



Domestic Travel insurance

Combined product disclosure statement, policy wording and financial services guide

This document contains Your Insurance Policy Terms, Provisos, Exclusions and Conditions.
It is important that You read and understand it and retain it in a safe place.

PRODUCT DISCLOSURE STATEMENT AND POLICY WORDING (PDS)

This PDS is designed to assist **you** in **your** decision to purchase InsureandGo Travel Insurance. It contains information about key benefits and significant features of InsureandGo Travel Insurance.

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

Cooling off Period on page 4
Privacy on page 5
The Duty of Disclosure on page 5
Dispute resolution on page 4

This document contains the full terms and conditions that apply to **your** policy.

Please keep this document in a safe place and carry it with **you** when **you** travel.

HOW INSUREANDGO DOMESTIC ONE-TRIP TRAVEL INSURANCE IS DISTRIBUTED AND ADMINISTERED

The insurer of this insurance is:

Mitsui Sumitomo Insurance Company, Limited
ABN 49 000 525 637, AFSL 240816
Level 18, 1 Bligh St, Sydney, NSW 2000, Australia

Throughout this PDS the insurer is referred to as **we, us, our**.

This insurance is distributed and administered on our behalf by our authorised representative

Mapfre Insurance Services Australia Pty Ltd
(InsureandGo Australia)
ACN 140 219 594
Level 11, 60 Carrington Street
Sydney, NSW 2000

Please refer to the financial services guide ("FSG") section of this for information on the services provided by InsureandGo Australia and the remuneration received, or to be received, by InsureandGo Australia as the General Insurance distributor and administrator of this insurance product.

InsureandGo Australia does not issue or underwrite (other than as our agent) or guarantee InsureandGo Travel Insurance.

CONTACT DETAILS

Enquiries

Phone within Australia: 1300 401 177

Fax within Australia: 2 9299 8694

Monday to Friday, 8.30am – 5.30pm

Email: info@insureandgo.com.au

Overseas emergency assistance helpline

Phone: + 61 2 9333 3999

24 hours a day, 7 days a week

This PDS has been prepared by **us** and InsureandGo Australia.

COVER OPTIONS AVAILABLE

InsureandGo Domestic One-Trip Travel Insurance provides cover for one **trip** within Australia up to a maximum duration that **you** select.

With InsureandGo Domestic One-Trip Travel Insurance, **you** have the option to select a policy type (number of people covered) and various policy upgrades and amendments which best suits **your** travel needs.

Please note: This Domestic One-Trip Travel Insurance does not cover any Medical and evacuation expenses incurred in Australia. Therefore, if **you** are going on a cruise within Australian territorial waters and would like to be covered for ON board Medical expenses and evacuation then **you** must choose either our One-Trip International Travel Insurance or our Annual Multi-Trip Travel Insurance and select cover for the Pacific region.

Policy types

You have the option to select:

Individual

This option provides cover for one person who is 18 years of age or older and their accompanying **dependent children**.

Couple

This option provides cover for one person who is 18 years of age or older and their accompanying **partner**.

Family

This option provides cover for one person who is 18 years of age or older (the **policy holder**), as well as their accompanying **partner** and/or accompanying **dependent children**.

Policy upgrades and amendments

Amendments

The following policy amendments only apply if they have been selected by **you**, the appropriate premium has been paid and they are shown on **your policy schedule**.

Excess eliminator and double excesses

Under most sections of this policy **you** have to pay the first part of any claim. This is called an excess. This will apply to each person claiming and to each incident and to each section of the policy **you** claim under. This amount is shown under each section where it applies.

If **you** pay an extra premium, **your** policy can include an excess waiver (excess eliminator) which will remove all excesses (except for increased medical excesses because of medical conditions or sports or leisure activities).

For a reduced premium **your** policy can include a double excess, in which case all excesses will be doubled (except for increased medical excesses because of medical conditions or sports or leisure activities).

Upgrades

Winter sports cover

Important: To have cover for any winter sport activity **you** must have purchased this option and the option must be shown on **your policy schedule**.

Please note: There is no cover for Medical expenses incurred whilst you are undertaking any of the covered winter sport activities listed in the table on page 26.

Please see page 25 for a full list of **winter sports** activities which are covered by this policy. If **you** have any questions, please send your enquiries to us via e-mail to info@insureandgo.com.au.

No cover is available unless before the activity takes place, **we** have agreed in writing to cover it. Terms and conditions will apply and additional premium may be required.

In addition to the standard policy benefits **you** will be covered for benefits under sections H1 to H6 inclusive.

If **you** do not choose to purchase the **winter sports** cover upgrade by paying the applicable premium then **we** will not cover any claim directly or indirectly relating to **winter sports**.

Please see pages 19-20 of this PDS for full details of this cover.

Business cover

In addition to the standard policy benefits **you** will be covered for benefits I1 to I4 inclusive.

Important: This upgrade is available by paying an additional premium.

Please see page 21 of this policy wording for full details of this cover.

Golf cover

In addition to the standard policy benefits **you** will be covered for benefits J1 to J3 inclusive.

Important: This upgrade is available by paying an additional premium.

Please see page 22 of this policy wording for full details of this cover.

KEY BENEFITS OF YOUR POLICY

Please note: This policy type does NOT include cover for Medical expenses incurred during your trip.

Some of the key benefits of **your** insurance policy may include:

- **Cancelling your trip before departure**
- **Cutting your trip short**
- **Additional emergency expenses**
- **Travel delay**
- **Personal belongings and baggage**
- **Delayed baggage**
- **Money**
- **Personal accident**
- **Personal liability**
- **Rental vehicle excess waiver**

Sums insured for each of these benefits are set out in the Tables of Benefits.

You should be aware that conditions and exclusions do apply. For detailed information about the benefits, excess applicable, exclusions, the circumstances under which and times benefits are provided and the process for making a claim, please read the sections of insurance on pages 12-22 and General exclusions on pages 10-11.

IMPORTANT INFORMATION

Your travel insurance

This PDS, along with **your policy schedule**, forms the basis of **your** contract of insurance. Together these documents explain what **you** are covered for. The PDS contains terms, conditions and exclusions which **you** should be aware of. **You** must keep to all the terms and conditions of the insurance; otherwise any claims **you** make may be reduced or not paid. Please read this PDS to make sure that the cover meets **your** needs and please check the details outlined within **your policy schedule** to make sure that the information shown is correct.

Residency

This insurance is only available to travellers who are citizens or permanent residents of Australia or non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.

If requested, **you** are required to provide such evidence in any of the following forms:

- a. Copy of **your** passport
- b. Australian residency documents
- c. Birth certificate
- d. Copy of valid Medicare, Private Health Fund or Overseas Student Travel Insurance
- e. Any other official documents proving residency or citizenship

We are not obligated to pay a claim or provide assistance if such evidence cannot be supplied, if requested.

Age limits

This insurance only covers persons who are 100 years of age or under at the date of application. A surcharge applies to the premium in respect of all **insured persons** over 50 years of age.

Applicants must be 18 years of age or over at the date of applying for this insurance. Persons over the age of 18 may purchase this policy on behalf of financially dependent children or grandchildren (including, fostered or adopted children or grandchildren) who are under 18 years of age at the time of the application for this insurance.

Full adult premium will apply if dependents are not travelling with parents and/or grandparents. Parents or grandparents can buy insurance on behalf of dependents as long as:

- a) Dependents under 16 years of age will have full 100% adult supervision during the trip.

Health conditions

This insurance contains conditions that relate to **your** health and the health of others who may not be travelling with **you** but who **you** may be depending upon for **your trip**.

In particular, we do not cover medical problems that you or they had before the cover started or that occur during your trip.

Manual labour, humanitarian or missionary work/travel

This insurance does not cover **you** for engaging in any **manual labour**, humanitarian or missionary related travel. See General exclusion 14 on page 11 for full details. If **you** are unsure about this, please send **your** enquiries to **us** via e-mail to info@insureandgo.com.au.

Personal belongings and baggage

This policy does not provide cover for loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid minutes **you** have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food). Please refer to section D1 on page 14 for full details.

Sports and activities

You may not be covered when **you** take part in certain sports or activities. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is only available under sections E (Personal accident) and section F (Personal liability) for the activities listed in the Table of covered sports and activities on pages 23-25, and is only available where;

- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **your** activity is not listed under the Table of covered sports and activities on pages 23-24, cover is available if the activity meets the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings (e.g. bush walk) and which do not require specialised equipment or high level of fitness.
2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warning (e.g. Disneyland rides)

Sports and activities for which no cover is available are listed under Table of excluded sports and activities on page 26.

If **you** have any questions, please send your enquiries to us via e-mail to info@insureandgo.com.au.

Assistance provider

InsureandGo Australia is a subsidiary of Mapfre Asistencia that is a leading provider of international medical and emergency assistance. It operates a network of 24 hour telephone assistance centre's and has access to an international network of medical and emergency assistance providers including dedicated air ambulances in certain countries.

By choosing InsureandGo Travel Insurance, **you** can access these services before and during **your** journey. InsureandGo's staff are available to assist **you** every hour of every day as part of **your** cover. They will assess **your medical or emergency** situation and guide **you** through a process to solve it.

