

# Travel Insurance.

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Combined Product Disclosure Statement (PDS)  
and Policy Wording

Issued: 8 March 2012

Issuer: ACE Insurance Limited

Distributor: Citigroup Pty Ltd ("Citibank")



Please read this Product Disclosure Statement and Policy Wording carefully. It contains important information about the above product.



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## General Advice

Any general advice that may be contained within this Combined Product Disclosure Statement (PDS) and Policy Wording or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

## Preparation Date

This PDS was prepared on 8 March 2012.

# 1 Important information about this Combined PDS and Policy Wording

This document is a PDS and is also Our insurance Policy Wording. This document contains important information required under the *Corporations Act 2001* (Cth) (**the Act**) and has been prepared to assist You in understanding Citibank Frequent Traveller Insurance and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision.

Other documents may form part of Our Combined PDS and Policy Wording and if they do, We will tell You in the relevant document.

Please check these documents to make sure that all the information in them is correct. Please let Us know straightaway if any alterations are needed or if You change Your address or payment details. For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

You can contact Us on 1800 305 422 or write to Us at ACE Insurance Limited GPO Box 4907 SYDNEY NSW 2001.

## 2 About the insurer

ACE is an Australian financial services licensee authorised to deal in and provide general advice in relation to general insurance and life insurance products. Our details are as follows:

<b>ABN:</b>	23 001 642 020
<b>AFS Licence Number:</b>	239687
<b>Head Office:</b>	28 O'Connell Street SYDNEY NSW 2000
<b>Postal address:</b>	GPO Box 4907 SYDNEY NSW 2001
<b>Telephone:</b>	1800 305 422
<b>Facsimile:</b>	+61 2 9335 3467
<b>E-mail:</b>	travel.au@acegroup.com

ACE is part of the ACE Group of Companies, one of the global leaders in insurance and reinsurance serving a diverse group of clients. Headed by ACE Limited (NYSE: ACE), a component of the Standard & Poor's 500 stock index, the ACE Group conducts its business on a worldwide basis with operating subsidiaries in more than 50 countries and the authority to conduct business in 140 jurisdictions.

## **General Insurance Code of Practice**

We are a signatory to the General Insurance Code of Practice (the Code). The Code sets out minimum standards that we will uphold in respect of the products and services that we provide. Further information about the code is available at [www.codeofpractice.com.au](http://www.codeofpractice.com.au) and on request.

### **3 About the distributor**

The distributor of Citibank Frequent Traveller Insurance is Citigroup Pty Limited (Citibank), ABN 88 004 325 080 AFSL/Australian Credit Licence 238098.

2 Park Street, Sydney NSW 2000

[www.citibank.com.au](http://www.citibank.com.au)

Citibank Frequent Traveller Insurance is not a product of, nor is it guaranteed by, Citibank.

### **4 Duty of Disclosure**

#### **What You must tell Us**

We will ask You various questions when You apply for cover. When You answer those 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 You and anyone else that You want to be covered by the Policy.

#### **If You do not tell Us**

If You do not answer Our questions in this way, We may reduce Our liability under contract in respect of a claim or refuse to pay a claim, or cancel the Policy. If You answer Our questions fraudulently, We may refuse to pay a claim and treat the Policy as never having commenced.

### **5 The Meaning of Certain Words**

Throughout this document, certain words begin with capital letters. These words have special meaning and are included in the Definitions as set out in pages 33 - 37 of this Combined PDS and Policy Wording. Please refer to the Definitions for their meaning.

Any reference to an Act, legislation or legislative instrument in this document also refers to that Act, legislation or legislative instrument as amended and as may be in force from time to time.

## 6 Selecting Your Cover

Certain eligibility criteria apply. We tell You when You apply whether You meet this criteria e.g.

- You must at least be eighteen (18) years old when You apply
- You must not be over sixty-nine (69) years of age
- You must be an Australian resident.

You need to identify the coverage option that is appropriate for Your needs or available to You.

### Coverage Options

There are two Citibank Frequent Traveller Insurance plans available.

Plan Type	Covered Destinations under each Plan
Worldwide	Worldwide
Domestic	Australia Only

The Citibank Frequent Traveller Insurance Policy covers You for unlimited Journeys in any one period of insurance for the covered destination(s) under the plan You have selected. Your plan selection and covered destinations are shown on Your Certificate of Insurance and subject to the Policy terms, conditions and exclusions.

Under the Worldwide plan the maximum duration covered for any one overseas Journey is ninety (90) days.

Under the Domestic plan the maximum duration covered for any one Journey within Australia is forty-five (45) days and must involve You travelling more than a one-hundred (100) kilometre radius from Your Home.

## Who can be Covered

You must select either Single or Family cover.

Single Cover	Cover for the Insured and Dependent Children and two (2) other Unrelated Children provided You are travelling together on the Journey.
Family Cover	Cover for the Insured and Spouse/ Partner and Dependent Children and two (2) Unrelated Children provided You are travelling together on the Journey.

Dependent Children and two (2) Unrelated Children are covered for free when the Insured purchases this Policy. There is no restriction on the number of Dependent Children covered, but all Dependent Children, and Unrelated Children must be named on the Policy.

The maximum benefit amount We will pay for claims by You (the Insured and any other persons covered, including Dependent Children and Unrelated Children) is twice the benefit shown in the Summary of Benefits Tables on pages 8 - 9.

In return for cover under the Policy, You are required to pay a premium, as set out in 9 Premium on pages 22 - 23 of this Combined PDS and Policy Wording.

For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

The Policy insures You twenty-four (24) hours a day whilst on a Journey subject to the Policy terms, conditions and exclusions.

## Summary of Benefits

The following tables summarise the benefits We can provide and can be used as a quick reference tool. The destinations covered and the level of cover varies according to the plan selected. Your selection is shown on Your Certificate of Insurance.

A detailed description of the cover is set out in the benefits section. The cover provided is subject to the terms, conditions and exclusions contained in this Policy document.

Please note that other documents that make up the Policy such as the Certificate of Insurance may amend the standard terms, conditions and exclusions contained in this Policy document.

Maximum benefit limits apply per Journey, as set out in the following Summary of Benefits table. Where specified, sub limits also apply. The term “Unlimited” only means there is

no specified dollar limit. Policy terms do however apply limits on what We will pay for such benefits. All benefit limits are in Australian currency (AUD).

If You are travelling with Dependent Children and/or two (2) Unrelated Children on either Single or Family Cover, the maximum benefit amounts We will pay for claims by You and any other persons covered (including the Dependent Children and/or two (2) Unrelated Children) is twice the benefit shown in the table below.

