

Woolworths
Insurance



Woolworths Travel Insurance

Combined Product Disclosure Statement
and Financial Services Guide





Important Contact Numbers

Emergency Claims	+61 2 9333 3903 (reverse charges Outside Australia)
Sales and Support	1300 10 1234
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This insurance is issued by The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473 AFSL 241436).

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Part A: Product Disclosure Statement (PDS)

WELCOME TO WOOLWORTHS TRAVEL INSURANCE

When You're travelling, the last thing You want to worry about are the things that can go wrong, like a medical emergency overseas or losing your luggage.

Woolworths believes in providing customers with great value for money. That's why Woolworths Travel Insurance provides three competitively priced products plus optional additional benefits to allow You the choice of cover that best suits Your needs.

Our Basic Policy is designed to cover some of the most serious travel risks like Overseas medical evacuation and repatriation expenses, cancellation expenses and lost luggage. Our Comprehensive Policy provides these same important benefits plus extra protection, including higher limits, rental car excess, and delay expenses. And for frequent travellers We offer an Annual Multi-Trip Policy. You can also choose to purchase certain Optional benefits to further tailor your cover.

All Policies are subject to the Policy terms, conditions, exclusions and limits of cover described in this Product Disclosure Statement (PDS).

THINGS YOU SHOULD KNOW UP FRONT

Product Disclosure Statement (PDS)

This PDS is designed to help You consider whether Woolworths Travel Insurance is right for You by describing the benefits and features of the Policy and by setting out the terms, conditions, limits and exclusions of the cover. You should read the PDS before purchasing this insurance. Your Policy is made up of this PDS, the Certificate of Insurance and any other change to the terms of the Policy otherwise advised by Us in writing (such as an endorsement or Supplementary PDS) which may vary or modify the above documents. Together they form Our agreement with You.

Certificate of Insurance

When You take out Woolworths Travel Insurance You will be issued with a Certificate of Insurance. The Certificate of Insurance forms part of your Policy. It will, amongst other things, detail the insured travellers and Dependants, the type of Policy You have purchased, Your destination and dates of travel, any optional benefits selected by You, including any luggage or personal items that You choose to specify for higher limits, the premium, and any variations to the standard terms and conditions that apply specifically to You or Your Policy.

Who can purchase this Policy?

Cover is only available if:

- You are a Resident of Australia; and
- You purchase Your Policy before You commence Your Journey; and
- Your Journey commences and ends in Australia; and
- You meet the following age limits:
 - at the time You purchase a Comprehensive or Basic policy You are not more than 79 years old;
 - at the time You purchase an Annual Multi-Trip policy You are not more than 75 years old.

How to get the most out of Your Policy

Step 1: Select the product that is right for You

Before You purchase a Policy You should (and We rely on You to) read the full PDS to understand the Policy's features, limitations, exclusions, benefits and risks. Here are some specific things You may find helpful:

- "Policy Options" on page 14 describes Our Basic and Comprehensive Policies. If You frequently travel on Journeys of 30 days or less You may want to consider Our Annual Multi-Trip Policy.
- If You are travelling on an Australian Cruise or travelling only within Australia You should closely review the section "Special destinations" on page 16.
- The "Table of Benefits" on page 6 summarises the cover available. "Your Cover" on pages 26 to 42 explains the benefits in greater detail, including a description of the limitations and any exclusions specific to each benefit. "Sports and leisure activities" on page 9 explains how We treat certain activities You may participate in while travelling.
- "Optional benefits" on pages 13 and 14 describes additional cover available for skiing and snowboarding, increased limits for Luggage and Personal Effects like laptop computers and cameras, and the option to eliminate Your Excess.
- "Pre-Existing Medical Conditions" on pages 10 and 12 describes how Pre-Existing Medical Conditions affect Your cover. Note that there are 43 Pre-Existing Medical Conditions that may be automatically covered. You should also read the **"GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS"** on pages 42 and 45 for additional medical-related circumstances that are excluded, for example, if You are taking a blood-thinning prescription medication.
- "Pregnancy" on page 12 describes how pregnancy affects Your cover. Generally, if You are pregnant there are limitations and exclusions to cover and in some instances You will not be covered at all; however, there are certain benefits that apply even if You are pregnant.

- Following the description of each benefit is a list of the circumstances when “We will not pay” (pages 12, 13 and 26 to 42). These are the limits and exclusions specific to that particular benefit.
- **“GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS”** on pages 42 to 45 lists the exclusions that apply to all parts of the Policy. They are in addition to the exclusions that apply under the ‘We will not pay’ headings on pages 12, 13 and 26 to 42. Note that these include additional exclusions specific to medical conditions and sporting and leisure activities.
- “Important Matters” on 18 to 22 contains important information about Your Duty of Disclosure, Your “cooling off” period, Our Privacy Policy, Our Internal Dispute Resolution process and more.
- “Words with special meaning” on pages 22 to 26 is a list of important words in the Policy that have special meanings that may be different to understanding. They start with a capital letter.

Step 2: When You are travelling

To get the most out of Your Policy when You are travelling, remember that:

- **If You have an emergency You can call Us anytime 24 hours a day 7 days a week on +61 2 9333 3903.**
- **If You need to make a non-emergency claim call Us on 1300 10 1234.** Our hours are 8am to 8pm (AEST) weekdays or 9am to 5pm (AEST) on Saturdays.
- **If You have any general questions,** phone Us on 1300 10 1234. Our hours are 8am to 8pm (AEST) weekdays or 9am to 5pm (AEST) on Saturdays.
- **You must take all care to protect Your possessions.** There are times when We will not pay if You have not looked after Your Luggage and Personal Effects. For example, We will not pay if You transport Your jewellery, computer or certain other items in the cargo hold of the airplane or other modes of transportation. Similarly, We will not pay if Your items are left in a motor vehicle overnight. This is not a complete list of times when We will not pay if you do not protect Your possessions. See section 11.2 on page 37 for other ways You must protect Your possessions.
- **If something is stolen from You,** You must 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 must prove that You made a report by providing Us with a written statement from whoever You reported it to.
- **You can extend** Your Basic and Comprehensive Policy by phoning Us at least two business days before Your Policy expires. Your Annual Multi-Trip Policy may be automatically extended. See “Extension of cover” on page 17 for details.

WHAT IS COVERED

Table of Benefits

The following is a summary only. You need to read the PDS for full terms and conditions, limitations and exclusions that apply.

Each of the benefit amounts set out below is the maximum for that benefit that We will pay per Journey for all claims combined for all persons insured under the Policy including all of their named Dependents.

Example: If an insured person has Dependants named in the Policy the most that will pay for all Luggage and Personal Effects claims combined for this group is \$10,000 under the Comprehensive and Annual Multi-Trip Policies.

Section Number	Section Name	Policy Options			Summary of Benefit
		Basic Policy	Comprehensive Policy	Annual Multi-Trip Policy	
1	Overseas emergency medical assistance	Unlimited	Unlimited	Unlimited	Access to a specialist Medical Advisor, guarantees to foreign hospitals, keep loved ones and work colleagues informed during an emergency, arrangement of medical transfers and repatriations if necessary.
2	Overseas emergency medical and hospital expenses	Unlimited	Unlimited	Unlimited	Cover for Overseas Hospital, medical, surgical, nursing, ambulance and emergency dental expenses.
3	Cancellation fees and lost deposits	\$5,000	\$12,000	\$12,000	Cover if Your Journey has to be re-arranged or cancelled.

