



One-trip Travel insurance

Combined product disclosure statement, policy wording and financial services guide

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

PRODUCT DISCLOSURE STATEMENT AND POLICY WORDING (PDS)

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

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

Cooling off Period on page 5
Privacy on page 6
The Duty of Disclosure on page 7
Dispute resolution on page 6

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

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

HOW INSUREANDGO ONE-TRIP TRAVEL INSURANCE IS DISTRIBUTED AND ADMINISTERED

The insurer of this insurance is:

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

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

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

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

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

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

CONTACT DETAILS

Enquiries

Phone within Australia: 1300 401 177
Phone outside Australia: +61 2 9333 3902

Fax within Australia: 2 9299 8694
Fax outside Australia: +61 2 9299 8694

Monday to Friday, 8.30am – 5.30pm

Email: info@insureandgo.com.au

Overseas Emergency Assistance Helpline

Phone: + 61 2 9333 3999

24 hours a day, 7 days a week

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

COVER OPTIONS AVAILABLE

InsureandGo One-Trip Travel Insurance provides cover for one **trip** up to a maximum duration that **you** select. With InsureandGo One-Trip Travel Insurance, **you** have the option to select a policy type (number of people covered), a policy plan – Geographical areas covered, a level of cover and various policy upgrades and amendments which best suits **your** travel needs.

Policy types

You have the option to select:

Individual

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

Couple

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

Family

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

Policy plans - Geographical areas

You should select the travel plan designated for *your* travel destination:

Pacific

The South Pacific: American Samoa, Cook Islands, Fiji Islands, French Polynesia (including Tahiti), Kiribati, New Caledonia, Niue, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu, Norfolk Island, New Zealand, Papua New Guinea, (Bali, Lombok and domestic cruises within Australian territorial waters are included in Pacific but only for InsureandGo One-Trip Travel Insurance).

Asia

Bangladesh, Birmania, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Malaysia, Maldives, Nepal, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam only.

Worldwide* excluding

Worldwide excluding USA, Canada, Mexico, Central & South America and Antarctica

Worldwide*including

Worldwide including USA, Canada, Mexico, Central & South America and Antarctica (cruises only)

*this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Chad, Democratic Republic of Congo, East Timor, Haiti, Iran, Iraq, Lebanon, Liberia, North Korea, Pakistan, Palestine, Somalia, Sudan, Syria, Uganda, Yemen and Zimbabwe.

Please note:

If ***you*** have a multiple destination itinerary, ***you*** should select the travel plan for the destination where ***you*** will spend the majority of ***your*** trip overseas except where ***you*** will spend more than 48 hours of ***your*** trip in the continents of North America, South America or Antarctica.

If ***you*** will spend more than 48 hours of ***your*** trip in the continents of North America, South America or Antarctica, then ***you*** should select the Worldwide Including travel policy plan.

No cover is available under this policy for domestic travel within Australia apart from if *you* are travelling on a domestic cruise within Australian territorial waters. In this specific case ***we*** will cover Medical and Evacuation expenses. With Medical expenses ***we*** mean expenses incurred on board relating to medical illness or injury assistance. ***We*** will also cover the repatriation or evacuation expenses if the medical practitioner has stated in writing that ***you*** are unfit to continue ***your*** trip due to medical illness or injury. This benefit does not apply to any medical treatment provided on Australian inland or whilst the ship is tied up in an Australian port.

Level of cover

There are three levels of cover available under this InsureandGo One-Trip Travel Insurance:

I&G Bare Essentials

I&G Silver

I&G Gold

The benefit and sum insured entitlements differ under each level of covers.

Policy upgrades and amendments

Amendments

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

Excess eliminator and double excesses

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

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

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

Upgrades

Winter sports cover

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

Please see page 34 for a full list of ***winter sports*** activities which are covered by this policy. If ***you*** have any questions, please send your enquiries to us via e-mail to info@insureandgo.com.au.

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

In addition to the standard policy benefits ***you*** will be covered for benefits under sections N1 to N6 inclusive.

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

Please see pages 27-29 of this PDS for full details of this cover.

Business cover

In addition to the standard policy benefits **you** will be covered for benefits O1 to O5 inclusive.

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

Please see page 29 of this policy wording for full details of this cover.

Golf cover

In addition to the standard policy benefits **you** will be covered for benefits P1 to P3 inclusive.

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

Please see page 30 of this policy wording for full details of this cover.

KEY BENEFITS OF YOUR POLICY

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

- **Cancelling your trip before departure** – section A1 (available only if Silver or Gold cover is selected)
- **Medical and other expenses outside Australia** – section B1 (available under any level of cover selected)
- **Hospital cash benefit** – section B2 (available only if Silver or Gold cover is selected)
- **Cutting your trip short** – section C1 (available only if Silver or Gold level of cover is selected)
- **Additional emergency expenses** – section C2 (available under any level of cover selected)
- **Resumption of your trip** – section C3 (available only if Gold level of cover is selected)
- **Travel delay** – section D (available only if Silver or Gold level of cover is selected)
- **Personal belongings and baggage** – section E1 (available under any level of cover selected)
- **Delayed baggage** – section E2 (available only if Silver or Gold level of cover is selected)
- **Passport and travel documents** – section E3 (available only if Silver or Gold level of cover is selected)
- **Money** – section E4 (available only if Silver or Gold level of cover is selected)

- **Personal accident** – section F (available only if Silver or Gold level of cover is selected)
- **Personal liability** – section G (available under any level of cover selected)
- **Legal expenses** – section H (available only if Silver or Gold level of cover is selected)
- **Hijack** – section I (available only if Gold level of cover is selected)
- **Pet care** – section J (available only if Gold level of cover is selected)
- **Financial default** – section K (available only if Silver or Gold level of cover is selected)
- **Rental vehicle excess waiver** – section L (available only if Silver or Gold level of cover is selected)
- **Loss of income** – section M (available only if Silver or Gold level of cover is selected)

Sums insured for each of these benefits are set out in the Tables of benefits by reference to the relevant level of cover selected.

You should be aware that conditions and exclusions do apply. For detailed information about the benefits, excess applicable, exclusions, the circumstances under which and times benefits are provided and the process for making a claim, please read the sections of Insurance on pages 16-30 and General exclusions on pages 13-15.

IMPORTANT INFORMATION

Your travel insurance

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

Residency

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

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

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

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

Age limits

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

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

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

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

Health conditions

We will not pay claims if at the time of taking out this insurance **you**:

- are receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
- are travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
- have been told about a condition that will cause **your** death.

We will not cover claims if **you** or any **insured person** on **your** policy:

- a) Has in the last 5 years suffered from or received medical advice, treatment or medication for:
 - any heart related, blood circulatory or diabetic condition; or
 - any neurological condition (including stroke, brain haemorrhage or epilepsy);
 - any breathing condition;
 - any psychiatric or psychological condition (including anxiety or depression)
- b) has had treatment for cancer in the last five years; or

- c) has been referred to or seen by a hospital doctor or surgeon (other than an accident and emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

This is unless **you** have told InsureandGo Australia about **your** condition and **we** have accepted it (Phone **us** on **1300 401 177** to find out more).

You must make sure that you tell InsureandGo Australia about any change in **your** circumstances that happens after the policy has been issued and before **you** travel. **We** have the right to change the conditions of **your** policy in line with the change of risk.

Important limitations – Cancelling **your** trip before departure

This policy will not cover any claims under section A (Cancelling your trip before departure) that result directly or indirectly from any medical condition **you** knew about before the policy started, and that affects:

- A close **relative** who is not travelling and is not an **insured person** under this policy;
- Someone who is travelling with **you** who is not an **insured person** under this policy; or
- A person **you** plan to stay with on your trip.

They will not be covered if during the 90 days before this policy started, they:

- needed surgery, inpatient treatment or hospital consultations;
- needed any treatment or prescribed medication; or
- were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or
- had been diagnosed with a terminal condition (that will cause their death) before this policy started.

You should also refer to the General exclusions on pages 14-16.

Manual labour, humanitarian or missionary work/travel

This insurance does not cover **you** for engaging in any **manual labour**, humanitarian or missionary related travel. See General exclusion 15 on page 15 for full details. If **you** are unsure about this, please send **your** enquiries to **us** via e-mail to info@insureandgo.com.au.

Personal belongings and baggage

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

Please refer to section E on page 20 for full details.

Pregnancy and childbirth

We provide cover under this policy if something unexpected happens. In particular, **we** provide cover under section B1 for injuries to the body or illness that was not expected. **We** do not consider pregnancy or childbirth to be an illness or injury. To be clear, **we** only provide cover under sections A, B1 and B2 of this policy, for claims that come from **complications of pregnancy and childbirth**. Please make sure **you** read the definition of '**complications of pregnancy and childbirth**' in the Definitions section on page 11.