**Excess:** The excess is the first amount of a claim which You must bear. We do not pay for this amount.

- The Policy excess is \$100 for the Worldwide plan (GST is not applicable for the Worldwide plan).
- The Policy excess is \$50 for the Domestic plan (including GST).

**Summary of Benefits Table - Citibank Frequent Traveller (maximum benefit limits per Journey)**

Schedule of Benefits	Worldwide Plan	Domestic Plan
Section 1 - Overseas Medical and Dental Expenses	Unlimited	NIL
Section 2 - Additional Expenses	Unlimited	\$15,000
2.1 Resumption of Journey (sub limit)	\$3,000	\$3,000
2.2 Special Events (sub limit)	\$2,000	\$2,000
2.4 If You Die (sub limit)	\$10,000	\$10,000
Section 3 - Loss of Deposits and Cancellation Charges	\$50,000	\$15,000
Travel Agent's Cancellation Fee (sub limit)	Lesser of \$750 or 15% of the refundable amount	Lesser of \$750 or 15% of the refundable amount
Section 4 - Luggage and Travel Documents	\$10,000	\$5,000
4.1 Loss, Theft or Damage		
a) Item Limit (each item)	\$1,000	\$1,000
b) Video & Electrical Equipment (sub limit)	\$3,500	\$1,500



Schedule of Benefits	Worldwide Plan	Domestic Plan
4.2 Delayed Luggage Allowance		
a) More than 24 hours (sub limit)	\$500	\$500
b) More than 72 hours (sub limit)	\$1,000	\$1,000
<b>Section 5</b> - Replacement of Money	\$300	NIL
<b>Section 6</b> - Rental Vehicle Excess	\$3,000	\$3,000
Return of Rental Vehicle	\$500	\$500
<b>Section 7</b> - Travel Delay Accommodation	\$1,200	\$850
<b>Section 8</b> - Flight Delay		NIL
(a) More than 4 hours	\$100	
(b) More than 12 hours	\$200	
<b>Section 9</b> - Cash in Hospital		NIL
(a) Daily Amount	\$100	
(b) Maximum Amount	\$10,000	
<b>Section 10</b> - Public Transport Hijacking and Kidnapping		NIL
(a) Daily Amount	\$1,000	
(b) Maximum Amount	\$15,000	
<b>Section 11</b> - Personal Liability	\$3,000,000	\$200,000
<b>Section 12</b> - Accidental Loss of Life & Permanent Disablement	\$25,000	\$25,000
Maximum amount for Dependent Children/ Unrelated Children:		
(a) Accidental Loss of Life	\$1,000	\$1,000
(b) Permanent Disablement	\$10,000	\$10,000
Due to legislation in Australia, medical expenses for treatment and services provided in Australia are not payable under this Policy.		

## Period of Cover

All covers start from the Start Date and continue during the Period of Insurance.

## Free Extension of Period of Insurance

Where Your Journey is necessarily extended due to an unforeseen circumstance outside Your control, Your Period of Insurance will be extended until You are able to travel Home by the quickest and most direct route. The Period of Insurance will not be extended for any other reason.

## 7 ACE Assistance

### ACE Assistance

If you require assistance anywhere in the world, contact the local telephone operator and ask for a reverse charge call to ACE Assistance on

**61 2 8907 5666**

Country	City	Number
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[www.aceassistance.com](http://www.aceassistance.com)

ACE Assistance is a twenty-four (24) hour emergency referral service. In the event of a medical or similar emergency simply phone +61 2 8907 5666, reverse the charge and get immediate help in locating medical assistance in Your local area. This service will also provide non-emergency pre-travel advice on some health-related matters, verify insurance coverage and can help co-ordinate immediate claim payments.

Where Your claim is excluded or falls outside the Policy coverage, the provision of emergency assistance by ACE Assistance will not in itself be an admission of liability.

Considerable effort is made to locate, assess and reassess medical facilities and other services worldwide. However, the medical standards, sanitary conditions, reliability of telephone systems and facilities for urgent medical evacuations differ from country to country and accordingly, it is not always possible to have control over these factors. In the circumstances, responsibility for any loss, medical complication or death resulting from any factor reasonably beyond Our control, cannot be accepted by ACE Assistance or Us.

## 8 Benefits

Where We have agreed to enter into a Policy with You, in return for You paying Us or agreeing to pay the required premium, We will provide You with cover for the following benefits where they are covered by the Plan agreed to (this will be specified on Your Certificate of Insurance).

Cover is only provided for each applicable benefit:

- where the relevant covered Event occurs in a location covered by the applicable Plan (please refer to Your Certificate of Insurance, and the Summary of Benefits Tables on pages 8 - 9 for details)
- where the relevant covered Event occurs whilst You are on a Journey for a period not greater than the number of consecutive days specified in the definition of Journey
- up to the maximum limits specified in the Summary of Benefits Tables on pages 5 - 6
- subject to the applicable excess specified above the Summary of Benefits Tables, and
- subject to the terms, conditions and exclusions of the Policy.

**Please keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future.**

Please check these documents to make sure all the information in them is correct. Please let Us know straightaway if any alterations are needed or if You change Your address or payment details.

### **Section 1 Overseas medical and dental expenses**

This benefit is not available under the Domestic plan.

#### **We will pay under Section 1:**

If, during the Period of Insurance and while on a Journey (other than a Journey or a part of a Journey which occurs in Australia), You suffer an Accidental Injury, or a Sickness or Disease, We will pay or reimburse the reasonable and necessary cost of medical treatment, emergency dental treatment and ambulance transportation which are provided outside Australia by or on the advice of a Doctor or dentist and which occur within twelve (12) months of the date of the Accidental Injury, Sickness or Disease.

If You are admitted to hospital or You anticipate costs covered under this Section 1 are likely to exceed \$2,000, You must advise ACE Assistance as soon as practically possible.

### **We will not pay under Section 1:**

1. for medical treatment, dental treatment or ambulance transportation which is provided in Australia.
2. for dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue or involving the use of precious metals.
3. for the continuation of treatment (including medication) commenced prior to Your Journey.

See also terms and conditions applicable to Sections 1 and 2 only below.

## **Section 2 Additional expenses**

### **We will pay under Section 2:**

#### **2.1 Resumption of Journey**

If, during the Period of Insurance and while on a Journey, Your Journey is interrupted by Your return Home due to an Accidental Injury, Sickness or Disease or death of a Relative or Business Partner in Australia, We will pay or reimburse Your reasonable additional transport expenses actually and necessarily incurred (less any refund received for the unused prepaid travel arrangements) to resume Your original Journey.