Section Number	Section Name	Policy Options			Summary of Benefit
		Basic Policy	Comprehensive Policy	Annual Multi-Trip Policy	
4	Additional Expenses	✗	\$12,000	\$12,000	Cover for additional accommodation and transportation expenses as a result of certain events including Sickness, Injury, natural disasters and strikes. Also covers the cost of resuming Your Journey if You have to return home to Australia early as a result of the Sickness or disabling Injury of your Travelling Companion or close Relative.
5	Hospital cash allowance	✗	\$5,000	\$5,000	\$50 per day to cover the cost of miscellaneous expenses after You are hospitalised Overseas for at least 48 hours.
6	Accidental death	✗	\$12,000	\$12,000	Benefit payable if You die due to an Injury sustained during Your Journey.
7	Permanent Disability	✗	\$25,000	\$25,000	Benefit payable if, due to an Injury sustained during Your Journey, You suffer total loss of sight in one or both eyes or total loss of the use of a limb.
8	Loss of income	✗	Maximum 26 weeks up to \$10,000	Maximum 26 weeks up to \$10,000	If, due to an Injury sustained during Your Journey, You are completely unable to work on Your return to Australia, this benefit will reimburse Your lost income for up to 26 weeks of disablement after the first 30 days from the date You return to Your Home.
9	Travel documents, credit card & travellers cheques	✗	\$5,000	\$5,000	We will pay You for the cost of replacing travel documents, credit cards and travellers cheques lost or stolen on the Journey. We will also pay for Your legal liability arising from their illegal use. You must however comply with all the conditions of the issue of the document prior to and after the loss or theft.

Section Number	Section Name	Policy Options			Summary of Benefit
		Basic Policy	Comprehensive Policy	Annual Multi-Trip Policy	
10	Theft of cash	✗	\$250	\$250	We will reimburse You for cash, bank or currency notes, postal or money orders stolen from Your person.
11	Luggage and Personal Effects	5,000	\$10,000	\$10,000	We will replace, repair or pay You the value in cash for lost, stolen or damaged Luggage and Personal Effects.
12	Luggage and Personal Effects delay expenses	✗	\$750	\$750	If all Your Luggage and Personal Effect is delayed by a Carrier during the Journey for more than 12 hours We will pay You up to \$375 for essential emergency items of clothing and toiletries You purchase whilst on Your Journey. These limits will be doubled if You still have not received Your Luggage and Personal Effects after 72 hours.
13	Travel delay expenses	✗	\$2,000	\$2,000	\$200 cover per day for additional accommodation expenses if Your scheduled transport is delayed over 6 hours.
14	Special events	✗	\$5,000	\$5,000	We will pay for the Reasonable additional cost of using alternative transport to arrive at Your special event on time.
15	Personal liability	\$1 million	\$2 million	\$2 million	Cover for personal legal liability if Your negligent act or omission during the Journey causes bodily injury or damage to property of other persons. This does not include liability from Your work or from operating any kind of vehicle.
16	Rental Vehicle excess	✗	\$5,000	\$5,000	We will pay You for any Rental Vehicle insurance excess You become liable to pay as a result of damage to, or theft of, a Rental Vehicle, whilst in Your control during the Journey.
	Dependant Children Go Free	✓	✓	✓	Dependant children are covered for FREE on all of Woolworths Travel Insurance Policies when they travel with an insured parent, grandparent or guardian.

Sports and leisure activities

Our Policies cover You for most sports and leisure activities. In fact, it is easier to list the activities that are not covered than it is to list all the amazing covered ways to be active when You travel. The list of exclusions is found below and in the **GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS** on pages 42 to 45.

However it is a condition of cover for all activities that You act in a reasonable way to protect Yourself. The best way that You can do this is to enjoy Your activities with a properly licensed outdoor pursuits or sports organisation and to follow their instructions.

Activities that are not covered

- Skiing or snowboarding (unless You have purchased the optional Skiing and Snowboarding cover and abide by regulations published by the ski resort)
- Bob sleighing, snow rafting, parapenting, heli-skiing, aerobatic skiing, ski joring, skiing with any form of power assisted equipment or any kind of mechanised snow-mobiles except as provided by the resort authorities for transport to and from areas designed for recreational skiing (all are excluded even if You have purchased the optional Skiing and Snowboarding cover)
- Racing or participating in any timed event (other than on foot)
- Any kind of professional sport
- Hunting
- Open Water Sailing
- Playing polo
- Mountaineering or rock climbing using ropes or climbing equipment (other than for hiking)
- Parachuting
- Hang gliding or paragliding
- Flying including ballooning other than as a passenger in a licensed aircraft operated by an airline or charter company
- Diving underwater using an artificial breathing apparatus unless You hold an open water diving licence issued in Australia or You were diving under licensed instruction
- Driving or being driven in an All-Terrain Vehicle

See page 45 for specific sports and leisure activities that are excluded.

Pre-existing Medical Conditions

Claims Arising from Pre-existing Medical Conditions are excluded under the Policy unless the condition is one of the qualifying Automatically Covered Pre-Existing Medical Conditions listed in this section. You should carefully read this entire section to determine whether cover is provided for a condition You have or have had. The cover under Automatically Covered Pre-Existing Medical Conditions is subject to other terms and conditions, limitations and exclusions of the Policy.

What is a Pre-existing Medical Condition?

“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 prior to Policy purchase;
- Any condition for which You take prescribed medicine;
- Any condition for which You have had surgery; or
- Any condition for which You see a medical specialist.

The above definition applies to You, Your Travelling Companion, a Relative or any other person.

Automatically Covered Pre-existing Medical Conditions

The following Automatically Covered Pre-Existing Medical Conditions qualify for cover under this Policy, provided that:

- You have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months; and
 - Your medications for that condition have remained unchanged for at least six 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 60 years of age at the date of Policy purchase;
13. *Diabetes Mellitus (Type II), providing You:
 - a. were diagnosed over 12 months ago, and
 - b. have no eye, kidney, nerve or vascular complications, and
 - c. do not also suffer from a known cardiovascular disease, Hypertension, Hyperlipidaemia or Hypercholesterolaemia;
14. Dry Eye Syndrome;
15. Epilepsy, providing there has been no change to Your medication regime in the past 12 months;
16. Folate Deficiency;
17. Gastric Reflux;
18. Goitre;
19. Glaucoma;
20. Graves' Disease;
21. Hiatus Hernia;
22. *Hypercholesterolaemia (High Cholesterol), provided You do not also suffer from a known cardiovascular disease and/or Diabetes;
23. *Hyperlipidaemia (High Blood Lipids), provided You do not also suffer from a known cardiovascular disease and/or Diabetes;
24. *Hypertension (High Blood Pressure), provided You do not also suffer from a known cardiovascular disease and/or Diabetes;
25. Hypothyroidism, including Hashimoto's Disease;
26. Impaired Glucose Tolerance;
27. Incontinence;
28. Insulin Resistance;
29. Iron Deficiency Anaemia;
30. Macular Degeneration;
31. Meniere's Disease;
32. Migraine;
33. Nocturnal Cramps;
34. Osteopaenia;
35. Osteoporosis;
36. Pernicious Anaemia;
37. Plantar Fasciitis;
38. Raynaud's Disease;

- 39. Sleep Apnoea;
- 40. Solar Keratosis;
- 41. Trigeminal Neuralgia;
- 42. Trigger Finger;
- 43. Vitamin B12 Deficiency.

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

Any Other Pre-existing Medical Conditions Not Listed Above

All claims Arising from any Pre-existing Medical Condition that does not qualify above as an Automatically Covered Pre-Existing Condition are excluded under this Policy.

Pregnancy

The cover available if You are pregnant

Subject to the exclusions relating to claims Arising from all pregnancies, detailed below (and other applicable terms and conditions, exclusions and limitations under Your Policy),

if:

- You have a single, uncomplicated pregnancy that did not arise from fertility treatment or IVF and Your Journey does not extend past the 26th week of gestation; or
- You have a multiple, uncomplicated pregnancy that did not arise from fertility treatment or IVF and Your Journey does not extend past the 19th week of gestation,

then You are covered under the following sections of the Policy:

- Section 1: Overseas emergency medical assistance
- Section 2: Overseas emergency medical & Hospital expenses
- Section 3: Cancellation fees & lost deposits
- Section 4: Additional expenses
- Section 5: Hospital cash allowance

Exclusions relating to claims Arising from all pregnancies

We will not pay any claim or loss:

- for regular antenatal care;
- for childbirth at any gestation;
- for care of the newborn child;
- where You are undergoing fertility treatment or IVF, now or before Your Journey commences;

- where Your Journey extends past the:
 - o 26th week of Your pregnancy where You are expecting a single child; or
 - o 19th week of Your pregnancy where You are expecting twins or multiple children; or
- where You have experienced any pregnancy complications or complications of Your health that You have been advised may adversely affect the pregnancy.

