

KNOW YOU'RE: PROTECTED



Travel Insurance

Product Disclosure Statement
(including Policy Wording)

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One thing about travel insurance - you need to understand what you're covered for before you leave. Look for a policy with 24 hour access to high quality emergency medical assistance.

How can we help?

We are the world's leading assistance provider with a global team of doctors and nurses who can help if you become sick or are injured overseas. You knew us as Mondial Assistance though we have been part of the Allianz Group for ten years. As Allianz Global Assistance, we will continue to provide what we believe is the world's best emergency medical assistance.

Global Assistance

Allianz 

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About this Product Disclosure Statement

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

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

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

ABOUT THE AVAILABLE COVERS

You can choose from one of these 9 Plans:

Plan A - Comprehensive (International)

Policy Sections 1 to 7 & 9 to 15

Plan B - Australia Only

Policy Sections 1, 4, 6, 7 & 9 to 15

Plan C - Backpackers (International)

Policy Sections 1 to 4, 6, 7, 9 to 11 & 13 to 15

Plan D - Frequent Traveller (Leisure)

Policy Sections 1 to 7 & 9 to 16 while travelling Overseas and Policy Sections 1, 4, 6, 7 & 9 to 16 while travelling in Australia (destination must be a minimum of 250km from Home).

Plan E - Frequent Traveller (Business)

Policy Sections 1 to 20 while travelling Overseas and Policy Sections 1, 4 & 6 to 20 while travelling in Australia (destination must be a minimum of 250km from Home).

Plan F – Non-Residents (Out-bound Travel)

Policy Sections 1 to 7, 9 & 11 to 15

Plan G – Residents (In-bound Travel)

Policy Sections 1 to 7, 9 & 11 to 15

Plan H - Explorer (International)

Policy Sections 1 to 4, 6, 7 & 9 to 15

Plan I – Explorer (Australia Only)

Policy Sections 1, 4, 6, 7 & 9 to 15

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- **"How to Purchase this Policy"** (pages 10 to 12) - this contains important information on who can purchase this policy, age limits and the choice of Plans and cover types available to you;

- The benefit limits provided under each Plan in the **"Table of Benefits"** pages 15 to 22, when *We will pay* a claim under each Policy Section applicable to the cover you choose (**"Your Policy Cover"** pages 38 to 55), any endorsements under **"Additional Options"** pages 23 to 24 and **"Pre-existing Medical Conditions"** pages 25 to 31 (remember, certain words have special meanings - see **"Words with Special Meanings"** pages 4 to 6);
- **"Important Matters"** (pages 32 to 37) - this contains important information on applicable Excesses, the period of cover and extensions of cover, the cooling-off period, your Duty of Disclosure (including how the Duty applies to you and what happens if you breach the Duty), our privacy notice and dispute resolution process, compensation arrangements, when you can choose your own doctor, when you should contact Allianz Global Assistance concerning 24 hour medical assistance, Overseas hospitalisation or medical evacuation, and more;
- When *We will not pay* a claim under each Policy Section applicable to the cover you choose (**"Your Policy Cover"** pages 38 to 55) and **"General Exclusions Applicable to all Sections"** pages 56 to 58 (this restricts the cover and benefits); and
- **"Claims"** (pages 59 to 60) - this sets out certain obligations that you and we have. If you do not meet them we may refuse to pay a claim.

APPLYING FOR COVER

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

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

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

ABOUT YOUR PREMIUM

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

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

COOLING-OFF PERIOD

Even after you have purchased your policy, you have cooling-off rights (see page 33 of **"Important Matters"** for details).

WHO IS YOUR INSURER?

This policy is underwritten by Allianz Australia Insurance Limited (Allianz), ABN 15 000 122 850 AFS Licence 234708.

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd. Allianz Global Assistance has been authorised by Allianz to enter into and arrange the policy and deal with and settle any claims under it, as the agent of Allianz, not as your agent. Allianz Global Assistance acts under a binder which means that it can do these things as if it were the insurer. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

UPDATING THE PDS

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

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

PREPARATION DATE

The preparation date of this PDS is 28 July 2011.

Words with Special Meanings

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

"AICD/ICD" means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

"Arise", "Arises" or "Arising" means directly or indirectly arising or in any way connected with.

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

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

"Country of Residence" means the country outside of Australia of which you are a permanent resident or citizen.

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

"DSM" means the Diagnostic and Statistical Manual of Mental Disorders. It is an American handbook for mental health professionals that lists different categories of mental disorders and the criteria for diagnosing them.

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

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

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

"Home" means the place where you normally live in Australia.
Refer to page 21 for the definition of "Home" for Plan F.

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

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

"Journey" means your travel from time from when you leave your Home to go directly to the place you depart from on your travels, and ends when you return to your Home. *Refer to page 21 for the definition of "Journey" for Plan F. Refer to page 22 for the definition of "Journey" for Plan G.*

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

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

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

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

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

"Open Water Sailing" means sailing more than 10 nautical miles off any land mass.

"Overseas" means in any country other than Australia.

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

"Pre-existing Medical Condition" means:

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

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

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

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

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

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

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

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

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

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

"Unsupervised" means leaving your Luggage and Personal Effects:

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

"We", "Our" and "Us" means Allianz Australia Insurance Limited (Allianz).

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

Summary of Benefits

This is only a summary of the benefits. Please read this PDS carefully for complete details of what *We will pay* and *We will not pay*, and which of the benefits are provided under each Plan (see pages 38 to 55). Importantly, please note that exclusions do apply, as well as limits to the cover.

- 1 CANCELLATION FEES & LOST DEPOSITS** (pg. 38 to 39)
Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you or which are outside your control, such as:
– Sickness – Injuries – Strikes – Collisions
– Retrenchment – Natural Disasters.
- 2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE** (pg. 39 to 40)
Cover for medical assistance while you are Overseas, including:
– Ambulance – 24 Hour Emergency Medical Assistance
– Medical Evacuations – Funeral Arrangements
– Messages to Family – Hospital Guarantees.
- 3 OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES** (pg. 40 to 41)
Cover for Overseas medical treatment if you are Injured or become Sick Overseas, including:
– Medical – Hospital – Surgical – Nursing – Emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth.
- 4 ADDITIONAL EXPENSES** (pg. 41 to 43)
Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from:
– Sickness – Injury – Death.

Also cover for your Travelling Companion's or Relative's accommodation and travel expenses to travel to, stay near or escort you resulting from:
– Hospitalisation – Medical Evacuation.
- 5 HOSPITAL CASH ALLOWANCE** (pg. 43)
An allowance of \$50 per day if you are hospitalised for more than 48 continuous hours while Overseas.
- 6 ACCIDENTAL DEATH** (pg. 43)
A death benefit is payable if you die because of an Injury you sustained during your Journey within 12 months of that Injury.
- 7 PERMANENT DISABILITY** (pg. 44)
A permanent disability benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot (for at least 12 months, and which will continue indefinitely) within 12 months of, and because of, an Injury you sustained during your Journey.
- 8 LOSS OF INCOME** (pg. 44)
A weekly loss of income benefit is payable if you become disabled within 30 days of an Injury you sustained during your Journey, and you are still unable to work more than 30 days after returning to Australia.

- 9 TRAVEL DOCUMENTS, CREDIT CARDS & TRAVELLERS CHEQUES** (pg. 45)
Cover to replace travel documents lost or stolen from you during your Journey, such as:
– Passports – Credit Cards – Travel Documents
– Travellers Cheques.
- 10 THEFT OF CASH** (pg. 45)
Cover for the following items stolen from your person:
– Bank Notes – Cash – Currency Notes – Postal Orders
– Money Orders.
- 11 LUGGAGE & PERSONAL EFFECTS** (pg. 45 to 47)
Cover for replacing Luggage and Personal Effects stolen, or reimbursing repair cost for accidentally damaged items, including:
– Luggage – Spectacles – Personal Effects
– Personal Computers – Cameras.
- 12 LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES** (pg. 48)
Cover to purchase essential items of clothing and other personal items following your Luggage and Personal Effects being delayed, misdirected or misplaced by your Carrier for more than 12 hours.
- 13 TRAVEL DELAY EXPENSES** (pg. 48)
Cover for additional meals and accommodation expenses if your Journey is disrupted due to circumstances beyond your control after an initial 6 hour delay.
- 14 ALTERNATIVE TRANSPORT EXPENSES** (pg. 48 to 49)
Cover for additional travel expenses following transport delays to reach events such as:
– Weddings – Funerals – Conferences – Sporting Events
– Pre-paid travel/tour arrangements.
- 15 PERSONAL LIABILITY** (pg. 49)
Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you.
- 16 RENTAL VEHICLE EXCESS** (pg. 50)
Cover for the excess payable on your Rental Vehicle's motor vehicle insurance resulting from the Rental Vehicle being:
– Stolen – Crashed – Damaged
and/or
the cost of returning the Rental Vehicle due to you being unfit to do so.
- 17 ALTERNATIVE STAFF** (pg. 50)
The costs of a substitute person to complete the original business purposes of your Journey that you are unable to complete due to Injury or Sickness.
- 18 BUSINESS EQUIPMENT** (pg. 51)
Cover for business equipment following accidental loss, theft or damage.
- 19 HIRE BUSINESS EQUIPMENT** (pg. 51)
Cover to hire alternative business equipment following accidental loss, theft, damage or misdirection/delay in transit.

