



Combined Financial Services Guide,
Product Disclosure Statement and Policy
Wording - Australia
Effective: 28 July 2011

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

How can we help?

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

Global Assistance

Allianz 

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Financial services guide for Allianz Global Assistance

This Financial Services Guide (FSG) is designed to help you make an informed decision about the financial services and products Allianz Global Assistance provides. It explains the financial services that Allianz Global Assistance provides. It also contains information about who Allianz Global Assistance is, how it is remunerated in relation to these services and how your complaints are dealt with.

The second part of this document is a Product Disclosure Statement (PDS), which sets out the significant features and relevant risks of this insurance product and is designed to assist you to make informed choices about this product.

About Allianz Global Assistance

AGA Assistance Australia Pty Ltd trading as Allianz Global Assistance (Allianz Global Assistance) is an Australian Financial Services Licensee (AFS Licensee) authorised to deal in general insurance products on its own behalf and others. Allianz Global Assistance has been authorised to act on behalf of Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (Allianz), in dealing in travel insurance issued by Allianz as the insurer. In issuing, varying or cancelling the insurance, Allianz Global Assistance acts under a binder which means that Allianz Global Assistance can do these things as if Allianz Global Assistance were the insurer. Allianz Global Assistance does not act on behalf of you.

Name: AGA Assistance Australia Pty Ltd

ABN: 52 097 227 177

AFS Licence Number: 245631

Address: 74 High Street, Toowong, Qld 4066

Phone: 07 3305 7000

General Advice Warning

It is important you understand and are happy with the products Allianz Global Assistance arranges. We can give you general product information but cannot provide you with personal advice on whether the product is appropriate for your personal needs or objectives.

Remuneration

Allianz Global Assistance receives a service fee calculated as 40% to 41% of gross premium for the financial services it provides on behalf of Allianz. These services include preparation and distribution of the PDS and Certificate of Insurance, claims handling, medical underwriting, emergency assistance, general operating costs, finance, administration costs, compliance costs, training costs and IT systems. Our staff are salaried employees who do not receive payments based on the number of products issued or advice given.

If you have a complaint

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1800 010 078 or put the complaint in writing and send it to The Dispute Resolution Department, PO Box 162, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

Date prepared

This FSG was last prepared on 28 July 2011 and remains valid until a further FSG is issued to replace it.

Our Product Disclosure Statement

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

About the available covers

You can choose one of these three covers:

Plan A: Comprehensive Cover (includes benefit sections 1 to 16)

Plan B: Australia Only Cover (includes benefit sections 1, 4, 6, 11, 13, 15 and 16);

Plan C: Cancellation Cover (includes benefit section 1 only)

Understanding your policy and its important terms and conditions

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

- About each of the available types of cover and benefits in the **"Summary of Benefits"** pages 7 to 9 and the relevant sections of the policy wording applicable to the cover you choose including any endorsements under **"Additional Options"** pages 13 to 16 (remember certain words have special meanings – see **"Words with Special Meanings"** pages 24 to 26);
- When **"we will not pay"** a claim under each policy section applicable to the cover you choose and **"General Exclusions Applicable to all Sections"** pages 46 to 48 (this restricts the cover and benefits);
- **"Claims"** pages 49 & 50 (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- **"Important Matters"** pages 18 to 23 (this contains important information on your duty of disclosure, how the duty applies to you and what happens if you breach the duty, your cooling off period/money back guarantee, confirmation of your cover, our privacy policy and our dispute resolution process, compensation arrangements,

extension of your policy, your policy excess, when you can choose your own doctor and when you should contact us concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation.)

Applying for cover

When you apply for the policy by completing our application we will confirm with you things such as: the period of insurance, your premium, what cover options and excesses will apply, and whether any standard terms need to be varied (this may be by way of an endorsement).

These details are recorded in the Certificate of Insurance we issue to you.

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

You should also read "Claims Conditions" page 50 to understand how GST is applied to a claim.

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

About your premium

You will be told the premium payable for the policy when you apply. It is based on a number of factors such as your risk profile and distribution costs. Factors such as your destination(s), length of journey, number of persons covered and additional cover options selected determine your risk profile. The higher the risk the higher the premium.

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

Relationship with your insurer

AGA Assistance Australia Pty Ltd has been authorised by Allianz Australia Insurance Limited (the Insurer) to enter into and arrange the policy and deal with and settle any claims under it, as the agent of the Insurer, not as your agent.

AGA Assistance Australia Pty Ltd acts under a binder which means that AGA Assistance Australia Pty Ltd can do these things as if AGA Assistance Australia Pty Ltd were the Insurer and is referred to as “we”, “our” and “us” in this Product Disclosure Statement.

Cooling off period/money back guarantee

Even after you have purchased your policy, you have cooling off period/money back guarantee rights (see “**Important Matters**” page 18 for details).

Updating the PDS

We may need to update this PDS from time to time if certain changes occur where required and permitted by law. We will issue you with a new PDS to update the relevant information except in limited cases. Where the information is not something that would be materially adverse from the point of view of a reasonable person considering whether to buy this product, we may issue you with notice of this information in other forms or keep an internal record of such changes (You can get a paper copy free of charge by calling us).