Optional benefits

Skiing and Snowboarding cover

By paying an additional premium You can extend the cover to include holiday recreational skiing and snowboarding within the boundaries of recognised ski resorts only.

We will not pay any claim or loss if You:

- were bob sleighing, snow rafting, parapenting, heli-skiing, aerobatic skiing, ski joring, skiing with any form of power assisted equipment or any kind of mechanised snow-mobiles except as provided by the resort authorities for transport to and from areas designed for recreational skiing;
- ski or snowboard in violation of the regulations published by the ski resort;
- are racing; or
- are participating in a professional capacity.

Please note: The “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 also apply if You purchase the Ski and Snowboarding Cover option.

Specified Luggage and Personal Effects cover

Additional cover can be purchased for Specified Items (excluding jewellery, bicycles and watercraft other than surfboards) up to a total amount of \$5,000 cover for all Specified Items together. When You choose your additional cover, You can choose to use the whole \$5,000 limit on one individual Specified Item if You wish.

The amount of additional cover You purchase will be shown on Your Certificate of Insurance. Depreciation and the Unspecified Items limits shown below and under section 11.1(b) on page 36 will not apply to Specified Items. Receipts and/or valuations must be provided in the event of a claim.

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.

Cover for Unspecified Items is limited to:

- \$3,000 for personal computers, video recorders or cameras.
- \$1,000 for mobile phones, smart phones, satellite phones, and other portable communication equipment.
- \$1,000 for small mobile hand-held computers including tablet devices like iPads and PDAs
- \$750 for all other items.

The maximum amount We will pay for all claims combined under Section 11 (Luggage and Personal Effects) is shown under the “Table of benefits” on page 7 for the product listed in Your Certificate of Insurance.

Please note: The “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 apply regardless of the limit of “Specified luggage and personal effects cover” purchased.

Excess Removal

By paying an additional premium You can reduce the Policy Excess to zero.

POLICY OPTIONS

Our Policy options

The following table and information following it is a summary only. Please read the PDS for full terms and conditions, limitations and exclusions that apply to each Policy option.

Benefit	Basic Policy	Comprehensive Policy	Annual Multi-Trip Policy
Worldwide and domestic Journey options	✓	✓	✓
Cover for accompanying Dependants - "Kids Go Free!"	✓	✓	✓
Extra benefits	✗	✓	✓
Maximum Journey length for insureds up to 70 years old at the time of Policy purchase	365 days	365 days	30 days any one trip
Maximum Journey length for insureds between 71 and 79 years old (75 years old for Annual Multi-Trip Policy) at the time of Policy purchase	185 days	185 days	30 days any one trip
Age limit at the time of Policy purchase	Not more than 79 years old	Not more than 79 years old	Not more than 75 years old
Cover for multiple Journeys	✗	✗	✓

Basic Cover

Our Basic Policy provides cover for:

- The benefits provided in the cover sections listed in the Table of Benefits for this Policy option;
- Worldwide or domestic Journeys;
- Accompanying Dependants at no extra charge ("Accompanying" is defined as travelling with You for 100% of the Journey);
- Journeys up to 365 days for travellers up to 70 years old (at the time of Policy purchase), and 185 days for travellers between 71 years and 79 years (at the time of Policy purchase). Cover not available for travellers more than 79 years old (at the time of Policy purchase).

Comprehensive Cover

Our Comprehensive Policy covers:

- The benefits provided in the cover sections listed in the Table of Benefits for this Policy option (with more extensive cover than the Basic Policy);
- Certain benefits with increased limits;
- Worldwide or domestic Journeys;
- Accompanying Dependants at no extra charge ("Accompanying" is defined as travelling with You for 100% of the Journey);
- Journeys up to 365 days for travellers not yet 71 years old (at the time of Policy purchase), and 185 days for travellers between 71 years and 79 years (at the time of Policy purchase). Cover not available for travellers more than 79 years old (at the time of Policy purchase).

Annual Multi-Trip

Our Annual Multi-Trip Policy covers:

- The benefits in the cover sections and extra benefits listed in the Table of Benefits for this Policy option;
- Worldwide or Domestic Journeys;
- Accompanying spouse (including someone legally recognised in Australia as Your de facto partner) and any Accompanying Dependants ("Accompanying" is defined as travelling with the insured person for 100% of the Journey);
- Journeys up to 30 days for travellers up to 75 years old (not available for travellers 76 years or older).

Note that cover is re-instated on the completion of each Journey.

Special destinations

The following is a summary only. Please read the PDS for full terms and conditions, limitations and exclusions that apply.

Travel on Cruise Liners

Travellers on cruise liners can select any of Our Policies. However, it is important that You specify the right destination when You purchase the Policy.

If You are visiting any Overseas ports during Your cruise, then at the time You purchase Your Policy You must list each country You will visit. When You receive your Certificate of Insurance check that each country is listed.

If You are visiting only Australian ports during Your cruise, then at the time You purchase Your Policy You must specify "Australian Cruise" as Your destination. When You receive your Certificate of Insurance check that "Australian Cruise" is listed. This will distinguish Your Journey from a non-cruise Australia-only Journey and allow You cover for certain medical expense, transfer and repatriation benefits that You may need if You are Injured or become Sick and You have to be treated on-board or at an Overseas Hospital if that happens to be the nearest medical facility.

If You select Australia as Your destination instead of "Australian Cruise" You will not be covered for any on-board medical expenses, any Overseas medical expenses, or for the cost of any transfer to or repatriation from the Overseas Hospital.

Travelling only within Australia

Only certain sections of cover are available when You travel within Australia. Provided that Your destination is at least 200km from Home, You have the cover under the specified Sections under each of the Basic, Comprehensive and Annual Multi-Trip products:

- Section 3: Cancellation fees and lost deposits
- Section 4: Additional expenses
- Section 6: Accidental death
- Section 11: Luggage and Personal Effects
- Section 13: Travel delay expenses
- Section 15: Personal liability
- Section 16: Rental Vehicle excess

There is no cover under any product if Your destination is less than 200km from Home.

Period of Insurance

The period You are insured for is set out in the Certificate of Insurance and varies depending on the length of Your Journey and the Policy type that You have purchased.

Basic and Comprehensive Policies

- The cover for Cancellation fees and lost deposits (section 3) begins from the time the Policy is issued.
- Cover for all other sections begins on the date of departure as stated on Your Certificate of Insurance.
- Cover ends when You return to Your Home or on the date of return set out on Your Certificate of Insurance, or the time the Policy otherwise ends in accordance with its terms, whichever happens first.

Annual Multi-Trip Policies

- The cover for Cancellation fees and lost deposits (section 3) begins from the time the Policy starts.
- Cover for all other sections begins on Your date of departure and ends when You return Home from each Journey.
- All cover ends when Your Policy expires (however, if You are already travelling when the expiry date occurs the Policy will automatically extend for up to a maximum of 7 days or until You return Home from that Journey only, whichever occurs first) unless it has ended earlier in accordance with its terms.
- Under Annual Multi-Trip Policy the maximum period for any one Journey is 30 days. You can make as many Journeys as You wish during the Period of Insurance but You must not be away from Australia for more than 30 days during any one Journey.

Extension of cover

Basic and Comprehensive Policies

Except as described below, You can apply to extend Your cover by phoning Us at least 2 business days before Your original Policy expiry date. Extension of cover is subject to Our written approval and Your payment of the additional premium.

We will extend Your cover free of charge if You find that Your return to Australia has been delayed because of one or more of the following:

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

Cover cannot be extended:

- for any Pre-existing Medical Condition, unless it is listed on pages 10 to 12 and You have not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in the past 24 months; or
- for conditions You suffered during the term of Your original Policy; or
- where You have not advised Us of any circumstances that have given (or may give) rise to a claim under Your original Policy; or
- where at the time of extension You are aged 71 years or over.

Where We have agreed to extend cover, We will issue You with a new Certificate of Insurance. The Period of Insurance on Your new Certificate of Insurance cannot exceed a maximum combined period of 12 months.