If You return Home in the circumstances set out above, cover is suspended while You are in Australia and will recommence once You resume Your Journey, subject to the expiry date of Your Policy as shown on Your Certificate of Insurance.

#### **Terms and conditions applicable to Resumption of Journey only:**

We will pay under Section 2.1 provided:

- a) Your Period of Insurance was at least twenty-three (23) days in duration
- b) no greater than 50% of the Period of Insurance had elapsed at the time of the onset of the Accidental Injury, Sickness or Disease or death of a Relative or Business Partner
- c) the resumption of Your Journey occurs prior to the expiry date of Your Policy
- d) no claim due to the same Event is made under

### Section 3 Cancellation Charges of this Policy

- e) the death or Accidental Injury of Your Relative or Business Partner in Australia, if relevant, did not occur prior to the commencement of Your Journey, and
- f) the onset of the Sickness or Disease of a Relative or Business Partner in Australia, if relevant, did not occur prior to the commencement of Your Journey and You or a reasonable person in the circumstances would not have been aware of the onset of the Sickness or Disease prior to the commencement of Your Journey.

## 2.2 Special Events

If, during the Period of Insurance and while on a Journey, Your Journey is delayed due to an unforeseeable circumstance outside Your control, resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference or pre-paid commercial sporting event or 25th or 50th wedding anniversary, which cannot be delayed due to Your late arrival, We will reimburse You for the reasonable additional cost of using alternative public transport to arrive at Your destination on time.

## 2.3 If You Become Ill

If, during the Period of Insurance and while on a Journey, You suffer an Accidental Injury, Sickness or Disease that prevents You from continuing Your Journey, We will pay or reimburse the:

- (a) reasonable additional hotel accommodation and transport expenses incurred by Your Travelling Companion who remains with or escorts You, until the completion of the Period of Insurance, or You are able to resume Your Journey or You are able to travel Home, whichever occurs first. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury, Sickness or Disease, and acceptance by ACE Assistance of Your inability to continue Your Journey
- (b) reasonable additional hotel accommodation and transport expenses incurred by Your next of kin who travels to and remains with You, following Your being hospitalised as an in-patient, until the completion of the Period of Insurance, or You are

able to continue Your Journey or You are able to travel Home, whichever occurs first. This benefit is only payable on the written advice of a Doctor that You cannot continue Your Journey solely by reason of the Accidental Injury, Sickness or Disease and acceptance by ACE Assistance of Your inability to continue Your Journey

- (c) reasonable additional hotel accommodation and transport expenses incurred by You and at the same class/level as originally booked, if You are unable to complete the Journey on the written advice of a Doctor solely by reason of the Accidental Injury, Sickness or Disease and acceptance by ACE Assistance of Your inability to continue Your Journey. An upgrade of class/level can be offered if it is deemed necessary by the Doctor and ACE Assistance approved the upgrade.

## **2.4 If You Die**

If You die during the Period of Insurance and while on a Journey, We will pay or reimburse reasonable funeral or cremation expenses or the cost of returning Your remains to Your Home.

## **2.5 If Your Home or Business Premises Is Destroyed By a Natural Disaster**

If, during the Period of Insurance and while on a Journey, Your Home or Business Premises is destroyed by a natural disaster, We will pay or reimburse for the additional cost of Your early return to Your Home.

## **2.6 Other Circumstances**

We will pay or reimburse any reasonable and necessary additional hotel accommodation and transport expenses You incur during the Period of Insurance and while on a Journey that result from:

- (a) disruption of Your scheduled transport because of riot, strike, civil commotion or hijack; if there had been no warning prior to the purchase of the Policy being purchased that any such event was likely to occur
- (b) loss of passport or travel documents, except involving government confiscation or articles sent through the mail
- (c) a quarantine regulation You unknowingly breach
- (d) a natural disaster

- (e) a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling, or
  - (f) Your scheduled transport being delayed for at least twelve (12) hours due to severe weather conditions.
- In relation to 2.6 (f), We will pay or reimburse up to \$250, providing written confirmation of the delay has been obtained from the Transport Provider.

### **Terms and conditions applicable to sections 1 and 2 only**

We have the option of returning You to Australia if the cost of overseas medical and/or additional expenses are likely to exceed the cost of returning You to Australia, subject always to medical advice. We also have the option of evacuating You to another country. However, if We return You to Australia We shall not be liable to pay You any medical or dental expenses incurred in Australia.

1. In all cases, the cost of evacuation or to repatriate You back to Australia from overseas will only be paid if it was arranged by and deemed necessary by ACE Assistance.
2. If You are hospitalised overseas, We will pay for a share room. If a share room is not available, We will, at Our discretion and that of Our medical advisers, pay to upgrade You to a single room.
3. If You do not hold a return airline ticket, an amount equal to the cost of an economy class one way ticket will be deducted from Your claim for repatriation expenses.

## **Section 3      Loss of deposits and cancellation charges**

### **We will pay under Section 3:**

If during the Period of Insurance, Your Journey is cancelled, curtailed or unable to be completed because of the unforeseeable death, Accidental Injury, Sickness or Disease of Your Travelling Companion, Relative or Business Partner or because of any other unforeseen circumstances outside Your control, We will pay or reimburse You the non-refundable unused portion of all travel costs prepaid in advance including a travel agent's cancellation fee, as well as the reasonable and necessarily incurred additional travel, hotel and out-of-pocket expenses, subject to the following limit:

The maximum amount We will reimburse for the travel agent's cancellation fee is limited to the lesser of \$750 or 15% of the refundable amount of the cancelled travel arrangements.

### **We will not pay under Section 3:**

#### **For loss caused by or arising from:**

1. Transport Provider delays, cancellation or rescheduling, other than when caused by strikes, if there had been warning before the Policy was purchased that such events were likely to occur
2. any change of plans or disinclination on Your part or that of any other person to travel
3. Your financial circumstances or any contractual or business obligation
4. the failure of Your travel agent to pass on monies to operators or to deliver promised services
5. a request by Your Relative or employer, unless You are a member of the Australian Armed Services or Emergency Services and Your leave is revoked
6. a lack in the number of persons required to commence any tour, conference, accommodation or travel arrangements or the negligence of a wholesaler or operator
7. any government regulation, prohibition or restriction, or
8. the death, Accidental Injury, Sickness or Disease of Your Travelling Companion, Relative or Business Partner, for travel anywhere except to Your Home.