Depending on **your** specific needs, InsureandGo can:

- Provide pre-trip advice such as what vaccinations are required and the local medical conditions at **your** destination
- Help **you** in the event of lost luggage, travel documents or credit card by putting **you** in touch with the nearest embassy or other authorities
- When medical care is needed, direct **you** to suitable medical facilities, monitor **your** condition and treatment as **well** as keeping **your** family and friends at home informed.
- Coordinate evacuation or repatriation where you are located to a suitable medical facility, subject to assessment and approval by InsureandGo.

To contact InsureandGo phone REVERSE CHARGE from anywhere in the world on:
+61 2 9333 3999

Insured person's name and policy number must be quoted at the time **you** call

Costs

The premium will be quoted to **you** during the purchasing process and it will also be shown on **your policy schedule**.

Premiums are based on a number of factors including the destination and length of **your trip**, the number of travelers and their ages.

The base premium will be increased by any optional covers **you** select. Premiums are inclusive of applicable government charges including GST and Stamp Duty.

Cooling off period

If this cover is not suitable for **you** and **you** want to cancel **your** policy **you** may return this insurance to **us** within 14 days of purchasing it, provided that no claim has arisen, **you** have not exercised any other rights under the policy and **your** trip has not commenced. **We** will cancel the policy and give **you** a full refund of premium.

If **you** cancel after this 14 day period no premium refund will be made. Address: - Level 11, 60 Carrington Street, Sydney NSW 2000

The Code of Practice

We are bound by the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works.

How to make a claim

You must register any claim within 30 days after completion of **your** travel. If **you** need to make a claim, **we** will require **you** to:

- (a) provide **us** with original invoices, receipts and other vouchers relating to **your** loss or expenses. It is the responsibility of the **insured person** to provide proof of ownership of any lost, stolen or damaged items and **we** are under no obligation to make payment without this proof of ownership.
- (b) produce **your policy schedule**.
- (c) provide **us** with all information **we** require in English or officially translated into English.

For claim forms or any enquiries in relation to entitlement to claim under this policy, contact InsureandGo Australia for assistance on:

Phone: **2 9333 3901** or Email to info@insureandgo.com.au. or alternatively **you** can download a claim form from the Important claims information page at <http://insureandgo.com.au>.

An excess applies to some claims under some policy sections. Please refer to the Table of Benefits on page 6 for further information.

Dispute resolution

We are committed to handling any concerns or complaints about **our** products or services.

If **you** have a complaint or concern:

1. Contact **our** call centre and raise it with **us**.
2. If **your** complaint is not satisfactorily resolved **you** may request that the matter be reviewed by management by writing to:
The Dispute Resolution Manager
Mapfre Insurance Services Australia Pty Ltd
Level 11, 60 Carrington Street
SYDNEY NSW 2000
3. If **you** are still unhappy, **you** may request that the matter be reviewed by **our** Internal Dispute Resolution Committee ("Committee"). **We** will respond to **you** with the Committee's findings within 15 working days.
4. If **you** are not satisfied with the finding of the Committee, **you** may be able to take **your** matter to an independent dispute resolution body, the Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which **we** are obliged to comply.
5. FOS' contact details are:
Financial Ombudsman Service
Phone: 1300 780 808 (local call fee applies)
Email: info@fos.org.au
Internet: <http://www.fos.org.au>
GPO Box 3
Melbourne, VIC 3001

Financial Claims Scheme

The Financial Claims Scheme (FCS) provides compensation to policyholders (that satisfy its eligibility criteria) with valid claims against a failed general insurer.

You may be entitled to payment under the FCS if **we** are unable to meet **our** obligations under this insurance. Information about the FCS can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Updating this PDS

Information in this PDS is subject to change from time to time. Where a change occurs in relation to information that is not materially adverse **we** may update it by including information on **our** website. A paper copy of such information will be provided upon request.

General advice warning

Any financial product advice provided by **us** is general only and is provided without taking into consideration **your** personal circumstances, objects or financial situation.

Because of this **you** need to read this PDS to consider if InsureandGo Travel Insurance is right for **you** before deciding to acquire InsureandGo Travel Insurance to ensure that it suits **your** needs.

Privacy Statement, Consent and Disclosure

We and InsureandGo Australia comply with the requirements of the *Privacy Act 1988* (Cth) (Privacy Act) (including the Australian Privacy Principles), which apply to any personal information (as defined in the Privacy Act) that is collected by InsureandGo Australia.

Purpose of Collection

We and InsureandGo Australia collect information necessary to underwrite and administer **your** insurance cover, to maintain and to improve customer service and to advise **you** of other products that **you** may be interested in. This may include **your**:

- name;
- date of birth;
- contact details (including address, email address and telephone number)
- medical conditions and other health information or sensitive information (as those terms are defined in the Privacy Act); and
- travel details (for the purpose of the insured trip), amongst other information relevant to the rendering of the services.

You have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with **your** duty or to provide certain information may result in **us** either declining to provide cover, cancelling **your** insurance cover or declining or reducing a claim payment.

In the course of administering **your** policy, **we** and InsureandGo Australia may disclose **your** information to:

- the entities to which we and InsureandGo Australia are related contractors or third party providers providing services related to the administration of your policy;
- banks and financial institutions for the purpose of processing your application and obtaining policy payments;
- assessors, third party administrators, emergency assistance providers, retailers, medical providers, travel carriers, in the event of a claim;

- the emergency assistance provider who will record all calls to the assistance service provided under your policy for quality assurance training and verification purposes; and
- enable them to advise you of their insurance products or services.

Your personal information may be disclosed to entities and parties located overseas, including Spain, UK and the Philippines. **Your** personal information may also be disclosed to entities and parties in the countries and regions nominated under **your** insurance policy, or any other regions where **you** may require assistance.

They will only disclose **your** personal information to these parties for the primary purpose for which it was collected. In some circumstances **we** are entitled to disclose **your** personal information to third parties without **your** authorisation such as law enforcement agencies or government authorities.

Access and Correction to **your** information

You may gain access to **your** personal information and request changes by submitting a request to **us** and/or InsureandGo Australia. For more information on how to do this, please see our Privacy Policy which is available on our website at www.insureandgo.com.au/privacy-policy.html

Complaints and contact details

If **you** believe that we have interfered with **your** privacy in our handling of **your** personal information or if **you** have any questions about our processes for handling **your** information, **you** may send **your** queries and lodge a complaint by contacting **us** info@insureandgo.com.au or in writing to: Privacy Queries & Complaints, InsureandGo Australia, Level 11, 60 Carrington Street, Sydney NSW 2000, Australia.

For more information on how **we** will handle **your** complaint, please see our Privacy Policy which is available on our website at www.insureandgo.com.au/privacy-policy.html

Consent Acknowledgment

By providing **your** personal information to enable completion of the application of insurance (including any associated form) and paying the premium, **your** consent to the use of **your** personal information stated in the privacy statement above. If **you** do not wish **Us** and/or InsureandGo Australia to use **your** personal information to keep **you** informed of **our** insurance products and services please contact **us** and let **us** know.

Duty of disclosure

What you must tell us

When answering **our** questions, **you** must be honest and **you** have a duty under law to tell **us** anything known to **you**, and which a reasonable person in the circumstances, would include in answer to the question. **We** will use the answers in deciding whether to insure **you** and anyone else to be insured under the policy, and on what terms.

Who Needs to Tell us

It is important that **you** understand **you** are answering **our** questions in this way for **yourself** and for anyone else whom **you** want to be covered by this policy.

If you Do Not Tell us

If **you** do not answer **our** questions in this way, **we** may reduce or refuse to pay a claim, or cancel a policy. If **you** answer **our** questions fraudulently, **we** may refuse to pay a claim and treat the policy as never having been in existence.

TABLE OF BENEFITS

The following is a summary of cover only and the policy is subject to terms, conditions, limits and exclusions. Values shown below are maximum amounts payable in Australian Dollars. Not all policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to **you**. Please refer to the applicable sections of the policy wording.

TABLE OF BENEFITS APPLICABLE TO INDIVIDUAL, COUPLE AND FAMILY COVER

The sums insured set out below are:

- a. If **you** are travelling alone, with a partner or alone or with a partner and/ **your** dependent children the maximum amount **we** will pay under each section per **insured person** per **trip**

TABLE OF BENEFITS – INDIVIDUAL, COUPLE AND FAMILY COVER			
Section	Benefit	Sum insured	Excess*
A	Cancelling your trip before departure	\$10,000	\$100
B1	Cutting your trip short	\$10,000	\$100
B2	Additional emergency expenses	\$5,000	\$100
C	Travel delay	\$50 per completed 12 hours up to \$500	Nil
D1	Personal belongings and baggage	\$5,000	\$100
	Including sub-limit for laptops, tablets, cameras, video cameras and mobile phones only	\$2,000	
	Including: single article limit/ pair or set of items limit	\$500	
	Including: valuables limit	\$500	
	Including: any property (including specified items) which is lost or stolen from an unattended motor vehicle)	\$500	
D3	Delayed baggage	\$250	Nil
D4	Money	\$250	\$100
E	Personal accident:		
	Event 1(a) Death of insured person aged 18 years to 65 years	\$15,000	Nil
	Event 1(b) Death of dependent child or insured person aged under 18 years	\$5,000	Nil
	Event 1 (c) All benefits for insured person aged 66 years or over	\$15,000	Nil
	Event 2 Permanent paraplegia or Quadriplegia	\$15,000	Nil
	Event 3 Permanent total loss of sight of one or both eye	\$15,000	Nil
	Event 4 Permanent total loss of use of one or more limbs	\$15,000	Nil
F	Personal liability	\$1,500,000	\$100
G	Rental vehicle excess waiver	\$4,000	\$100

*Excess

When claiming under certain sections listed in the table above, **you** have to pay the first part of a claim. The excess will apply to each **insured person** claiming, and to each event that a claim relates to.