Sports and activities

You may not be covered when **you** take part in certain sports or activities. For certain sports or activities, cover under section G (Personal accident) and section H (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is only available for the activities listed in the Sports and activities table at the back of this policy wording, and is only available where;

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

If **your** activity is not listed under the Table of covered sports and activities on pages 31-33, cover is available if the activity meets the following criteria:

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

Sports and activities for which no cover is available are listed under Table of excluded sports and activities on page 35.

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

Assistance provider

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

By choosing InsureandGo Travel Insurance, **you** can access these services before and during **your** journey.

InsureandGo's staff are available to assist **you** every hour of every day as part of **your** cover. They will assess **your medical or emergency** situation and guide **you** through a process to solve it.

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

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

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

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

Costs

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

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

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

Cooling off period

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

If **you** cancel after this 14 day period no premium refund will be made.

Address: - Level 11, 60 Carrington Street, Sydney NSW 2000

The Code of Practice

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

How to make a claim

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

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

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

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

An excess applies to some claims under some policy sections. Please refer to the Tables of benefits on pages 8 to 9 for further information.

Dispute resolution

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

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

1. Contact **our** call centre and raise it with **us**.
2. If **your** complaint is not satisfactorily resolved **you** may request that the matter be reviewed by management by writing to:
The Dispute Resolution Manager
Mapfre Insurance Services Australia Pty Ltd
Level 11, 60 Carrington Street
SYDNEY NSW 2000
3. If **you** are still unhappy, **you** may request that the matter be reviewed by **our** Internal Dispute Resolution Committee ("Committee"). **We** will respond to **you** with the Committee's findings within 15 working days.
4. If **you** are not satisfied with the finding of the Committee, **you** may be able to take **your** matter to an independent dispute resolution body, the Financial Ombudsman Service (FOS). This external dispute resolution body can make decisions with which **we** are obliged to comply.

5. FOS' contact details are:
Financial Ombudsman Service
Phone: 1300 780 808 (local call fee applies)
Email: info@fos.org.au
Internet: <http://www.fos.org.au>
GPO Box 3
Melbourne, VIC 3001

Financial Claims Scheme

The Financial Claims Scheme (FCS) provides compensation to policyholders (that satisfy its eligibility criteria) with valid claims against a failed general insurer. **You** may be entitled to payment under the FCS if **we** are unable to meet **our** obligations under this insurance.

Information about the FCS can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 55 88 49.

Updating this PDS

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

General advice warning

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

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

Privacy consent and disclosure

We and Insure and Go Australia are bound by the National Privacy Principles that apply to any personal information collected by Insure and Go Australia.

Purpose of collection

We and InsureandGo Australia collect information necessary to underwrite and administer **your** insurance cover, to maintain and to improve customer service and to advise **you** of other products that **you** may be interested in. **You** have a duty under the Insurance Contracts Act to disclose certain information. Failure to comply with **your** duty or to provide certain information may result in **us** either declining to provide cover, cancelling **your** insurance cover or declining or reducing a claim payment.

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

i. the entities to which **we** and InsureandGo Australia are related (whether in Australia or overseas), contractors or third party providers providing services related to the administration of **your** policy.

ii. banks and financial institutions for the purpose of processing **your** application and obtaining policy payments.

iii. assessors, third party administrators, emergency assistance providers, retailers, medical providers, travel carriers, in the event of a claim.

iv. the emergency assistance provider who will record all calls to the assistance service provided under **your** policy for quality assurance training and verification purposes.

v. enable them to advise **you** of their insurance products or services.

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

Access to **your** information

You may gain access to **your** personal information by submitting a written request to **us** and/or InsureandGo Australia.

In some circumstances, **we** may not permit access to **your** personal information. Circumstances where access may be denied include where it would compromise the privacy of other individuals, or where it would be unlawful.

Consent acknowledgment

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

Duty of disclosure

What **you** must tell **us**

When answering **our** questions, **you** must be honest and **you** have a duty under law to tell **us** anything known to **you**, and which a reasonable person in the circumstances, would include in answer to the question.

We will use the answers in deciding whether to insure **you** and anyone else to be insured under the policy, and on what terms.

Who needs to tell **us**?

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

If **you** do not tell **us**

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

TABLE OF BENEFITS

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

TABLE OF BENEFITS APPLICABLE TO INDIVIDUAL, COUPLE AND FAMILY COVER

The sums insured set out below are:

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

TABLE OF BENEFITS – INDIVIDUAL, COUPLE AND FAMILY COVER							
Section	Benefit	I&G Bare Essentials		I&G Silver		I&G Gold	
		Sum insured	Excess*	Sum insured	Excess*	Sum insured	Excess*
A	Cancelling your trip before departure	Nil		\$15,000	\$100	Unlimited	\$100
B1	Medical and other expenses outside Australia	Unlimited	\$100	Unlimited	\$100	Unlimited	\$100
	Including Emergency:						
	Medical treatment	Unlimited		Unlimited		Unlimited	
	Surgical treatment	Unlimited		Unlimited		Unlimited	
	Hospital treatment	Unlimited		Unlimited		Unlimited	
	Repatriation	Unlimited		Unlimited		Unlimited	
	Ambulance costs	Unlimited		Unlimited		Unlimited	
	Complications of pregnancy	Unlimited		Unlimited		Unlimited	
	Dental treatment	\$500		\$500		\$500	
	Return of body or ashes to Australia	\$20,000		\$20,000		\$20,000	
	Funeral or burial expenses outside of Australia	\$10,000		\$10,000		\$10,000	
B2	Hospital cash benefit	Nil	Nil	\$75 per completed 24 hours up to \$2,500	Nil	\$75 per completed 24 hours up to \$5,000	Nil
C1	Cutting your trip short	Nil		\$15,000	\$100	Unlimited	\$100
C2	Additional emergency expenses	\$5,000	\$100	\$15,000	\$100	\$50,000	\$100
C3	Resumption of your trip	Nil		Nil		\$3,000	\$100
D	Travel delay	Nil		\$50 per completed 12 hours up to \$1,000	Nil	\$100 per completed 12 hours up to \$2,000	Nil
E1	Personal belongings and baggage	\$2,000	\$100	\$6,000	\$100	\$8,000	\$100
	Including sub-limit for laptops, tablets, cameras, video cameras and mobile phones only	No cover		\$2,000		\$3,000	
	Including: single article limit/ pair or set of items	\$500		\$500		\$750	
	Including: valuables limit	No cover		\$500		\$750	
	Including: any property (including specified items) which is lost or stolen from an unattended motor vehicle)	\$500		\$500		\$500	

E3	Delayed baggage	Nil		\$500	Nil	\$750	Nil
E4	Passport and travel documents	Nil		\$2,500	Nil	\$5,000	Nil
E5	Money	Nil		\$250	\$100	\$500	\$100
F	Personal accident: Event 1(a) Death of insured person aged 18 years to 65 years	Nil		\$37,500		\$50,000	Nil
	Event 1(b) Death of dependent child or insured person aged under 18 years	Nil		\$12,500		\$15,000	Nil
	Event 1 (c) All benefits for insured person aged 66 years or over	Nil		\$12,500		\$15,000	
	Event 2 Permanent paraplegia or Quadriplegia	Nil		\$37,500		\$50,000	Nil
	Event 3 Permanent total loss of sight of one or both eye	Nil		\$37,500		\$50,000	Nil
	Event 4 Permanent total loss of use of one or more limbs	Nil		\$37,500		\$50,000	Nil
G	Personal liability	\$1,500,000	\$100	\$2,500,000	\$100	\$5,000,000	\$100
H	Legal expenses	Nil		\$10,000	\$100	\$25,000	\$100
I	Hijack	Nil		Nil		\$2,500	
J	Pet care	Nil		Nil		\$600	
K	Financial default	Nil		\$1,000		\$1,000	Nil
L	Rental vehicle excess waiver	Nil		\$4,000		\$4,000	
M	Loss of income	Nil		\$5,200		\$10,400	

*Excess

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

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

TABLE OF BENEFITS FOR UPGRADES

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

Winter sports cover^			
Section	Benefit	Sum insured	Excess*
N1	Winter sports equipment	\$1,250	\$100
	Single article, pair or set limit	\$600	
N2	Winter sports equipment hire	\$50 per 24 hours up to \$500	Nil
N3	Lift pass	\$500	\$100
N4	Ski pack	\$150 per 24 hours up to \$600	Nil
N5	Piste closure	\$50 per 24 hours up to \$500	Nil
N6	Avalanche cover	\$600	\$100