Date prepared

This PDS is effective as at 28 July 2011 and remains valid until a further PDS is issued to replace it.

Summary of Benefits

This is only a summary of the benefits. Please read the policy wording carefully for the complete details of “We Will Pay” and “We Will Not Pay” and which types of cover are provided under each plan. Importantly, please note that exclusions do apply as well as limits to the cover and these are set out in the policy wording.

1. Cancellation fees and lost deposits (pg. 20)

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you or which are outside your control, such as:

- Sickness
- Accidents
- Strikes
- Collisions
- Retrenchment
- Natural Disasters

2. Overseas emergency medical assistance, medical evacuation or funeral expenses (pg. 21)

Cover for emergency medical assistance including:

- 24 Hour Emergency Medical Assistance
- Ambulance
- Medical Evacuations
- Funeral Arrangements
- Messages to family
- Hospital Guarantees

3. Overseas emergency medical/hospital/dental expenses (pg. 21 & 22)

Cover for overseas medical treatment if you are injured or become sick overseas, including:

- Medical
- Hospital
- Surgical
- Nursing
- Restoration of dental functions to sound & natural teeth

4. Additional expenses (pg. 22 To 23)

Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from:

- Sickness
- Accidental injury
- Death

Also cover for travelling companion or relatives accommodation and travel expenses to travel to, stay near or escort you resulting from:

- Hospitalisation
- Medical Evacuation

5. Hospital cash allowance (pg. 24)

An allowance of \$50 per day if you are hospitalised whilst overseas for more than 48 continuous hours

6. Accidental death (pg. 24)

A Death Benefit is payable if you die because of accidental bodily injury sustained during your journey within 12 months of that injury

7. Permanent disability (pg. 24 & 25)

A Permanent Disability Benefit is payable for total loss of sight in one or both eyes or loss of use of a hand or foot within 12 months of, and because of, an injury sustained during your journey

8. Loss of income (pg. 25)

A weekly Loss of Income Benefit is payable if, due to an injury sustained during your journey, you are unable to work after your return to Australia for more than 30 days

9. Travel documents, credit cards and travellers cheques (pg. 25 & 26)

Cover to replace costs of travel documents lost or stolen from you during your journey, such as:

- Passports
- Credit Cards
- Travel Documents
- Travellers Cheques

10. Theft of cash (pg. 26)

Cover for the following items stolen from your person, up to \$250 for all claims combined:

- Bank Notes

- Cash
- Currency Notes
- Postal Orders
- Money Orders

11. Luggage and personal effects (pg. 26 & 27)

Cover for replacing luggage stolen or reimbursing repair cost for accidentally damaged items, including:

- Luggage
- Spectacles
- Personal Effects
- Personal Computers
- Cameras

12. Luggage and personal effects delay allowance (pg. 28)

An allowance to purchase essential items of clothing and other personal items following luggage delayed, misdirected or misplaced by your carrier for more than 12 hours

13. Travel delay allowance (pg. 28)

Cover for additional meals and accommodation expenses if your journey is disrupted due to circumstances beyond your control after an initial 6 hour delay

14. Alternative transport expenses (pg. 29)

Cover for additional travel expenses following transport delays to reach events such as:

- Wedding
- Funeral
- Conference
- Sporting Event
- Pre-paid travel/tour arrangements

15. Personal liability (pg. 29 & 30)

Cover for legal liability including legal expenses for bodily injuries or damage to property of other persons as a result of a claim made against you

16. Rental vehicle (pg. 30)

Cover for car excess payable on Motor Vehicle Insurance resulting from your rental vehicle being:

- Stolen
- Crashed
- Damaged

Table of Benefits

		Plan A Comprehensive			Plan B Australia only			Plan C Cancellation
		Single	Duo	Family	Single	Duo	Family	Single
1	Cancellation Fees and Lost Deposits	unlimited	unlimited	unlimited	unlimited	unlimited	unlimited	Total value of the nominated insured holiday
2	Overseas Emergency Medical Assistance	unlimited	unlimited	unlimited				
3	Overseas Emergency Medical/Hospital/ Dental Expenses	unlimited	unlimited	unlimited				
4	Additional Expenses	\$50,000	\$50,000	\$100,000	\$50,000	\$50,000	\$100,000	
5	Hospital Cash Allowance	\$5,000	\$5,000	\$10,000				
6	Accidental Death	\$25,000	\$25,000	\$50,000	\$25,000	\$25,000	\$50,000	
7	Permanent Disability	\$25,000	\$25,000	\$50,000				
8	Loss of Income	\$10,400	\$10,400	\$20,800				
9	Travel Document Credit Cards and Travellers Cheques	\$5,000	\$5,000	\$10,000				
10	Theft of Cash	\$250	\$250	\$250				
11	Luggage and Personal Effects	\$5,000	\$5,000	\$10,000	\$5,000	\$5,000	\$10,000	
12	Luggage and Personal Effects Delay Allowance	\$250	\$250	\$500				
13	Travel Delay Allowance	\$1,000	\$1,000	\$2,000	\$1,000	\$1,000	\$2,000	
14	Alternative Transport Expenses	\$5,000	\$5,000	\$10,000				
15	Personal Liability	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	\$5 million	
16	Rental Vehicle	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	\$3,000	

Please refer to the Policy Wording for a full description of benefits, sub limits and exclusions.