You may have chosen to either take double excess or waive the excess (Excess eliminator) see the Excesses section on page 2. This will be shown on **your policy schedule**.

TABLE OF BENEFITS FOR UPGRADES

The following sections of cover are only available if *you* pay the appropriate extra premium and this is shown on *your* InsureandGo Domestic One-Trip Travel Insurance *policy schedule*.

Winter sports cover^			
Section	Benefit	Sum insured	Excess*
H1	Winter sports equipment	\$1,250	\$100
	Single article, pair or set limit	\$600	
H2	Winter sports equipment hire	\$50 per 24 hours up to \$500	Nil
H3	Lift pass	\$500	\$100
H4	Ski pack	\$150 per 24 hours up to \$600	Nil
H5	Piste closure	\$50 per 24 hours up to \$500	Nil
H6	Avalanche cover	\$600	\$100

Business cover			
Section	Benefit	Sum insured	Excess*
I1	Business equipment	\$2,500	\$100
	Single article, pair or set limit	\$1,000	
	Business samples	\$1,000	
I2	Emergency courier expenses	\$500	\$100
I3	Business equipment hire	\$100 per 24 hours up to \$1,000	Nil
I4	Business money	\$1,000	\$100
	Cash limit	\$500	

Golf cover			
Section	Benefit	Sum insured	Excess*
J1	Golf equipment	\$3,000	\$100
	Single article, pair or set limit	\$1,000	
J2	Golf equipment hire	\$100 per 24 hours up to \$1,000	Nil
J3	Fees and equipment hire	\$150 per 24 hours up to \$600	Nil

Additional specified items cover			
Section	Benefit	Maximum sum insured	Excess*
D2	Specified items	\$4,000 for a single item, up to	\$100
	Single article, pair or set limit	\$6,000 for combined items	
	(min \$500, Max \$4,000)		

***Excess** - When claiming under certain sections listed in the table above, you have to pay the first part of a claim. The excess will apply to each **insured person** claiming, and to each event that a claim relates to.

You may have chosen to either take double excess or waive the excess (Excess eliminator) see the Excesses section on page 2. This will be shown on *your policy schedule*.

GENERAL DEFINITIONS

Wherever the following words or phrases appear **bold and italic** in the policy wording they will always have the meanings shown under them. Please also refer to the section details for further definitions.

Business associate

Any person, who works at **your** place of business and who, if **you** were both away from work at the same time, would prevent the business from running properly.

Business equipment

Computer equipment, communication devices (including mobile phones) and other business-related equipment which **you** need for **your** business and which is not insured elsewhere.

Civil unrest

Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Departure date

The departure date as specified in **your policy schedule**.

Dependent children

Your financially dependent children or grandchildren (including fostered, or adopted children or grandchildren) who are under 18 years of age and who are named on the **policy schedule**.

As a point of clarification:

- No cover is available for children who are born during **your trip**.

Financial default

Insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Home

Your usual place of residence within Australia.

Insured person

Any person for whom the appropriate premium has been paid and who is named on **your policy schedule**.

Manual labour

Work involving physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing, or fruit picking (not involving machinery).

Natural disaster

An extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Pair or set of items

A number of associated items being similar or complementary or used together. (E.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs)

Partner

A person who is over the age of 18, who **you** live with at the time of purchasing this insurance, and who is **your** husband or wife, fiancé or fiancée, or de-facto partners of either sex and who are named on the **policy schedule**.

Policy end date

The end date is **your** travel conclusion date and is as specified in **your policy schedule**.

Policy holder

The person named in the **policy schedule** as the Policyholder and is also an **insured person** under this policy.

Policy issue date

The date the **policy schedule** is issued and is specified on your **policy schedule**.

Policy schedule

The InsureandGo Domestic One-Trip Travel Insurance document showing the names and details of all the people insured under this policy and any special conditions that apply.

Public place

Includes but is not limited to shops, airports (including airport lounges), train stations, bus stations, streets, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, public toilets and any place to which the public has access.

Public transport

Using a train, bus, ferry, coach or publicly licensed aircraft to join the booked holiday.

Relative

Your partner, or **your** or **your partner's**; parent, brother, sister, son, daughter, (including adopted or fostered children), uncle, aunt, grandparent, grandchild, stepparent, stepchild, stepbrother, stepsister or next of kin.

Terrorist act

Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the

stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism

Travelling companion

The person who is to travel with **you** for at least 50% of the **trip** and who made arrangements to accompany **you** before **you** began the **trip**.

Trip

A single return holiday or journey of up to 365 days if **you** are aged 65 or under, beginning in Australia and ending in **your** home address in Australia. **We** will only cover **you** for up to 90 days if **you** are aged 66 or over.

For the purposes of section A (Cancelling your trip) means the period commencing from:

- (i) the time **you** book, or
- (ii) the policy issue date on **your policy schedule**, whichever is later, and ends when you return to **your** home address in Australia

For the purpose of all other sections means to the period commencing from:

- (i) when **you** leave your home in Australia to commence **your** travel (but not earlier than 24 hours before the original departure time shown on **your** travel ticket), or
- (ii) the start date shown on **your policy schedule**, whichever is the later, and ends under all other sections when
 - (a) **you** return to **your** home address in Australia, or
 - (b) the end date, whichever is earlier.

Please note: **You** cannot purchase this insurance after **you** leave **your** home address in Australia, or, if **your** trip includes a booked domestic flight, after **you** embark on the first flight, whichever is later. If **you** wish to extend **your** cover whilst travelling then **you** need to contact **us** on **1300 401 177** or email us on info@insureandgo.com.

Unattended

Includes but is not limited to, when an item is not on **your** person at the time of loss, left with a person other than **your travelling companion**, left in a position where it can be taken without **your** knowledge including on the beach or beside the pool while **you** swim or leaving it a distance where **you** are unable to prevent it from being unlawfully taken.

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), portable audio or media players including but not

limited to ipods or other MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks.

War

War, whether declared or not, or any warlike activities, including use of military force by any sovereign nation to achieve economic, geographic, nationalistic, political, racial, religious or other ends.

We, us, our

Mitsui Sumitomo Insurance Company, Limited
ABN 49 000 525 637

Winter sports*

Recreational skiing/snowboarding, bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off piste skiing (with a professional snow sport instructor/guide only), recreational ski racing (not training for, or participating in a competition), snowmobiling and tobogganing.

*In all cases skiing also means snowboarding.

Please also refer to the winter sports section for further definitions relating to 'Backcountry and off-piste', 'Professional snow sport instructor' and 'Ski/snowboard fun parks'.

You, your, yourself

The **insured person(s)** named on the **policy schedule**, all being citizens or permanent residents of Australia and for whom the required premium has been paid.

GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** (InsureandGo) if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give **our** claims department all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor if this cancellation was due to a medical condition.

4. **You** must help **us** get back any money that **we** have paid, from other insurers or any other person, by giving **us** all the details **we** need and by filling in any forms **we** require. If **we** agree to cover **your** loss, **you** must let **us** take over and pursue any legal right of recovery **you** may have and **you** must co-operate with **us** in any recovery action.
 5. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may be cancelled and the premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.
 6. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to a post-mortem examination unless this is illegal in the country in which the post-mortem examination is to be performed.
 7. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.
 8. After a claim has been settled, any salvage **you** have sent into **our** claims department will become **our** property.
 9. **You** must follow any advice or instruction given to **you** by **us** or InsureandGo.
 10. **We** will not cover **you** for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which **we** are legally prohibited to pay by law. **We** will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what **you** would have been entitled to recover under this policy to the extent permitted by law..
- is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
 - have been told about a condition that will cause their death; or
2. **You** will not be covered under section A – Cancelling **your trip** before departure, if a close **relative**, person who **you** are booked to travel with or someone **you** plan to stay with who is not an **insured person** on this policy, if during the 90 days before this policy started they:
 - needed surgery, inpatient treatment or hospital consultations;
 - needed any treatment or prescribed medication; or
 - Were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or
 - Had been diagnosed with a terminal condition (that will cause their death) before this policy started.
 3. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance and which could reasonably be expected to lead to a claim
 4. Any claim arising from;
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
 5. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by **your** doctor) or where **you** are affected by Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
 6. Any claim arising out of **war**, civil war, invasion, insurrection, revolution, use of or threatened use of military power, usurpation of government or military power.
 7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for those which were not public knowledge when **you** booked **your trip**).
 8. Loss or damage to any property, or any loss, expense or liability arising from any nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.

GENERAL EXCLUSIONS

General exclusions apply to all sections of this policy. **We** will not cover the following:

1. **We** will not be liable for claims arising from any person, including those not travelling, whose condition might give rise to a claim if the claim relates to a medical condition or any illness related to a medical condition which **you** were aware of before **you** took out this insurance.