Business cover			
Section	Benefit	Sum insured	Excess*
O1	Business equipment	\$2,500	\$100
	Single article, pair or set limit	\$1,000	
	Business Samples	\$1,000	
O2	Emergency courier expenses	\$500	\$100
O3	Business equipment hire	\$100 per 24 hours up to \$1,000	Nil
O4	Business money	\$1,000	\$100
	Cash limit	\$500	
O5	Replacing staff	\$5,000	Nil

Golf cover			
Section	Benefit	Sum insured	Excess*
P1	Golf equipment	\$3,000	\$100
	Single article, pair or set limit	\$1,000	
P2	Golf equipment hire	\$100 per 24 hours up to \$1,000	Nil
P3	Fees and equipment hire	\$150 per 24 hours up to \$600	Nil

Additional specified items cover			
Section	Benefit	Maximum sum insured	Excess*
E2	Specified items	\$4,000 for a single item, up to	\$100
	Single article, pair or set limit	\$6,000 for combined items	
	(min \$500, Max \$4,000)		

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

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

GENERAL DEFINITIONS

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

Business associate

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

Business equipment

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

Civil unrest

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

Complications of pregnancy and childbirth

In this PDS 'complications of pregnancy and childbirth' will only include the following:

- Toxaemia (toxins in the blood)
- Gestational diabetes (diabetes arising as a result of pregnancy)
- Gestational hypertension (high blood pressure arising as a result of pregnancy)
- Pre-eclampsia (where **you** develop high blood pressure, carry abnormal fluid and have protein in **your** urine during the second half of pregnancy)
- Ectopic pregnancy (a pregnancy that develops outside of the uterus)
- Molar pregnancy or hydatidiform mole (a pregnancy in which a tumour develops from the placental tissue)
- Post-partum haemorrhage (excessive bleeding following childbirth)
- Retained placenta membrane (part or all of the placenta is left behind in the uterus after delivery)
- Placental abruption (part or all of the placenta separates from the wall of the uterus)
- Hyperemesis gravidarum (excessive vomiting as a result of pregnancy)
- Placenta praevia (when the placenta is in the lower part of the uterus and covers part or all of the cervix)
- Stillbirth
- Miscarriage
- Emergency caesarean section
- A termination needed for medical reasons
- Premature birth more than 8 weeks (or 16 weeks if **you** know **you** are having more than one baby) before the expected delivery date

Pre-existing medical condition

Any diagnosed medical condition which, in the last 5 years, **you** or any **insured person** has suffered from or has received any form of medical advice, treatment or medication for.

Departure date

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

Dependent children

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

As a point of clarification:

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

End date

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

Financial default

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

Home

Your usual place of residence within Australia.

Insured person

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

Manual labour

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

Natural disaster

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

Pair or set of items

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

Partner

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

Policy holder

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

Policy issue date

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

Policy schedule

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

Public place

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

Public transport

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

Relative

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

Terrorist act

Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism

Travelling companion

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

Trip

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

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

- (i) the time **you** book, or
- (ii) the policy issue date on **your policy schedule**, whichever is later, and ends when you return to **your** home address in Australia (but no later than 24 hours after **your** return to Australia

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

- (i) when **you** leave your home in Australia to commence **your** travel (but not earlier than 24 hours before the original departure time shown on **your** travel ticket), or
- (ii) the start date shown on **your policy schedule**, whichever is the later, and ends under all other sections when
 - (a) **you** return to **your** home address in Australia (but no later than 24 hours after **your** return to Australia), or
 - (b) the end date, whichever is earlier.

Please note: **You** cannot purchase this insurance after **your** international travel outside of Australia has commenced. If **you** wish to extend **your** cover whilst travelling then **you** need to contact **us** on **1300 401 177** or email **us** on info@insureandgo.com.au

For one-way trips, cover ends under all sections 24 hours after **you** leave immigration control in the final country **you** go to or at the end of the period shown on **your** validation certificate, whichever is earlier.

Unattended

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

Valuables

Photographic, audio, video and electrical equipment (including cds, dvds, video and audio tapes and electronic games), portable audio or media players including but not limited to ipods or other MP3 players, computer equipment, binoculars, antiques, jewellery, watches, furs, silks.

War

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

We, us, our

Mitsui Sumitomo Insurance Company, Limited
ABN 49 000 525 637.

Winter sports*

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

*In all cases skiing also means snowboarding.

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

You, your, yourself

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

GENERAL CONDITIONS

The following conditions apply to all sections of this insurance.

1. **You** must tell **us** (InsureandGo) if **you** know about anything which may affect **our** decision to accept **your** insurance (for example, if **you** are planning to take part in a dangerous activity while **you** are on holiday). If **you** are not sure whether to tell **us**, let **us** know anyway.
2. **You** must take all reasonable steps to avoid or reduce any loss which may mean that **you** have to make a claim under this insurance.
3. **You** must give **our** claims department all the documents they need to deal with any claim. **You** will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim **you** will need to supply proof that **you** were unable to travel, such as a medical certificate completed by **your** doctor if this cancellation was due to a medical condition.
4. **You** must help **us** get back any money that **we** have paid, from other insurers or any other person, by giving **us** all the details **we** need and by filling in any forms **we** require. If **we** agree to cover **your** loss, **you** must let **us** take over and pursue any legal right of recovery **you** may have and **you** must co-operate with **us** in any recovery action.
5. If **you** try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may be cancelled and the

premium **you** have paid may be forfeited. Any benefits already paid to **you** must be repaid in full.

6. **You** must agree to have a medical examination if **we** ask. If **you** die, **we** are entitled to a post-mortem examination unless this is illegal in the country in which the post-mortem examination is to be performed.
7. **You** must pay **us** back any amounts that **we** have paid to **you** which are not covered by the insurance.
8. After a claim has been settled, any salvage **you** have sent into **our** claims department will become **our** property.
9. If **you** require hospitalisation, emergency transportation services, or to return to Australia and **you** want **us** to pay, then **you** must contact InsureandGo as soon as possible and obtain approval before arrangements are made. **You** must also follow any advice or instruction given to **you** by **us** or by InsureandGo.
10. **We** will not cover **you** for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which **we** are legally prohibited to pay by law. **We** will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what **you** would have been entitled to recover under this policy to the extent permitted by law.
11. **You** must tell us about any changes that take place between the date **you** bought **your** policy and the date **you** booked a trip. This includes:
 - any new treatment or prescribed medication;
 - any changes to treatment or prescribed medications, including changes in dosages; and
 - any new sickness, condition, illness or injury which **you** needed to ask for medical advice.

GENERAL EXCLUSIONS

General exclusions apply to all sections of this policy.

We will not cover the following:

1. Any claims if at the time **you** take out this insurance the following apply:
 - a) **You** are aware of any medical condition or set of circumstances which could lead to a claim.
 - b) Any **insured person** on this policy whose condition may give rise to a claim and who:
 - is receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
 - is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
 - have been told about a condition that will cause their death; or
 - c) **We** will not cover claims if **you** or any **insured person** on **your** policy has in the last 5 years: suffered from or received medical advice, treatment or medication for:
 - any heart related, blood circulatory or diabetic condition; or
 - any neurological condition (including stroke, brain haemorrhage or epilepsy);
 - any breathing condition;
 - any psychiatric or psychological condition (including anxiety or depression);
 - had treatment or hospital tests for cancer in the last five years; or
 - been referred to or seen by a hospital doctor or surgeon (other than an accident or emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

This is unless **you** have told InsureandGo Australia about **your** condition and **we** have accepted it (Phone **us** on **1300 401 177** to find out more).

You must make sure that you tell InsureandGo Australia about any change in **your** circumstances that happens after the policy has been issued and before **you** travel.

We have the right to change the conditions of **your** policy in line with the change of risk.

2. **You** will not be covered under section A – Cancelling your trip before departure, if a close **relative**, person who **you** are booked to travel with or someone **you** plan to stay with who is not an **insured person** on this policy, if during the 90 days before this policy started they:
 - needed surgery, inpatient treatment or hospital consultations;
 - needed any treatment or prescribed medication; or
 - Were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic when this policy started; or

- Had been diagnosed with a terminal condition (that will cause their death) before this policy started.