- 20 RECREATE BUSINESS DOCUMENTS** (pg. 51)
Cover for costs for recreating your business documents if they are lost, stolen or accidentally damaged during your Journey.
- 21 SNOW SPORT OVERSEAS EMERGENCY MEDICAL ASSISTANCE** (pg. 52)
Cover for emergency evacuation from the ski slopes to the nearest hospital for treatment.
- 22 OWN SNOW SPORT EQUIPMENT** (pg. 53 to 54)
Cover for accidental loss, theft of or damage to Snow Sport Equipment owned by you.
- 23 SNOW SPORT EQUIPMENT HIRE** (pg. 54)
Cover for the hire of alternative Snow Sport Equipment following the accidental loss, theft of or damage to Snow Sport Equipment owned by you.
- 24 SNOW SKI PACK** (pg. 54)
Cover for the value of any unused ski pass, ski hire, tuition fees or lift passes due to you being unable to utilise these benefits following your Injury or Sickness.
- 25 PISTE CLOSURE** (pg. 55)
Cover for travel to an alternative resort or the purchase of additional ski passes if you are unable to ski your pre-booked resort due to piste closure.
- 26 BAD WEATHER & AVALANCHE CLOSURE** (pg. 55)
Extra travel and accommodation expenses if your pre-booked outward or return Journey is delayed for more than 12 hours because of an avalanche or bad weather.

| How to Purchase this Policy

STEP 1	Refer to "Who Can Purchase this Policy?"	see below
STEP 2	Refer to "Age Limits"	page 11
STEP 3	Read the "Pre-existing Medical Conditions" section	pages 25 to 31
STEP 4	Nominate the applicable "Geographical Region" for your Journey	pages 13 to 14
STEP 5	Nominate the duration of your Journey	---
STEP 6	Select your Plan (A, C, F, G, H or I)	pages 15 to 22
STEP 7	Select the cover type (Single, Duo or Family)	page 12
STEP 8	Select any "Additional Options" you would like to include	pages 23 to 24
STEP 9	Apply for cover via one of the following (where applicable): • online • telephone	see contact details on back cover of this PDS

WHO CAN PURCHASE THIS POLICY?

Plans A, B, C, D, E, H & I

Cover is only available if:

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

Plan F

Cover is only available if:

- You are a not a Resident of Australia; and
- You purchase your policy before you commence your Journey; and
- Your Journey consists of one-way travel only to your Country of Residence from Australia.

Plan G

Cover is only available if:

- You are a Resident of Australia; and
- You purchase your policy while you are Overseas; and
- Your one-way Journey commences Overseas and ends in Australia.

Please note that a waiting period applies under Plan G. Refer to page 32 for details.

AGE LIMITS

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

Plans A, B, F, G, H & I

- Available to travellers aged 79 years and under.
- For travellers aged 80 years or over, Plans A & B are available on application.

Travellers 80 Years and Over (only available for Plans A & B)

A Medical Declaration Form is required to be submitted for assessment before a policy can be offered. We have the absolute right to accept or decline cover, or impose special conditions such as an Excess or reduced benefits.

Travellers aged 80 to 89 years

Cover is available subject to the following conditions:

- A \$2,000 Excess applies for all claims Arising from, related to or associated with an Injury or Sickness. For all other claims, refer to the 'Excess' heading on page 37.
- Claims Arising from, related to or associated with an Injury or Sickness under:
 - Section 1 (Cancellation Fees and Lost Deposits)
 - Section 2 (Overseas Emergency Medical Assistance)
 - Section 3 (Overseas Emergency Medical & Hospital Expenses)
 - Section 4 (Additional Expenses)
 - Section 21 (Snow Sport Overseas Emergency Medical Assistance) – if you purchase the Additional Option "Snow Cover" available under Plans A & B

are limited to a maximum of \$40,000 for all claims combined under all (not each) of the above Policy Sections.

Travellers aged 90 years and over

Cover is available subject to the following conditions:

- A \$5,000 Excess applies for all claims Arising from, related to or associated with an Injury or Sickness. For all other claims, refer to the 'Excess' heading on page 37.
- Claims Arising from, related to or associated with an Injury or Sickness under:
 - Section 1 (Cancellation Fees and Lost Deposits)
 - Section 2 (Overseas Emergency Medical Assistance)
 - Section 3 (Overseas Emergency Medical & Hospital Expenses)
 - Section 4 (Additional Expenses)
 - Section 21 (Snow Sport Overseas Emergency Medical Assistance) – if you purchase the Additional Option "Snow Cover" available under Plans A & B

are limited to a maximum of \$30,000 for all claims combined under all (not each) of the above Policy Sections.

Plans C, D & E

Available to travellers 65 years of age and under.

YOUR CHOICES

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

Whether you choose:

- Single, Duo or Family cover
- Plans A, B, C, D, E, F, G, H or I

depends on the type of cover you want and are eligible to purchase.

Cover type

You can choose one of the following Cover types:

- Single** Covers you and your Dependants travelling with you.
- Duo** Covers you and your Travelling Companion. Duo policies do not provide cover for Dependants. We issue one Certificate of Insurance, however, you both have cover as if you are each insured under separate policies with Single benefit limits per insured person.
This option is not available under Plans D or E.
- Family** Covers you and the members of your Family travelling with you. The benefit limits for Family policies apply to the total of all claims combined, regardless of the number of persons the claims relate to.

Geographical Regions

Destinations	Geographical Region
Australia	DOMESTIC
South-West Pacific, New Zealand, Papua New Guinea, Bali, Lord Howe Island and Norfolk Island	REGION 1
Europe, United Kingdom, Africa, Middle East & Asia (excluding Bali and Japan)	REGION 2
USA, Hawaii, Canada, South America and Japan	REGION 3

Plan A (Comprehensive), Plan C (Backpackers) & Plan H (Explorer - International)

You must nominate the applicable Geographical Region for your Journey. Please note that the “Domestic” region cannot be selected as these Plans are designed for travel Overseas. However, Regions 1 to 3 include cover for certain Policy Sections while travelling in Australia – see below for details. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 3 the highest), as this will cover travel in each of the lower Geographical Regions.

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

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

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

While you are travelling in Australia (destination must be a minimum of 250km from Home), you will not have cover under Policy Sections 2, 3 or 5* (unless you are on a domestic cruise in Australian waters - see ‘Travel on Cruise Liners’ on page 14).

** (Policy Section 5 is not available under Plans C & H).*

Plan B (Australia Only) & Plan I (Explorer – Australia Only)

Geographical Region is fixed at “Domestic”.

Cover for any loss you suffer must occur in this Geographical Region. There is no cover for stopovers in a higher Geographical Region.

Plan D (Frequent Traveller – Leisure) & Plan E (Frequent Traveller – Business)

Geographical Region is fixed at Region 3 – Worldwide, regardless of the destinations you are travelling to.

While you are travelling in Australia (destination must be a minimum of 250km from Home), you will not have cover under Policy Sections 2, 3 or 5 (unless you are on a domestic cruise in Australian waters).

Plan F (Non-residents – Out-bound Travel)

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

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 3 the highest), as this will cover travel in each of the lower Geographical Regions.

Example:
If you are travelling to Bali, the Philippines and the USA, you must select Region 3. You will then have cover for all destinations listed under Regions 1 to 3.

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

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

Plan G (Residents – In-bound Travel)

You must nominate the applicable Geographical Region for your Journey. Please note that the “Domestic” region cannot be selected. However, Regions 1 to 3 include cover for certain Policy Sections while travelling in Australia – see below for details. Please contact us if there is any uncertainty as to which Geographical Region applies.

If you are travelling to multiple destinations which are in different Geographical Regions, you must select the highest Geographical Region (Region 1 being the lowest Geographical Region, 3 the highest), as this will cover travel in each of the lower Geographical Regions.

While you are travelling in Australia (destination must be a minimum of 250km from Home), you will not have cover under Policy Sections 2, 3 or 5.

Travel on Cruise Liners

Travellers on domestic cruises in Australian waters may purchase Plans A, C or H (selecting Geographical Region 1) to ensure cover is available for emergency medical assistance and emergency medical and hospital expenses.

If you do not purchase Plans A, C or H, you will not be covered for medical transfer or evacuation (for example, by helicopter) if you need to be transported to the nearest hospital for emergency medical treatment.

Following is a table of the benefits and their maximum limits.

Refer to **"Your Policy Cover"** pages 38 to 55 for details of what *We will pay* and what *We will not pay* and which types of cover are provided under each Plan.

All benefit limits and Excesses are in Australian Dollars (AUD).