We will also not be liable if any person, including those not travelling, whose condition might give rise to a claim and who:

- is receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;

9. Any claim arising from the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
10. Any claim arising from extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
11. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless **you**;
 - a. as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country **you** are in, and
 - b. as the driver:
 - (i) hold a driving licence appropriate for the country **you** are in, and
 - (ii) if using a motorcycle rated 125cc or higher, **you** hold a current and valid license required for driving an equivalent rated motorcycle in Australia.
12. Any losses, liability or expenses that are for, related to or as a result of any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.
13. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
14. Any claim involving **you** taking part in:
 - a. **manual labour** in connection with business or trade.
 - b. missionary work and related travel.
 - c. humanitarian work and related travel.
15. Any claim relating to:
 - a. any form of racing other than on foot.
 - b. any sport or activity unless that sport or activity is covered under the Table of covered sports and activities section on pages 23-24, but only to the extent that cover is provided under that table.
 - c. any sport or activities listed under the Table of excluded sports and activities on page 26 of this policy wording.
 - d. **you** participating in any professional sports.
16. Any claim relating to **winter sports** (refer to definition on page 9) unless **you** have purchased the **Winter sports** cover upgrade.
17. Any costs which **you** would have been expected to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
18. Any claim arising as a result of **you**, or any person for whom **you** may cancel or alter **your** travel plans, failing to get the inoculations or vaccinations that **you** need to travel.
19. Any claim where **you** have failed to follow the advice or instruction of **us**, or of InsureandGo (Australia).
20. Any claim arising from government authority seizing, withholding or destroying anything of **yours**, any prohibition by or regulation or intervention (including but not limited to interference with **your** travel plans) of any government, or the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties.
21. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
22. Any claim arising from **you** knowingly making travel arrangements through an unlicensed travel agent.
23. Any claim arising from **your** tour being cancelled due to insufficient numbers.
24. Any claim for which **we** are prohibited by legislation from providing cover or making payments in respect of claims made under this policy, including but not limited to any legislation which requires **us** to be registered in the **insured person's** country of citizenship or residence where the event occurs and/or payments are to be made.
25. Any claim arising from errors or omissions in **your** booking arrangements by **you**, **your** travel agent or any other person acting on **your** behalf.
26. Any loss, injury, damage or legal liability sustained directly or indirectly by **you** if **you** are:
 - a. a terrorist;
 - b. a member of a terrorist organization;
 - c. a narcotics trafficker; or
 - d. a purveyor of nuclear, chemical or biological weapons.
27. Any claim arising from events that would be covered under the Golf or Business upgrades if those upgrades have not been purchased.

SECTIONS OF COVER

SECTION A – CANCELLING YOUR TRIP BEFORE DEPARTURE

Please note: **You** may be entitled to claim under sections A or C, but **you** may not claim under more than one of these sections for the same event.

Please note: Once a claim is made under section A – Cancelling your trip before departure, **your** travel insurance policy becomes invalid, and another travel insurance policy will need to be purchased for a new trip.

What you are covered for

If **you** have to cancel **your** trip because of one of the reasons listed below **we** will pay up to the amount shown in the Table of Benefits for:

- travel and accommodation expenses and pre-paid meal expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot recover from any sources;
- the cost of excursions, tours and activities which **you** have paid for and which **you** cannot recover from any sources; and

We will pay a benefit under this section if the cancellation of **your trip** is necessary and unavoidable as a result of:

- a. **your** unforeseeable death, injury, or illness
- b. the unforeseeable death, injury, or illness of **your relative, business associate or travelling companion** who is resident in Australia and who is in Australia at the time the event occurs
- c. **you** have to go to court to be a witness or be on a jury (but not as an expert witness) or **you** are put in quarantine.
- d. there is an accident involving a vehicle **you** were planning to travel in, which happens within seven days before the date **you** planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays.
- e. **you** are a member of the armed forces, police, fire, nursing or ambulance services and **you** have to stay at **home** in Australia because of an emergency or you are posted overseas unexpectedly.
- f. **you** are made redundant, as long as **you** are entitled to payment under the current redundancy payments law and, at the time of booking your trip **you** had no reason to believe you would be made redundant.
- g. It is necessary for **you** to stay at **home** in Australia after a fire, storm, flood or burglary at **your** home or place of business within 48 hours before the date **you** planned to

leave. We will need a written statement from a relevant public authority confirming the reason and necessity.

- h. **you** cannot travel because of government restrictions after an epidemic.
- i. **we** will also pay the cancellation cost of tuition or course fees up to \$2,000 if the sole purpose of **your** trip is to attend that course and that course is cancelled due to circumstances outside **your** control.
- j. **we** will pay the travel agent's cancellation fee up to 10% of the amount paid to the travel agent or \$1,500 for an individual policy or \$3,000 for a couple/family policy, whichever is the lesser, when full monies have been paid or the maximum amount of deposit has been paid at the time of cancellation. We will not pay any travel agent's cancellation fees above the level of commission and/or service fees normally earned by the agent had the trip not been cancelled.
- k. **we** will cover the expense for rescheduling **your** trip prior to departure provided the cost of rescheduling does not exceed the cost of cancellation. This benefit can only be claimed once per policy per **insured person**. Please note all other conditions and exclusions under section A (cancelling your trip before departure) still apply.

Important information

Where an airline ticket was purchased using frequent flyer or similar air points, **we** will pay **you** the frequent flyer or similar air points lost following cancellation of **your** air ticket. The amount payable will be calculated as follows:

- (i) If the airline will not refund **your** points, **we** will pay **you** the cost of equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
- (ii) If the airline will only refund a portion of **your** points, **we** will pay **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **your** points refunded back to **you**.

In addition to General exclusions, under section A, you are not covered for:

1. The excess as shown in the Table of Benefits.
2. Any change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**, or choose not to travel.
3. Any costs that would not have been incurred had **you** told the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as **you** knew **you** had to cancel **your trip**.
4. **You** being unable to travel due to a failure to obtain the passport or visa needed for the planned **trip**, or

failing to check in according to **your** itinerary or the times advised to **you**.

5. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your policy schedule**.
6. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
7. a. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being involuntarily retrenched from **your** usual full time employment in Australia.
b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion, relative or business associate**.
8. Cancellation, delays, or rescheduling caused by the carrier, but only in relation to the amounts paid in advance to the same carrier that is responsible for the cancellation, delay or rescheduling.

SECTION B1 – CUTTING YOUR TRIP SHORT

Please note: If you need to return to your home in Australia earlier than planned and you want us to pay, you must immediately contact InsureandGo to obtain approval from us (please see the Assistance provider section on page 3 of this PDS for contact details).

What you are covered for

We will provide this cover if the cutting short of **your trip** is necessary and unavoidable as a result of the following:

- **Your** treating medical practitioner certifying that **you**, or **your travelling companion**, are unfit to continue with **your** original itinerary
- The unexpected death of, or sudden serious injury or illness of, **you**, or **your travelling companion's relative** who is resident in Australia and who is in Australia at the time the event occurs, or of **your business associate** who is resident in Australia and who is in Australia at the time the event occurs.
- Serious damage to **your home** or business premises in Australia

We will pay up to the amount shown in the Table of Benefits for:

- travel, accommodation and meal expenses which **you** have paid or have agreed to pay under a contract and which **you** cannot recover from any other source; and
- the cost of excursions, tours and activities which **you** have paid for either before **you** left on **your trip** or

those paid for locally upon **your** arrival overseas and which **you** cannot recover from any other source.

We will only pay if **you** have already departed on **your trip** within Australia, and are not being reimbursed for these expenses under any other benefit in this policy including B2 (Emergency additional expenses).

SECTION B2 – EMERGENCY ADDITIONAL EXPENSES

Please note: If you need to return to your home in Australia earlier than planned and you want us to pay, you must immediately contact InsureandGo to obtain approval (please see the Assistance provider section on page 3 of this PDS for contact details).

You may be entitled to claim under sections B2 or C if your travel is delayed.

We will only pay if **you** have already left **your home** in Australia, and are not being reimbursed for these expenses under any other benefit in this policy including B1 (Cutting your trip short).

What you are covered for

We will pay up to the amount shown in the Table of Benefits for **your** reasonable and necessary additional accommodation, meal and travelling expenses (including emergency personal telephone calls), incurred after departure, that are over and above what **you** had originally budgeted to pay, if **your trip** is disrupted, or **you** are required to return to **your home** in Australia, because of:

- **your** treating medical practitioner certifying that **you**, or **your travelling companion**, are unfit to continue with **your** original itinerary
- the unexpected death of, or sudden serious injury or illness of, **you**, or **your travelling companion's relative** who is resident in Australia and who is in Australia at the time the event occurs, or of **your business associate** who is resident in Australia and who is in Australia at the time the event occurs.
- **you** innocently breaking any quarantine regulation
- serious damage to **your home** or business premises in Australia
- an accident involving **your** means of transport; or
- the cancellation, delay or diversion of **your** scheduled transport caused by riot, strike or civil commotion, but only those expenses that **you** cannot claim from someone else.

Important information

You must get written confirmation from the appropriate authority stating full details of the incident. **You** must keep all receipts for the extra expenses **you** pay.