3. Any claim relating to an incident which **you** were aware of at the time **you** took out this insurance and which could reasonably be expected to lead to a claim
4. Any claim arising from;
 - **your** suicide or attempted suicide; or
 - **you** injuring **yourself** deliberately or putting **yourself** in danger (unless **you** are trying to save a human life).
5. Any claim arising directly or indirectly from using alcohol or drugs (unless the drugs have been prescribed by **your** doctor) or where **you** are affected by Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
6. Any claim arising out of **war**, civil war, invasion, insurrection, revolution, use of or threatened use of military power, usurpation of government or military power.
7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for those which were not public knowledge when **you** booked **your trip**).
8. Any claim resulting from **you** travelling in, to or through a country or area included on the list of countries not recommended by the Australian Government through the Department of Foreign Affairs and Trade – [http:// www.smarttraveller.gov.au](http://www.smarttraveller.gov.au) or those countries subject to an embargo from the UN Security Council or from any other international organisation to which Australia belongs, as well as events occurring in any international conflicts or interventions involving the use of force or coercion. This exclusion does not apply to section A (Cancelling your trip before departure) if **you** decide to cancel or curtail **your trip** because a location in **your** planned itinerary is added or upgraded to the smarttraveller list of “Do not Travel” locations after the **policy issue date** and before **your departure date** on the **policy schedule**. (Please note that other exclusions apply which may affect **your** ability to claim).
9. Loss or damage to any property, or any loss, expense or liability arising from any nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and/or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.

10. Any claim arising from the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
11. Any claim arising from extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon. Please note that this exclusion does not apply to section B1 (Medical and other expenses outside Australia).
12. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless **you**;
 - a. as the driver or a passenger are wearing a crash helmet (this is irrespective of the law in the country you are in), and
 - b. as the driver:
 - (i) hold a driving licence appropriate for the country **you** are in, and
 - (ii) if using a motorcycle rated 125cc or higher, you hold a current and valid license required for driving an equivalent rated motorcycle in Australia.
13. Any losses, liability or expenses that are for, related to or as a result of any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.
14. Any claim arising from **you** being involved in any deliberate, malicious, reckless, illegal or criminal act.
15. Any claim involving **you** taking part in:
 - a. **manual labour** in connection with business or trade.
 - b. missionary work and related travel.
 - c. humanitarian work and related travel.
16. Any claim relating to:
 - a. any form of racing other than on foot.
 - b. any sport or activity unless that sport or activity is covered under the Table of covered sports and activities section on pages 31-33, but only to the extent that cover is provided under that table.
 - c. any sport or activities listed under the Table of excluded sports and activities on page 35 of this policy wording.
 - d. **you** participating in any professional sports.
17. Any claim relating to **winter sports** (refer to definition on page 13) unless **you** have purchased the **Winter sports** cover upgrade.
18. Any costs which **you** would have been expected to pay had the reason for the claim not occurred (for example, the cost of food which **you** would have paid for in any case).
19. Any claim arising as a result of **you**, or any person for whom **you** may cancel or alter **your** travel plans, failing to get the inoculations or vaccinations that **you** need to travel.
20. Any claim where **you** have failed to follow the advice or instruction of **us**, or of InsureandGo (Australia), such as when **you** refuse to come back to Australia when InsureandGo (Australia) considered **you** were fit to return **home**.
21. Any claim arising from government authority seizing, withholding or destroying anything of **yours**, any prohibition by or regulation or intervention (including but not limited to interference with **your** travel plans) of any government, or the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties.
22. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal unless otherwise provided under section K.
23. Any claim arising from **you** knowingly making travel arrangements through an unlicensed travel agent.
24. Any claim arising from **your** tour being cancelled due to insufficient numbers.
25. Any claim for which **we** are prohibited by legislation from providing cover or making payments in respect of claims made under this policy, including but not limited to any legislation which requires **us** to be registered in the **insured person's** country of citizenship or residence where the event occurs and/or payments are to be made.
26. Any claim arising from errors or omissions in **your** booking arrangements by **you**, **your** travel agent or any other person acting on **your** behalf.
27. Any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Chad, Democratic Republic of Congo, East Timor, Haiti, Iran, Iraq, Lebanon, Liberia, North Korea, Pakistan, Palestine, Somalia, Sudan, Syria, Uganda, Yemen and Zimbabwe.
28. Any loss, injury, damage or legal liability sustained directly or indirectly by **you** if **you** are:
 - a. a terrorist;
 - b. a member of a terrorist organization;
 - c. a narcotics trafficker; or
 - d. a purveyor of nuclear, chemical or biological weapons.
29. Any claim arising from events that would be covered under the Golf or Business upgrades if those upgrades have not been purchased.

SECTIONS OF COVER

SECTION A – CANCELLING YOUR TRIP BEFORE DEPARTURE

Please note: This section does not apply if **you** have InsureandGo Bare Essentials cover and **You** may be entitled to claim under sections A or D, but **you** may not claim under more than one of these sections for the same event.

What **you** are covered for

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

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

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

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

from a relevant public authority confirming the reason and necessity.

- h. **you** cannot travel because of government restrictions after an epidemic.
- i. If **you** become pregnant after we have sold **you** this policy, and **you** will be more than 32 weeks pregnant (or 26 weeks if **you** are expecting more than one baby) at the start of, or during, **your** trip. Or, **your** doctor advises that **you** are not fit to travel because you are suffering from **complications of pregnancy and childbirth**.
- j. **we** will also pay the cancellation cost of tuition or course fees up to \$2,000 if the sole purpose of **your** trip is to attend that course and that course is cancelled due to circumstances outside **your** control.
- k. **we** will pay the travel agent's cancellation fee up to 10% of the amount paid to the travel agent or \$1,500 for an individual policy or \$3,000 for a couple/family policy, whichever is the lesser, when full monies have been paid or the maximum amount of deposit has been paid at the time of cancellation. We will not pay any travel agent's cancellation fees above the level of commission and/or service fees normally earned by the agent had the trip not been cancelled.
- l. **we** will cover the expense for rescheduling **your** trip prior to departure provided the cost of rescheduling does not exceed the cost of cancellation. This benefit can only be claimed once per policy per **insured person**. Please note all other conditions and exclusions under section A (cancelling your trip before departure) still apply.

Important information

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

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

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

1. The excess as shown in the Table of benefits.
2. Any change of plans because **you** or **your travelling companion** change **your** mind and decide not to proceed with **your** original **trip**, or choose not to travel.

3. Any costs that would not have been incurred had **you** told the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as **you** knew **you** had to cancel **your trip**.
4. **You** being unable to travel due to a failure to obtain the passport or visa needed for the planned **trip**, or failing to check in according to **your** itinerary or the times advised to **you**.
5. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your policy schedule**.
6. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
7. a. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being involuntarily retrenched from **your** usual full time employment in Australia.
b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion, relative or business associate**.
8. Cancellation, delays, or rescheduling caused by the carrier, but only in relation to the amounts paid in advance to the same carrier that is responsible for the cancellation, delay or rescheduling.

SECTION B1 – MEDICAL AND OTHER EXPENSES OUTSIDE OF AUSTRALIA

Please note: this section does not apply if you become ill or are injured during trips within Australia apart from if you are travelling on a domestic cruise within Australian territorial waters (please see the note on page 2 for full details).

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact InsureandGo on your behalf immediately (please see the Assistance provider section on page 5 of this Product Disclosure Statement for contact details).

What you are covered for

We will pay up to the amount shown in the Table of benefits for the necessary and reasonable costs incurred outside of Australia as a result of **you** becoming ill, being injured or dying during **your trip**. This includes:

1. Emergency medical, surgical and hospital treatment and ambulance costs.
2. The cost of **your** return to Australia earlier than planned if this is medically necessary and InsureandGo approve this.
3. If **you** cannot return to Australia as **you** originally planned and InsureandGo approve this, **we** will pay for:
 - Extra accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by InsureandGo to allow **you** to return to Australia; and
 - Extra accommodation (room only) and travel expenses for someone to stay with **you** and travel **home** with **you** if this is necessary due to medical advice and authorised by InsureandGo; or
 - Reasonable accommodation and travel expenses for one **relative** or friend to travel from Australia to stay with **you** (room only) and travel **home** with **you** if this is necessary due to medical advice and authorised by InsureandGo.

In addition we will pay up to:

1. Up to \$20,000 for the cost of returning **your** body or ashes to Australia or up to \$10,000 for the cost of the funeral and burial expenses in the country in which **you** die if this is outside Australia.
2. Up to \$500 for emergency dental treatment as long as it is for the immediate relief of pain only.

Important information

If the claim relates to **your** return travel to Australia and **you** do not hold a return ticket, **we** will deduct from **your** claim an amount equal to **your** original carriers published one way airfare (based on the same class of travel as that paid by **you** for **your** outward **trip**) for the route used for **your** return.

In addition to General exclusions, under section B1, you are not covered for:

1. The excess as shown in the Table of benefits.
2. Any treatment or surgery which we think you do not need immediately and can wait until you return home.
3. The extra cost of a single or private hospital room unless this is medically necessary.
4. Any search and rescue costs (costs charged to **you** by a government, regulated authority or private organisation connected with finding and rescuing an individual. This does not include medical evacuation costs by the most appropriate transport).