Policy Section & Benefit	PLAN A Comprehensive (International)		PLAN B Australia Only		PLAN C Backpackers (International)		PLAN D Frequent Traveller (Leisure)	PLAN E Frequent Traveller (Business)
	single / duo**	family	single / duo**	family	single / duo**	family	single	single
*1 Cancellation Fees & Lost Deposits	\$10,000	\$20,000	\$10,000	\$20,000	\$2,500	\$5,000	unlimited	unlimited
*2 Overseas Emergency Medical Assistance [^]	unlimited	unlimited	---	---	unlimited	unlimited	unlimited	unlimited
3 Overseas Emergency Medical & Hospital Expenses [^]	unlimited	unlimited	---	---	unlimited	unlimited	unlimited	unlimited
Dental Expenses (per person)	\$750	\$750	---	---	\$750	\$750	\$500	\$500
*4 Additional Expenses	\$10,000	\$20,000	\$10,000	\$20,000	\$10,000	\$20,000	\$50,000	\$50,000
*5 Hospital Cash Allowance [^]	\$2,000	\$4,000	---	---	---	---	\$5,000	\$5,000
*6 Accidental Death	\$30,000	\$60,000	\$30,000	\$60,000	\$15,000	\$30,000	\$25,000	\$25,000
*7 Permanent Disability	\$50,000	\$100,000	\$50,000	\$100,000	\$20,000	\$40,000	\$25,000	\$25,000
*8 Loss of Income [#]	---	---	---	---	---	---	---	\$10,400
9 Travel Documents, Credit Cards & Travellers Cheques	\$1,000	\$2,000	\$1,000	\$2,000	\$500	\$1,000	\$5,000	\$5,000
10 Theft of Cash	\$500	\$500	\$500	\$500	\$500	\$500	\$250	\$250
*11 Luggage & Personal Effects ⁺	\$5,000	\$10,000	\$5,000	\$10,000	\$2,000	\$4,000	\$5,000	\$5,000
12 Luggage & Personal Effects Delay Expenses	\$250	\$500	\$250	\$500	---	---	\$250	\$250
*13 Travel Delay Expenses	\$1,000	\$2,000	\$1,000	\$2,000	\$500	\$1,000	\$2,000	\$2,000
14 Alternative Transport Expenses	\$3,000	\$6,000	\$3,000	\$6,000	\$500	\$1,000	\$5,000	\$5,000
15 Personal Liability	\$5,000,000	\$5,000,000	\$5,000,000	\$5,000,000	\$2,000,000	\$2,000,000	\$5,000,000	\$5,000,000
*16 Rental Vehicle Excess [#]	---	---	---	---	---	---	\$3,000	\$3,000
17 Alternative Staff [#]	---	---	---	---	---	---	---	\$2,500
18 Business Equipment [#]	---	---	---	---	---	---	---	\$5,000
*19 Hire Business Equipment [#]	---	---	---	---	---	---	---	\$1,000
20 Recreate Business Documents [#]	---	---	---	---	---	---	---	\$1,000
21 Snow Sport Overseas Emergency Medical Assistance [#]	---	---	---	---	---	---	---	---
*22 Own Snow Sport Equipment [#]	---	---	---	---	---	---	---	---
23 Snow Sport Hire Equipment [#]	---	---	---	---	---	---	---	---
24 Snow Ski Pack [#]	---	---	---	---	---	---	---	---
*25 Piste Closure [#]	---	---	---	---	---	---	---	---
26 Bad Weather & Avalanche Closure [#]	---	---	---	---	---	---	---	---

* sub-limits apply - see **"Your Policy Cover"** for details (pages 38 to 55)

** Duo cover: Single benefit limits apply per insured person

[^] there is no cover under these Policy Sections while travelling in Australia. There is cover under these Policy Sections while travelling on a domestic cruise in Australian waters where you have purchased Plans A, C, D, E or H (selecting Region 1 as a minimum). See **"Geographical Regions"** (pages 13 to 14).

[^] there is no cover under this Policy Section while travelling in Australia - see **"Geographical Regions"** (pages 13 to 14).

[#] cover under these Policy Sections is available under certain Plans by paying an additional premium - see **"Additional Options"** (pages 23 to 24).

⁺ additional cover for specified items can be purchased by paying an additional premium - see **"Additional Options"** (pages 23 to 24).

Following is a table of the benefits and their maximum limits.

Refer to **"Your Policy Cover"** pages 38 to 55 for details of what *We will pay* and what *We will not pay* and which types of cover are provided under each Plan.

All benefit limits and Excesses are in Australian Dollars (AUD).

Policy Section & Benefit	PLAN F Non-residents (Out-bound Travel)		PLAN G Residents (In-bound Travel)		PLAN H Explorer (International)		PLAN I Explorer (Australia Only)	
	single / duo**	family	single / duo**	family	single / duo**	family	single / duo**	family
*1 Cancellation Fees & Lost Deposits	\$10,000	\$20,000	\$10,000	\$20,000	\$5,000	\$10,000	\$5,000	\$10,000
*2 Overseas Emergency Medical Assistance ^A	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	---	---
3 Overseas Emergency Medical & Hospital Expenses ^A	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	---	---
Dental Expenses (per person)	\$750	\$750	\$750	\$750	\$750	\$750	---	---
*4 Additional Expenses	\$10,000	\$20,000	\$10,000	\$20,000	\$10,000	\$20,000	\$10,000	\$20,000
*5 Hospital Cash Allowance ^{AA}	\$2,000	\$4,000	\$2,000	\$4,000	---	---	---	---
*6 Accidental Death	\$25,000	\$50,000	\$25,000	\$50,000	\$30,000	\$60,000	\$30,000	\$60,000
*7 Permanent Disability	\$25,000	\$50,000	\$25,000	\$50,000	\$30,000	\$60,000	\$30,000	\$60,000
*8 Loss of Income [#]	---	---	---	---	---	---	---	---
9 Travel Documents, Credit Cards & Travellers Cheques	\$1,000	\$2,000	\$1,000	\$2,000	\$750	\$1,500	\$750	\$1,500
10 Theft of Cash	---	---	---	---	\$500	\$500	\$500	\$500
*11 Luggage & Personal Effects ⁺	\$5,000	\$10,000	\$5,000	\$10,000	\$3,000	\$6,000	\$3,000	\$6,000
12 Luggage & Personal Effects Delay Expenses	\$250	\$500	\$250	\$500	\$150	\$300	\$150	\$300
*13 Travel Delay Expenses	\$1,000	\$2,000	\$1,000	\$2,000	\$750	\$1,500	\$750	\$1,500
14 Alternative Transport Expenses	\$3,000	\$6,000	\$3,000	\$6,000	\$1,500	\$3,000	\$1,500	\$3,000
15 Personal Liability	\$2,000,000	\$2,000,000	\$2,000,000	\$2,000,000	\$2,500,000	\$2,500,000	\$2,500,000	\$2,500,000
*16 Rental Vehicle Excess [#]	---	---	---	---	---	---	---	---
17 Alternative Staff [#]	---	---	---	---	---	---	---	---
18 Business Equipment [#]	---	---	---	---	---	---	---	---
*19 Hire Business Equipment [#]	---	---	---	---	---	---	---	---
20 Recreate Business Documents [#]	---	---	---	---	---	---	---	---
21 Snow Sport Overseas Emergency Medical Assistance [#]	---	---	---	---	---	---	---	---
*22 Own Snow Sport Equipment [#]	---	---	---	---	---	---	---	---
23 Snow Sport Hire Equipment [#]	---	---	---	---	---	---	---	---
24 Snow Ski Pack [#]	---	---	---	---	---	---	---	---
*25 Piste Closure [#]	---	---	---	---	---	---	---	---
26 Bad Weather & Avalanche Closure [#]	---	---	---	---	---	---	---	---

* sub-limits apply - see **"Your Policy Cover"** for details (pages 38 to 55)

** Duo cover: Single benefit limits apply per insured person, except for Policy Section 16 (*Rental Vehicle Excess*) - the amount shown in the Table of Benefits is the most we will pay for all claims combined, regardless of the number of persons the claims relate to.

^A there is no cover under these Policy Sections while travelling in Australia. There is cover under these Policy Sections while travelling on a domestic cruise in Australian waters where you have purchased Plans A, C, D, E or H (selecting Region 1 as a minimum). See **"Geographical Regions"** (pages 13 to 14).

^{AA} there is no cover under this Policy Section while travelling in Australia - see **"Geographical Regions"** (pages 13 to 14).

[#] cover under these Policy Sections is available under certain Plans by paying an additional premium - see **"Additional Options"** (pages 23 to 24).

⁺ additional cover for specified items can be purchased by paying an additional premium - see **"Additional Options"** (pages 23 to 24).

PLAN D – Frequent Traveller (Leisure)

- 12 month policy
- Unlimited number of Journeys
- Maximum period for any one Journey is 37 days for leisure travel or 90 days for business travel. A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however the whole Journey cannot exceed a total of 90 days.
- Worldwide or Domestic Journeys
Includes Policy Sections 1 to 7 & 9 to 16 while travelling Overseas and Policy Sections 1, 4, 6, 7 & 9 to 16 while travelling in Australia (destination must be a minimum of 250km from Home).
- Benefit limits and sub-limits reinstated on the completion of each Journey (except for Policy Section 15 *Personal Liability* - the amount shown in the Table of Benefits is the most we will pay for all claims combined under Policy Section 15 for the 12 month policy period).
- Accompanying spouse (or legally-recognised de facto) and Dependants covered free
PLEASE NOTE: The benefit limits shown in the Table of Benefits apply to the total of all claims combined, regardless of the number of persons the claims relate to.
"Accompanying" is defined as travelling with the insured person for 100% of the Journey.

