven carpets or rugs
- \$1,000 for stamp collections, collectors pins, memorabilia and collectors non-negotiable currency
- \$1,000 for all other unspecified items

Plans D, E, F and G

- \$100 for all unspecified items

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

- a camera, lenses (attached or not), tripod and accessories;
- a matching pair of earrings;

are considered as only one item for the purpose of this insurance, and the appropriate single item limit will be applied.

- c) In addition to the limit shown in the Table of Benefits for this Policy Section, we will also pay up to a maximum of \$5,000 (or such other lower amount which you have selected) for any one item, or all items combined, that you have specified under the optional "*Specified Luggage & Personal Effects Cover*" and paid an additional premium for, or under Plan D.

The standard item limits shown in b) above do not apply to the specified items listed on your Certificate of Insurance, however, we will not pay more than \$5,000 or the original purchase price for each item, whichever is lower.

- d) Luggage and Personal Effects left in a motor vehicle are only covered during daylight hours and must have been locked in the boot or in a Locked Storage Compartment, and forced entry must have been made.

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

If you chose Plan A, B or C, the most we will pay for all Luggage and Personal Effects stolen from the locked boot or from a Locked Storage Compartment of an unoccupied motor vehicle during daylight hours is \$200 for each item, and \$2,000 in total for all stolen items, even if you have purchased the optional "*Specified Luggage & Personal Effects Cover*".

We will not pay:

11.2

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

- a) You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) Your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- c) The loss, theft or damage is to, or of, bicycles.
- d) The loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out, or items left behind in any aircraft, ship, tram, taxi or bus.
- e) The loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f) The loss, theft or damage is to, or of, Snow Sport Equipment. If you have purchased the optional "*Snow Cover*", refer to Policy Section 18 – *Own Snow Sport Equipment*.
- g) The loss, theft or damage is to, or of, golf equipment. If you have purchased the optional "*Golf Cover*", refer to Policy Section 23 – *Own Golf Equipment*.
- h) The Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- i) The loss or damage Arises from any process of cleaning, repair or alteration.
- j) The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- k) The Luggage and Personal Effects were left Unsupervised in a Public Place.

- l) The Luggage and Personal Effects were left unattended in a motor vehicle, unless they were locked in the boot or in a Locked Storage Compartment.
- m) The Luggage and Personal Effects were left overnight in a motor vehicle, even if they were locked in the boot or in a Locked Storage Compartment.
- n) The Luggage and Personal Effects have an electrical or mechanical breakdown.
- o) The Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- p) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- q) The loss or damage is to, or of, sporting equipment while in use (including surfboards).

SECTION 12 – LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

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

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

We will pay:

12.1

We will reimburse you if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier for more than 12 hours,

and in our opinion it was reasonable for you to purchase essential items of clothing or other personal items.

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

We will deduct any amount we pay you under this Policy Section for any subsequent claim for lost Luggage and Personal Effects (Policy Section 11).

We will not pay:

12.2

We will not pay if you are entitled to compensation from the bus line, air line, shipping line or rail authority you were travelling on for the relevant amount claimed.

However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

SECTION 13 - TRAVEL DELAY EXPENSES

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

We will pay:

13.1

We will reimburse the cost of your Reasonable additional meals and accommodation expenses if a delay to your Journey, for at least 6 hours, Arises from circumstances outside your control.

We will pay up to \$375 at the end of the initial 6 hour period. In addition, we will pay up to \$375 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

We will not pay:

13.2

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

- a) the financial collapse of any transport, tour or accommodation provider;
- b) an act or threat of terrorism,

nor will we pay if:

- c) you can claim your additional meals and accommodation expenses from anyone else.

SECTION 14 – ALTERNATIVE TRANSPORT EXPENSES

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

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

We will pay:

14.1

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

We will not pay:

14.2

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

SECTION 15 – PERSONAL LIABILITY

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

We will pay:

15.1

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

- death or bodily injury, and/or
- physical loss of, or damage to, property,

occurring during your Journey which is caused by an accident or a series of accidents attributable to one source or originating cause.