## **Section 4 Luggage and travel documents**

### **We will pay under Section 4:**

#### **4.1 Loss, Theft Or Damage**

If, during the Period of Insurance and while on a Journey, Your luggage and/or personal effects and/or travel documents are lost, stolen or damaged, We will, at Our discretion, reimburse the value of that luggage and/or personal effects (after allowing for a reasonable depreciation rate as determined by Us) or repair or replace the luggage and/or personal effects.

Limits apply for any one (1) item. A set or pair of items (including attached and unattached accessories) will be treated as one (1) item for the purpose of this limit.

We will not reimburse more than a proportionate amount of the value of any item which is a pair or set for any part of the item. No allowance is made for any special value which the item may have as a pair or set.

A Policy sub limit applies to video & Electronic Equipment.



For all jewellery, camera and video equipment and Electronic Equipment placed in the care of a Transport Provider, the maximum amount We will reimburse is \$1,000 in total. Full cover will apply where the Transport Provider has specifically instructed You that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to You prior to checking in.

## **4.2 Delayed Luggage Allowance**

If, during the Period of Insurance and while on a Journey, all Your luggage is delayed by a Transport Provider for more than twenty-four (24) hours, We will reimburse You for essential emergency items of clothing and toiletries You purchase. This limit is doubled if You have still not received luggage after seventy-two (72) hours.

The original receipts for the items and written confirmation of the delay from the Transport Provider must be produced in support of Your claim. If Your luggage is not ultimately returned to You, any amount claimable under this benefit will be deducted from any entitlement under Section 4.1 Loss, Theft or Damage above.

## **4.3 Travel Document Replacement**

If, during the Period of Insurance and while on a Journey, Your travel documents and/or credit cards are lost or stolen, We will reimburse You their replacement cost. We will also pay or reimburse You for Your legal liability arising from their illegal use. You must however comply with all the conditions of the issue of the travel documents and/or credit cards prior to and after their loss or theft.

## **Automatic Re-instatement of Sum Insured for Section 4**

In the event that a claimable loss or damage to Your luggage and/or personal effects is incurred, We will allow You one (1) automatic re-instatement of that maximum amount but only in respect of loss or damage to Your luggage and/or personal effects.

### **We will not pay under Section 4:**

1. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. All reports must be confirmed in writing by the police or Transport Provider at the time of making the report

2. for items left unattended in any motor vehicle unless the vehicle is locked, the items are stored out of sight and forced entry is gained
3. for items left unattended in any motor vehicle overnight (even if stored out of sight)
4. for jewellery, camera and video camera equipment, or Electronic Equipment, left unattended in any motor vehicle at any time (even if stored out of sight)
5. for jewellery, camera and video camera equipment, or Electronic Equipment whilst carried in or on any Conveyance, unless they accompany You as personal cabin baggage. Cover will apply if the Transport Provider has specifically instructed You that such items must be placed in the hold and no prior instruction or advice regarding this requirement was available to You prior to checking in
6. for items left unattended in a Public Place
7. for sporting equipment and bicycles whilst in use
8. for items sent under the provisions of any freight contract or any luggage forwarded in advance or which is unaccompanied
9. for surfboards or waterborne craft of any description
10. for damage to fragile or brittle articles unless caused by a fire or motor vehicle collision. This exclusion does not apply to spectacles or to lenses in cameras, video cameras or binoculars
11. for damage caused by atmospheric or climatic conditions, wear and tear, vermin or any process of cleaning, repairing, restoring or alteration
12. for electrical or mechanical breakdown, or
13. for negotiable instruments or any cash, bank or currency notes, travellers cheques, postal or money orders.

## **Section 5 Replacement of money**

This benefit is not available under the Domestic plan.

### **We will pay under Section 5:**

If, during the Period of Insurance and while on a Journey (other than a Journey or part of a Journey occurring in Australia), Your cash, bank or currency notes, travellers' cheques, postal or money orders are accidentally lost or stolen from Your person, We will reimburse You for their value.

### **We will not pay under Section 5:**

1. for loss or theft which is not reported to the police or responsible Transport Provider within twenty-four (24) hours. In order to make a claim under Section 5 of the Policy, You must provide Us with a written record prepared by the police or Transport Provider at the time the loss or theft is reported
2. for loss or theft of cash, bank or currency notes, postal or money orders whilst not carried on Your person, or
3. for loss or theft of cash, bank or currency notes, postal or money orders by or from Your Dependent Children and Unrelated Children.

## **Section 6 Rental vehicle excess**

### **We will pay under Section 6:**

If, during the Period of Insurance and while on a Journey, You become liable to pay a Rental Vehicle insurance excess as a result of a collision involving, or theft of, a Rental Vehicle whilst in Your control, We will reimburse You for the excess.

In addition, We will pay towards the cost of returning Your Rental Vehicle to the nearest rental vehicle depot, including airport concession charges, but not exceeding the benefit sum insured for the cover You have selected, if due to a claimable event covered by this Policy You are unable to do so during your Journey.

### **We will not pay under Section 6:**

1. for any damages unless as part of the Rental Vehicle arrangement, You have accepted the compulsory motor insurance provided by the Rental Vehicle organisation, against loss or damage to the Rental Vehicle during the rental period, or
2. for any collision or theft arising from the operation of a Rental Vehicle in violation of the terms of the rental agreement or applicable motor vehicle insurance policy.

## **Section 7 Travel delay accommodation**

### **We will pay under Section 7:**

If, during the Period of Insurance and while on a Journey, Your pre-booked transport is temporarily delayed for at least six (6) hours due to an unforeseeable circumstance outside Your control, We will reimburse You for reasonable additional hotel accommodation expenses.

## **Terms and conditions applicable to Section 7:**

You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the hotel accommodation expenses incurred.

## **Section 8 Flight delay**

This benefit is not available under the Domestic plan.

### **We will pay under Section 8:**

If, during the Period of Insurance and while on a Journey (other than any part of a Journey occurring in Australia), the departure of Your Scheduled Flight is delayed for more than four (4) hours due to an unforeseeable circumstance outside Your control, and no alternative transportation is made available to You within four (4) hours of the scheduled departure time of such flight, We will reimburse You for restaurant meals and refreshments. This amount is doubled if Your Scheduled Flight remains delayed for more than twelve (12) hours.

## **Terms and conditions applicable to Section 8:**

1. You must claim from the Transport Provider first and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them. You must also provide Us with receipts for the restaurant meals and refreshments expenses incurred.
2. Should more than one (1) person under Your Policy claim under this benefit in relation to the same event, You can only claim a maximum of double the benefit limits specified.