PLAN E – Frequent Traveller (Business)

- 12 month policy
- Unlimited number of Journeys
- Maximum period for any one Journey is 37 days for leisure travel or 90 days for business travel. A Journey can be made up of business and/or leisure travel (with the leisure component being up to 37 days), however the whole Journey cannot exceed a total of 90 days.
- Worldwide or Domestic Journeys
Includes Policy Sections 1 to 20 while travelling Overseas and Policy Sections 1, 4 & 6 to 20 while travelling in Australia (destination must be a minimum of 250km from Home).

PLAN E – Frequent Traveller (Business) (continued)

- Benefit limits and sub-limits reinstated on the completion of each Journey (except for Policy Section 15 Personal Liability - the amount shown in the Table of Benefits is the most we will pay for all claims combined under Policy Section 15 for the 12 month policy period).
- Accompanying spouse (or legally-recognised de facto) and Dependants covered free

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

"Accompanying" is defined as travelling with the insured person for 100% of the Journey

PLAN F – Non-Residents (Out-bound Travel)

This Plan covers your one-way travel to your Country of Residence from Australia.

PLEASE NOTE:

For cover under Plan F:

- Where "Australia" appears in this PDS, it is deleted and replaced with "your Country of Residence", except where "Australia" appears:
 - in 'About the Available Covers' (page 1)
 - in the **"How to Purchase this Policy"** (pages 10 to 12) - under the heading:
 - 'Who Can Purchase this Policy?'
 - in the **"Table of Benefits"** (pages 15 to 22)
 - in 'Jurisdiction and Choice of Law' under **"Important Matters"** (page 33)
 - in **"Words with Special Meanings"** (pages 4 to 6) under the definitions of:
 - "Country of Residence"
 - "Resident of Australia"
 - "We", "Our" and "Us"
 - in Policy Section 1.2 j] under **"Your Policy Cover"** (page 39)
 - in 'Claims are payable to you in Australian dollars' under **"Claims"** (page 59)
 - on the back cover of this PDS
- The definitions of "Home" and "Journey" under **"Words with Special Meanings"** (page 4) are deleted and replaced with:
 - "Home" means the place where you normally live in your Country of Residence.
 - "Journey" means your travel from the time from when you depart from Australia to return to your Country of Residence, and ends when you arrive at any immigration counter in your Country of Residence.
- There is no cover for Pre-existing Medical Conditions, except as provided under Group 2. Refer to pages 28 and 29 for details of the Pre-existing Medical Conditions covered under Plan F.

PLAN G – Residents (In-bound Travel)

This Plan covers your one-way travel to Australia from Overseas.

PLEASE NOTE:

For cover under Plan G:

- The definition of "Journey" under **"Words with Special Meanings"** (page 4) is deleted and replaced with:
 - "Journey" means your travel from the time when the policy is issued while you are Overseas to the time when you return to your Home or the place you intend to reside in Australia.
- There is no cover for Pre-existing Medical Conditions, except as provided under Group 2. Refer to pages 28 and 29 for details of the Pre-existing Medical Conditions covered under Plan G.

Refer to **"Important Matters"** page 32 for details of eligibility and the exclusions to cover.

| Additional Options

The **"General Exclusions Applicable to all Sections"** apply to any Additional Option purchased.

For details on additional premiums, please refer to www.duinsure.com.au or call Downunder on 1800 148 766.

BUSINESS COVER

'Business Cover' is covered as standard under Plan E.

You can purchase 'Business Cover' (Policy Sections 8 & 17-20) under Plans A or B by paying an additional premium. You cannot purchase the Policy Sections individually.

This Additional Option is not available under Plans C, D, F, G, H or I.

Following is a table of the benefits and their maximum limits. Refer to Policy Sections 8 & 17-20 under **"Your Policy Cover"** (pages 38 to 55) for details of what We will pay and what We will not pay in relation to this Additional Option. Importantly, please note that exclusions do apply, as well as limits to the cover.

Policy Section & Benefit	PLAN A Comprehensive (International)		PLAN B Australia Only	
	single / duo**	family	single / duo**	family
*8 Loss of Income	\$10,400	\$20,800	\$5,200	\$10,400
17 Alternative Staff	\$2,500	\$2,500	\$1,000	\$1,000
18 Business Equipment	\$5,000	\$5,000	\$2,500	\$2,500
*19 Hire Business Equipment	\$1,000	\$1,000	\$500	\$500
20 Recreate Business Documents	\$1,000	\$1,000	\$500	\$500

* sub-limits apply - see **"Your Policy Cover"** for details (pages 38 to 55)

** Duo cover: Single benefit limits apply per insured person

RENTAL VEHICLE EXCESS COVER

'Rental Vehicle Excess Cover' is covered as standard under Plans D & E.

You can purchase \$3,000 'Rental Vehicle Excess Cover' under Plans A, B, C, F, G, H or I by paying an additional premium.

Refer to Policy Section 16 (*Rental Vehicle Excess*) under **"Your Policy Cover"** (page 50) for details of what *We will pay* and what *We will not pay* in relation to this Additional Option. Importantly, please note that exclusions do apply, as well as limits to the cover.

SPECIFIED LUGGAGE AND PERSONAL EFFECTS COVER

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

The maximum amount we will pay for all claims combined under Policy Section 11 (*Luggage and Personal Effects*) is shown in the **"Table of Benefits"** (pages 15 to 22) for the Plan you have selected.

Additional cover can be purchased under all Plans for specified items up to a total amount of \$5,000 by paying an additional premium.

You cannot purchase specified cover for jewellery or Snow Sport Equipment. There is no cover for bicycles or watercraft (other than surfboards) under the policy. These items must not be specified and cover will not be provided for them.

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

SNOW COVER

You can purchase 'Snow Cover' (Policy Sections 21-26) under Plans A, B, H or I by paying an additional premium. You cannot purchase the Policy Sections individually.

This Additional Option is not available under Plans C, D, E, F or G.

Following is a table of the benefits and their maximum limits. These benefits apply to Plans A, B, H & I where this Additional Option has been purchased. Refer to Policy Sections 21-26 under **"Your Policy Cover"** (pages 52 to 55) for details of what *We will pay* and what *We Will Not Pay* in relation to this Additional Option. Importantly, please note that exclusions do apply, as well as limits to the cover.

Policy Section & Benefit		single / duo**	family
21	Snow Sport Overseas Emergency Medical Assistance	unlimited	unlimited
*22	Own Snow Sport Equipment	\$1,500	\$3,000
23	Snow Ski Hire Equipment	\$1,500	\$3,000
24	Snow Ski Pack	\$750	\$1,500
*25	Piste Closure	\$1,000	\$1,000
26	Bad Weather & Avalanche Closure	\$750	\$1,500

* sub-limits apply - see **"Your Policy Cover"** for details (pages 38 to 55)

** Duo cover: Single benefit limits apply per insured person

REMOVAL OF STANDARD EXCESS

You can remove the standard \$100 Excess on Plans A, C, D, E, F, G, H & I by paying an additional premium.

This Additional Option is not available under Plan B.

| Pre-existing Medical Conditions

PREGNANCY

This section outlines the cover available for medical expenses or cancellation costs arising from, or related to, pregnancy. There is no need to complete a medical declaration form for the cover detailed in the table below.

In any event we will not pay medical expenses for:

- regular antenatal care
- childbirth at any gestation
- care of the newborn child

No cover is available for your pregnancy if your Journey extends past the 26th week for a single pregnancy or past the 19th week for a multiple pregnancy.

Fertility Treatment	Outcome
You are not yet pregnant, however, you are undergoing fertility treatment, now, or before your Journey commences.	No cover is available under any Plan for this treatment or any resulting pregnancy.
Your Pregnancy	Outcome
You have a single, uncomplicated pregnancy, which did not Arise from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation	Cover is available under all Plans for Journeys ending on or before 26 weeks gestation
You have a single uncomplicated pregnancy, which Arises from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation	Cover is available if you pay an additional premium under a Pre-existing Medical Condition Plan for Journeys ending on or before 26 weeks gestation
You have a multiple uncomplicated pregnancy, which does not Arise from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation	Cover is available if you pay an additional premium under a Pre-existing Medical Condition Plan for Journeys ending on or before 19 weeks gestation.
You have a multiple pregnancy, which Arises from services or treatment associated with an assisted reproduction program including but not limited to in vitro fertilisation	Cover is not available under any Plan

Your Pregnancy (continued)	Outcome
You have experienced any pregnancy complications prior to your policy being issued	Cover is not available under any Plan

Complications are defined as "Any secondary diagnosis occurring prior to, during the course of, concurrent with, or as a result of the pregnancy, which may adversely affect the pregnancy outcome."

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 56 TO 58 FOR OTHER REASONS WHY WE WILL NOT PAY.

PRE-EXISTING MEDICAL CONDITIONS

Please read this section carefully.

Travel Insurance only provides cover for emergency Overseas medical events that are unforeseen. Medical conditions that were pre-existing at the time of the policy being issued are not covered, unless they are a condition that we expressly agree to cover.

If you have a Pre-existing Medical Condition that is not covered, we will not pay any claims arising from, related to or associated with that condition. This means that you may have to pay for an Overseas medical emergency which can be prohibitive in some countries.

What is a Pre-existing Medical Condition?

A Pre-existing Medical Condition means:

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

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

How do I obtain cover for my Pre-existing Medical Condition?

If you are aged 80 years or over, you must complete the '80 Years and Over Medical Declaration Form' available from Downunder or online at www.duinsure.com.au. We have the absolute right to accept or decline cover, or impose special conditions such as an Excess or reduced benefits.