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

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

We will not pay:

15.2

We will not reimburse you for anything you have to pay because of a legal claim against you for causing bodily injury, death or loss or damage to, or of, property, if the claim Arises out of or is for:

- a) bodily injury to you, your Travelling Companion or to a Relative or employee of either of you;
- b) damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, your Relative or your Travelling Companion, or to an employee of either of you;
- c) the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d) the conduct of a business, profession or trade;
- e) any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under Workers' Compensation legislation, an industrial award or agreement, or Accident Compensation legislation;
- f) any fine or penalty, or aggravated, punitive, exemplary or liquidated damages;
- g) disease that is transmitted by you;
- h) any relief or recovery other than monetary amounts;
- i) a contract that imposes on you a liability which you would not otherwise have;
- j) assault and/or battery committed by you or at your direction; or
- k) conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

SECTION 16 – RENTAL VEHICLE EXCESS

You only have this cover if you choose Plans B, C or E, or purchased the optional “Rental Vehicle Excess Cover” under Plans A, D, F or G.

We will pay:

16.1

- a) We will reimburse the Rental Vehicle insurance excess or the cost of repairing the vehicle, whichever is the lesser, if a vehicle you have rented from a rental company is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the repair account and/or quote. This cover does not take the place of Rental Vehicle insurance and only provides cover for the excess component up to the applicable benefit limit.
- b) We will also pay up to \$500 for the cost of returning your Rental Vehicle to the nearest depot, if your attending Medical Adviser certifies in writing that you are unfit to do so during your Journey.

We will not pay:

16.2

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

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

SNOW COVER

SECTION 17 – EMERGENCY RESCUE

You only have this cover if you choose Plan F, or purchased the optional “Snow Cover” under Plans A, B, C, D, E or G.

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

We will pay:

17.1

Allianz Global Assistance will arrange for the following assistance services if you suffer an Injury or become Sick Overseas, and the Injury or Sickness Arises from snow sport activities:

- a) Access to a Medical Adviser for emergency medical treatment while Overseas.
- b) Any messages which need to be passed on to your family or employer in the case of an emergency.
- c) Provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas.
- d) Your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas, or bringing you back to Australia with appropriate medical supervision.
- e) The return to Australia of your Dependants if they are left without supervision following your emergency hospitalisation or evacuation.

If you die as a result of an Injury or Sickness that Arises from snow sport activities during your Journey, we will pay for the Reasonable cost of either a funeral or cremation Overseas and/or of bringing your remains back to your Home. The maximum amount we will pay is \$15,000 per person.

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

We will not pay:

17.2

- a) We will not pay for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia, unless it has been first approved by Allianz Global Assistance.
- b) We will not pay if you decline to promptly follow the medical advice we have obtained, and we will not be responsible for subsequent medical, Hospital or evacuation expenses.
- c) We will not pay for medical evacuation or the transportation of your remains from Australia to an Overseas country.
- d) We will not pay for any claims Arising from the following snow sport activities: off-piste skiing, bobsleighbing, snow rafting, para-pentling, heliskiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joreing and any form of power-assisted skiing or use of mechanised snow-mobiles, except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.
- e) We will not pay for any claims Arising outside the period 15th December to 31st March in Northern Hemisphere resorts, and 15th June to 30th September in Southern Hemisphere resorts.

SECTION 18 – OWN SNOW SPORT EQUIPMENT

You only have this cover if you choose Plan F, or purchased the optional “Snow Cover” under Plans A, B, C, D, E or G.

We will pay:

18.1

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

We will decide whether to:

- replace the lost or damaged item(s) with the nearest identical item(s);
- pay the cost of repairing or replacing the item(s) to an “as new” condition; or
- pay you up to the amount of the sum insured.

However, any payment will not be more than:

- the original purchase price;
 - the amount it would cost us to replace or repair the item(s) - allowing for any trade discounts we are entitled to; or
 - the cost of repairing or replacing any undamaged part of a pair, set or collection.
- b) A pair or related set of items, for example but not limited to:
- Matched or unmatched skis, bindings, ski poles and ski boots,
- are considered as only one item and the appropriate single item limit will be applied.
- c) Snow Sport Equipment owned by you and left in a motor vehicle is only covered during daylight hours and must have been locked in the boot or in a Locked Storage Compartment, and forced entry must have been made.

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

The most we will pay if Snow Sport Equipment owned by you is stolen from the locked boot or from a Locked Storage Compartment of an unoccupied motor vehicle during daylight hours is \$200 for each item, and \$1,000 in total for all stolen items.