Annual Multi-Trip Policies

Cover cannot be extended for the Annual Multi-Trip product other than one single automatic extension of up to 7 days if Your last trip exceeds Your original Policy expiry date.

IMPORTANT MATTERS

Under Your Policy there are rights and responsibilities that You and We have. Here are some You should be aware of. This section will also help You to decide if this Policy is right for You.

Who is the insurer

The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 AFSL 241436 (Hollard) is the insurer and the issuer of this PDS. Hollard is also responsible for the assessment and payment of all claims.

Your Duty of Disclosure

You have a legal duty of disclosure to Us whenever You apply for or change an insurance Policy.

What You must tell Us

You have a general duty to disclose to Us everything that You know, or could reasonably be expected to know, is relevant to Our decision whether to insure You, and if We do on what terms. However, Your duty does not require You to disclose anything:

- that reduces the risk to be undertaken by Us;
- that is generally well known;
- that We know or, in the ordinary course of Our business, ought to know; or
- in respect of which We have waived Your duty.

If You do not tell Us

If You do not answer Our questions honestly or do not properly disclose to Us, We may reduce or refuse to pay a claim and/or may cancel the Policy. If You act fraudulently in answering Our questions or not disclosing to Us, We may refuse to pay a claim or treat the Policy as never having existed.

Your general duty applies to changes

Your general duty applies in full when You change or reinstate the insurance Policy.

Your general duty is limited for new Policies

When You apply for a new Policy Your duty of disclosure applies, but You do not need to disclose something to Us unless We specifically ask You about it. However You must be honest in answering any questions We ask You. You have a legal duty to tell Us anything You know, and which a reasonable person in Your circumstances would include in answering the questions. We will use the answers in deciding whether to insure You and anyone else to be insured under the same Policy, and on what terms.

Who needs to tell Us

It is important that You understand You are disclosing to Us and answering Our questions for Yourself and anyone else You want to be covered by the Policy.

What You pay

The premium You pay is shown on the Certificate of Insurance. It is calculated when You purchase the Policy and if You vary or extend cover. The premium is calculated based on a number of factors, including the product You have chosen, Your age, where You are going to, the length of Your Journey plus any options You have chosen. The amount You pay includes allowances for government fees, taxes and charges (including stamp duty and GST) and may include administration fees, which, if charged, will be listed on the Certificate of Insurance.

Cooling off period

You have a full 14 days from the start date of the Policy (as set out in the Certificate of Insurance) to make sure You are happy with every aspect of Your Woolworths Travel Insurance Policy. This is known as the "cooling off" period. During this time You may cancel the Policy simply by writing to Us and We will give You a full refund.

You cannot return Your Woolworths Travel Insurance Policy if You have exercised any of Your rights or powers under the Policy (e.g. You have made a claim) or if You have started the Journey within the 14 day cooling off period. After this period You can still cancel Your Policy but We will not refund any part of Your premium if You do.

How We protect Your Privacy

We value your privacy. Our Privacy Policy, available at <http://insurance.woolworths.com.au/privacy-policy> or by calling us, sets out how we protect your personal information. Woolworths Limited ("Woolworths") The Hollard Insurance Company Pty Ltd and SalesForce New Zealand Limited (each a "Recipient") are subject to the privacy principles under the Privacy Act 1988. In connection with Woolworths Travel Insurance:

- personal information is collected directly from the person involved or, where that is not reasonably practical, from other sources;
- personal information is collected for processing insurance applications; administering Policies; assessing and paying claims under the Policy; considering any other application which may be made to a Recipient and performing administrative operations (including for example accounting, risk management and staff training);
- Woolworths and those with whom Woolworths has alliance and service arrangements may receive personal information for primary purposes of planning, researching and developing and identifying products and services that may interest You and (unless You ask it not to) telling You about products and services offered by Woolworths, its related bodies corporate and alliance arrangements;
- personal information may be disclosed to third parties in connection with the above purposes, including to reinsurers, related companies, advisers, persons involved in claims, medical and emergency repatriation service providers, external claims data collectors and verifiers, Our employees, agents and other persons where required by law. By applying for cover, You consent to the above. Your consent applies whether You become or remain the insured.

To access personal information (including correcting or updating it), make a complaint about a breach of privacy or if You have any other query relating to privacy, Recipients' contact details are set out in this document.

Financial Claims Scheme and Compensation Arrangements

In the unlikely event Hollard were to become insolvent and could not meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60 or 1300 55 88 49.

Hollard are an insurance company authorised under the Insurance Act 1973 (Cth). Because of this it is not subject to the Australian Financial Services licensee Corporations Act 2001 (Cth) requirement to have compensation arrangements in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

The General Insurance Code of Practice

Hollard is a member of the Insurance Council of Australia and is also a signatory to the General Insurance Code of Practice. The objectives of the Code are to:

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

You can obtain a copy of the Code from the Insurance Council of Australia website insurancecouncil.com.au.

If You have a complaint

We hope that You never have a complaint, but if You do We will do Our best to work with You to resolve it through the following process:

Our internal complaints process

Step 1: Please speak to one of Our Customer Care Specialists on 1300 10 1234 or visit Our Contact Us page at www.woolworths.com.au/insurance.

Step 2: If required, ask to speak to a Customer Care Manager to further discuss Your concerns. They can also be reached on 1300 10 1234.

Step 3: If, after speaking to a Customer Care Manager, Your complaint is not yet resolved, You can take the matter further by writing to Our Internal Dispute Resolution Committee at:

Woolworths Travel Insurance Complaints, PO Box 4860, Sydney NSW 2001

Your concerns will be investigated by an officer with full authority to deal with the complaint and We will inform You of the outcome within 15 working days of receiving Your letter.

Step 4: In the unlikely event that Your concerns are not resolved to Your satisfaction by the Internal Dispute Resolution Committee, or Your complaint has not been resolved within 45 days, You may contact the Financial Ombudsman Service.

Financial Ombudsman Service (FOS)

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

Mail : GPO Box 3, Melbourne VIC 3001
Telephone : 1300 780 808 (local fee applies)
Fax : (03) 9613 6399
Website : fos.org.au
Email : info@fos.org.au

A decision of FOS is binding on Hollard (up to specified jurisdiction limits). A decision of FOS is not binding on You and You have the right to seek further legal assistance. The FOS service is a service provided to You free of charge.

Jurisdiction and Governing law

The Policy is governed by and construed in accordance with the law of New South Wales, Australia and You agree to submit to the exclusive jurisdiction of the courts of New South Wales. You agree that it is Your intention that this Jurisdiction and Governing law clause applies.

Changes to the PDS

From time to time and where permitted by law, We may change parts of the Policy. If We do so, any updates which are not materially adverse to You from the point of view of a reasonable person deciding whether to buy this insurance, may be found on the Woolworths Insurance website at woolworths.com.au/insurance. Should You wish to receive a paper copy of the latest PDS please contact Our Customer Care Specialists on 1300 10 1234 and they will send You a copy free of charge. Should We substantially amend this PDS, We will issue You a Supplementary Product Disclosure Statement (SPDS) which will provide details of these amendments.

General advice

Any advice provided in this PDS is general only and does not take into account Your individual needs, objectives or financial situation. You should carefully read this document before buying to decide if the product is right for You.

WORDS WITH SPECIAL MEANING

In this PDS certain words have the special meaning explained below. These words will always appear capitalised.

Accompanying means a person travelling with You for 100% of the Journey.

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 from, attributable to or in any way connected with.

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

Certificate of Insurance means a separate document, which shows certain insurance details relevant to You. It may include additional terms, conditions, exclusions and limitations that amend the standard terms of this document.

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

Dependant means Your children or grandchildren not in full time employment who are under the age of 21 and travelling together with You for the entire Journey.

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

Excess means the amount which You must first pay for each claim Arising from the one event before a claim can be made under Your Policy.

Family means You, Your spouse (or someone legally recognised in Australia as Your de facto partner) and Your Dependants.

Home means the place where You normally live in Australia.