In addition to General exclusions, under sections B1-B2 inclusive, you are not covered for:

1. The excess as shown in the Table of Benefits.

2. Any change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**, or choose not to travel.
3. Any additional expenses that would not have been incurred had **you** told the relevant holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as **you** knew **you** had to change **your** plans.
4. **You** being unable to continue with **your** travel due to failing to check in according to **your** itinerary or the times advised to **you**.
5. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your policy schedule**.
6. Any expenses that **you** can get back from the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation provider.
7. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.
8. The cost of a return ticket if **you** have not purchased a return air ticket. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure, at the same cabin class as **your** initial departure fare.
9. The non refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by **us** as part of a claim under this policy.
10. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
11. a. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being involuntarily retrenched from **your** usual full time employment in Australia.
b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion**, **relative** or **business associate**.

SECTION C – TRAVEL DELAY

Please note: **You** may be entitled to claim under sections B or C if **your** return to **your home** in Australia is delayed, but **you** may not claim under more than one of these sections for the same event.

What **you** are covered for

We will pay up to the amount shown in the Table of Benefits if during a **trip**, **your** final internal departure from or returning to **your home** in Australia by aircraft or sea vessel, is delayed due to poor weather conditions, a strike, industrial action or mechanical breakdown.

We will pay a benefit for each completed period of time as specified in the Table of Benefits that **you** are delayed as long as **you** eventually go on the holiday.

The applicable period of time for the cover **you** have selected is noted on the Table of Benefits.

In addition to General exclusions, under section C, **you** are not covered for:

1. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
2. Any claim that results from **you** missing a connection flight.
3. Any claim that results from **civil unrest** or **natural disaster**.
4. Any claim that results from a delay due to poor weather conditions, mechanical breakdown or an actual or planned strike or industrial action which the public knew about, at the time **you** made **your** travel arrangements for the trip or at the time that **you** purchased **your** policy, whichever is the latter.

Important information

Under this policy **you** must:

- have checked in for **your** trip at or before the recommended time; and
- get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

SECTION D1 – PERSONAL BELONGINGS AND BAGGAGE

What you are covered for

We will pay for items which accompanied **you** for your individual and personal use during **your trip**. **We** will pay up to the amount shown in the Table of Benefits for items owned (not rented) by **you** which are lost, stolen or damaged during **your trip**.

Please see the Table of Benefits for the sub limits which apply to this section. (E.g. the maximum **we** will pay for any property (including specified items) which is lost or stolen from an unattended motor vehicle is \$500 for each **insured person**. **We** will only pay if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle).

We will also pay the reasonable replacement cost for the loss, theft or damage to prescription contact lenses and glasses, hearing aids and artificial limbs.

Important information

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance will be made for wear, tear and loss of value depending on the age of the property.
- **We** will not pay any claims relating to a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity). **You** are also required to block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- The maximum amount **we** will pay for any one item, **pair or set of items** that has not been specified is shown in the Table of Benefits. Please refer to the definition of '**pair or set of items**' on page 8.
- The maximum amount **we** will pay for **valuables** in total that have not been specified is shown in the Table of Benefits. Please refer to the definition of '**valuables**' on page 9.
- It is the responsibility of the **insured person** to provide proof of ownership of any lost, stolen or damaged items and **we** are under no obligation to make payment without this proof of ownership.

SECTION D2 - ADDITIONAL SPECIFIC ITEMS COVER

Please note: This is an optional cover. To arrange this additional cover and pay the appropriate extra premium, please call us on 2 9333 3902.

What you are covered for

Additional cover is available for luggage and personal effects by specifying the individual items and paying an additional premium when **you** buy **your** policy.

We will pay up to the cost price of the item, to the maximum limit of \$4,000 per item, provided that the combined total of all **your** specified items does not exceed \$6,000.

The most **we** will pay is limited to the item value stated on **your** Certificate of Insurance or the cost of the item, whichever is lower.

Receipts and/or valuation certificates need to be provided. Please also refer to the General exclusions on pages 10-11.

What you are covered for

For an additional premium, **you** can cover your personal effects by specifying the individual items on **your** policy.

We will pay up to the cost price of the item, to the maximum limit of \$4,000 per item, provided that the combined total of all **your** specified valuables does not exceed \$6,000.

The most **we** will pay is limited to the item value stated on **your** Certificate of Insurance or the cost of the item, whichever is lower. Receipts and / or valuation certificates need to be provided.

SECTION D3 – DELAYED BAGGAGE

What you are covered for

We will pay up to the amount shown in the Table of Benefits for buying essential items if **your** baggage is delayed by an airline or transport company during **your trip** for more than 24 hours.

Important information

1. There is no cover under this section if **your** baggage is delayed on **your** final inward journey returning **home**.
2. **You** must get written confirmation of the length of the delay from the appropriate airline or transport company and **you** must keep all receipts for the essential items **you** buy. If **your** baggage is permanently lost **we** will deduct any payment **we** make for delayed baggage from your overall claim for baggage

SECTION D4 – MONEY

What you are covered for

We will pay up to the amount shown in the Table of Benefits for replacing **your** personal money (notes and coins) if it is lost or stolen.

It is the responsibility of the **insured person** to provide proof of ownership of any lost or stolen personal money and **we** are under no obligation to make payment without this proof of ownership.

In addition to General exclusions, under sections D1-D4 inclusive, you are not covered for:

1. The excess as shown in the Table of Benefits (this does not apply if **you** are claiming under section D3).
2. Property **you** leave **unattended** in any **public place** or with someone **you** do not know looking after it.
3. Any loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling.
4. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.
5. Breakage or scratching of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to **winter sports** equipment or **golf equipment** and **you** have purchased the Winter sports cover or Golf cover upgrades (as applicable)).
6. Damage due to scratching or denting unless the item has become unusable as a result of this.
7. Losses due to devaluation or depreciation of currency.
8. If **your** property is legally delayed, held or confiscated by Customs, the police or other officials.
9. If **your** baggage is delayed on **your** final inward journey returning **home**.
10. Loss of jewellery (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
11. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
12. Loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid minutes **you** have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
13. Cash and other negotiable items, gold or precious metals, precious unset or uncut gemstones, bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, traveller's samples, or property of any kind used wholly or partially for business. This exclusion does not apply to the extent of cover provided under section D4 (Money) available under section I4 (Business money) available under the Business cover upgrade respectively.
14. Any claims in relation to;
 - a. unaccompanied luggage (unless **your** airline carrier has to transfer **your** luggage to a different carrier or flight for reasons other than the luggage being over the allowable weight limit)
 - b. luggage sent under any freight agreement or items sent by postal or courier services.
15. Wear and tear, depreciation in value or gradual deterioration, damage by moth, vermin, insects, atmospheric or climatic conditions, or any process of cleaning, dyeing, ironing, repairing, restoring or like actions.
16. Any loss which **you** have claimed, or are claiming for under another section of this policy.
17. Any claims which **you** have claimed, or are claiming for under the winter sports equipment, Business equipment or Golf equipment sections.
18. Any claim relating to a mobile phone or device with phone capabilities if you are unable to supply the IMEI (International Mobile Equipment Identity).

Important information:

- **You must** act in a reasonable way as if uninsured to look after **your** property and not leave it **unattended** or unsecured in a public place.
- **You must** carry **valuables** with **you** when **you** are travelling.
- **You must** report the loss to local authorities or local police within 24 hours of the incident occurring and get a written report from them.
- **You must** report any loss or theft to the police within 24 hours of discovery and get a written police report from them.
- **You must** report any loss, theft, damage or delay to personal belongings and baggage to the relevant airline or transport company within 24 hours of discovery and get a written report from them. In the case of an airline; a property irregularity report will be required. If the loss, theft or damage to **your** property is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

SECTION E – PERSONAL ACCIDENT

DEFINITIONS RELATING TO THIS SECTION

Injury

Injury means a bodily injury to an **insured person** resulting from an accident caused by violent, sudden, external and visible means and occurring solely and directly and independently of any other cause including any illness, disease or pre-existing physical or congenital condition (except illness directly resulting from medical or surgical treatment rendered necessary by such injury), provided the injury:

- (a) occurs during **your trip**, and
- (b) results in any of the events specified in the List of events for section E (below).

Limb

The entire limb between the shoulder and the wrist or between the hip and the ankle.

Paraplegia

Permanent and entire paralysis of both legs and part or whole of the lower half of the body.

Permanent

Lasting 12 consecutive months and at the end of that period is certified by a legally qualified medical practitioner who is not a family member as being beyond hope of improvement.

Quadriplegia

Permanent and entire paralysis of both legs and both arms.

Total loss

Where the body part is a **limb**, as referenced in the List of events for section E (below), the total **permanent** physical loss or **permanent** loss of use of that body part. Where the body part is an eye, **total loss** means loss of sight in one or both eyes, meaning physical loss of an eye or the loss of a substantial part of sight of an eye. A substantial part means the degree of sight after the **injury** has been reduced to 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. At 3/60 on the Snellen scale something can be only seen at 3 foot or less which should be seen at 60 foot.

What you are covered for

If while on your **trip**, **you** suffer an **injury** that within 12 consecutive months directly results in any event described in the List of events for section E (below), **we** will pay **you** or **your** estate the amount as stated in Table of Benefits.

LIST OF EVENTS FOR SECTION E – PERSONAL ACCIDENT

The amount payable for each event is as shown on the **Table of Benefits** for **your** selected level of cover as shown on the **policy schedule**.