The remainder of this section does not apply to you.

If you have a Pre-existing Medical Condition and you want cover for that condition, read the following information.

If you have any Pre-existing Medical Conditions questions, please contact us on 1800 227 771.

GROUP 1 - Pre-existing Medical Conditions which are automatically excluded

We will not pay any costs or expenses arising directly or indirectly from any of the following Pre-existing Medical Conditions, e.g. cost of medical care while Overseas, or cost of cancellation of your travel plans due to a change in health.

- Any type of cancer that you have previously been diagnosed with, or secondaries from that cancer
- Any condition for which surgery/treatment/procedure is planned
- Any condition which Arises from signs or symptoms that you are currently aware of, but;
 - You have not yet sought a medical opinion regarding the cause; or
 - You are currently under investigation to define a diagnosis; or
 - You are awaiting specialist opinion
- Any condition for which you have undergone surgery in the past 6 weeks
- Any condition for which you have ever required spinal or brain surgery
- Any condition which has caused a seizure in the past 12 months
- Any Chronic or recurring pain (including back pain) requiring regular medication or other ongoing treatment such as physiotherapy or chiropractic treatment
- Any mental illness as defined by DSM-IV including;
 - Dementia, depression, anxiety, stress or other nervous condition; or
 - Behavioural diagnoses such as autism; or
 - A therapeutic or illicit drug or alcohol addiction
- Any cardiovascular disease or cerebrovascular disease (see example) if you have:
 - Experienced angina (chest pain) within the past 6 months; or
 - Had a stroke (cerebrovascular accident or CVA) or a Transient Ischaemic Attack (TIA) within the past 12 months
- Any cardiac or respiratory condition (see examples) if you:
 - require home oxygen therapy; or
 - will require oxygen for the Journey; or
 - have been diagnosed with Congestive Heart Failure
- Chronic Renal Failure which is treated by haemodialysis or peritoneal dialysis
- Any AIDS defining illness or any condition associated with immunocompromise
- Organ transplantation, previous organ transplantation, or any condition for which you are awaiting organ transplantation
- Any condition for which you have been given a terminal prognosis for any condition with a life expectancy of under 24 months

Travel insurance is available to you, however there is no provision to claim for any of the medical conditions as listed in the above Group 1.

GROUP 2 - Pre-existing Medical Conditions which are automatically covered – no additional premium is payable

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

We do not require any further information or a Medical Declaration Form if your condition is described in this list, and has not caused hospitalisation in the past 24 months:

1. Acne
2. Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
3. Asthma – providing that you
 - a] have no other lung disease and
 - b] are less than 60 years of age at the date of policy purchase.
4. Bell's palsy
5. Benign Positional Vertigo
6. Bunions
7. Carpal Tunnel Syndrome
8. Cataracts
9. Coeliac disease
10. Congenital Blindness
11. Congenital Deafness
12. *Diabetes Mellitus (Type I) – providing you:
 - a] were diagnosed over 12 months ago, and
 - b] have no eye, kidney, nerve or vascular complications, and
 - c] do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia; and
 - d] are under 50 years of age at the date of policy purchase.
13. *Diabetes Mellitus (Type II) – providing you:
 - a] were diagnosed over 12 months ago, and
 - b] have no eye, kidney, nerve or vascular complications, and
 - c] do not also suffer from a known cardiovascular disease, hypertension, hyperlipidaemia or hypercholesterolaemia.
14. Dry eye syndrome
15. Epilepsy – providing there has been no change to your medication regime in the past 12 months
16. Folate Deficiency
17. Gastric Reflux
18. Goitre

19. Glaucoma
20. Graves' Disease
21. Hiatus Hernia
22. *Hypercholesterolaemia (High Cholesterol) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
23. *Hyperlipidaemia (High Blood Lipids) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
24. *Hypertension (High Blood Pressure) – provided you do not also suffer from a known cardiovascular disease and/or diabetes
25. Hypothyroidism, including Hashimoto's Disease
26. Impaired Glucose Tolerance
27. Incontinence
28. Insulin Resistance
29. Iron Deficiency Anaemia
30. Macular Degeneration
31. Meniere's Disease
32. Migraine
33. Nocturnal cramps
34. Osteopaenia
35. Osteoporosis
36. Pernicious Anaemia
37. Plantar fasciitis
38. Raynaud's Disease
39. Sleep apnoea
40. Solar keratosis
41. Trigeminal Neuralgia
42. Trigger finger
43. Vitamin B12 Deficiency

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

If hospitalisation has occurred, or your condition does not meet the description above, cover is **not** automatic. You are required to submit a completed Medical Declaration Form, as explained in Group 3.

GROUP 3 - Pre-existing Medical Conditions about which we need further information – require approval and an additional premium is payable

If your Pre-existing Medical Condition does not fall within Group 1 or 2 and you would like to apply for cover for your Pre-existing Medical Condition, we will require you to complete a Medical Declaration Form and send it to us for consideration. We will respond within 1 business day.

Examples of three (3) common Pre-existing Medical Conditions are set out below:

Cardiovascular disease:

Medical conditions involving the heart and blood vessels are collectively called cardiovascular disease (CVD). All such conditions are interrelated. If you have ever needed to see a specialist cardiologist, or been diagnosed with a form of CVD such as (but not limited to):

1. Aneurysms	(including valve replacements,
2. Angina	bypass surgery, stents)
3. Cardiomyopathy	7. Myocardial infarction
4. Cerebrovascular Accident (Stroke)	(heart attack)
5. Disturbances in heart rhythm (cardiac arrhythmias)	8. Transient Ischaemic Attack
6. Previous heart surgery	

and you do not purchase adequate cover for CVD, you may not be covered for any claims relating to the heart/cardiovascular system (including heart attacks and strokes).

If any of these conditions are expressly excluded from the policy, all CVD is excluded.

Warfarin Use:

Taking the medication Warfarin (also known under the brand names of Coumadin, Jantoven, Marevan, and Waran) has a complex range of serious complications and side effects. These risks are in excess of those associated with the underlying condition for which you take this medication.

If you are currently prescribed the drug, you must complete a Medical Declaration Form (even if you decide not to apply for cover for a Pre-existing Medical Condition) and we must agree in writing to provide cover.

If you do not submit a completed Medical Declaration Form, the General Exclusion in clause 17 will apply and you will not have cover.

Chronic Lung Disease:

If you have ever been diagnosed with a Chronic lung disease including (but not limited to) Emphysema and Chronic Bronchitis, Bronchiectasis, Chronic Obstructive Airways Disease (COAD), Chronic Obstructive Pulmonary Disease (COPD) or Asthma (if you have another lung disease and are 60 years of age or over at the date of policy issue), and you do not purchase adequate cover for your respiratory disease, you may not be covered for any claims relating to a new airways infection.

If a Chronic lung condition is expressly excluded under your policy, all new respiratory infections are also excluded.

If you have a Pre-existing Medical Condition and:

- (i) you do not apply for cover (or you apply for cover and we do not agree to provide cover); or
- (ii) you do not pay the relevant additional premium,

we **will not** pay any claims arising from or related to your Pre-existing Medical Condition.

PLEASE ALSO READ THE “GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS” ON PAGES 56 TO 58 AND THE SECTION-SPECIFIC EXCLUSIONS ON PAGES 38 TO 55.

You cannot apply for cover for conditions outlined in Group 1 (page 27 of this PDS).

We do not offer any cover at all under Plans C, D, E, F, G, H or I for any Pre-existing Medical Conditions except as specified in Group 2.

A Medical Declaration form is available from Downunder or online at www.duinsure.com.au. In most cases it can be completed entirely by you.

In some cases we will also need a Doctor’s Declaration to be completed by your regular treating doctor, but this is explained in more detail in the Medical Declaration Form.

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

PERIOD OF COVER

You are not covered until we issue a Certificate of Insurance. That Certificate forms part of your policy. The period you are insured for is set out in the Certificate.

Plans A, B, C, D, E, H & I

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

The maximum period of cover for any one Journey under the Frequent Traveller Plans (Plans D & E) is 37 days per leisure Journey and 90 days per business Journey. The maximum period of cover for any one Journey cannot exceed a total of 90 days.

Plan F

- Cover for cancellation fees and lost deposits begins from the time the policy is issued; and
- Cover for all other Policy Sections begins on date of departure (Start Date) as stated on the Certificate of Insurance; and
- Cover ends when you arrive at any immigration counter in your Country of Residence or on the end date set out on your Certificate of Insurance, whichever happens first. Refer to page 21 for the definition of "Journey" for Plan F.

Plan G

- Cover commences from the time the policy is issued; and
- A waiting period of 7 days from the Start Date as stated on your Certificate of Insurance applies to all claims arising from, related to or associated with any Injury or Sickness, regardless of the Policy Section that applies to the claim. This means that you are not covered for medical expenses, cancellation fees and lost deposits, additional expenses or hospital cash allowance arising from, related to or associated with any Injury or Sickness which happens within this waiting period; and
- Cover ends when you return to your Home or the place you intend to reside in Australia, or on the End Date set out on your Certificate of Insurance, whichever happens first. Refer to page 22 for the definition of "Journey" for Plan G.

Important Travel Dates

Please note that cover under Policy Sections 25 & 26 is excluded for periods outside of:

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

EXTENSION OF COVER

See 'Period of Cover' on page 32.