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

Injure, 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 Insurance and does not result from any illness, Sickness, disease, or self-harm.

‘Injury Date’ means the date You are Injured and will be deemed to be the earlier of:

- o the date Your Medical Adviser reasonably diagnoses as the most likely date of the Injury;
- o the date Our Medical Adviser reasonably diagnoses as the most likely date of the Injury;
- o the date You first became aware of the Injury or a reasonable person in the circumstances would have been aware of the Injury;
- o the date You first received medical treatment for the Injury; and
- o the date the Injury is first diagnosed by a Medical Adviser.

IVF means In Vitro Fertilisation.

Journey means the 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.

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, personal computers, electrical devices or portable equipment. However, it does not mean a bicycle, any business sample or items that You intend to trade.

Medical Adviser means a qualified doctor of medicine or dentist registered to provide the relevant service in the place where You receive the services acting within the scope of their registration and pursuant to the relevant laws.

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

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

Open Water Sailing means sailing more than 12 nautical miles off any land mass.

Overseas means in any country other than Australia.

Pandemic means a geographically widespread outbreak of an infectious disease that causes serious illness in humans.

Period of Insurance is the period You are insured for as described under the heading "Period of Insurance" on page 17.

Policy means this document, the Certificate of Insurance and any other change to the terms of the Policy otherwise advised by Us in writing (such as endorsement).

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; or
- e. Any condition for which You see a medical specialist.

The above definition applies to You, Your Travelling Companion, a Relative or any other person.

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

Reasonable means, for medical or dental expenses, the standard level of care given in the country You are in or, for other expenses, the equivalent level You have booked for the rest of Your Journey or, as determined by Us.

Recreational All-Terrain Vehicle means a small, open motor vehicle having three or more wheels fitted with large tires designed chiefly for recreational use over roadless terrain. They are sometimes referred to as quad-bikes, trikes or buggies.

Relative means any of the following who is under 85 years of age and who is resident in Australia or New Zealand:

You or Your Travelling Companion's spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

Rental Vehicle means a sedan, hatchback or station wagon, four wheel drive or mini bus/people mover, or a campervan/motorhome that does not exceed 4.5 tonnes, 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 or first manifests during Your Period of Insurance.

For the purposes of this definition a Sickness will first manifests itself on the earlier of:

- the date your Medical Adviser reasonably diagnoses as the most likely date the Sickness or symptoms of the Sickness, first occurred or manifested, whichever is the earlier;
- the date our Medical Adviser reasonably diagnoses as the most likely date the Sickness or symptoms of the Sickness, first occurred or manifested, whichever is the earlier;
- the date you first became aware of the Sickness or symptoms of the Sickness, whichever is the earlier;
- the date a reasonable person in the circumstances would have been aware of the Sickness or symptoms of the Sickness, whichever is the earlier;
- the date you first received medical treatment for the Sickness or symptoms of the Sickness, whichever is the earlier; and
- the date the Sickness or symptoms of the Sickness, were first diagnosed by a Medical Adviser, whichever is the earlier.

Specified Items means Luggage and Personal Effects that have been listed as covered on Your Certificate of Insurance with a nominated sum insured.

Terrorism means any act which may or may not involve the use of, or threat of, force or violence where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government (whether lawfully constituted or not) or any section of the public.

Travelling Companion means a person with whom You have made arrangements to travel with for at least 75% of Your Journey before Your Policy was issued.

Unspecified Items means Luggage and Personal Effects that have not been listed as covered on Your Certificate of Insurance with a nominated sum insured.

Unsupervised means leaving Your Luggage and Personal Effects:

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

We, Our and **Us** means The Hollard Insurance Company Pty Ltd.

You and **Your** means the person(s) whose name(s) are set out on the Certificate of Insurance, and Your Dependants.

YOUR COVER

This section outlines what “We will pay” and what “We will not pay” under each section of cover in the event of a claim.

Cover is only provided where the relevant covered event occurs during the Period of Insurance and subject to the other terms and conditions of the Policy.

Section 1: Overseas emergency medical assistance

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip products for Overseas travel only.

1.1 If, while on a Journey Overseas, You Injure Yourself or become Sick We will arrange for:

- 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. The 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 in Australia. The maximum amount We will pay is \$15,000 in total for each insured person named in the Policy.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

1.2 We will not pay any claim or loss:

- a. For medical evacuation, funeral services or cremation or bringing Your remains back to Australia unless it has been first approved by Us.
- b. If You decline to promptly follow the medical advice of Us (and We also 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. For any medical costs incurred in Australia.

It is important to also read **“GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS”** on pages 42 to 45 for other reasons why We will not pay.

Section 2: Overseas emergency medical and Hospital expenses

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip products for Overseas travel only.

2.1 We will pay:

- a. For the reimbursement of the Reasonable medical or Hospital expenses incurred by You until You get back to Australia if You Injure Yourself Overseas, or become Sick there. The medical or Hospital expenses must have been incurred due to a claimable event and these are confirmed on the written advice of a Medical Adviser. You must make every effort to keep Your medical or Hospital expenses to a minimum.

If We determine that You should return Home to Australia for treatment and You do not agree to do so then We will pay You the amount that 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 months period after the Sickness first manifested itself or the Injury Date.

- b. The cost of emergency dental treatment up to a maximum amount of \$500 per person for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

2.2 We will not pay any claim or loss:

- a. Arising from Pre-existing Medical Conditions except as specified under the section "Pre-existing Medical Conditions" on pages 10 to 12.
- b. When You have not notified Us as soon as practical of Your admittance to Hospital.
- c. If You do not take Our advice.
- d. After 2 weeks of treatment by a chiropractor, physiotherapist or dentist unless approved by Us.
- 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, Belgium, Slovenia, 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.
- h. For any costs incurred in Australia.

It is important to also read "GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS" on pages 42 to 45 for other reasons why We will not pay.

Section 3: Cancellation fees and lost deposits

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel.

- 3.1 We will pay, if** Your Journey is cancelled or shortened at any time through circumstances neither expected nor intended by You and outside Your control:
 - a. Your cancellation fees and lost deposits for travel and accommodation arrangements that You have paid in advance and cannot recover in any other way.
 - b. The travel agent's cancellation fees up to \$1,500 where all monies have been paid or the maximum amount of the deposit has been paid at the time of the 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. You for loss of frequent flyer or similar air travel points You used to purchase an airline ticket following the cancellation of that airline ticket, if You cannot recover the lost points from any other source. 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; multiplied by:
 - the total value of points lost, divided by the total number of points used to obtain the ticket.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

3.2 We will not pay any claim or loss:

- a. If You were aware of any reason, before Your Period of Insurance commenced, that causes Your Journey to be cancelled, abandoned or shortened.
- b. Due to the death, Injury or Sickness of Your Relative that Arises from a Pre-existing Medical Condition; however, if Your Relative is hospitalised in or dies in Australia or New Zealand after the Policy is issued and the hospitalisation or death is due to a Pre-existing Medical Condition that at the time of Policy issue You could not reasonably be aware would result in hospitalisation or death, then We will pay up to \$2,000.
- c. As a result of the death, Injury or Sickness of any person who resides outside of Australia or New Zealand.
- d. As a result of You or Your Travelling Companion changing plans or deciding not to continue with the intended Journey.
- e. If Your claim relates to the financial collapse of any Carrier or tour or accommodation provider.
- f. As a result of a tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- g. Arising out of 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.
- h. As a result of delays or rescheduling by a bus line, airline, shipping line or rail authority.
- i. As a result of the mechanical breakdown of any means of transport.
- j. As a result of an act or threat of Terrorism.

It is important to also read "GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS" on pages 42 to 45 for other reasons why We will not pay.

Section 4: Additional expenses

Cover under this section applies to the Comprehensive and Annual Multi-Trip products. Cover under this section does not apply to the Basic product.