THE EVENTS	
Injury directly resulting, within 12 consecutive months, in:	
1.a	Death of insured person aged 18 years to 65 years
1.b	Death of dependent child or insured person aged under 18 years
1.c	Death of insured person aged 66 years or over
2.	Permanent paraplegia or Quadriplegia
3.	Permanent total loss of sight of one or both eyes
4.	Permanent total loss of, or loss of use of, one or more limbs

Exposure

If an **insured person** suffers an event as a direct result of exposure to the elements, **we** will pay the amount shown for that event in accordance with the sum insured specified in the Table of Benefits.

Disappearance

If an **insured person** disappears and after 12 consecutive months it is reasonable for **us** to believe they have died due to an **injury** (as defined), **we** will pay the benefit as shown for event 1 (Death) subject to receipt of a signed undertaking by **you** or the deceased **insured person's** estate that any such payment shall be refunded if it is later demonstrated that the **insured person** did not die as a result of an **injury**.

Important information

We will not pay for more than one of the events listed in the List of events for section E in respect of the same **injury**.

In addition to General exclusions, under section E, you are not covered for:

1. Any claim arising from illness or disease.
2. Any claims arising from any one of the sports and activities that:
 - a. the Table of covered sports and activities notes as not covered under this section.
 - b. are listed on the Table of excluded sports and activities.

SECTION F – PERSONAL LIABILITY

What you are covered for

We will pay up to the total amount shown in the Table of Benefits if, during **your trip**, **you** become legally liable for accidentally:

- injuring someone; or
- damaging or losing someone else's property.

Important information:

- **You must** give **our** claims department notice of any cause for a legal claim against **you** as soon as **you** know about it, and send them any documents relating to a claim;
- **You must** help **our** claims department and give them all the information they need to allow them to take or defend any action on **your** behalf;
- **You must not** offer or promise compensation, negotiate, pay, settle, admit or deny any claim or liability unless **you** get **our** claims department's permission in writing; and
- **We will** have complete control over any legal representatives appointed and any proceedings, and **we** will be entitled to take over and carry out in **your** name **your** defence of any claim or to prosecute for **our** own benefit any claims for indemnity, damages or otherwise against anyone else.
- **You may** give details of **your** name, address and travel insurance
- **You must** take photographs and videos, and get details of witnesses if **you** can.

In addition to General exclusions, under section F, you are not covered for:

1. The excess as shown in the Table of Benefits.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability:
 - a. to another **insured person**, members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into unless such liability would have arisen in the absence of the contract;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**; or
 - f. arising due to **you** owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than

horses, domestic cats or dogs), firearms or weapons.

4. Judgments which are not established by a court in Australia or the country in which the event occurred giving rise to **your** liability (unless we otherwise provide our express prior written agreement to settle or compromise an action).
5. Any claim for exemplary, punitive or aggravated damages.
6. Any claims which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.
7. Any claims arising from any one of the sports and activities that:
 - a. are listed on the Table of excludes sports and activities on page 26.

SECTION G – RENTAL VEHICLE EXCESS WAIVER

DEFINITIONS RELATING TO THIS SECTION

Rental car:

The vehicle owned by a licensed rental company or agency, which **you** have agreed to hire from them according to the terms of **your** rental agreement. The rental car must have no more than 9 seats and not be driven off a public highway. The rental contract duration has to be less than 15 consecutive days.

You, your:

Each **insured person** shown on the policy schedule who is authorised in writing in the rental contract, to drive the **rental car**.

What you are covered for

We will pay **you** up to the amount shown in the Table of Benefits for any **Rental car** insurance excess **you** become liable to pay as a result of damage to, or theft of, a **Rental car**, whilst in **your** control during the **trip**.

Important information

- **You** must provide **us** with **your** rental agreement, receipts and accounts for all expenses **you** have to pay, Original bills or invoices **you** are asked to pay, details of any other insurance **you** may have that may cover the same loss.
- A copy of the authorised driver's driving licence.
- **We** will not pay any claim if **you** have not taken the Collision Damage Waiver (CDW) and Third Party (TP) insurance through the car rental company.

In addition to General exclusions, under section G, you are not covered for:

1. Any claim where **you** have not followed the terms of **your** rental agreement.
2. Any claim when **you** rent any of the following type of vehicles: commercial vehicles, buses, minibuses, trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles and other recreational vehicles, trailers, motorbikes, motorcycles or moped and any other vehicle having fewer than four wheels, antique cars (cars which are over 20 years old, or have not been manufactured for at least 10 years), limousines, expensive or exotic cars (for example, Corvette, Mercedes Benz, Porsche, Jaguar, Hummer, Land Rover).
3. Any claim where you have not taken Collision Damage Waiver (CDW) and Third Party (TP) insurance through the car rental company.
4. Damage sustained on any road, other than a road paved with cement or tarmac.
5. Losses due to driving while under the influence of drugs or alcohol, or reckless driving.
6. Any claim involving an unauthorised driver (i.e., a driver who has not been designated in the auto rental contract as an authorized driver by an authorised representative of the car rental company).
7. Any claim involving the theft of the rental vehicle when the authorised driver cannot produce the keys to the rental vehicle, as a result of negligence.
8. Theft of or damage to unlocked or unsecured vehicles.
9. Wear and tear, freezing, gradual deterioration or mechanical or electrical breakdown or failure.
10. Subsequent damages resulting from failure to mitigate damages once a covered loss has occurred.
11. Blowouts or tyre damage, unless damaged by fire, malicious mischief or vandalism, or stolen or unless the tire damage be coincident with a covered loss.
12. Collision/Loss Damage Waiver coverage purchased through the car rental company.
13. Any damage that is of an intentional or non-accidental nature, caused by the authorised driver(s) of the rental vehicle.
14. Depreciation, diminishment of value, administrative or other fees charged by the car rental company.
15. In no event shall coverage be provided when **you** rent a vehicle beyond 15 consecutive days from the same car rental company, whether the original agreement is extended, a new written agreement is entered into, or a new vehicle is rented, unless a 72-hour period has passed from the date the original rental vehicle was returned. A new vehicle rented in a different city from the same car rental company, at least 50 miles from

the location of the car rental company where the previous vehicle was rented, is permitted.

16. Losses resulting from any kind of illegal activity or acts.
17. Use of the rental vehicle to carry passengers or property for hire.
18. Value Added Tax, or similar tax, unless reimbursement of such tax is required by law.

SECTION H - WINTER SPORTS COVER

Please note: The following sections only apply if you have purchased the Winter sports cover upgrade and this is shown on your policy schedule. You do not have cover for any winter sport activity if you have not purchased this upgrade and if the option is not shown on your policy schedule.

DEFINITIONS RELATING TO WINTER SPORTS COVER

Winter sports*

Recreational skiing/snowboarding, bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off piste skiing (with a professional snow sport instructor/guide only), recreational ski racing (not training for, or participating in a competition), snowmobiling and tobogganing.

*In all cases skiing also means snowboarding

Winter sports equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings

Backcountry and off-piste

Is skiing in the backcountry on ungroomed and unmarked slopes or pistes, including skiing in unmarked or unpatrolled areas either inside or outside of a ski resorts boundaries, sometimes in the woods. Unlike groomed cross-country and alpine skiing, the land and the snow pack are not monitored, patrolled, or maintained. This is applicable to all types of skiing/snowboarding activities – inclusive of big foot skiing, cat skiing, glacier skiing, heli-skiing, mono skiing etc. Any kind of backcountry or off-piste activity on the snow is not covered without the attendance of a 'professional snow sport instructor' see definition below.

Professional snow sport instructor

- Holder of Level 2 Backcountry security award and relevant equivalent of this award.
- Holder of backcountry and mountain safety qualification that is mandatory for level 4 instructors. Instructors with this type of qualification can teach off-piste snow sports and lead day tours in the high mountains within and outside a ski area boundary. Instructors with this award have undergone tough assessment and training in high mountain safety and awareness off-piste.

Ski/snowboard fun parks

An area of a piste, or ski trail, created for freestyle skiers and boarders to use/undertake half pipes, moguls, jumps, rails, skier cross tracks etc.

SECTION H1 – WINTER SPORTS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Table of Benefits for **winter sports equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**.

Please note:

- An allowance will be made for wear, tear and loss of value on claims made for **winter sports equipment** as follows.

	Amount payable
Up to 12 months old	90% of the purchase price
Up to 24 months old	70% of the purchase price
Up to 36 months old	50% of the purchase price
Up to 48 months old	30% of the purchase price
Up to 60 months old	20% of the purchase price
Over 60 months old	0%

- The maximum amount **we** will pay for any one item, pair or set of items is shown in the Table of Benefits.

For the purposes of section H1 (**Winter sports equipment**), pair or set of items means a number of associated pieces of **winter sports equipment** being similar or complementary or used together. (E.g. a pair of skis and bindings, a pair of ski boots)

Important information

You must make claim lost, stolen or damaged **winter sports equipment** that was lost, stolen or damaged while being held by an airline, from the airline first.

Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

SECTION H2 – WINTER SPORTS EQUIPMENT HIRE

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the cost of hiring **winter sports equipment** that is necessary to continue with **your** original itinerary if **winter sports equipment** owned by **you** is:

- delayed in reaching **you** during **your trip** on **your** outward international journey for more than 12 hours; or
- lost, stolen or damaged during **your trip**.