5. Any costs for the following:
 - telephone calls (other than calls to InsureandGo to notify them of the medical problem);
 - taxi fares (unless a taxi is being used in place of an ambulance to take **you** to or from a hospital); or
 - food and drink expenses (unless these form part of **your** hospital costs if **you** are kept as an inpatient).
6. Any treatment or medication of any kind that **you** receive after **you** return to Australia.
7. Any extra costs after the time when, in our medical advisor's opinion, **you** are fit to return to Australia (or **your** final country if **you** are on a one-way trip).
8. Any expenses incurred more than 12 months from the time **you** first received treatment for the injury or illness.
9. Any medical treatment that **you** receive after **you** have refused the offer of returning to **your** home, when, in the opinion of our medical advisor's, **you** are fit to travel.
10. Any claim that comes from pregnancy or childbirth, unless a qualified medical practitioner confirms that the claim comes from **complications of pregnancy and childbirth**
11. Private medical treatment where satisfactory public care or treatment is readily available in any country under any reciprocal health agreement between Australia and any foreign governments and **we** have agreed this is medically necessary.
12. Any medical treatment that **you** receive because of a medical condition or any illness related to a medical condition which **you** knew about at the time of taking out this insurance. This applies to **you**, a relative, business associate or person you are travelling with, and any person **you** were depending on for the trip.
13. Costs of more than \$500 which **we** have not agreed beforehand.
14. Any medical treatment or tests **you** have planned or expect to have.
15. Any costs that result from taking part in winter sports or sports or leisure activities, unless **you** have paid the appropriate winter sports or sports or leisure activities extra premium.
16. Cosmetic treatment, unless **we** have agreed that this treatment is necessary as the result of an accident covered under this policy.
17. Any costs that are as a result of a tropical disease, if **you** have not had the recommended vaccinations or taken the recommended medication.

SECTION B2 – HOSPITAL CASH BENEFIT

Please note: This section does not apply if *you* have InsureandGo Bare Essentials cover. *You* may be entitled to claim under sections B2 or C2, but *you* may not claim under more than one of these sections for the same event.

What *you* are covered for

We will pay up to \$75 each day if after an accident or illness that is covered under section B1 (Medical and other expenses outside of Australia) of this insurance, **you** go into hospital overseas as an inpatient.

The maximum amount **we** will pay for all claims under this section is the amount shown in the Table of benefits by reference to the plan **you** have selected.

Important information

This benefit is only payable for the time that **you** are kept as an inpatient overseas and ceases if **you** go into hospital upon **your** return to Australia. This amount is meant to help **you** pay any extra expenses such as taxi fares and phone calls.

SECTION C1 – CUTTING YOUR TRIP SHORT

Please note: This section does not apply if *you* have InsureandGo Bare Essentials cover. If *you* need to return home to Australia earlier than planned and *you* want us to pay, *you* must immediately contact InsureandGo to obtain approval from us (please see the Assistance provider section on page 5 of this PDS for contact details).

What *you* are covered for

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

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

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

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

We will only pay if **you** have already departed Australia, and are not being reimbursed for these expenses under any other benefit in this policy including C2 (Emergency additional expenses).

SECTION C2 – EMERGENCY ADDITIONAL EXPENSES

If **you** need to return *home* to Australia earlier than planned and **you** want **us** to pay, **you** must immediately contact InsureandGo to obtain approval from **us** (please see the Assistance provider section on page 5 of this PDS for contact details)

You may be entitled to claim under sections C2 or D if **your** travel is delayed or under C2 or B2 if **you** are hospitalised, but **you** may not claim under more than one of these sections for the same event. **We** will only pay if **you** have already departed Australia, and are not being reimbursed for these expenses under any other benefit in this policy including C1 (Cutting your trip short).

What **you** are covered for

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

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

Important information

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

SECTION C3 – RESUMPTION OF **YOUR** *TRIP*

Please note: This section only applies if **you have InsureandGo Gold cover.**

What **you** are covered for

We will pay up to the amount shown in the Table of benefits for **your** return airfare if, after an event that is covered under section C1 (Cutting your trip short) of this insurance, **you** resume **your** original overseas *trip*.

We will return **you** to the international airport closest to the location where **you** had to cut **your** original *trip* short. The airfare will be at the same class that **you** booked for **your** original *trip*.

You must resume **your** *trip* within 60 days of returning to Australia and **you** must contact **us** before **you** resume **your** *trip* as transport costs under this section may only be incurred with **our** approval.

In addition to General exclusions, under sections C1-C3 inclusive, **you** are not covered for:

1. The excess as shown in the Table of benefits.
2. Any change of plans because **you** or **your** *travelling companion* change **your** mind and decide not to proceed with **your** original *trip*, or choose not to travel.
3. Any additional expenses that would not have been incurred had **you** told the relevant holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as **you** knew **you** had to change **your** plans.
4. **You** being unable to continue with **your** travel due to a failure to obtain the passport or visa needed for the planned *trip*, or failing to check in according to **your** itinerary or the times advised to **you**.
5. Costs which **you** have paid on behalf of any other person, unless that person is also an **insured person** named on **your** *policy schedule*.
6. Any expenses that **you** can get back from the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation provider.
7. Any claim resulting from **you** travelling against the advice of the appropriate national or local authority.
8. The cost of a return ticket if **you** have not purchased a return air ticket to Australia. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure to Australia, at the same cabin class as **your** initial departure fare.

9. The non refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by **us** as part of a claim under this policy.
10. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
11. a. Claims arising from **your** business (other than severe damage to **your** business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being involuntarily retrenched from **your** usual full time employment in Australia.
b. Claims arising from **your** financial or contractual obligations or those of **your travelling companion, relative or business associate**.

SECTION D – TRAVEL DELAY

Please note: This section does not apply if you have InsureandGo Bare Essentials cover. You may be entitled to claim under sections C or D if your return to Australia is delayed, but you may not claim under more than one of these sections for the same event.

What you are covered for

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

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

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

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

1. Any **terrorist act** or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
2. Any claim that results from you missing a connection flight.
3. Any claim that results from **civil unrest** or **natural disaster**.
4. Any claim that results from a delay due to poor weather conditions, mechanical breakdown or an actual or planned strike or industrial action which the

public knew about, at the time **you** made **your** travel arrangements for the trip or at the time that **you** purchased **your** policy, whichever is the latter.

Important information

Under this policy you must:

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

SECTION E1 – PERSONAL BELONGINGS AND BAGGAGE

What you are covered for

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

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

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

Important information

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance will be made for wear, tear and loss of value depending on the age of the property.
- **We** will not pay any claim relating to a mobile phone or device with phone capabilities if **you** are unable to supply the IMEI (International Mobile Equipment Identity). **You** are also required to provide an authority to enable the IMEI to be blocked with Australian telecommunication providers
- The maximum amount **we** will pay for any one item, **pair or set of items** that has not been specified is shown in the Table of benefits. Please refer to the definition of '**pair or set of items**' on page 11.
- The maximum amount **we** will pay for **valuables** in total that have not been specified is shown in the Table of benefits. Please refer to the definition of '**valuables**' on page 12. For example there is no cover for laptops, cameras or other valuables on the Bare Essentials policy.
- It is the responsibility of the **insured person** to provide proof of ownership of any lost, stolen or damaged items and **we** are under no obligation to make payment without this proof of ownership.

SECTION E2 - ADDITIONAL SPECIFIC ITEMS COVER

Please note: This is an optional cover which is only available if you have selected the Gold level of cover.

To arrange this additional cover and pay the appropriate extra premium, please call us on 1300 401 177.

What you are covered for

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

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

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

Receipts and/or valuation certificates need to be provided.

Please also refer to the General exclusions on pages 13-15.

SECTION E3 – DELAYED BAGGAGE

Please note: This section does not apply if **you** have InsureandGo Bare Essentials cover.

What you are covered for

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

Important information

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

SECTION E4 – PASSPORT AND TRAVEL DOCUMENTS

Please note: This section does not apply if **you** have InsureandGo Bare Essentials cover.

What you are covered for

We will pay up to the amount shown in the Table of benefits for the cost of replacing the following items belonging to **you** if they are lost, stolen or damaged during **your trip**:

- Passport;
- Travellers cheques (if these cannot be refunded by the provider); and
- Visas.

Important information

The cost of replacing **your** passport includes the necessary and reasonable costs **you** pay overseas associated with getting a replacement passport to allow **you** to return back to Australia.

SECTION E5 – MONEY

Please note: This section does not apply if **you** have InsureandGo Bare Essentials cover.