## **Section 9 Cash in hospital**

This benefit is not available under the Domestic plan.

### **We will pay under Section 9:**

If, during the Period of Insurance and while on a Journey (other than a Journey or part of a Journey occurring in Australia), You suffer an Accidental Injury, Sickness or Disease, We will pay You the daily amount set out in the Summary of Benefits Table applicable to the type of Plan You have chosen, as shown on Your Certificate of Insurance for each twenty-four (24) hour period You are confined to a hospital overseas, provided that the period of confinement exceeds forty-eight (48) hours.

## **Section 10 Public transport hijacking and kidnapping**

This benefit is not available under the Domestic plan.

### **We will pay under Section 10:**

If, during the Period of Insurance and while on a Journey (other than a Journey or part of a Journey occurring in Australia), You are detained on public transport due to it being hijacked by persons using violence or threat of violence or You being kidnapped, We will pay You the daily amount for Public Transport Hijacking and Kidnapping for each twenty-four (24) hours You are forcibly detained by the hijackers or kidnappers.

## **Section 11 Personal liability**

### **We will pay under Section 11:**

If during the Period of Insurance and while on a Journey, (other than any part of a Journey occurring in Australia) You commit an act of negligence which results in You becoming legally liable to pay compensation for either physical damage caused to someone else's property or the bodily injury or death of someone else, We will pay or reimburse that compensation.

### **We will not pay under Section 11:**

1. for loss of or damage to property belonging to or held in trust by or in custody or control of You
2. for injury, loss or damage caused by or arising from any mechanically propelled vehicle, aircraft or watercraft when You are the owner or driver or pilot thereof or have it in Your care, custody or control or where the pilot is Your employee or agent
3. for injury, loss or damage to property caused by or arising from:
  - (a) the nature of products sold by You
  - (b) advice furnished by You, or
  - (c) the conduct of Your business, trade or profession
4. for liability assumed under contract unless such liability would have arisen in the absence of such contract
5. for aggravated, exemplary or punitive damages or the payment of any fine or penalty
6. for liability arising out of any wilful or malicious act, or
7. for liability arising out of the transmission of a sexually transmittable disease.

## **Section 12 Accidental loss of life and permanent disablement**

### **We will pay under Section 12:**

If during the Period of Insurance and while on a Journey, You suffer an Accidental Injury:

1. that solely results in Your Accidental Loss of Life, We will pay Your estate the amount shown on Your Certificate of Insurance provided Your Accidental Loss of Life occurs within twelve (12) months of the date of the Accidental Injury. The maximum amount We will pay in respect of Dependent Children/Unrelated Children is \$1,000 each to the estate of the Dependent Child/Unrelated Child;
2. that results in Your Permanent Disablement within twelve (12) months of the date of the Accidental Injury, We will pay You the amount shown on Your Certificate of Insurance. The maximum amount We will pay in respect of Dependent Children/Unrelated Children is \$10,000 each to the estate of the Dependent Child/Unrelated Child.

### **Terms and conditions applicable to Section 12:**

1. You must obtain and follow advice and treatment given by a Doctor as soon as possible after suffering an Accidental Injury.
2. The Accidental Loss of Life benefit payable as a result of a Disappearance will only be paid if the legal representatives of Your estate give Us a signed undertaking that these amounts will be repaid to Us, if it is later found that You did not die or did not die as a result of an Accidental Injury.

## **9 Premium**

We take a number of factors into account when calculating Your premium which could include Your risk profile, whether You have chosen Family Cover or Single Cover, the plan type You have chosen, and other information You provide to Us when applying for this insurance.

Factors that increase the risk to Us generally increase the premium (eg. where You apply to be covered under Family Cover) and those that lower the risk reduce premium payable (eg. where You apply to be covered under the Domestic plan).

Your premium includes any amounts payable that take into account Our obligation (actual or estimated) to pay any relevant compulsory government charges, taxes or levies (including stamp duty and GST) in relation to the Policy.

We will tell You, when You apply, what premium is payable, when it needs to be paid and how it can be paid.

Cover is effective from the Policy issue date as shown on Your Certificate of Insurance.

This is an annual policy. We may change Your premium from the Renewal Date if We notify You of the change prior to that date. If You do not receive a renewal notice then Your premium will not change.

## 10 General Exclusions

**We will not pay (under any Section) for claims arising directly or indirectly from:**

1. costs or expenses incurred outside the Period of Insurance
2. air travel other than as a passenger on a fully licensed passenger carrying aircraft operated by an airline or an air charter company
3. War, invasion, act of foreign enemy, hostilities (whether war be declared or not), Civil War, rebellion, revolution, insurrection or military or usurped power
4. any nuclear reaction or contamination, ionising rays or radioactivity
5. loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities
6. any unlawful act committed by You or if You have not been honest and frank with all answers, statements and submissions made in connection with Your insurance application or claim
7. any government prohibition, regulation or intervention
8. Section 2 Additional Expenses or Section 3 Loss of Deposits and Cancellation Charges in respect of any costs or expenses incurred prior to You being certified by a Doctor as unfit to travel
9. travel booked or undertaken against the advice of any Doctor or after a Terminal Illness had been diagnosed
10. loss or theft or damage to property, or death, illness or bodily injury if You fail to take reasonable care
11. any Pre-Existing Medical Condition You or Your Travelling Companion have

12. any Pre-Existing Medical Condition of any other person unless the person is hospitalised or dies in Australia after the date the Policy is issued and at the time of issue of the Policy You have a reasonably held view that the chance of a claim occurring was highly unlikely, then the maximum amount We will pay under the Policy for claims arising from this is \$4,000
13. pregnancy or childbirth involving You or any other person
  - a. if You are aware of the pregnancy prior to the issue date of the Policy and:
    - i. where complications of this pregnancy have occurred prior to this date
    - ii. where the conception was medically assisted
  - b. after the twenty-fourth (24th) week of pregnancy
  - c. where the problem arising is not an unexpected serious medical complication
14. suicide, attempted suicide, self-inflicted injury or condition, stress, travel exhaustion, the transmission of any sexually transmittable disease or virus, alcohol abuse, or drugs unless prescribed by a Doctor and taken in accordance with the Doctor's advice
15. nervous, anxiety or stress disorders resulting in a disinclination to travel or complete Your Journey
16. participation by You or Your Travelling Companion in hunting, racing (other than on foot), polo playing, hang gliding, Professional Sport, mountaineering or rock climbing using ropes or guides, bungee jumping or scuba diving unless You hold an Open Water Diving Certificate or are diving with a qualified diving instructor
17. participation by You or Your Travelling Companion in motor cycling for any purpose except involving the use of a hired motorcycle with an engine capacity of 200cc or less, provided that the driver holds a current Australian motor cycle licence
18. participation by You or Your Travelling Companion in abseiling, ballooning, parachuting, paragliding or gliding
19. consequential loss of any kind including loss of enjoyment or any financial loss not specifically covered in the Policy