Important information

You must keep all receipts for the **winter sports equipment** that **you** hire.

You must make any claim for lost, stolen or damaged **winter sports equipment** that was lost, stolen or damaged while being held by an airline, from the airline first

Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

SECTION H3 - LIFT PASS

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the loss or theft of **your** lift pass during **your trip**. Claims are calculated according to the expiry date of the lift pass – depending upon how many days there were left to run on the original lift pass, an unused pro-rata payment will be made of its original value.

In addition to General exclusions, under section H1-H3 inclusive, you are not covered for:

- The excess as shown in the Table of Benefits (this does not apply if **you** are claiming under section H2).
- Any item that was lost or stolen if **you** did not report to the police within 24 hours of discovering it, and for which **you** did not get a written police report
- Any **winter sports equipment** that **you** lost or was stolen or damaged during a journey, unless **you** report this to the carrier and get a property irregularity report at the time.
- Winter sports equipment you** left **unattended** in a public place, unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
- Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
- Any claims relating to any winter sports unless that winter sport is covered under the Table of covered winter sports section on page 25.

Important information

- You** must report any loss or theft to the police within 24 hours of discovery and get a written police report from them.
- You** must report any loss, theft, damage or delay to **winter sports equipment** to the relevant airline or transport company within 24 hours of discovery and get a written report from them. In the case of an airline, a property irregularity report will be required. If

the loss, theft or damage to **your winter sports equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.

- **You** must provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

SECTION H4 – SKI PACK

DEFINITIONS RELATING TO SKI PACK COVER

Ski pack

Means ski school fees or ski tuition fees, **your** lift pass and **winter sports equipment** that **you** have hired.

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the unused percentage of **your ski pack** which **you** have already paid for and cannot get back if **you** become ill or are injured during **your trip** and cannot take part in the **winter sports** activities as planned.

Please note: **Your** claim will be based on the number of complete days **you** have not used and an unused pro-rata payment will be made of the original value. **You** must get written confirmation of the nature of **your** illness or injury from the treating doctor along with confirmation of how many days **you** were unable to ski.

SECTION H5 – PISTE CLOSURE

Please note: This section only applies between 1 December and 15 April for travel to the Northern hemisphere or between 1 July and 30 September for travel to the Southern hemisphere.

What you are covered for

We will pay up to the amount shown in the Table of Benefits if, during **your trip**, as a result of not enough snow, too much snow or high winds in **your** booked holiday resort, all lift systems are closed for more than 12 hours while you are at the resort. **We** will pay for either:

- the cost of transport to the nearest resort up to the daily limit specified in the Table of Benefits; or
- a benefit for each complete 24-hour period that **you** are not able to ski if there is no other ski resort available.

Important information

You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

SECTION H6 – AVALANCHE COVER

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the necessary and reasonable extra travel and accommodation expenses that **you** need to pay overseas if **you** are prevented from arriving at or leaving **your** booked ski resort during **your trip** for more than 12 hours from the scheduled arrival or departure time because of an avalanche.

Important information

You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

In addition to General exclusions, under section H6, you are not covered for:

1. The excess as shown in the Table of Benefits.

SECTION I - BUSINESS COVER

Please note: The following sections only apply if **you** have purchased the Business cover upgrade and this is shown on **your policy schedule**.

DEFINITION RELATING TO BUSINESS COVER

Business equipment

Computer equipment, communication devices and other business-related equipment which **you** need in the course of **your** business and which is not insured elsewhere. The equipment must be owned by **your** employer or if **you** are self-employed it must be owned by **you**.

SECTION I1 – BUSINESS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Table of Benefits for **business equipment** which is lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the Table of Benefits (please refer to the definition of '**pair or set of items**' on page 8).

The maximum amount **we** will pay for business samples (meaning demonstration goods or goods sold by **your** company) is shown in the Table of Benefits.

Important information

You should make claims about **you** losing **your business equipment** or it being stolen or damaged while being held by an airline to the airline first). Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

SECTION I2 – EMERGENCY COURIER EXPENSES

What you are covered for

We will pay up to the amount shown in the Table of Benefits for necessary and reasonable emergency courier expenses that **you** need to pay to replace **business equipment** essential to **your** intended business due to loss, theft or damage that is covered under section I1 (**Business equipment**).

SECTION I3 – BUSINESS EQUIPMENT HIRE

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the cost of hiring **business equipment** if **your** own **business equipment** is:

- delayed in reaching **you** during **your trip** on **your** outward journey; or
- lost, stolen or damaged during **your trip**.

Important information

You must keep all receipts for the **business equipment** that **you** hire.

SECTION I4 – BUSINESS MONEY

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the loss or theft of business money (meaning cash or traveller's cheques) which is the property of **you** (if self-employed) or **your** employer while it is being carried with **you** or it is held in locked safety deposit facilities. The maximum amount we will pay for cash is shown in the Table of Benefits.

In addition to General exclusions, under sections I1-I4 inclusive you are not covered for:

1. The excess as shown in the Table of Benefits (this only applies if **you** are claiming under section I1 or section I4).
2. Any other circumstance excluded under 'What **you** are not covered for under sections D1, D2, D3 and D4' on pages 14-16.

SECTION J - GOLF COVER

Please note: The following sections only apply if **you** have the Golf cover upgrade and this is shown on **your policy schedule**.

DEFINITION RELATING TO GOLF COVER

Golf equipment

Golf clubs, golf bags, non-motorised trolleys and golf shoes.

SECTION J1 – GOLF EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Table of Benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**. The maximum amount we will pay for any one item, **pair or set of items** is shown in the Table of Benefits. Please refer to the definition of '**pair or set of items**' on page 8.

Our liability is solely based upon the **golf equipment** which has been lost, stolen or damaged and for example, does not extend to the replacement of **your** whole set of woods, or irons in the event of a claim being made for one item.

Important information

You should make claims about **you** losing **your golf equipment** or it being stolen or damaged while being held by an airline to the airline first. Any money **you** get under this policy will be reduced by the amount of compensation **you** receive from the airline for the same event.

SECTION J2 – GOLF EQUIPMENT HIRE

What you are covered for

We will pay up to the amount shown in the Table of Benefits for the cost of hiring **golf equipment** if **golf equipment** that is necessary to continue with **your** original itinerary and owned by **you** is:

- delayed in reaching **you** during **your trip** on **your** outward international journey; or
- lost, stolen or damaged during **your trip**.

Important information

You must keep all receipts for the **golf equipment** that **you** hire.

In addition to General exclusions, under section J1-J2 inclusive, you are not covered for:

1. The excess as shown in the Table of Benefits (this does not apply if **you** are claiming under section J2).
2. **Golf equipment** **you** leave **unattended** in any **public place** or with someone **you** do not know looking after it.

Important information:

- **You** must report any loss or theft to the police within 24 hours of discovery and get a written police report from them.
- **You** must report any loss, theft or damage to **golf equipment** to the relevant airline or transport company within 24 hours of discovery and get a written report from them. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to **your golf equipment** is only noticed after **you** have left the airport, **you** must contact the airline in writing with full details of the incident within seven days of leaving the airport and get a written report from them.
- **You** must provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

SECTION J3 – FEES AND EQUIPMENT HIRE

What **you** are covered for

We will pay up to the amount shown in the Table of Benefits for the unused percentage of **your** green fees, golf tuition fees or **golf equipment** hire which **you** have already paid for and cannot get back if:

- **you** become ill or are injured during **your trip** and cannot take part in the golf activities as planned; or
- loss or theft of documents or golfing equipment during **your trip** wholly prevents **you** from taking part in the prepaid golfing activity.

Important information

Your claim will be based on the number of complete days **you** have not used and an unused pro-rata payment will be made of the original value. **You** must get written confirmation of the nature of **your** illness or injury from the treating doctor along with confirmation of how many days **you** were unable to take part in the golfing activities. **You** must report the loss or theft of documents to the local police within 24 hours of discovery and get a written police report.

Table of covered sports & activities

You may not be covered when **you** take part in certain sports or activities

If **you** intend to take part in a sport or activity during **your trip**, please note that cover is only available for the activities listed below, and is only available where:

- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **your** activity is not listed below, cover is available if the activity meets the following criteria:

1. An activity able to be undertaken by persons of all ages including those activities with height or general health warnings (e.g. bush walk) and which do not require specialised equipment or a high level of fitness.
2. Activities provided by a commercial operator and open to persons of all ages including those with height or general health warnings (e.g. Disneyland rides)

Sports and activities for which no cover is available are listed under Table of excluded sports and activities on page 26.

If **you** have any questions, please send your enquiries to us via e-mail on info@insureandgo.com.au.