4.1 We will pay for reimbursement of the Reasonable:

- a. Additional accommodation and travel expenses incurred after the start of Your Journey if You cannot travel because of an Injury or Sickness which occurred or first manifested itself while on the Journey and 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.
- b. 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 Our prior approval.
- c. Cost of Your return to Australia if You shorten Your Overseas Journey and return on the written advice of a Medical Adviser approved by Us. 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.
- d. Additional cost of Your return to Australia if, during Your Overseas Journey, Your Travelling Companion or a Relative in Australia of either of You:
 - dies unexpectedly;
 - is disabled by an Injury; or
 - becomes seriously Sick and requires hospitalisation (except Arising out of a Pre-existing Medical Condition).

We will only pay the cost of the fare class You had planned to travel at.

- e. For airfares for You to return to the place You were when Your Overseas Journey was interrupted, if You return to Your Home because:
 - during Your Journey, a Relative of Yours in Australia 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 Insurance, as noted on Your Certificate of Insurance; and

- You resume Your Journey within 6 months of Your return to Australia.

The most We will pay under this benefit in total is \$3,000.

- f. Cost of Your return to Australia if You shorten Your Overseas Journey because Your Relative is hospitalised in Australia or New Zealand or dies in Australia or New Zealand after the Policy is issued as a result of a Pre-existing Medical Condition, 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 in total is \$2,000.

- g. Additional travel and accommodation expenses if a disruption to Your Journey (whether domestic or Overseas) 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 occurs 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 need to return to Australia and did not have a return ticket booked to Australia before the circumstances giving rise to a claim under this section of the Policy happened, We will reduce the amount of Your claim by the price of the fare to Australia from the place You planned to return to Australia from. The fare will be at the same fare class as the one You left Australia on.

Wherever claims are made by You under this section and section 3 (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.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

4.2 We will not pay any claim or loss:

- a. If You were aware of any reason, before Your Period of Insurance commenced, that may cause Your Journey to be cancelled or disrupted or delayed.
- b. If the death, Injury or Sickness of Your Relative Arises from a Pre-existing Medical Condition, except as specified under section 4.1(f).
- c. As a result of You or Your Travelling Companion changing plans or deciding not to continue with the intended Journey.
- d. If Your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e. If You can claim Your additional travel and accommodation expenses from anyone else.
- 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.

It is important to also read "GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS" on pages 42 to 45 for other reasons why We will not pay.

Section 5: Hospital cash allowance

Cover under this section applies to the Comprehensive and Annual Multi-Trip products. Cover under this section does not apply to the Basic product.

5.1 We will pay:

You \$50 for each day You are in Hospital after You are in Hospital for more than 48 continuous hours while You are on an Overseas Journey and You suffered an Injury or Sickness.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the "Table of benefits" on page 6.

5.2 We will not pay any claim or loss:

- a. For the first 48 continuous hours You are in Hospital.
- b. If You cannot claim for Overseas medical expenses in section 2 (Overseas emergency medical and Hospital expenses).

It is important to also read "GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS" on pages 42 to 45 for other reasons why We will not pay.

Section 6: Accidental death

Cover under this section applies to the Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel. Cover under this section does not apply to the Basic product.

6.1 We will pay:

The accidental death benefit specified in the Table of Benefits to Your estate, if:

- a. You are Injured during Your Journey and You die because of that Injury within 12 months of the Injury Date; or;
- b. During Your Journey, the mode of transport You are travelling on disappears, sinks or crashes and You are presumed dead and Your body is not found within 12 months.

The limit We will pay for the death of any one accompanying Dependant is \$5,000. The limit for the death of one person, who is not an Accompanying Dependant is the sum insured as per the product selected.

There is no Excess applicable to this section

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

6.2 We will not pay any claim or loss:

For death caused by suicide or for any reason other than caused by Injury as defined under “Words with special meanings” on page 22.

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

Section 7: Permanent Disability

Cover under this section applies to the Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel. Cover under this section does not apply to the Basic product.

7.1 We will pay:

If:

- a. You are Injured during Your Journey; and
- b. because of the Injury, You become Permanently Disabled within 12 months of the Injury Date.

Permanent Disability and 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 limit We will pay for Your Permanent Disability is listed in the Table of Benefits. The limit We will pay for the Permanent Disability of any one Accompanying Dependant is \$5,000.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

7.2 We will not pay

For Injury caused by self-harm or for any reason other than caused by Injury as defined under “Words with special meanings” on page 22.

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

Section 8: Loss of income

Cover under this section applies to the Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel. Cover under this section does not apply to the Basic product.

8.1 We will pay:

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

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

8.2 We will not pay any claim or loss:

- a. For the first 30 days of Your disablement from the time You return to Your Home.
- b. For the loss of income of Dependents.

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

Section 9: Travel documents, credit cards and travellers cheques

Cover under this section applies to the Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel. There is no cover under this section for the Basic product.

9.1 We will pay:

- a. To 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. To also cover any 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.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

9.2 We will not pay any claim or loss 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.

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

Section 10: Theft of cash

Cover under this section applies to the Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel. Cover under this section does not apply to the Basic product.

10.1 We will pay:

Up to a maximum of \$250 for theft of cash, bank notes, currency notes, postal orders or money orders that have been forcibly and violently stolen from You during Your Journey.

10.2 We will not pay any claim or loss if:

- a. 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 must prove that You made a report by providing Us with a written statement from whoever You reported it to.

- b. The cash, bank notes, currency notes, postal orders or money orders were not on Your person at the time they were stolen.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

It is important to also read "GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS" on pages 30 to 32 for other reasons why We will not pay.

Section 11: Luggage and Personal Effects

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel.

11.1 We will pay:

- a. The repair cost or value of any Luggage and Personal Effects which are stolen or accidentally damaged or permanently lost during Your Journey. When calculating the amount payable We will apply depreciation due to age, wear and tear for each item. 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.

The maximum amount We will pay for any item (item limit) is:

- \$3,000 for personal computers, video recorders or cameras;
- \$1,000 for mobile phones (including PDA's and any items with phone capabilities); or
- \$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; or
- a matching pair of earrings,

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

- b. In addition to the limit shown in the "Table of benefits" on page 6 for this 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 those Specified Items. The standard item limits shown in 11(b) does not apply to the Specified Items listed on Your Certificate of Insurance.

- c. For Luggage and Personal Effects left in a motor vehicle during daylight hours and have been locked in the boot or in a Locked Storage Compartment, provided however there must be signs of forced entry which is confirmed by a police report.

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 motor 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".

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the "Table of benefits" on page 6.

11.2 We will not pay any claim or loss 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. You do not provide the IMEI (International Mobile Equipment Identity) code with Your claim for a mobile phone or any device with phone capabilities.
- d. The loss, theft of or damage is to or of bicycles.
- e. The loss, theft or damage is to 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 or Rental Vehicle.
- f. The loss, theft or damage is to watercraft of any type (other than surfboards).
- g. The Luggage and Personal Effects were being sent unaccompanied or by post, courier 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 locked 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 locked 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).

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

Section 12: Luggage and Personal Effects delay expenses

Cover under this section applies to Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel. Cover under this section does not apply to the Basic product.

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 section for any subsequent claim for permanently lost Luggage and Personal Effects.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

12.2 We will not pay any claim or loss if:

You are entitled to compensation from the bus line, airline, 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.

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

Section 13: Travel delay expenses

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip Products for both Overseas and domestic travel.

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.

There is no Excess applicable to this section.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

13.2 We will not pay any claim or loss 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; or
- c. You can claim Your additional meals and accommodation expenses from anyone else.

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

Section 14: Special events

Cover under this section applies to the Comprehensive and Annual Multi-Trip Products for both Overseas and domestic travel.

14.1 We will pay:

Your Reasonable additional travel expenses to reach a wedding, funeral, conference, sporting event or prepaid travel/tour arrangements on time if Your scheduled transport is cancelled, delayed, shortened or diverted during Your Journey and that means You would not arrive on time.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

14.2 We will not pay any claim or loss if:

- a. The cancellation, delay, shortening or diversion of Your scheduled transport Arises from the financial collapse of any transport, tour or accommodation provider.
- b. Your claim Arises from an act or threat of Terrorism.

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

Section 15: Personal liability

Cover under this section applies to the Basic, Comprehensive and Annual Multi-Trip Products for both Overseas and domestic travel.