20. any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the premium
21. the refusal, failure or inability of any person, company or organisation, including but not limited to a travel agent, tour operator, accommodation provider, airline or other carrier, vehicle rental agency or any other travel or tourism services provider to provide services or accommodation due to their Insolvency or the Insolvency of any person, company or organisation they deal with
22. any benefit that if paid, would result in Us contravening the Health Insurance Act 1973 (Cth) or the Private Health Insurance Act 2007 (Cth) or any succeeding legislation to those Acts including any expenses where the payment of which would constitute “health insurance business” as defined under the Private Health Insurance Act 2007 (Cth)
23. any benefit that would breach s126 of the Health Insurance Act 1973 (Cth) including the payment of medical expenses in Australia in respect of the rendering of a professional service for which a Medicare benefit is payable, or
24. an event happening after You exceed the Maximum Age. All cover shall cease upon You exceeding the Maximum Age. This will not prejudice any entitlement to claim benefits which has arisen before You exceeded the Maximum Age.

**The following listed medical conditions are automatically covered under this Policy, and are not subject to Exclusions 11 and 12 above. The time frames applicable to each medical condition apply from the issue date of Your Policy on Your Certificate of Insurance.**

<b>Asthma</b>	If You have not had an asthma attack requiring treatment by a Doctor in the last twelve (12) months.
<b>Diabetes Non-insulin dependent</b>	If You were diagnosed over twelve (12) months ago and have not had any complications in the last twelve (12) months. You must also have blood sugar level readings between 4 and 10.
<b>Epilepsy</b>	If there are no underlying medical conditions and You have not required treatment by a Doctor for a seizure in the last twelve (12) months.
<b>Gout</b>	If the gout has remained stable for the past six (6) months.
<b>Hiatus Hernia</b>	If no surgery is planned in the next two (2) years.
<b>Hip Replacement</b>	If performed more than six (6) months ago.
<b>High Blood Pressure</b>	If You have no known heart conditions and Your current BP reading is below 165/95.
<b>High Cholesterol</b>	If You have no known heart conditions.
<b>Peptic Ulcer</b>	If Your condition has remained stable for more than six (6) months.
<b>Prostate Cancer</b>	If You have a Gleason Score P.S.A Prostate Specific Antigen of 3.0 or less.
<b>Stroke</b>	If the stroke occurred more than twelve (12) months ago and no further rehabilitation or specialist review is planned.
<b>Underactive Thyroid</b>	If not as a result of a tumour.

## 11 Cooling Off Period

You have fourteen (14) days from the date We confirmed, electronically or in writing, that You are covered under Your Policy to decide if this insurance meets Your needs. You may cancel Your Policy simply by advising Us in writing within those fourteen (14) days to cancel it. If You do this We will refund any premiums You have paid during this period.

These cooling off rights do not apply if You have commenced the Journey or You have made or You are entitled to make a claim during this period.

## 12 Cancellation of Your Policy

Your Policy may be cancelled in one of three (3) ways:

### 1. When You can cancel

You can cancel Your Policy at any time by telling Us in writing. The cancellation will take effect at 4pm Australian Eastern Standard Time the day We receive Your written cancellation. We will refund the premium for Your Policy less an amount which covers the period for which You were insured. However, We do not refund any premium if We have paid a benefit under Your Policy.

### 2. When We can cancel

We may cancel Your Policy by giving You written notice to the address on file and in accordance with the Insurance Contracts Act 1984 (Cth), including where You have:

- (a) breached the Duty of Disclosure
- (b) breached a provision of Your Policy, or
- (c) made a fraudulent claim under any policy of insurance.

If We cancel, We will refund the premium for Your Policy less an amount to cover the period for which You were insured.

### 3. Automatic cancellation

Your Policy may be cancelled automatically and without any written notice from Us:

- (a) when You reach the Maximum Age. This will be confirmed in writing. Any unused premium paid will be refunded, or

- (b) if You have not paid Your premium within thirty one (31) days of when it is due. The cancellation takes effect from the date the premium You have paid Us ceases to cover the insurance under this Policy.

## **13 General Conditions**

### **Commencement and Period of Your Policy**

Your Policy begins on the issue date of Your Policy as shown on Your Certificate of Insurance and continues until the expiry date of the Period of Insurance or until it is cancelled. Only the cover provided under Section 3 Loss Of Deposits and Cancellation Charges is available from the issue date. The other covers all start from when any Journey commences.

### **Renewal of Your Policy**

This insurance may be renewed for further consecutive yearly periods upon payment of the premium. Payment of Your premium is deemed to be acceptance of an offer of renewal for a further Period of Insurance. If You continue to pay Your premium, then unless Your Policy is cancelled or We advise You prior to the Renewal Date that We will not be renewing, a policy on the same terms and conditions automatically comes in to existence for one (1) year from the Renewal Date.

### **Expiry of Your Policy**

Your Policy expires at the end of the Period of Insurance. We may decide not to renew Your Policy. If We decide not to renew Your Policy, We will send You an expiry notice at least fourteen (14) days before the expiry of Your Policy.

If Your Policy is cancelled or otherwise terminated, the Period of Insurance will be from the Start Date or Renewal Date, whichever is the later, up to and including the date of cancellation or termination.

### **Significant Tax Implications**

Generally, Your premiums are not tax deductible and claims payments are not assessable income for tax purposes unless You purchase Your Policy for business purposes. This tax information is a general statement only. See Your tax adviser for information about Your personal circumstances.

### **Goods and Services Tax**

1. Where You are a registered entity You may be entitled to an input tax credit for Your premium and/or for things covered by this Policy. You must disclose these entitlements to Us if You make a claim under Your Policy.

2. If We agree to pay a claim under Your Policy, We will base any claim payment on the Goods and Services Tax (G.S.T.) inclusive costs (up to the relevant policy limit). However, We will reduce any claim payment by an input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other things covered by this Policy.

## **Australian Law**

You must be an Australian resident to be covered by this Policy.

Your Policy is governed by the laws of the State or Territory of Australia in which You normally reside. Any dispute or action in connection with Your Policy shall be conducted and determined in the courts of the State or Territory of Australia in which You normally reside.