We will not pay:

18.2

We will not pay a claim in relation to Snow Sport Equipment owned by you if:

- a) You do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b) The loss, theft or damage is to, or of, Snow Sport Equipment left behind in any hotel or motel room after you have checked out, or Snow Sport Equipment left behind in any aircraft, ship, train, tram, taxi or bus.
- c) The Snow Sport Equipment was being sent unaccompanied or under a freight contract.
- d) The loss or damage Arises from any process of cleaning, repair or alteration.
- e) The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- f) The Snow Sport Equipment was left Unsupervised in a Public Place.
- g) The Snow Sport Equipment was left unattended in a motor vehicle, unless it was locked in the boot or in a Locked Storage Compartment.
- h) The Snow Sport Equipment was left overnight in a motor vehicle, even if it was locked in the boot or in a Locked Storage Compartment.
- i) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were

reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

- j) The loss or damage is to, or of, Snow Sport Equipment while it is in use.

SECTION 19 – SNOW SPORT EQUIPMENT HIRE

You only have this cover if you choose Plan F, or purchased the optional “Snow Cover” under Plans A, B, C, D, E or G.

We will pay:

19.1

We will reimburse you for the costs of hiring alternative Snow Sport Equipment following:

- a) accidental loss, theft of, or damage to, Snow Sport Equipment owned by you, for which a claim has been accepted by us under Policy Section 18 (*Own Snow Sport Equipment*); or
- b) the misdirection or delay, for a period of more than 24 hours, of Snow Sport Equipment owned by you.

We will not pay:

19.2

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 43 TO 45 FOR REASONS WHY WE WILL NOT PAY.

SECTION 20 – SNOW SKI PACK

You only have this cover if you choose Plan F, or purchased the optional “Snow Cover” under Plans A, B, C, D, E or G.

We will pay:

20.1

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

We will not pay:

20.2

- a) We will not pay for any claims Arising from the following snow sport activities: off-piste skiing, bobsleighbing, snow rafting, parapenting, heli-skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joreing and any form of power-assisted skiing or use of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.
- b) We will not pay for any claims Arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

SECTION 21 – PISTE CLOSURE

You only have this cover if you choose Plan F, or purchased the optional “Snow Cover” under Plans A, B, C, D, E or G.

We will pay:

21.1

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

We will pay for either:

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

We will not pay:

21.2

- a) We will not pay for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level.
- b) We will not pay for any claims Arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

SECTION 22 – BAD WEATHER & AVALANCHE CLOSURE

You only have this cover if you choose Plan F, or purchased the optional “Snow Cover” under Plans A, B, C, D, E or G.

We will pay:

22.1

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

We will not pay:

22.2

- a) We will not pay unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted.
- b) We will not pay for any claims relating to resorts that do not have skiing facilities greater than 1,000 metres above sea level.
- c) We will not pay for any claims Arising outside the period 15th December to 31st March in Northern Hemisphere resorts and 15th June to 30th September in Southern Hemisphere resorts.

GOLF COVER

SECTION 23 – OWN GOLF EQUIPMENT

You only have this cover if you choose Plan G, or purchased the optional “Golf Cover” under Plans A, B, C, D, E or F.

We will pay:

23.1

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

We will decide whether to:

- replace the lost or damaged item(s) with the nearest identical item(s);

- pay the cost of repairing or replacing the item(s) to an “as new” condition; or
- pay you up to the amount of the sum insured.

However, any payment will not be more than:

- the original purchase price;
- the amount it would cost us to replace or repair the item(s) - allowing for any trade discounts we are entitled to; or
- the cost of repairing or replacing any undamaged part of a pair, set or collection.

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

- A matched or unmatched set of golf clubs, golf bag and buggy,

are considered as only one item and the appropriate single item limit will be applied.

- b) Golf equipment owned by you and left in a motor vehicle is only covered during daylight hours and must have been locked in the boot or in a Locked Storage Compartment, and forced entry must have been made.

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

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

We will not pay:

23.2

We will not pay a claim in relation to golf equipment owned by you if:

- a) You do not report the loss, theft or damage within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when

the loss, theft or damage occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.

- b) The loss, theft or damage is to, or of, golf equipment left behind in any hotel or motel room after you have checked out, or golf equipment left behind in any aircraft, ship, train, tram, taxi or bus.
- c) The golf equipment was being sent unaccompanied or under a freight contract.
- d) The loss or damage Arises from any process of cleaning, repair or alteration.
- e) The loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- f) The golf equipment was left Unsupervised in a Public Place.
- g) The golf equipment was left unattended in a motor vehicle, unless it was locked in the boot or in a Locked Storage Compartment.
- h) The golf equipment was left overnight in a motor vehicle, even if it was locked in the boot or in a Locked Storage Compartment.
- i) You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- j) The loss or damage is to, or of, golf equipment while it is in use.

SECTION 24 – GOLF EQUIPMENT HIRE

You only have this cover if you choose Plan G, or purchased the optional “Golf Cover” under Plans A, B, C, D, E or F.