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

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

If the delay is for any other reason, we must receive your request to extend cover at least 7 days before your original expires if you send your request by post. All other requests to extend cover must be received prior to your original policy expiry date. Cover will be extended subject to our written approval, and your payment of the additional premium.

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

Extensions of cover are not available:

- for any Pre-existing Medical Condition, unless it is listed under Group 2 on pages 28 to 29 and you have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months. This applies regardless of whether your Pre-existing Medical Condition was covered under the original policy; or
- for conditions you suffered during the term of your original policy; or
- where at the time of the extension you are aged 80 years or over under Plans A, B, F, G, H & I, or aged 66 years or over under Plan C; or
- under Plans D & E; or
- where you have not advised us of any circumstances that have given (or may give) rise to a claim under your original policy.

COOLING-OFF PERIOD

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

After this period you can still cancel your policy but we will not refund any part of your premium if you do.

CONFIRMATION OF COVER

To confirm any policy transaction (if the Certificate of Insurance does not have all the information you require) call Downunder.

JURISDICTION AND CHOICE OF LAW

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

GENERAL INSURANCE CODE OF PRACTICE

We proudly support the General Insurance Code of Practice.

The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please contact Allianz Global Assistance on 1300 725 154.

YOUR DUTY OF DISCLOSURE

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

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

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

If you vary, extend, reinstate or replace the policy your duty is to tell us before that time, every matter known to you which:

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

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

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

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

Who does the Duty apply to?

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

What happens if you or they breach the Duty?

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

COMPENSATION ARRANGEMENTS

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

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

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

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

DISPUTE RESOLUTION PROCESS

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 725 154 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

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

Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne VIC 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

PRIVACY NOTICE

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

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

This personal information may be disclosed to (and received from) third parties in Australia or Overseas involved in the above process, such as travel consultants, travel insurance providers and intermediaries, agents, reinsurers, claims handlers and investigators, cost containment providers, medical and health service providers, legal and other professional advisers, your agents and our related companies. The use and disclosure of such personal information will be provided to third parties for the primary purposes stated above. The personal information (but not sensitive information) may also be used for a secondary purpose, but only if you would reasonably expect us to use that information for such secondary purpose.

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

- that you will or may provide their information to us;
- of the types of third parties to whom the information may be provided to;

- of the relevant purposes we and the third parties we will disclose it to will use it for; and
- of how they can access it.

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

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

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

YOU CAN CHOOSE YOUR OWN DOCTOR

You are free to choose your own Medical Adviser or we can appoint an approved Medical Adviser to see you, unless you are treated under a Reciprocal Health Agreement.

You must, however, advise Allianz Global Assistance of your admittance to hospital or your early return to Australia based on written medical advice.

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

OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION

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

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

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

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

SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place we will not pay your claim. (For an explanation of what we mean by "Luggage and Personal Effects", "Unsupervised" and "Public Place" see pages 5 to 6).

EXCESS

Travellers aged 80 to 89 years (Plans A & B)

A \$2,000 Excess applies for all claims Arising from, related to or associated with an Injury or Sickness. You cannot remove this Excess by paying an additional premium. Refer to 'Age Limits' on page 11 for the terms and conditions relating to travellers aged 80 to 89 years, as well as 'Travellers 80 Years and Over' on page 11. For all other claims, refer to the wording below, relevant to the Plan you have selected.

Travellers aged 90 year and over (Plans A & B)

A \$5,000 Excess applies for all claims Arising from, related to or associated with an Injury or Sickness. You cannot remove this Excess by paying an additional premium. Refer to 'Age Limits' on page 11 for the terms and conditions relating to travellers aged 90 years and over, as well as 'Travellers 80 Years and Over' on page 11. For all other claims, refer to the wording below, relevant to the Plan you have selected.

Plans A, C, D, E, F, G & H

A \$100 Excess applies to all Policy Sections.

You can remove this Excess by paying an additional premium.

Plans B & I

A NIL Excess applies to all Policy Sections.

Please Note: If any additional Excess applies to your policy, the amount is shown on the Certificate of Insurance, Pre-existing Medical Conditions Letter, or advised to you in writing before the Certificate is issued to you.

IN THE EVENT OF A CLAIM:

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

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

CLAIMS PROCESSING

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

| Your Policy Cover

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

You must also check **"General Exclusions Applicable to all Sections"** on pages 56 to 58 for other reasons why we will not pay.

See **"Words with Special Meanings"** on pages 4 to 6 for the meanings of words that apply throughout this PDS.

You only have cover under a Policy Section if the **"Table of Benefits"** on pages 15 to 22 shows that there is cover for the Policy Section under the Plan you have selected.

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

1 CANCELLATION FEES & LOST DEPOSITS

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

1.1 WE WILL PAY:

- a] We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by you and outside your control.
- b] We will pay the travel agent's cancellation fees up to \$1,500 for Single cover, \$1,500 per person for Duo cover or \$3,000 for Family cover where all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your Journey not been cancelled. Documentary evidence of the travel agent's fee is required.
- c] We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of that airline ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control.

We calculate the amount we pay you as follows:

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

multiplied by:

- the total number of points lost

divided by the total number of points used to obtain the ticket.

- d] If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand after the policy is issued, and at the time of policy issue you

were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Section is as follows:

- \$2,000 for Single cover
- \$2,000 per person for Duo cover
- \$4,000 for Family cover

1.2 WE WILL NOT PAY:

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

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

- b] the death, Injury or Sickness of your Relative Arising from a Pre-existing Medical Condition, except as specified under Policy Section 1.1 d].
- c] you or your Travelling Companion changing plans.
- d] any business, financial or contractual obligations. This exclusion does not apply to claims where you or your Travelling Companion are made redundant from full-time employment in Australia, provided you or they were not aware that the redundancy was to occur before you purchased your policy.
- e] a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f] delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g] the financial collapse of any transport, tour or accommodation provider.
- h] the mechanical breakdown of any means of transport.
- i] an act or threat of terrorism.
- j] the death, Injury or Sickness of any person who resides outside of Australia or New Zealand. This exclusion does not apply to the individuals named on your Certificate of Insurance.
- k] your pre-arranged leave being cancelled by your employer (where you are a full-time permanent employee).

2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE

You only have this cover if you chose Plan A, C, D, E, F, G or H.

Allianz Global Assistance will help you with any Overseas medical emergency (see 'Overseas Hospitalisation or Medical Evacuation' on page 36). You may contact them at any time 7 days a week.

2.1 WE WILL PAY:

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

- a] access to a Medical Adviser for emergency medical treatment while Overseas.
- b] any messages which need to be passed on to your family or employer in the case of an emergency.
- c] provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas.

- d] your medical transfer or evacuation if you must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to Australia with appropriate medical supervision.
- e] the return to Australia of your Dependants if they are left without supervision following your hospitalisation or evacuation.

If you die as a result of an Injury or a Sickness during your Journey, we will pay for the Reasonable cost of either a funeral or cremation Overseas and/or of bringing your remains back to your Home. The maximum amount we will pay is \$15,000 for all claims combined.

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

2.2 WE WILL NOT PAY:

We will not pay:

- a] for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia unless it has been first approved by Allianz Global Assistance.
- b] if you decline to promptly follow the medical advice we have obtained and we will not be responsible for subsequent medical, Hospital or evacuation expenses.
- c] for medical evacuation or the transportation of your remains from Australia to an Overseas country.
- d] any claims Arising from snow sport activities under this Policy Section, regardless of whether you have purchased the Additional Option 'Snow Cover' (however, refer to Policy Section 21 – *Snow Sport Overseas Emergency Medical Assistance*).

3 OVERSEAS EMERGENCY MEDICAL & HOSPITAL EXPENSES

You only have this cover if you chose Plan A, C, D, E, F, G or H.

3.1 WE WILL PAY:

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

If we determine that you should return home to Australia for treatment and you do not agree to do so, then we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.

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

- b] We will also pay the cost of emergency dental treatment, up to the amounts set out below for the Plan selected, for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

We will pay up to the following amounts:

- \$750 per person per Journey (Plans A, C, F, G & H)
- \$500 per person per Journey (Plans D & E)

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

3.2 WE WILL NOT PAY:

We will not pay for expenses:

- a] Arising from Pre-existing Medical Conditions except as specified under the **"Pre-existing Medical Conditions"** section - see pages 25 to 31.
- b] when you have not notified Allianz Global Assistance as soon as practicable of your admittance to Hospital.
- c] after 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by Allianz Global Assistance.
- d] if you do not take the advice of Allianz Global Assistance.
- e] if you have received medical care under a Reciprocal National Health Scheme. Reciprocal Health Agreements are currently in place with Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, United Kingdom and New Zealand.
- f] for damage to dentures, dental prostheses, bridges or crowns.
- g] relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

4 ADDITIONAL EXPENSES

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

4.1 WE WILL PAY:

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

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

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

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

- becomes seriously Sick and requires hospitalization

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

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

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

- \$3,000 for Single cover
- \$3,000 per person for Duo cover
- \$6,000 for Family cover

- e] If, as a result of a Pre-existing Medical Condition, a Relative of yours is hospitalised in Australia or New Zealand, or dies in Australia or New Zealand after the policy is issued, and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death, the most we will pay under this Policy Section is as follows:

- \$2,000 for Single cover
- \$2,000 per person for Duo cover
- \$4,000 for Family cover

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

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

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

4.2 WE WILL NOT PAY:

We will not pay:

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

5 HOSPITAL CASH ALLOWANCE

You only have this cover if you chose Plan A, D, E, F or G.