## **Australian Currency**

All payments by You to Us and Us to You or someone else under Your Policy must be in Australian currency.

If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian Dollars (AUD) will be the rate at the time You incur the expense or suffer the loss.

If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian Dollars (AUD) will be the rate at the time You incur the expense or suffer the loss.

## **14 Claims**

You should advise Us as soon as possible of an occurrence or Event which could lead to a claim.

Procedure for making a claim

If You, or Your legal representative wishes to make a claim, You or they must:

- (a) complete a claim form (claim forms are available from Us), and attach to the claim form:
  - (i) receipts for any expenses or proof of earnings that are being claimed
  - (ii) any reports that have been obtained from the police, a carrier or other authorities about an accident, loss or damage
  - (iii) any other documentary evidence required by Us under Your Policy, and

- (b) provide Us with the completed claim form and accompanying documents within thirty (30) days of the Event taking place which gives rise to a claim, or as soon as reasonably practical
- (c) give Us at Your or Your legal representative's expense all medical and other certificates and evidence required by Us that is reasonably required to assess the claim
- (d) not make any offer, promise of payment or admit any liability without Our written consent, and
- (e) help Us to make any recoveries, We have the right to sue under any other party in Your name to recover money payable under the Policy or to choose to defend any action brought against You. You must provide reasonable assistance to Us.

We may have You medically examined at Our expense when and as often as We may reasonably require after a claim has been made. We may also arrange an autopsy if We reasonably require one.

### **Processing and payment of claims**

We must take all reasonable steps to pay a valid claim promptly.

If We pay an Accidental Loss of Life benefit, We will pay this amount to Your estate. In all other cases We will pay amounts under Your Policy to You.

## **15 Complaints and Dispute Resolution**

If You are dissatisfied with Our services and products in any way You can contact us on 1800 305 422 or email [Complaints.AU@acegroup.com](mailto:Complaints.AU@acegroup.com) and We will attempt to resolve the matter in accordance with Our Complaint Handling and Dispute Resolution procedures. To obtain a copy of Our guide to Our procedures, please contact us on the number above or email [Complaints.AU@acegroup.com](mailto:Complaints.AU@acegroup.com).

If We are unable to respond to Your complaint or dispute to Your satisfaction, You may refer the matter to the Financial Ombudsman Service (FOS) for review. FOS will only review disputes if they have first proceeded through Our Complaint Handling and Dispute Resolution procedures. FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes falling within its terms of reference and its contact details are:  
GPO Box 3, Melbourne VIC 3001 (Tel 1300 780 808  
Email: [info@fos.org.au](mailto:info@fos.org.au) Website: [www.fos.org.au](http://www.fos.org.au))

## 16 Your Privacy

ACE Insurance Limited (ACE) is committed to protecting Your privacy. ACE collects, uses and retains Your personal information in accordance with the National Privacy Principles. Our detailed privacy policy is available on our website at [www.aceinsurance.com.au](http://www.aceinsurance.com.au)

ACE collects Your personal information (which may include health information) when You are applying for, changing or renewing an insurance policy with Us or when We are processing a claim. We collect the information to assess Your application for insurance, to provide You with competitive insurance products and services and administer them and to handle any claim that may be made under a policy. If You do not provide Us with this information, We may not be able to provide You with insurance or to respond to any claim.

We may disclose the information We collect to third parties in Australia or overseas, including contractors and contracted service providers engaged by Us to deliver our services or carry out certain business activities on Our behalf (such as assessors and call centres), other companies in the ACE group, other insurers, our reinsurers, insurance intermediaries, and government agencies (where We are required to by law).

You agree to Us using and disclosing Your personal information as set out above. This consent remains valid unless You alter or revoke it by giving written notice to Our Privacy Officer.

From time to time, We or Our insurance intermediaries may use Your personal information to send you offers or information regarding products that may be of interest to You. If You do not wish to receive such information, please contact our Privacy Officer using the contact details provided below.

If You would like to access a copy of Your personal information, or to correct or update your personal information, please contact Our customer relations team on 1800 305 422 or email [travel.au@acegroup.com](mailto:travel.au@acegroup.com)

If You have a complaint or want more information about how ACE is managing Your personal information, please contact the Privacy Officer, ACE Insurance Limited, GPO Box 4907, Sydney NSW 2001, Tel: +61 2 9335 3200 or email [Privacy.AU@acegroup.com](mailto:Privacy.AU@acegroup.com)

## 17 Compensation Arrangements

We are an insurance company authorised under the Insurance Act 1973 (Insurance Act) to carry on general insurance business in Australia by the Australian Prudential Regulation Authority (APRA) and is subject to the prudential requirements of the Insurance Act. The Insurance Act contains prudential standards and practices designed to ensure that, under all reasonable circumstances, financial promises made by us are met within a stable, efficient and competitive financial system.

Because of this:

- the protection provided under the Financial Claims Scheme legislation applies in relation to us and the Policy. If we were to fail and were unable to meet our obligations under the Policy, a person entitled to claim under insurance cover under the Policy may be entitled to payment under the Financial Claims Scheme (access to the Scheme is subject to eligibility criteria). Information about the Financial Claims Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49; and
- We are exempted by the Corporations Act 2001 from the requirement to meet the compensation arrangements Australian financial services licensees must have in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. We have compensation arrangements in place that are in accordance with the Insurance Act.

## 18 Updating Our PDS

We may update the information contained in Our PDS when necessary. A copy of any updated information is available to You at no cost by calling Us or can be found at [www.citibank.com.au/insurance](http://www.citibank.com.au/insurance)

We will issue You with a new PDS or a supplementary PDS where the update is to rectify a misleading or deceptive statement or when an omission is materially adverse from the point of view of a reasonable person deciding whether to buy this product.



## 19 Definitions

Please use this Definitions section to find the meaning of these words throughout this booklet.

**Accidental Injury** means a bodily injury resulting from an accident and which is not an illness and which:

- (a) is caused by violent, external and visible means
- (b) occurs as a result of an accident occurring during Your Period of Insurance
- (c) results within twelve (12) months of the accident
- (d) includes sickness directly resulting from medical or surgical treatment rendered necessary by the accident, and
- (e) may include a bodily injury caused by You being directly and unavoidably exposed to the elements as a result of an accident.

**Accidental Loss of Life** means death occurring as a result of an Accidental Injury and includes Disappearance.

**Australia** means the area enclosed by the territorial waters of the Commonwealth of Australia where Medicare benefits are payable. For the avoidance of doubt, Australia does not include external territories such as Norfolk Island, Christmas Island and Cocos (Keeling) Island.