What you are covered for

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

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

In addition to General exclusions, under sections E1-E5 inclusive, you are not covered for:

1. The excess as shown in the Table of benefits (this does not apply if **you** are claiming under sections E3 or E4).
2. Property **you** leave **unattended** in any **public place** or with someone **you** do not know looking after it.
3. Any loss, theft or damage to **valuables** which **you** do not carry in **your** hand luggage while **you** are travelling.
4. Passports, travellers cheques, travel or event admission tickets and travel documents such as visas which **you** do not carry with **you** unless they are being held in locked safety deposit facilities.
5. Claims arising due to an unauthorised person fraudulently using **your** credit or debit cards.

6. Breakage or scratching of fragile objects or breakage of sports equipment while being used (unless **your** claim is for damage to **winter sports** equipment or **golf equipment** and **you** have purchased the Winter sports cover or Golf cover upgrades (as applicable)).
7. Damage due to scratching or denting unless the item has become unusable as a result of this.
8. Losses due to devaluation or depreciation of currency.
9. If **your** property is legally delayed, held or confiscated by Customs, the police or other officials.
10. If **your** baggage is delayed on **your** final inward journey returning **home**.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
12. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within **your** baggage.
13. Loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid minutes **you** have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, for example, food).
14. Cash and other negotiable items, gold or precious metals, precious unset or uncut gemstones, bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, traveller's samples, or property of any kind used wholly or partially for business. This exclusion does not apply to the extent of cover provided under Section E4 (Money) available under the Silver and Gold level of cover or to section O4 (Business money) available under the Business cover upgrade respectively.
15. Any claims in relation to;
 - a. unaccompanied luggage (unless **your** airline carrier has to transfer **your** luggage to a different carrier or flight for reasons other than the luggage being over the allowable weight limit)
 - b. luggage sent under any freight agreement or items sent by postal or courier services.
16. Wear and tear, depreciation in value or gradual deterioration, damage by moth, vermin, insects, atmospheric or climatic conditions, or any process of cleaning, dyeing, ironing, repairing, restoring or like actions.

17. Any loss which **you** have claimed, or are claiming for under another section of this policy.
18. Any claims which **you** have claimed, or are claiming for under the winter sports equipment, Business equipment or Golf equipment sections.
19. Any claim relating to a mobile phone or device with phone capabilities if you are unable to supply the IMEI (International Mobile Equipment Identity).

Important information:

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

SECTION F – PERSONAL ACCIDENT

Please note: This section does not apply if *you* have InsureandGo Bare Essentials cover.

DEFINITIONS RELATING TO THIS SECTION

Injury

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

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

Limb

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

Paraplegia

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

Permanent

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

Quadriplegia

Permanent and entire paralysis of both legs and both arms.

Total loss

Where the body part is a **limb**, as referenced in the List of Events for Section F (below), the total **permanent** physical loss or **permanent** loss of use of that body part.

Where the body part is an eye, **total loss** means loss of sight in one or both eyes, meaning physical loss of an eye or the loss of a substantial part of sight of an eye. A substantial part means the degree of sight after the **injury** has been reduced to 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. At 3/60 on the Snellen scale something can be only seen at 3 foot or less which should be seen at 60 foot.

What you are covered for

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

LIST OF EVENTS FOR SECTION F – PERSONAL ACCIDENT

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

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

Exposure

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

Disappearance

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

Important information

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

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

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

SECTION G – PERSONAL LIABILITY

What you are covered for

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

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

Important information:

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

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

1. The excess as shown in the Table of benefits.
2. Any liability arising from an injury or loss or damage to property:
 - a. owned by **you**, a member of **your** family or household or a person **you** employ; or
 - b. in the care, custody or control of **you** or of **your** family or household or a person **you** employ.
3. Any liability:
 - a. to another **insured person**, members of **your** family or household, or a person **you** employ;
 - b. arising in connection with **your** trade, profession or business;
 - c. arising in connection with a contract **you** have entered into unless such liability would have arisen in the absence of the contract;
 - d. arising due to **you** acting as the leader of a group taking part in an activity;
 - e. arising due to **you** owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the **trip**; or
 - f. arising due to **you** owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.
4. Judgments which are not established by a court in Australia or the country in which the event occurred giving rise to **your** liability (unless we otherwise provide our express prior written agreement to settle or compromise an action).
5. Any claim for exemplary, punitive or aggravated damages.
6. Any claims which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.
7. Any claims arising from any one of the sports and activities that:
 - a. the Table of covered sports and activities notes are not covered under this section
 - b. are listed on the Table of excluded sports and activities.

SECTION H – LEGAL EXPENSES

Please note: This section does not apply if you have InsureandGo Bare Essentials cover.

What you are covered for

We will pay up to the amount shown in the Table of benefits for legal expenses incurred in seeking compensation or damages following **your** death or personal injury as the result of an accident during **your trip**, provided that all expenses are incurred with **our** prior written consent and **we** have control over the selection and appointment of **your** legal representatives and the conduct of the proceedings.

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

1. The excess as shown in the Table of benefits.
2. Any legal action against **us**, InsureandGo Australia or our or InsureandGo Australia's related bodies corporate and related entities, a tour operator, travel agent, accommodation supplier, or carrier involved in the arrangement or provision of **your** travel or accommodation for the **trip**.
3. Any expenses incurred without **our** prior written consent.
4. Any legal action where the claim is reported to **us** more than 6 months after the accident causing **your** death or personal injury.
5. Any legal action where **we** consider there would be no likelihood of success or no benefit in seeking compensation or damages.
6. Any legal action against any insurance company or representative of an insurance company.
7. Any legal action against another **insured person**.
8. The costs of following up a claim for bodily injury, loss or damage caused by or in connection with **your** trade, profession or business, under contract or arising out of **you** possessing, using or living on any land or in any buildings.
9. Any claims arising out of **you** owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals, firearms or weapons.

Important information:

- **We** will have complete control over any legal representatives appointed and any proceedings;
- **You must** follow **our** advice or that of **our** agents in handling any claim; and
- **You must** get back all of **our** expenses where possible. **You** must pay **us** any expenses **you** do get back.

SECTION I – HIJACK

Please note: This section only applies if **you** have InsureandGo Gold cover.

What you are covered for

We will pay up to the amount shown in the Table of benefits if the aircraft or sea vessel in which **you** are travelling is hijacked during **your trip** for more than 24 hours.

Important information

You must give **us** written statement from an appropriate authority confirming the hijack and how long it lasted.

SECTION J – PET CARE

Please note: This section only applies if **you** have InsureandGo Gold cover.

What you are covered for

We will pay up to the amount shown in the Table of benefits for extra kennel or cattery fees if **your** final inward journey returning **home** by aircraft or sea vessel is delayed during **your trip** for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Important information

You must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. **You** must keep all receipts for the extra kennel or cattery fees **you** pay.

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

1. Any kennel or cattery fees **you** have to pay as a result of quarantine regulations.

SECTION K – FINANCIAL DEFAULT

Please note: This section does not apply if **you** have InsureandGo Bare Essentials cover.

DEFINITION RELATING TO THIS SECTION

Travel services provider

Any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

Trip

The outward journey and return journey on a scheduled airline booked and paid for by **you**.

Scheduled airline

An airline upon whom **your trip** depends operating a regular systematic service to a published timetable whose flights are available to paying members of the general public on a seat only basis and which is not part of a package holiday arranged by a tour operator.

Non recoverable costs

Deposits and charges paid by **you** for **your trip** which is not recoverable from any other source including but not limited to insurance policies or financial bonds and guarantees provide by the scheduled airline or another insurance company or a government agency or a travel agent or credit card company.

Financial default

An event causing the cancellation of all or part of **your trip** happening after **you** purchased this insurance which results in the travel services provider no longer carrying on its business or service as a result of insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

What you are covered for

We will pay up to the amount shown in the Table of benefits if due to the **financial default** of a **travel services provider:**

- **you** have to re-arrange **your trip**. **We** will only pay the reasonable costs for **you** to arrange the same or a similar standard of transport and accommodation. The maximum **we** will pay shall not exceed **your** non-recoverable costs which **you** have incurred due to the transport or accommodation being cancelled.
- **your trip** has to be cancelled because **you** cannot re-arrange it. **We** will only pay the non-recoverable unused portion of **your** prepaid accommodation and transportation costs. **We** will also pay for the cancellation fee charged by **your** travel agent, but **we** will not pay more than the loss of the normal remuneration available to the agent had the **trip** gone ahead as planned.
- **you** have to return **home** and have incurred necessary additional expenses in doing so. **We** will only pay the reasonable additional hotel accommodation and transportation expenses incurred.