5.1 WE WILL PAY:

We will pay you \$50 for each day you are in Hospital if you are in Hospital for more than 48 continuous hours while you are Overseas.

5.2 WE WILL NOT PAY:

- a] We will not pay for the first 48 continuous hours you are in Hospital.
- b] We will not pay if you cannot claim for Overseas medical expenses in Policy Section 3 (*Overseas Emergency Medical and Hospital Expenses*)

6 ACCIDENTAL DEATH

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

6.1 WE WILL PAY:

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

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

The amount we will pay for the death of accompanying Dependents is \$5,000 per Dependent.

6.2 WE WILL NOT PAY:

We will not pay for death caused by suicide or for any other reason other than caused by Injury as defined under **"Words with Special Meanings"** on page 4.

7 PERMANENT DISABILITY

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

7.1 WE WILL PAY:

We will pay:

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

"Permanently disabled" means:

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

The amount we will pay for the permanent disability of accompanying Dependants is \$5,000 per Dependant.

7.2 WE WILL NOT PAY:

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 56 TO 58 FOR REASONS WHY WE WILL NOT PAY.

8 LOSS OF INCOME

You only have this cover if you chose Plan E, or you purchased the Additional Option 'Business Cover' under Plan A or B.

8.1 WE WILL PAY:

We will pay if you are Injured during your Journey and become disabled within 30 days because of the Injury, and the disablement continues for more than 30 days after your return to Australia, we will pay you up to the amounts set out below for the Plan selected. We will only pay if you cannot do your normal or suitable alternative work and you lose all your income.

Plan A (where the additional "Business Cover" option has been purchased)

- \$400 per person per week up to 26 weeks

Plan B (where the additional "Business Cover" option has been purchased)

- \$400 per person per week up to 13 weeks

Plan E

- \$400 per person per week up to 26 weeks

8.2 WE WILL NOT PAY:

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

9 TRAVEL DOCUMENTS, CREDIT CARDS & TRAVELLERS CHEQUES

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

9.1 WE WILL PAY:

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

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

9.2 WE WILL NOT PAY:

We will not pay if:

- a) you do not report the theft within 24 hours to the police and, in the case of credit cards and travellers cheques, to the issuing bank or company in accordance with the conditions under which the cards or cheques were issued; and
- b) you cannot prove that you made a report to the above relevant persons by providing us with a written statement from them.

10 THEFT OF CASH

You only have this cover if you chose Plan A, B, C, D, E, H or I.

10.1 WE WILL PAY:

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

10.2 WE WILL NOT PAY:

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

11 LUGGAGE & PERSONAL EFFECTS

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

PLEASE NOTE: for the purpose of this Policy Section:

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

11.1 WE WILL PAY:

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

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your Journey.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the Luggage and Personal Effects instead of paying you.

- b) The maximum amount we will pay for any item (i.e. the item limit) is:
 - \$3,000 for personal computers, video recorders or cameras.
 - \$1,000 for mobile phones (including PDAs and any items with phone capabilities).
 - \$750 for all other unspecified items.

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

- a camera, lenses (attached or not), tripod and accessories;
- a matched or unmatched set of golf clubs, golf bag and buggy;
- a matching pair of earrings;

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

- c) In addition to the limit shown in the Table of Benefits for this Policy Section, we will also pay up to a maximum of \$5,000 (or such other lower amount which you have previously selected) for all items combined, that you have specified under 'Specified Luggage and Personal Effects Cover' and paid an additional premium for. The standard item limits shown in b) above do not apply to the specified items listed on your Certificate of Insurance.

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

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

The most we will pay if your Luggage and Personal Effects are stolen from the locked boot or from a Locked Storage Compartment of an unoccupied vehicle during daylight hours is \$200 for each item and \$2,000 in total for all stolen items, even if you have purchased 'Specified Luggage and Personal Effects Cover'.

In addition to the maximum amount we will pay for all claims combined under this Section shown under the Table of Benefits for the Plan you have selected, we will also pay up to the limit(s) shown on your Certificate of Insurance for any additional cover purchased under "Specified Luggage and Personal Effects Cover", up to a maximum of \$5,000.

11.2 WE WILL NOT PAY:

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

- a] you do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b] your jewellery, mobile phone, camera, video camera, personal computer, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train, tram or bus.
- c] the loss, theft of or damage is to, or of, bicycles.
- d] the loss, theft or damage is to, or of, items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, tram, taxi or bus.
- e] the loss, theft or damage is to, or of, watercraft of any type (other than surfboards).
- f] the loss, theft or damage is to, or of, Snow Sport Equipment (however, refer to Policy Section 22 – *Own Snow Sport Equipment*).
- g] the Luggage and Personal Effects were being sent unaccompanied or under a freight contract.
- h] the loss or damage Arises from any process of cleaning, repair or alteration.
- i] the loss or damage Arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- j] the Luggage and Personal Effects were left Unsupervised in a Public Place.
- k] the Luggage and Personal Effects were left unattended in a motor vehicle, unless they were stored in the boot or in a Locked Storage Compartment.
- l] the Luggage and Personal Effects were left overnight in a motor vehicle even if they were stored in the boot or in a Locked Storage Compartment.
- m] the Luggage and Personal Effects have an electrical or mechanical breakdown.
- n] the Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched - unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- o] you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- p] the loss or damage is to, or of, sporting equipment while in use (including surfboards).

12 LUGGAGE & PERSONAL EFFECTS DELAY EXPENSES

You only have this cover if you chose Plan A, B, D, E, F, G, H or I.

12.1 WE WILL PAY:

We will reimburse you if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier for more than 12 hours, and in our opinion it was reasonable for you to purchase essential items of clothing or other personal items.

Your claim must contain written proof from the Carrier who was responsible for your Luggage and Personal Effects being delayed, misdirected or misplaced. We will deduct any amount we pay you under this Policy Section for any subsequent claim for lost Luggage and Personal Effects (Policy Section 11).

12.2 WE WILL NOT PAY:

We will not pay if you are entitled to compensation from the bus line, air line, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed up to the limit of your cover.

13 TRAVEL DELAY EXPENSES

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

13.1 WE WILL PAY:

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

We will pay up to \$200 at the end of the initial 6 hour period. In addition, we will pay up to \$200 for each full 24 hour period that the delay continues beyond the initial 6 hour delay.

13.2 WE WILL NOT PAY:

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

- a] the financial collapse of any transport, tour or accommodation provider;
 - b] an act or threat of terrorism.
- Nor will we pay if:
- c] you can claim your additional meals and accommodation expenses from anyone else.

14 ALTERNATIVE TRANSPORT EXPENSES

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

14.1 WE WILL PAY:

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

14.2 WE WILL NOT PAY:

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

15 PERSONAL LIABILITY

You have this cover if you chose Plan A, B, C, D, E, F, G, H or I.

15.1 WE WILL PAY:

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

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

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

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

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

15.2 WE WILL NOT PAY:

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

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

16 RENTAL VEHICLE EXCESS

You only have this cover if you chose Plan D or E, or you purchased the Additional Option 'Rental Vehicle Excess Cover' under Plan A, B, C, F, G, H or I.

16.1 WE WILL PAY:

- a) We will reimburse the Rental Vehicle insurance excess or the cost of repairing the Rental Vehicle, whichever is the lesser, if, during the Journey, the Rental Vehicle is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the repair account and/or quote.

This cover does not take the place of Rental Vehicle insurance and only provides cover for the excess component up to the applicable Policy Section limit.

- b) We will also pay up to \$500 for the cost of returning your Rental Vehicle to the nearest depot if your attending Medical Adviser certifies in writing that you are unfit to do so during your Journey.

16.2 WE WILL NOT PAY:

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

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

17 ALTERNATIVE STAFF

You only have this cover if you chose Plan E, or you purchased the Additional Option 'Business Cover' under Plan A or B.

17.1 WE WILL PAY:

We will pay the Reasonable travel expenses for a substitute person to complete the original business purposes of the Journey on your behalf, if:

- a) you suffer an Injury or Sickness that prevents you from completing the business purposes of the Journey; and
- b) you are either required to stay in Hospital Overseas, or required to return to your Home on the advice of a registered Medical Adviser.

17.2 WE WILL NOT PAY:

- a) We will not pay unless we have also agreed to pay a claim under Policy Section 2 (*Overseas Emergency Medical Assistance*).
- b) We will not pay if the Injury or Sickness did not occur during your Journey and within the period of cover

18 BUSINESS EQUIPMENT

You only have this cover if you chose Plan E, or you purchased the Additional Option 'Business Cover' under Plan A or B.

18.1 WE WILL PAY:

We will pay for accidental loss, theft of or damage to business equipment (consisting of computer equipment, communication devices, other business-related equipment and business documents). We are entitled to choose between repairing or replacing the business equipment, or paying you its value in cash, after allowing for wear, tear, and depreciation. Any payment however, will not exceed the original cost price of the item.

18.2 WE WILL NOT PAY:

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 56 TO 58 FOR REASONS WHY WE WILL NOT PAY.