Activity	Am I covered for Medical expenses?	Special condition?*	Do sections F (Personal accident) & G (Personal liability) apply?	Excess payable
Amateur athletics	No		Yes	Standard
Archaeological digging	No		Yes	Standard
Archery	No		Yes	Standard
Badminton	No		Yes	Standard
Baseball	No		Yes	Standard
Basketball	No		Yes	Standard
Breathing observation bubble diving (maximum depth 30 metres)	No	Yes	Yes	Standard
Bridge walking - supervised by a fully-trained guide only	No	Yes	Yes	Standard
Bungee jumps (three jumps maximum)	No		Yes	Standard
Canopy walking or tree-top walking	No	Yes	Yes	Standard
Cricket	No		Yes	Standard
Cycling	No		Yes	Standard
Golf	No		Yes	Standard
Husky sledge driving	No	Yes	Yes	Standard
Jogging	No		Yes	Standard
Netball	No		Yes	Standard
Orienteering	No		Yes	Standard
Parasailing	No	Yes	Yes	Standard
Rambling	No		Yes	Standard
Refereeing	No		Yes	Standard
Roller blading (not racing or extreme)	No		Yes	Standard
Rowing	No		Yes	Standard
Running - sprint and long distance	No		Yes	Standard
Safari	No		Yes	Standard
Sand boarding	No		Yes	Standard
Sea canoeing or kayaking - day trips and coastal only	No		Yes	Standard
Sleigh rides - as part of a Christmas trip to Northern Europe	No		Yes	Standard
Skateboarding (no racing, half-pipe, stunts or extreme skating)	No		Yes	Standard

Activity	Am I covered for Medical expenses?	Special condition?*	Do sections F (Personal accident) & G (Personal liability) apply?	Excess payable
Snorkelling	No		Yes	Standard
Squash	No		Yes	Standard
Surfing (not big wave or extreme surfing)	No		Yes	Standard
Swimming	No		Yes	Standard
Tennis	No		Yes	Standard
Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	No	Yes	Yes	Standard
Trekking or hiking (under 3,000 metres altitude)	No		Yes	Standard
Tubing	No	Yes	Yes	Standard
Volleyball	No		Yes	Standard
Wake boarding (no stunts)	No		Yes	Standard
Water Polo	No		Yes	Standard
Water skiing (no stunts)	No		Yes	Standard
Zorbing	No	Yes	Yes	Standard

Special condition

* These activities must be with a commercial operator; and available to general public; and not considered extreme risk; and not require special skills or a high level of fitness to undertake.

Table of covered winter sports

These are defined in your policy as a **winter sports** activity. To have cover for any of the below winter sports activities **you** must have purchased the Winter sports Cover upgrade option and this option must be shown on **your policy schedule**.

Any references to skiing in the table below also include snowboarding.

Any references to skiing in the table below also include snowboarding. Please also refer to the specific definitions under the winter sports section relating to **'Backcountry and off piste'** and **'Professional snow sport instructor'**.

If **you** intend to take part in any Winter sport during **your trip**, please note that cover is only available for the activities listed below, and is only available where;

- **You** follow the safety guidelines for the activity concerned and where applicable, **you** use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If **you** have any questions, please send your enquiries to us via e-mail on info@insureandgo.com.au.

Activity	Am I covered for Medical expenses?	Special condition?*	Do sections F (Personal accident) & G (Personal liability) apply?	Excess payable
Big foot skiing	No		Yes	Standard
Cat skiing	No		Yes	Standard
Cross-country skiing (along a designated cross country ski route only)	No		Yes	Standard
Glacier skiing	No		Yes	Standard
Ice skating	No		Yes	Standard
Mono skiing	No		Yes	Standard
Off-piste skiing - with professional snow sport instructor/guide	No	Yes	Yes	Standard
Recreational ski racing (not training for, or participating in a competition)	No		Yes	Standard
Skiing (recreational only)	No		Yes	Standard
Tobogganing	No		Yes	Standard

Special condition

* These activities must be with a commercial operator; and available to general public; and not considered extreme risk; and not require special skills or a high level of fitness to undertake.

Table of excluded sports & activities

Please be aware that this is not a definitive list of excluded activities, but is intended to provide examples of sports and activities where cover is not available under this policy in any circumstances.

See the winter sports section for the specific definitions relating to '**backcountry and off piste**', '**professional snow sport instructor**' and '**ski/snowboard fun parks**'.

If **you** have any questions, please send your enquiries to us via e-mail on info@insureandgo.com.au.

Abseiling (fully harnessed)	Gorge swinging or canyon swinging	Paragliding
Assault course (no weapons)	Gorge walking	Parascending
Battle re-enactment (no live firearms)	Hang-gliding	Parapenting
Boating in international waters (other than on a commercial cruise liner)	Heli-skiing	Polo and Water Polo
Bobsleighting	Hockey	Potholing
Boxing (including training)	Horse riding or jumping	Quad biking
Camel or elephant riding or trekking	Hot-air ballooning	Rafting - white or black water
Canoeing (grade 1 & 2 rapids or lower)	Hunting	Rock Climbing – including Indoor
Canoeing (grade 3 & 4 rapids)	Hydro speeding	Rock scrambling
Cave tubing or river tubing	Ice Hockey	Rugby
Cascading	Jet boating	Running with the bulls
Clay-pigeon shooting	Jet skiing	Sand yachting
Coasteering	Kayaking	Scuba diving
Competition contact sports or activities (e.g. Rugby Union, Rugby League, AFL)	Kite surfing	Sea canoeing or kayaking – short or day trips with overnight stays
Competitive cycling	Lugeing	Shark diving
Cross-country skiing - not on a designated cross country ski route	Marathons	Skeletons
Cycle touring	Martial arts - training only	Ski acrobatics
Dragon boating	Micro lighting	Ski/snowboard fun parks
Dune or wadi bashing	Motorcycling	Ski jumping or stunting
Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica)	Mountain biking	Ski racing (including training)
Falconry	Mountain boarding	Sky diving
Football	Mountaineering	Target rifle shooting
Flying – as a passenger in private or small aircraft or helicopter	Mud buggying	Triathlons
Flying - piloting or crewing any aircraft	Off-piste skiing - without professional snow sport instructor/guide	Via ferrata
Freestyle skiing	Ostrich riding	White or black water rafting,
Gliding	Paintballing	Windsurfing
Go-karting	Parachuting	Yachting
		Zip lining

FINANCIAL SERVICES GUIDE

This Financial Services Guide ("FSG") provides information to assist **you** to decide whether **you** wish to use any of the services offered by Mapfre Insurance Services Australia Pty Ltd (InsureandGo Australia). It also sets out other information required by law to be included in an FSG.

For example, the FSG contains information about remuneration that may be paid to InsureandGo Australia and other relevant people or organisations related to the services offered. It also contains information about how **you** may access dispute resolution.

This FSG was prepared by InsureandGo Australia

GENERAL ADVICE WARNING

Any financial product advice provided by InsureandGo Australia is general only and is provided without taking into consideration **your** personal circumstances, objects or financial situation.

Because of this **you** need to read the Product Disclosure Statement to consider if InsureandGo Travel Insurance is right for **you** before deciding to acquire InsureandGo Travel Insurance to ensure that it suits **your** needs.

ABOUT INSUREANDGO AND HOW IT IS REMUNERATED

Mitsui Sumitomo Insurance Company, Limited (**MSI**) ABN 49 000 525 637 AFSL 240816 issues InsureandGo Travel Insurance. InsureandGo Australia is MSI's authorised representative to deal in and advise on InsureandGo Travel Insurance and receives a commission of between zero and forty five per cent to cover the costs incurred in connection with the administration, marketing and distribution of the product.

The PDS contains details of the premiums MSI receives in respect of InsureandGo Travel Insurance. Mapfre Re, Compania de Reaseguros, S. A. reinsures InsureandGo Travel Insurance and receives reinsurance premiums from MSI from which MSI receives a 2% commission.

InsureandGo Australia acts under binder when it deals in InsureandGo Travel Insurance. The significance of this is that it has an authority from MSI to enter into policies with customers on MSI's behalf as its agent.

When InsureandGo Australia provides financial services in relation to InsureandGo Travel Insurance it does so as MSI's agent and not yours.

Contact details for InsureandGo are:

InsureandGo Australia
ACN 140 219 594
Level 11, 60 Carrington Street
Sydney, NSW 2000

PROVIDING INSTRUCTIONS TO INSUREANDGO

Instructions are able to be received by:

Phone within Australia: 1300 401 177
Fax within Australia: 2 9299 8694

Email: info@insureandgo.com.au
Letter: InsureandGo Australia
Level 11, 60 Carrington Street
Sydney, NSW 2000

DISPUTE RESOLUTION

We are committed to handling any concerns or complaints about our products or services.

If you have a complaint or concern:

1. Contact our call centre and raise it with us.
2. If your complaint is not satisfactorily resolved you may request that the matter be reviewed by management by writing to:
The Dispute Resolution Manager
Mapfre Insurance Services Australia Pty Ltd
(InsureandGo Australia)
Level 11, 60 Carrington Street
SYDNEY NSW 2000
3. If you are still unhappy, you may request that the matter be reviewed by our Internal Dispute Resolution Committee ("Committee"). We will respond to you with the Committee's findings within 15 working days.
4. If you are not satisfied with the finding of the Committee, you may be able to take your matter to an independent dispute resolution body, the Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which we are obliged to comply.
5. FOS' contact details are:
Financial Ombudsman Service
Phone: **1300 780 808** (local call fee applies)
Email: info@fos.org.au
Internet: <http://www.fos.org.au>
GPO Box 3
Melbourne, VIC 3001

Compensation arrangements

InsureandGo Australia is required by the *Corporations Act 2001* (Cth) to have compensation arrangements in place to compensate retail clients for certain losses. InsureandGo has professional indemnity insurance cover which satisfies these requirements. The insurance cover will cover claims in relation to the conduct of representatives/employees who no longer work for InsureandGo Australia (but who did at the time of the relevant conduct).



insureandgo.com.au