Important information

You must get written confirmation from the liquidator or equivalent person or authority that the travel services provider has suffered **financial default**.

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

1. **Financial default** of any travel agent, tour wholesaler, tour operator or booking agents.
2. **Financial default**, if it had already occurred at the purchase date of **your policy schedule** or the date **your trip** was paid for, whichever occurs last.
3. Accommodation expenses incurred after the date **you** originally planned to return **home**.

SECTION L – RENTAL VEHICLE EXCESS WAIVER

Please note: This section does not apply if *you* have InsureandGo Bare Essentials cover.

DEFINITIONS RELATING TO THIS SECTION

Rental car:

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

You, your:

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

What *you* are covered for

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

Important information

- ***You*** must provide ***us*** with ***your*** rental agreement, receipts and accounts for all expenses ***you*** have to pay, Original bills or invoices ***you*** are asked to pay, details of any other insurance ***you*** may have that may cover the same loss.
- A copy of the authorised driver's driving licence.

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

1. Any claim where ***you*** have not followed the terms of ***your*** rental agreement.
2. Any claim when ***you*** rent any of the following type of vehicles: commercial vehicles, buses, minibuses, trucks, pickups, full-size vans mounted on truck chassis, campers, off-road vehicles and other recreational vehicles, trailers, motorbikes, motorcycles or moped and any other vehicle having fewer than four wheels, antique cars (cars which are over 20 years old, or have not been manufactured for at least 10 years), limousines, expensive or exotic cars (for example, Corvette, Mercedes Benz, Porsche, Jaguar, Hummer, Land Rover).
3. Any claim where ***you*** have not taken Collision Damage Waiver (CDW) and Third Party (TP) insurance through the car rental company.
4. Damage sustained on any road, other than a road paved with cement or tarmac.
5. Losses due to driving while under the influence of drugs or alcohol, or reckless driving.

6. Any claim involving an unauthorised driver (i.e., a driver who has not been designated in the auto rental contract as an authorized driver by an authorised representative of the car rental company).
7. Any claim involving the theft of the rental vehicle when the authorised driver cannot produce the keys to the rental vehicle, as a result of negligence.
8. Theft of or damage to unlocked or unsecured vehicles.
9. Wear and tear, freezing, gradual deterioration or mechanical or electrical breakdown or failure.
10. Subsequent damages resulting from failure to mitigate damages once a covered loss has occurred.
11. Blowouts or tyre damage, unless damaged by fire, malicious mischief or vandalism, or stolen or unless the tire damage be coincident with a covered loss.
12. Collision/Loss Damage Waiver coverage purchased through the car rental company.
13. Any damage that is of an intentional or non-accidental nature, caused by the authorised driver(s) of the rental vehicle.
14. Depreciation, diminishment of value, administrative or other fees charged by the car rental company.
15. In no event shall coverage be provided when ***you*** rent a vehicle beyond 15 consecutive days from the same car rental company, whether the original agreement is extended, a new written agreement is entered into, or a new vehicle is rented, unless a 72-hour period has passed from the date the original rental vehicle was returned. A new vehicle rented in a different city from the same car rental company, at least 50 miles from the location of the car rental company where the previous vehicle was rented, is permitted.
16. Losses resulting from any kind of illegal activity or acts.
17. Use of the rental vehicle to carry passengers or property for hire.
18. Value Added Tax, or similar tax, unless reimbursement of such tax is required by law.

SECTION M – LOSS OF INCOME

Please note: This Section does not apply if **you** have InsureandGo Bare Essentials cover.

DEFINITIONS RELATING TO THIS SECTION

Disabled:

means that **you** become totally unable to attend **your** usual full-time occupation or business as the result of an accident during **your trip**.

What you are covered for

We will pay **you your** average gross income less normal legal deduction for up to six months and up to the amount shown in the Table of Benefits if as a result of suffering an injury during **your trip you** become **disabled** within 30 days of the injury and the disablement continues after **your** return to Australia and does not allow **you** to do **your** normal or suitable alternative work and **you** lose all **your** income. The maximum **we** will pay is \$1,733.33 per month on InsureandGo Silver cover and \$3,466.66 on InsureandGo Gold cover.

We will not pay for the first 30 days of **your** disablement from the time **you** return **home**.

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

1. For any inability to work as a result of illness.
2. For any loss of income as a result of **your** death.

SECTION N - WINTER SPORTS COVER

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

DEFINITIONS RELATING TO WINTER SPORTS COVER

Winter sports*

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

*In all cases skiing also means snowboarding

Winter sports equipment

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

Backcountry and off-piste

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

Professional snow sport instructor

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

Ski/snowboard fun parks

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

SECTION N1 – WINTER SPORTS EQUIPMENT

What you are covered for

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

Please note:

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

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

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

For the purposes of section N1 (**Winter sports equipment**), pair or set of items means a number of associated pieces of **winter sports equipment** being similar or complementary or used together. (E.g. a pair of skis and bindings, a pair of ski boots)

Important information

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

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

SECTION N2 – WINTER SPORTS EQUIPMENT HIRE

What you are covered for

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

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

Important information

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

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

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

SECTION N3 - LIFT PASS

What you are covered for

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

In addition to General exclusions, under section N1-N3 inclusive, you are not covered for:

1. The excess as shown in the Table of benefits (this does not apply if **you** are claiming under section N2).
2. Any item that was lost or stolen if **you** did not report to the police within 24 hours of discovering it, and for which **you** did not get a written police report
3. Any **winter sports equipment** that **you** lost or was stolen or damaged during a journey, unless **you** report this to the carrier and get a property irregularity report at the time.

4. **Winter sports equipment you** left **unattended** in a public place, unless the claim relates to skis, poles or snowboards and **you** have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where **you** are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Any claims relating to any winter sports unless that winter sport is covered under the Table of covered winter sports section on page 34.

Important information

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

SECTION N4 – SKI PACK

DEFINITIONS RELATING TO SKI PACK COVER

Ski pack

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

What you are covered for

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

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

SECTION N5 – PISTE CLOSURE

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

What you are covered for

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

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

Important information

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

SECTION N6 – AVALANCHE COVER

What you are covered for

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

Important information

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

In addition to General exclusions, under section N6, you are not covered for:

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

SECTION O - BUSINESS COVER

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

DEFINITION RELATING TO BUSINESS COVER

Business equipment

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

SECTION O1 – BUSINESS EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Table of benefits for **business equipment** which is lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the Table of benefits (please refer to the definition of 'pair or set of items' on page 11). The maximum amount **we** will pay for business samples (meaning demonstration goods or goods sold by **your** company) is shown in the Table of benefits.

Important information

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

SECTION O2 – EMERGENCY COURIER EXPENSES

What you are covered for

We will pay up to the amount shown in the Table of benefits for necessary and reasonable emergency courier expenses that **you** need to pay to replace **business equipment** essential to **your** intended business due to loss, theft or damage that is covered under Section O1 (**Business equipment**).

SECTION O3 – BUSINESS EQUIPMENT HIRE

What you are covered for

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

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

Important information

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

SECTION O4 – BUSINESS MONEY

What you are covered for

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

In addition to General exclusions, under sections O1-O4 inclusive you are not covered for:

1. The excess as shown in the Table of benefits (this only applies if **you** are claiming under section O1 or section O4).
2. Any other circumstance excluded under 'What **you** are not covered for under sections E1, E2, E3 and E4' on pages 20-21.

SECTION O5 – REPLACING STAFF

What you are covered for

We will pay up to the amount shown in the Table of benefits if after an accident or illness that is covered under section B1 (Medical and other expenses outside of Australia) **you** are wholly prevented from going to a planned business meeting during **your trip**. **We** will pay for necessary and reasonable travel and accommodation expenses for a replacement **business associate** to travel from Australia to go to the meeting.

SECTION P - GOLF COVER

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

DEFINITION RELATING TO GOLF COVER

Golf equipment

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

SECTION P1 – GOLF EQUIPMENT

What you are covered for

We will pay up to the amount shown in the Table of benefits for **golf equipment** owned by **you** (not borrowed or hired) which is lost, stolen or damaged during **your trip**. The maximum amount **we** will pay for any one item, **pair or set of items** is shown in the Table of benefits. Please refer to the definition of '**pair or set of items**' on page 11.

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

Important information

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

SECTION P2 – GOLF EQUIPMENT HIRE

What you are covered for

We will pay up to the amount shown in the Table of benefits for the cost of hiring **golf equipment** if **golf**

equipment that is necessary to continue with **your** original itinerary and owned by **you** is:

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

Important information

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

In addition to General exclusions, under section P1-P2 inclusive, you are not covered for:

1. The excess as shown in the Table of benefits (this does not apply if **you** are claiming under section P2).
2. **Golf equipment** **you** leave **unattended** in any **public place** or with someone **you** do not know looking after it.