19 HIRE BUSINESS EQUIPMENT

You only have this cover if you chose Plan E, or you purchased the Additional Option 'Business Cover' under Plan A or B.

19.1 WE WILL PAY:

We will pay for the hire of alternative business equipment following accidental loss, theft of, damage to, or the misdirection or delay in transit for more than 24 hours of, business equipment. The most we will pay is \$250 for each complete day.

19.2 WE WILL NOT PAY:

We will not pay unless we have agreed to pay a claim under Policy Section 18 (*Business Equipment*).

20 RECREATE BUSINESS DOCUMENTS

You only have this cover if you chose Plan E, or you purchased the Additional Option 'Business Cover' under Plan A or B.

20.1 WE WILL PAY:

We will pay for the re-creation during your Journey, of business documents, business plans and business presentations if they are lost, stolen or accidentally damaged.

20.2 WE WILL NOT PAY:

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 56 TO 58 FOR REASONS WHY WE WILL NOT PAY.

21 SNOW SPORT OVERSEAS EMERGENCY MEDICAL ASSISTANCE

You only have this cover if you purchased the Additional Option 'Snow Cover' under Plan A, B, H or I.

21.1 WE WILL PAY:

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

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

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

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

21.2 WE WILL NOT PAY:

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

22 OWN SNOW SPORT EQUIPMENT

You only have this cover if you purchased the Additional Option 'Snow Cover' under Plan A, B, H or I.

22.1 WE WILL PAY:

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

When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to Snow Sport Equipment purchased duty free prior to your departure, or Snow Sport Equipment purchased during your Journey.

We will not pay more than the original purchase price of any item. We have the option to repair or replace the Snow Sport Equipment instead of paying you.

- b] Snow Sport Equipment owned by you and left in a motor vehicle is only covered during daylight hours and must have been stored in the boot or in a Locked Storage Compartment, and forced entry must have been made.

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

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

22.2 WE WILL NOT PAY:

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

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

- i] you are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).

- j] the loss, theft or damage is to, or of, Snow Sport Equipment while it is in use.

23 SNOW SPORT EQUIPMENT HIRE

You only have this cover if you purchased the Additional Option 'Snow Cover' under Plan A, B, H or I.

23.1 WE WILL PAY:

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

- a] accidental loss, theft of, or damage to, Snow Sport Equipment owned by you, for which a claim has been accepted by us under Policy Section 22 (*Own Snow Sport Equipment*); or
- b] the misdirection or delay, for a period of more than 24 hours, of Snow Sport Equipment owned by you.

23.2 WE WILL NOT PAY:

YOU MUST CHECK "GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS" PAGES 56 TO 58 FOR REASONS WHY WE WILL NOT PAY.

24 SNOW SKI PACK

You only have this cover if you purchased the Additional Option 'Snow Cover' under Plan A, B, H or I.

24.1 WE WILL PAY:

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

24.2 WE WILL NOT PAY:

We will not pay for any claims Arising from the following activities: off-piste skiing, bobsledding, snow rafting, para-penting, heli-skiing, ski acrobatics, ski or snowboard jumping, aerial skiing, stunting, freestyle, ski joring and any form of power-assisted skiing or use of mechanised snow-mobles except as provided by the recognised piste authorities for transport to and from areas designed for recreational skiing.

25 PISTE CLOSURE

You only have this cover if you purchased the Additional Option 'Snow Cover' under A, B, H or I.

25.1 WE WILL PAY:

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

We will pay for either:

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

25.2 WE WILL NOT PAY:

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

26 BAD WEATHER & AVALANCHE CLOSURE

You only have this cover if you purchased the Additional Option 'Snow Cover' under Plan A, B, H or I.

26.1 WE WILL PAY:

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

26.2 WE WILL NOT PAY:

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

General Exclusions

Applicable to all Sections

We will not pay under any circumstances if:

GENERAL

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim is for consequential loss of any kind, including loss of enjoyment.
4. At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
6. Your claim Arises from errors or omissions in your booking arrangements or failure to obtain relevant visa, passport or travel documents.
7. Your claim Arises because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim Arises from a government authority confiscating, detaining or destroying anything.
9. Your claim Arises from being in control of a Motorcycle without a current Australian motorcycle licence or you are a passenger travelling on a Motorcycle that is in the control of a person that does not hold a current motorcycle licence valid for the country you are travelling in.
10. Your claim Arises from being in control of a Moped or Scooter without a current Australian motorcycle or drivers licence or you are a passenger travelling on a Moped or Scooter that is in the control of a person that does not hold a current motorcycle or drivers licence valid for the country you are travelling in.
11. Your claim Arises from, is related to or associated with:
 - an actual or likely Epidemic or Pandemic; or
 - the threat of an Epidemic or Pandemic.Refer to www.who.int and www.smartraveller.gov.au for further information on Epidemics and Pandemics.
12. Your claim Arises because you did not follow advice in the mass media or any government or other official body's warning:
 - against travel to a particular country or parts of a country; or
 - of a strike, riot, bad weather, civil protest or contagious disease (including an Epidemic or Pandemic);

and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).

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

13. Your claim Arises from any act of war, whether war is declared or not or from any rebellion, revolution, insurrection or taking of power by the military.
14. Your claim Arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.
15. Your claim Arises from biological and/or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

MEDICAL

16. Your claim Arises from, is related to or associated with any Pre-existing Medical Condition, except as provided under the section **"Pre-existing Medical Conditions"** (pages 25 to 31), Policy Section 1.1 d) (pages 38 to 39), and Policy Section 4.1 e) (page 42).
17. You take a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran), unless we have agreed in writing to provide cover.
18. Your claim is in respect of travel booked or undertaken against the advice of any Medical Adviser.
19. Your claim Arises directly or indirectly from any Injury or Sickness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
20. Your claim Arises out of pregnancy, childbirth or related complications, except as specified under the heading 'Pregnancy' on pages 25 and 26.
21. Your claim involves a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
22. Your claim involves the cost of medication in use at the time the Journey began, or the cost for maintaining a course of treatment you were on prior to the Journey.
23. Your claim Arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
24. Your claim Arises from suicide or attempted suicide.
25. Your claim Arises directly or indirectly from a sexually transmitted disease.
26. You were under the influence of any intoxicating liquor or drugs, except a drug prescribed to you by a Medical Adviser, and taken in accordance with their instructions.
27. Despite their advice otherwise following your call to Allianz Global Assistance, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the government of any other country.
28. Your claim Arises from any medical procedures in relation to AICD/ICD insertion during Overseas travel. If you, your Travelling Companion or a Relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical Condition, we will exercise our right to organise a repatriation to Australia for this procedure to be completed.

29. Your claim Arises from or is in any way related to the death or hospitalisation of any person aged 85 years and over, who is not listed on the Certificate of Insurance, regardless of the country in which they may live.

SPORTS AND LEISURE

30. Your claim Arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), or from professional sport of any kind or from parachuting or hang gliding, sky diving or para pointing.
31. Your claim Arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
32. Your claim Arises from travel in any air-supported device, other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
33. Your claim Arises from snow sport activities, except as provided for under Additional Option 'Snow Cover' (Plans A, B, H or I only), and your Certificate of Insurance shows that you have purchased cover under the Additional Option 'Snow Cover'.

| Claims

HOW TO MAKE A CLAIM

You must give us notice of your claim as soon as possible by completing the claim form supplied by our Client Services department and posting it to the address shown on the claim form. If the claim form is not fully completed by you, we cannot process your claim and we can reduce your claim by the amount of prejudice we have suffered because of the delay.

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

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

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

CLAIMS ARE PAYABLE TO YOU IN AUSTRALIAN DOLLARS

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

DEPRECIATION

Depreciation will be applied to claims for Luggage and Personal Effects at such rates as reasonably determined by Allianz Global Assistance.

YOU MUST NOT ADMIT FAULT OR LIABILITY

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

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

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

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

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

OTHER INSURANCE

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

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

SUBROGATION

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

RECOVERY

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

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

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

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

BUSINESS TRAVELLERS - HOW GST AFFECTS YOUR CLAIM

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

TRAVEL WITHIN AUSTRALIA ONLY

If you are entitled to claim an input tax credit in respect of your premium you must inform us of the amount of that input tax credit (as a percentage) at the time you first make a claim. If you fail to do so, you may have a liability for GST if we pay you an amount under this policy.

FRAUD

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

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

Downunder Insurance Services Limited

ARBN 094 140 655

AFSL 281478

Sales & General Enquiries

Freephone 1800 148 766
Website www.duinsure.com.au
E-mail australia@duinsure.com

Claims Enquiries

Phone 1300 725 154
E-mail travelclaims@allianz-assistance.com.au

24 hour Emergency Assistance

Freephone 1800 010 075 (within Australia)
Phone +61 7 3305 7499 (reverse charge from overseas)

This insurance is issued and managed by:

AGA Assistance Australia Pty Ltd
trading as Allianz Global Assistance

ABN 52 097 227 177

AFS Licence 245631

74 High Street, Toowong QLD 4066, Australia
as agent of the Insurer

This insurance is arranged by:

Downunder Insurance Services Limited as agent for Allianz Global Assistance

This insurance is underwritten by:

Allianz Australia Insurance Limited

ABN 15 000 122 850

AFS Licence 234708

2 Market Street, Sydney NSW 2000