We will pay:

24.1

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

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

We will not pay:

24.2

YOU MUST CHECK “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” PAGES 43 TO 45 FOR REASONS WHY WE WILL NOT PAY.

SECTION 25 – GOLF GREEN FEES

You only have this cover if you choose Plan G, or purchased the optional “Golf Cover” under Plans A, B, C, D, E or F.

We will pay:

25.1

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

We will not pay:

25.2

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

General Exclusions Applicable to all Sections

We will not pay under any circumstances if:

GENERAL

- 1) You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
- 2) You do not do everything you can to reduce your loss as much as possible.
- 3) Your claim Arises from consequential loss of any kind, including loss of enjoyment.
- 4) At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
- 5) Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by, or under, a law.
- 6) Your claim Arises from errors or omissions in any booking arrangements, or failure to obtain the relevant visa, passport or travel documents.
- 7) Your claim Arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 8) Your claim Arises from a government authority confiscating, detaining or destroying anything.

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

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

11) Your claim Arises from, is related to or associated with:

- an actual or likely Epidemic or Pandemic; or
- the threat of an Epidemic or Pandemic.

Refer to www.who.int and www.smartraveller.gov.au for further information on Epidemics and Pandemics.

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

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

and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning). Refer to www.who.int and www.smartraveller.gov.au for further information.

13) Your claim Arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.

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

15) Your claim Arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

MEDICAL

16) Your claim Arises from, is related to or associated with any Pre-existing Medical Condition, except as provided under the section "Pre-existing Medical Conditions" (pages 19 to 21), Policy Section 1.1 d) (page 28) and Policy Section 4.1 e) (page 31).

17) You take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).

18) Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.

19) Your claim Arises from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.

20) Your claim Arises out of pregnancy, childbirth or related complications.

21) Your claim involves a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.

22) Your claim involves the cost of medication in use at the time the Journey began, or the cost for maintaining a course of treatment you were on prior to the Journey.

23) Your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.

24) Your claim Arises from suicide or attempted suicide.

- 25) Your claim Arises from a sexually transmitted disease.
- 26) You were under the influence or addicted to intoxicating liquor or drugs, except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
- 27) Despite their advice otherwise following your call to Allianz Global Assistance, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the government of any other country.
- 28) Your claim Arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical Condition, we will exercise our right to organise a repatriation to Australia for this procedure to be completed.
- 29) Your claim Arises from or is any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they may live.
- 30) Your claim Arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind or from parachuting or hang gliding.
- 31) Your claim Arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
- 32) Your claim Arises from travel in any air-supported device, other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
- 33) Your claim Arises from snow sport activities unless you have chosen Plan F, or except as provided for under the optional "Snow Cover" and your Certificate of Insurance shows that you have purchased the Optional "Snow Cover".

SPORTS AND LEISURE

- 30) Your claim Arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind or from parachuting or hang gliding.

Claims

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing a claim form (available from www.travelclaims.com.au/amex or by calling us on 1800 230 566), and posting it to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim and we can reduce your claim by the amount of prejudice we have suffered because of the delay.

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

You must co-operate with us at all times in relation to the provision of supporting evidence and such other information as we may reasonably require.

- For medical, Hospital or dental claims, contact Allianz Global Assistance as soon as practicable.
- For loss or theft of your Luggage and Personal Effects, report it immediately to the police and obtain a written notice of your report.
- For damage or misplacement of your Luggage and Personal Effects caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official and obtain a written report, including any offer of settlement that they may make.
- Submit full details of any claim in writing within 30 days of your return.

CLAIMS ARE PAYABLE IN AUSTRALIAN DOLLARS TO YOU

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

YOU MUST NOT ADMIT FAULT OR LIABILITY

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

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

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

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

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

OTHER INSURANCE

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

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

SUBROGATION

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

These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

RECOVERY

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

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

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

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

BUSINESS TRAVELLERS – HOW GST AFFECTS YOUR CLAIM

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

FRAUD

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

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

Notes

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Notes

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

THIS INSURANCE IS ISSUED AND MANAGED BY

AGA Assistance Australia Pty Ltd, trading as Allianz Global Assistance

ABN 52 097 227 177

AFS Licence No. 245631

74 High Street, Toowong QLD 4066

THIS INSURANCE IS UNDERWRITTEN BY

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence No. 234708

2 Market Street, Sydney NSW 2000

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TRAVEL WITH CONFIDENCE
1 800 230 566

Global Assistance

Allianz 