Important information:

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

SECTION P3 – FEES AND EQUIPMENT HIRE

What you are covered for

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

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

Important information

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

Table of covered sports & activities

You may not be covered when **you** take part in certain sports or activities. For certain sports or activities, cover under section F (Personal accident) and section G (Personal liability) will not apply. If **you** intend to take part in a sport or activity during **your trip**, please note that cover is only available for the activities listed below, and is only available where:

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

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

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

Sports and Activities for which no cover is available are listed under Table of excluded sports and activities on page 35.

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

	Am I covered?	Special condition?*	Do sections F (Personal accident) & G (Personal liability) apply?***	Excess payable		Am I covered?	Special condition?*	Do sections F (Personal accident) & G (Personal liability) apply?***	Excess payable
Abseiling (fully harnessed)	yes	yes	no	standard	Mountain biking - not racing or extreme ground conditions or stunts	yes		no	\$ 250.00
Amateur athletics	yes		yes	standard	Mud bugging	yes	yes	no	standard
Archaeological digging	yes		yes	standard	Netball - amateur and occasional only	yes		yes	standard
Archery - amateur and occasional only	yes		yes	standard	Orienteering - amateur and occasional only	yes		yes	standard
Assault course (no weapons)	yes	yes	no	standard	Ostrich riding (not racing)	yes	yes	no	standard
Badminton - amateur and occasional only	yes		yes	standard	Paintballing - wearing eye protection	yes	yes	no	standard
Baseball - amateur and occasional only	yes		yes	standard	Parasailing	yes	yes	yes	standard
Basketball - amateur and occasional only	yes		yes	standard	Parascending - over water	yes		no	standard
Battle re-enactment (no live firearms)	yes	yes	no	standard	Passenger in private or small aircraft or helicopter	yes	yes	no	standard
Breathing observation bubble diving (maximum depth 30 metres)	yes	yes	yes	standard	Quad biking	yes	yes	no	\$ 500.00
Bridge walking - supervised by a fully-trained guide only	yes	yes	yes	standard	Rafting - white or black water (grade 3 and 4 rapids)	yes	yes	no	standard
Bungee jumps (three jumps maximum)	yes		yes	standard	Rafting - white or black water (grade 1 and 2 rapids)	yes		no	standard
Camel or elephant riding or trekking	yes		no	standard	Rambling	yes		yes	standard

Canoeing (grade 1 & 2 rapids or lower)	yes		no	standard	Refereeing - on an amateur basis	yes		yes	standard
Canoeing (grade 3 & 4 rapids)	yes	yes	no	standard	Rock Climbing - Indoor and harnessed	yes		no	standard
Canopy walking or tree-top walking	yes	yes	yes	standard	Roller blading (no racing, half-pipe, stunts or extreme skating)	yes		yes	standard
Cave tubing or river tubing	yes	yes	no	standard	Rowing - amateur and occasional only	yes		yes	standard
Clay-pigeon shooting	yes		no	standard	Rugby codes - amateur and occasional only	yes		no	\$ 250.00
Coasteering - amateur and occasional only	yes	yes	no	standard	Running - sprint and long distance	yes		yes	standard
Conservation or charity work (educational and environmental - working with hand tools only)	yes		no	standard	Safari	yes		yes	standard
Cricket - amateur and occasional only	yes		yes	standard	Sand boarding	yes		yes	standard
Cycle touring	yes		no	standard	Sand yachting	yes		no	standard
Cycling	yes		yes	standard	Scuba diving (qualified, maximum depth 30 metres, not diving alone)	yes		no	standard
Dragon boating	yes		no	standard	Scuba diving (unqualified but with instructor, maximum depth 30 metres)	yes	yes	no	standard
Dune or wadi bashing	yes		no	standard	Sea canoeing or kayaking - short or day trips only, with overnight stays (not on water)	yes		no	standard
Falconry	yes	yes	no	standard	Sea canoeing or kayaking - day trips and coastal only	yes		yes	standard
Football - amateur and occasional only	yes		no	standard	Sleigh rides - as part of a Christmas trip to Northern Europe	yes		yes	standard
Go-karting	yes	yes	no	standard	Skateboarding (no racing, half-pipe, stunts or extreme skating)	yes		yes	standard
Golf - amateur and occasional only	yes		yes	standard	Snorkelling	yes		yes	standard
Gorge swinging or canyon swinging	Yes	yes	yes	standard	Squash	yes		yes	standard
Gorge walking	yes	yes	no	standard	Surfing (not big wave or extreme surfing)	yes		yes	standard
Hockey	yes		no	standard	Swimming	yes		yes	standard
Horse riding (not polo, hunting or jumping)	yes		no	standard	Target rifle shooting	yes		no	standard
Hot-air ballooning	yes	yes	no	standard	Tennis - amateur and occasional only	yes		yes	standard
Husky sledge driving	yes	yes	yes	standard	Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	yes	yes	yes	\$ 250.00
Jet boating	yes		no	standard	Trekking or hiking	yes		yes	standard

					(under 3,000 metres altitude)				
Jet skiing	yes		no	standard	Tubing	yes	yes	yes	standard
Jogging	yes		yes	standard	Volleyball - amateur and occasional only	yes		yes	standard
Kayaking (grade 1 & 2 rapids or lower)	yes		no	standard	Wake boarding (no stunts)	yes		yes	standard
Kayaking (grade 3 & 4 rapids)	yes	yes	no	standard	Water polo - amateur and occasional only	yes		yes	standard
Lugeing - not ice	yes	yes	no	standard	Waterskiing (no stunts)	yes		yes	standard
Marathons - amateur and occasional only	yes		no	standard	Windsurfing	yes		no	standard
Martial arts - training only	yes		no	\$ 500.00	Yachting - not racing and sailing inside territorial waters	yes		no	standard
Motorcycling - over 125cc (please note General Exclusion 12.)	yes		no	\$ 500.00	Zip lining	yes	yes	no	standard
Motorcycling - under 125cc (please note General Exclusion 12.)	yes		no	\$ 250.00	Zorbing	yes	yes	yes	standard

Special condition

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

** **section F (Personal accident): does not apply** if *you* have arranged InsureandGo Bare Essentials, irrespective of whether "yes" is stated below.

Table of covered winter sports

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

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

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

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

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

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

Special condition

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

** **section F (Personal accident): does not apply** if **you** have arranged InsureandGo Bare Essentials, irrespective of whether "yes" is stated below.

Table of excluded sports & activities

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

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

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

Am I covered?	Am I covered?
Boating in international waters (other than on a commercial cruise liner) No	Off-piste skiing - without professional snow sport instructor/guide No
Bobsleighbing No	Parachuting No
Boxing (including training) No	Paragliding No
Cascading No	Parapenting No
Competition contact sports or activities (e.g. Rugby Union, Rugby League, AFL) No	Parascending (over land or snow) No
Competitive cycling No	Polo No
Cross-country skiing - not on a designated cross country ski route No	Potholing No
Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica) No	Rock climbing (outdoor) No
Flying - piloting or crewing any aircraft No	Rock scrambling No
Freestyle skiing No	Running with the bulls No
Gliding No	Scuba diving - more than 30 metres depth No
Gorge walking - private No	Shark diving No
Hang-gliding No	Skeletons No
High diving No	Ski acrobatics No
Horse jumping No	Ski/snowboard fun parks No
Hunting No	Ski jumping or stunting No
Hydro speeding No	Ski racing (including training) No
Kite surfing No	Sky diving No
Micro lighting No	Triathlons No
Mountain biking - downhill racing or extreme ground conditions or stunts No	Via ferrata No
Mountain boarding No	White or black water rafting, canoeing or kayaking - grade 5 or higher No
Mountaineering - involving climbing or ice equipment. No	Yachting - racing or sailing in international waters No

FINANCIAL SERVICES GUIDE

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

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

This FSG was prepared by InsureandGo Australia

GENERAL ADVICE WARNING

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

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

ABOUT INSUREANDGO AND HOW IT IS REMUNERATED

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

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

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

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

Contact details for InsureandGo are:
InsureandGo Australia
ACN 140 219 594
Level 11, 60 Carrington Street
Sydney, NSW 2000

PROVIDING INSTRUCTIONS TO INSUREANDGO

Instructions are able to be received by:
Phone within Australia: 1300 401 177
Phone outside Australia: +61 2 9333 3902

Fax within Australia: 2 9299 8694
Fax outside Australia: +61 2 9299 8694

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

DISPUTE RESOLUTION

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

If you have a complaint or concern:

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

Compensation arrangements

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



insureandgo.com.au