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;

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

We will also pay Your Reasonable legal expenses for settling or defending the above claim made against You where the claim is covered by the Policy. You must not admit fault or liability for the claim, or incur any legal costs without Our prior written approval.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

15.2 We will not pay any claim or loss:

For anything You have to pay because of a legal claim against You for causing bodily Injury, death or loss or damage to, or of, property, if the claim Arises out of or is for:

- a. Injury to You, Your Travelling Companion, or to a Relative or employee of either of You;
- b. Damage to property belonging to You, or in Your care or control, or belonging to, or in the care or control of, Your Relative, or Your Travelling Companion, or to an employee of either of You;
- c. The ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d. The conduct of a business, profession or trade;
- e. Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f. Any fine or penalty or aggravated, punitive, exemplary, liquidated damages and any other damages resulting from the multiplication of compensatory 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 Injury, property damage or liability with reckless disregard for the consequences of You or any person acting with Your knowledge, consent or connivance.

It is important to also read "GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS" on pages 42 to 45 for other reasons why We will not pay.

Section 16: Rental Vehicle excess

Cover under this section applies to Comprehensive and Annual Multi-Trip products for both Overseas and domestic travel. There is no cover under this section for the Basic product.

16.1 We will pay

We will pay:

- a. To reimburse the Rental Vehicle insurance excess or the cost of repairing the vehicle, whichever is the lesser, if a vehicle You have rented from a licensed rental company during Your Journey 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 any Rental Vehicle or third party damage insurance and only provides cover for the excess component up to the applicable benefit limit.
- b. 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.

A \$100 Excess is applicable to this section unless You paid for the Excess Removal option when You purchased Your Policy.

The maximum amount We will pay for all claims combined under this section is shown under the “Table of benefits” on page 6.

16.2 We will not pay any claim or loss:

Involving the theft or damage to Your Rental Vehicle if the claim Arises from You or any driver not listed on the rental agreement operating or using the Rental Vehicle in the following circumstances:

- 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 license for the purpose that You were using it.

It is important to also read “GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS” on pages 42 to 45 for other reasons why We will not pay.

GENERAL EXCLUSIONS THAT APPLY TO ALL SECTIONS

The following general exclusions apply to all sections under Your Policy. These are in addition to any exclusion listed under the individual sections of cover.

We will not pay for any claim or loss under any circumstances if Your claims Arises from:

General

1. You not acting in a responsible way to protect Yourself and Your property and to avoid making a claim.
2. You not doing everything You can to reduce Your loss as much as possible.

3. consequential loss of any kind, including but not limited to loss of enjoyment or profit.
4. You being aware at the time of purchasing the Policy of something that would give rise to You making a claim under this Policy.
5. 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. errors or omissions in any booking arrangements or failure to obtain relevant visa, passport or travel documents.
7. You acting illegally or breaking any government prohibition, laws or regulation including visa requirements.
8. a government authority detaining anyone, or confiscating or destroying anything.
9. You being in control of a motor vehicle without a current Australian driver licence.
10. You being in control of a Motorcycle, Moped or Scooter without a current Australian motorcycle or driver licence or You are a passenger travelling on a Motorcycle, Moped or Scooter that is in the control of a person who does not hold a current motorcycle or drivers licence valid for the country You are travelling in.
11. You being in control of a Recreational All-Terrain Vehicle (including but not limited to quad-bikes, trikes and buggies) or are a passenger on a Recreational All-Terrain Vehicle unless You:
 - are under the direct supervision of a properly licensed recreational organisation, and;
 - are obeying all relevant safety codes; and
 - are wearing protective gloves and a motorcycle rider's helmet.
12. or is related to or is 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.

13. You not following 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.

14. any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
15. a nuclear reaction or contamination from nuclear weapons or radioactivity.
16. 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.
17. a claim for consequential and/or financial loss including loss of enjoyment.

Medical

18. or is related to or is associated with any Pre-existing Medical Condition, except as provided under the section "Pre-existing Medical Conditions" (pages 10 and 11) section 3.1(d) (page 28) and section 4.1(f) (page 30).
19. You taking a blood-thinning prescription medication such as Warfarin (also known under the brand names Coumadin, Jantoven, Marevan, and Waran).
20. or is in respect of travel booked or undertaken against the advice of any Medical Adviser.
21. any Injury or Sickness where a diagnosis of metastatic cancer (spreading malignant cancer) was given or terminal prognosis was made prior to the issue of the Certificate of Insurance.
22. or is associated with pregnancy, childbirth or related complications except as specified under "Pregnancy" on pages 12 to 13.
23. or 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.
24. or 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.
25. or is in any way related to depression, anxiety, stress, mental or nervous conditions.
26. suicide or attempted suicide.
27. a sexually transmitted disease.
28. You being under the influence or addicted to intoxicating liquor or drugs except a drug prescribed to You by a Medical Adviser, and taken in accordance with their instructions.
29. despite their advice otherwise following Your call to Us, 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.
30. any medical procedures in relation to AICD/ICD insertion during Overseas Journey. We will exercise Our right to organise a repatriation to Australia for this procedure to be completed 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 Insurance and it is not directly or indirectly related to a Pre-existing Medical Condition.

31. or is any way related to the death or hospitalisation of any person aged 85 years and over, regardless of the country in which they live.
32. or relates to any event of occurrence where providing such cover would result Us contravening the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth) or the National Health Act 1953 (Cth) (as amended or superceded).

Sports and Leisure

33. You hunting, racing or participating in any timed event (other than on foot), engaging in Open Water Sailing, playing polo, going mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), participating in professional sport of any kind, parachuting or hang gliding.
34. You diving underwater using an artificial breathing apparatus, unless You hold an open water diving licence issued in Australia or You were diving under licensed instruction.
35. You travelling 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.
36. Claims involving participation by You (during the Journey) in skiing or snowboarding. This exclusion, but not any other exclusion, will be waived if You select the Skiing and Snowboarding option when You purchase Your Policy.

WHEN YOU HAVE AN EMERGENCY

We understand that it can be very stressful if something unexpected happens when travelling and You need to make a claim. Our helpful claims team will be there to assist You when You need Us most.

In the event of an Overseas emergency notify Us immediately 24 hours a day 7 days a week on.

24 hour emergency assistance: +61 2 9333 3903
(reverse charges from Overseas)

If You are hospitalised You, or a member of Your travelling party, must contact Us as soon as possible. Our emergency assistance team is available 24 hours a day every day. 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 Us.

Our emergency assistance team will help You with medical problems, locate the nearest medical facilities, bring You home if medically necessary, locate embassies and consulates and liaise with loved ones and work colleagues if necessary in emergencies.

If You are not hospitalised but You are being treated as an outpatient and the total cost of such treatment will exceed \$1,000 You must contact Us.

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 Us 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, We can assist You, however We (the Insurer) and the agents of the insurer, are not liable for any problems that result from You choosing Your own Medical Adviser.

WHEN YOU NEED TO MAKE A CLAIM

For general claims You must give Us notice of Your claim as soon as possible by contacting 1300 10 1234.

You will be asked to complete and return Our claim form. If the claim form is not fully completed by You, We will not be able to process Your claim. We can reduce Your claim by the amount of any prejudice We suffered because of any delay by You in submitting a completed claim form.

What do You need to do when making a claim?

- You must give Us any information, at Your expense, that We reasonably ask for to support Your claim. Information such as but not limited to police reports, valuations, medical reports, original receipts or proof of ownership will be required. We may ask You to provide Us with translations into English, if required, of such documents to enable Us to carry out Our assessment of Your claim.
- You must provide Us supporting evidence and such other information as We may reasonably require.
- **For all Claims**, evidence of the value of the property insured or the amount of any loss must be kept.
- **For medical, Hospital or dental claims**, contact Us as soon as practicable.
- **For loss or theft of Your Luggage and Personal Effects**, report it immediately to the police and obtain a written notice of Your report.
- **For damage or misplacement of Your Luggage and Personal Effects**, caused by the airline or any other operator or accommodation provider, report the damage or misplacement to an appropriate official within 24 hours of discovering the loss and obtain a written report, including any offer of settlement that they may make.