**Business Partner** means a person with whom You own a registered Australian business which has an Australian Business Number.

**Business Premises** means, in relation to Your registered Australian business that has an Australian Business Number, trading premises or headquarter premises You own or occupy.

**Certificate of Insurance** means the document We send You which contains details of the cover provided to You by Us.

**Civil War** means any of the following, whether declared or not, armed opposition, insurrection, revolution, armed rebellion, sedition, between two or more parties belonging to the same country where the opposing parties are of different ethnic religious or idealistic groups.

**Combined Product Disclosure Statement (PDS) and Policy Wording** means this document.

**Conveyance** means any aircraft, bus, coach, train or watercraft provided and operated by a carrier duly licensed or authorised for the regular transportation of fare-paying passengers.

**Dependent Children** means the unmarried dependent child or children of the Insured (including step or legally adopted child(ren)) who are:

- (a) up to and including eighteen (18) years of age, or
- (b) up to and including twenty-one (21) years of age whilst they are full-time students at an accredited institution of higher learning and primarily dependent upon the Insured for maintenance and support.

**Disappearance** means if Your body has not been found within twelve (12) months from the date of the disappearance, sinking or wrecking of a conveyance in which You were travelling on that date, We will presume, subject to there being no evidence to the contrary, You have died as a result of an Accidental Injury.

**Doctor** means a legally registered medical practitioner who is not You or Your Relative.

**Electronic Equipment** means personal/business laptop computers, mobile data devices, mobile phones, portable music playing devices, and other items deemed by Us to be electronic equipment.

**Event(s)** means an occurrence that could give rise to a claim for a benefit under Your Policy. Any one occurrence or series of occurrences attributable to one source or originating cause is deemed to be one Event.

**Foot** means the entire foot below the ankle.

**Hand** means the entire hand below the wrist.

**Home** means Your usual place of residence in Australia.

**Insolvency** means bankruptcy, provisional liquidation, liquidation, insolvency, appointment of a receiver or administrator, entry into a scheme of arrangement, statutory protection stopping the payment of debts or the happening of anything of a similar nature under the laws of any jurisdiction.

**Insured** means the person named as the Insured or the Policyholder on the Certificate of Insurance and who pays the premiums to Us in respect of Insured Persons.

**Insured Person** means any person who is named as an Insured Person on Your Certificate of Insurance and with respect to whom premium has been paid or agreed to be paid.

**Journey** means the period commencing at the time You leave Your Home to start Your journey and ceasing at the time You return to Your Home, provided the journey:

- (a) commences while this Policy is in force
- (b) has either an interstate or overseas destination or, if intrastate (i.e. within the state You normally reside), involves You travelling more than a one-hundred (100) kilometre radius from Your Home, and
- (c) is for a period not greater than ninety (90) consecutive days under the Worldwide plan or forty-five (45) days under the Domestic plan.

**Limb** means the entire limb between the shoulder and the wrist and includes the whole Hand, or between the hip and the ankle and includes the whole Foot.

**Maximum Age** means up to and including sixty-nine (69) years of age.

**Period of Insurance** means one (1) calendar year from the Start Date or the latest Renewal Date whichever is the later.

**Permanent Disablement** means:

- (a) physical severance or total loss of the use of a Limb having lasted twelve (12) consecutive months and at the expiry of that period in the opinion of a Doctor, is beyond hope of improvement, or
- (b) irrecoverable loss of all sight in an eye

which in each case is caused by an Accidental Injury.

**Policy** means Your Combined Product Disclosure Statement (PDS) and Policy Wording and Certificate of Insurance and any other document that We tell You forms part of Your Policy describing the insurance contract between You and Us.

**Pre-Existing Medical Condition** means:

- (a) any physical defect, condition, illness or disease for which treatment, medication or advice (including investigation) has been received or prescribed by a Doctor or dentist in the ninety (90) days prior to the issue of the Policy, or

- (b) a condition, the manifestation or symptoms of which a reasonable person in the circumstances would be expected to be aware at the issue date of Your Policy as shown on Your Certificate of Insurance.

**Professional Sport** means any sport for which You receive any fee or monetary reward as a result of Your participation.

**Public Place** means shops, airports, streets, hotel foyers and grounds, restaurants, beaches, private car parks and any place the public has access to.

**Relative** means Your Spouse/Partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, step-child, great-grandparent, grandparent or grandchild.

**Renewal Date** means one (1) year from the Start Date and subsequent anniversaries of that date.

**Rental Vehicle** means a rented sedan, hatchback, station-wagon, campervan, motorcycle or other non-commercial vehicle rented from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

**Scheduled Airline** means an airline listed in the official airline guide or equivalent and the air carrier holds a certificate, licence or similar authorisation for scheduled air transportation issued by the relevant authorities in the country in which the aircraft is registered and, in accordance with such authorisation, maintains and publishes schedules and tariffs for passenger service between named airports at regular and specific times. Scheduled Airline does not include private charter.

**Scheduled Flight** means a flight on a Scheduled Airline.

**Sickness or Disease** means a sickness or disease which requires immediate treatment by a Doctor and which is not an Accidental Injury.

**Spouse/Partner** means the person named as Spouse/Partner on the Certificate of Insurance and who must be the Insured's husband or wife, de-facto or life partner (including a same sex partner) with whom the Insured has continuously cohabited for a period of three (3) months or more.

**Start Date** means the date We agree to provide insurance under the Policy as shown on Your Certificate of Insurance.

**Terminal Illness** means any medical condition, which is likely to result in death and which has been diagnosed by a Doctor prior to purchasing the Policy.

**Transport Provider** means a properly licensed coach operator, airline, shipping line or railway company.

**Travelling Companion** means a person travelling with the Insured on a Journey.

**Unrelated Children** means any unmarried child or children who are not related to the Insured and who are:

- (a) up to and including eighteen (18) years of age, or
- (b) up to and including twenty-one (21) years of age whilst they are full-time students at an accredited institution of higher learning.

**War** means 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, Our, Us** means the insurer ACE Insurance Limited (ABN 23 001 642 020, AFS Licence No. 239687).

**You, Your** means the person/s named as the Insured and also includes those named as Insured Persons on Your Certificate of Insurance with respect to whom premium has been paid or agreed to be paid.

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## Contact Us

For enquiries call **1800 305 422** or  
visit **[citibank.com.au/insurance](https://citibank.com.au/insurance)**