- **Submit full details of any claim in writing within 30 days of Your return.**
- Do 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.

Excess

This refers to the amount(s) You are required to pay or bear yourself when You make a claim under Your Policy. A \$100 Excess applies to all benefits unless otherwise specified in the Policy or in the Certificate of Insurance.

Claims processing

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

Depreciation

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

If You can claim from anyone else

If You can make a claim against someone in relation to a loss or expense covered under this Policy and they do not pay You the full amount of Your claim, We will only 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 other insurance Policy(ies), You must give Us details. 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 and assistance with recovery

If You are aware of any third party that You or We may recover money from, You must inform Us of such third party.

We may, at Our discretion undertake in Your name and on Your behalf, control and settle 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.

Once We pay Your total loss We will keep all money left over. 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.

Salvage

If We pay a claim for any lost or damaged Luggage and Personal Effects or for any travel services any salvage rights will become Our property.

Goods and Services Tax

How GST affects Your claim if You are a business traveller

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

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 Us on 1300 10 1234. All information will be treated as confidential and protected to the full extent under law.

Part B: Financial Services Guide (FSG)

Woolworths and Salmat are responsible for this FSG as it relates to the financial services provided by them. This FSG provides You with information about the financial services that they provide in relation to Woolworths Travel Insurance (to help You decide whether or not to use those services) as well as information on how they are remunerated in relation to the services, how they deal with complaints and how they can be contacted.

In this FSG references to:

- **Hollard** means The Hollard Insurance Company Pty Ltd (ABN 78 090 584 473 AFSL 241436).
- **Woolworths** means Woolworths Limited (ABN 88 000 014 675 AR No. 245476).
- **Salmat** means Salesforce New Zealand Limited (Company Number 923176 AR Number 418902).
- **You** and **Your** means the applicant for a Woolworths Travel Insurance Policy and, if a Policy is issued, the insured.

Woolworths Travel Insurance is promoted by Woolworths and insured by Hollard. Telephone sales are arranged through and after sales service is provided by Salmat. Details about these companies are given in this document. The Woolworths Travel Insurance PDS (PDS) including the Policy Terms and Conditions are set out in Part A of this document. The PDS contains information on the benefits and significant characteristics of the product and is aimed to assist You in making an informed decision about whether to buy it or not. Before You acquire the product, You should read the PDS carefully and use it to decide whether to purchase the product.

About the insurer, Woolworths and other service providers

Woolworths Travel Insurance is underwritten and issued by Hollard.

Woolworths

Woolworths is an Authorised Representative of Hollard and is authorised to deal in and provide general advice on behalf of Hollard regarding certain general insurance products issued by Hollard, including Woolworths Travel Insurance. Woolworths promotes Woolworths Travel Insurance. Woolworths is not the insurer. Hollard is the insurer and issuer of Woolworths Travel Insurance Policies. Woolworths does not act for You and does not provide personal advice about Woolworths Travel Insurance. Only Hollard can issue, vary and cancel Woolworths Travel Insurance Policies, which it does through an arrangement with Salmat, explained below.

Salmat

Salmat is an Authorised Representative of Hollard and is authorised to deal in and provide general advice regarding certain general insurance products issued by Hollard, including Woolworths Travel Insurance. Salmat arranges Woolworths Travel Insurance on behalf of Hollard through telephone sales. When You apply for Woolworths Travel Insurance, Salmat will tell You about the product and collect certain information from You that will be used by Hollard to determine whether a Woolworths Travel Insurance Policy can be issued to You. Woolworths has an agreement in place with Salmat to provide certain services and meet certain standards in relation to its role in arranging the sale of Woolworths Travel Insurance and providing after-sales service.

Important information You should know

The above persons and organisations have not and will not consider whether Woolworths Travel Insurance is appropriate for Your personal objectives, financial situation or needs as they do not provide such services to You. Therefore You need to consider the appropriateness of any information given to You, having regard to Your personal circumstances before buying Woolworths Travel Insurance. You need to read the PDS including the Policy Terms and Conditions (Part A of this booklet) to determine if the product is right for You. If You require personal advice, You need to obtain the services of a suitably qualified adviser.

Remuneration

When You purchase a Woolworths Travel Insurance Policy You pay the premium to Hollard for the product. This amount is agreed with You before the product is purchased. Woolworths and Salmat, may be compensated for the services provided by them explained above (relevant services). Their compensation is included in the total amount You pay.

Woolworths

Woolworths may receive a commission of up to 20% of the premium for promoting Woolworths Travel Insurance Policies. This commission is used by Woolworths to cover the costs associated with the marketing and distribution of this product to You. Woolworths may also receive a portion of the insurer's profit, if any.

Salmat

If You purchase a Woolworths Travel Insurance Policy through Salmat's call centre, Salmat will receive an activity payment directly from Woolworths for arranging the sale of Woolworths Travel Insurance products on behalf of Hollard. The amount of that activity payment is time based and will be calculated taking into account time spent handling calls and sales conversion rates. Woolworths may also pay Salmat on a time or unit cost basis for the costs associated with providing the service, including for set-up and operational costs, telecommunication charges and the costs

associated with recruiting, training and engaging call centre consultants. Salmat consultants are paid by Salmat an annual salary and may also qualify for a bonus of up to \$5 per hour, Dependant on their individual performance against objectives. The payments to Salmat and its consultants are not additional charges to You and are not in addition to the total premium You pay.

You may request particulars about the above remuneration (including commission) or other benefits from the relevant entity providing the relevant financial service; however, the request must be made within a reasonable time after You have been given this document and before the relevant financial service has been provided to You by them. The contact details for Woolworths and Salmat are set out in this document.

Compensation Arrangements

Please see the Financial Claims Scheme clause on page 20 of the PDS (Part A of this document) for information on Hollard's compensation arrangements.

How are Complaints resolved?

We hope that You never have a complaint, but if You do We will do Our best to work with You to resolve it.

Please speak to one of our Customer Care Specialists on 1300 10 1234 or visit our Contact Us page at www.woolworths.com.au/insurance.

If, after speaking to a Customer Care Team, your complaint is not yet resolved, you can take the matter further by writing to: Woolworths Travel Insurance Claims Dispute, PO Box 4860, Sydney, NSW 2001.

In the unlikely event that your concerns are not resolved to your satisfaction by our Review Committee, or your complaint has not been resolved within 45 days, you may contact the Financial Ombudsman Service (FOS).

You can contact FOS at:

Mail : GPO Box 3, Melbourne VIC 3001
Telephone : 1300 780 808 (local fee applies)
Fax : (03) 9613 6399
Website : fos.org.au
Email : info@fos.org.au

The FOS service is a service provided to you free of charge.

Contact details

You may give Woolworths and/or Salmat instructions or contact them by:

- Calling on 1300 10 1234. Our hours are 8am to 8pm (AEST) weekdays or 9am to 5pm (AEST) on Saturdays.
- Visit woolworths.com.au/insurance
- Write to us. We'll respond as soon as We get Your letter. Send it to Woolworths Travel Insurance, PO Box 4860, Sydney NSW 2001.

Authorised for issue

This FSG was prepared by Woolworths and Salmat (as it relates to the financial services provided by them) and Hollard has authorised the distribution of this FSG by Woolworths and Salmat.

This FSG was prepared for use on the 31 July 2012.

If you've got questions, we've got answers.

If you need to contact us for any reason about your insurance or to obtain confirmation of any policy transaction, please contact us by:

- Calling us on **1300 10 1234**. Our hours are 8am to 8pm (AEST) weekdays or 9am to 5pm (AEST) on Saturdays.
- Visit **[woolworths.com.au/insurance](https://www.woolworths.com.au/insurance)**
- Write to us. We'll respond as soon as we get your letter. Send it to **Woolworths Travel Insurance, PO Box 4860, Sydney NSW 2001.**

Woolworths
Insurance



Tel 1300 10 1234

8am to 8pm Monday to Friday,
or 9am to 5pm Saturdays (AEST)

Woolworths Travel Insurance
PO Box 4860, Sydney NSW 2001

www.woolworths.com.au/insurance

Please retain this document for your future reference.