Calculating Your Online Travel Insurance Premium

STEP 1: Choose your Plan type – A, B or C

STEP 2: Choose cover type – Single, Duo or Family

STEP 3: Nominate your geographical area (Plan A only)

STEP 4: Select your premium for your total journey

STEP 5: Refer to Additional Options (Page 13 to 16)

* Please note 2 nights stopover outside your selected geographical area is permitted

For major destinations of: (Geographical Areas)

USA, Hawaii, Canada, Africa, Japan, China, Hong Kong, South America & Middle East – Use Worldwide table

Europe, UK & Asia – Use Europe/Asia table

S.W. Pacific, New Zealand, Papua New Guinea, Bali & Norfolk Island – Use Pacific table

Travel on cruise liners

Select the destination area where your cruise is spending the majority of your journey.

Travellers on domestic cruises in Australian waters may also take the Plan A to ensure cover is available for emergency medical assistance or emergency medical cover.

Additional Options

Duo cover

If you are travelling with another person who is over 21 years of age, you can save on your premium by selecting Duo cover where the Duo premium rate applies. Unlike Family cover, you are both covered as if you are insured under separate policies with Single Plan benefits per insured person.

Pre-existing medical conditions cover

What is the definition of a pre-existing medical condition?

This policy does not automatically provide cover for all of your Pre-existing Medical Conditions. The term Pre-existing Medical Condition has a special meaning and is defined below.

A Pre-existing Medical Condition ("PE Condition") means:

- a. An ongoing medical or dental condition of which you are aware, or related complication you have, or the symptoms of which you are aware; OR
- b. A medical or dental condition that is currently being, or has been investigated, or treated by a health professional (including dentist or chiropractor); OR
- c. Any condition for which you take prescribed medicine; OR
- d. Any condition for which you have had surgery; OR
- e. Pregnancy.

NOTE: This definition applies to you, your travelling companion, any relative, or any other person.

However, this policy automatically covers some Pre-existing Medical Conditions (which must match the definition as listed below). This means you are covered for these particular conditions without the need to apply for extra cover or pay any additional premium.

1. Allergies – *Any of the following:*

- Allergic Rhinitis
- Anaphylaxis
- Bee Sting Allergy
- Chronic Sinusitis
- Dermatitis

- Eczema
 - Food Intolerance
 - Hay Fever
 - Latex Allergy
 - Psoriasis
 - Rhinitis
 - Sinusitis
 - Urticaria
2. Acne
 3. Asthma – with no other Chronic Lung Disease
 4. Bells Palsy – Idiopathic
 5. Benign Breast Cysts
 6. Benign Renal Cysts
 7. Bunions
 8. Carpal Tunnel Syndrome
 9. Cataracts
 10. Colonic Polyps
 11. Congenital Blindness
 12. Congenital Deafness
 13. Diabetes Mellitus (Type I or II) diagnosed over 12 months ago where you do not also suffer from a known cardiovascular disease, hypertension or hypercholesterolaemia
 14. Dry Eye Syndrome
 15. Ear Grommets
 16. Epilepsy – where you only take one (1) Anti-convulsant Medication and you have not had a Seizure in the last 12 months
 17. Folate Deficiency
 18. Gastric Reflux
 19. Glaucoma
 20. Goitre
 21. Hashimoto's Disease
 22. Hiatus Hernia
 23. Hypercholesterolaemia (High Cholesterol) – where you do not also suffer from a known Cardiovascular Disease and/or Diabetes

24. Hypertension (High Blood Pressure) – where you do not also suffer from a known Cardiovascular Disease and/or Diabetes
25. Hypothyroidism
26. Impaired Glucose Tolerance
27. Incontinence
28. Insulin Resistance
29. Iron Deficiency Anaemia
30. Macular Degeneration
31. Meniere's Disease
32. Menopause
33. Nocturnal Cramps
34. Ovarian Cysts
35. Pernicious Anaemia
36. Plantar Fasciitis
37. Pregnancy up to 26 weeks gestation where no complications exist relating to this pregnancy, it is not a multiple pregnancy, and the pregnancy is not the result of assisted reproductive programs
38. Raynaud's Disease
39. Solar Keratosis
40. Trans Urethral Resection of the Prostate (TURP)
41. Trigeminal Neuralgia
42. Trigger Finger
43. Vitamin B12 Deficiency

Pre-existing medical conditions not listed on pages 13 to 15

You are not covered under this policy for any pre-existing medical conditions other than those listed on pages 13 to 15.

You are not covered at all for any claim you make which arises from a Pre-existing Medical Condition suffered by:

- You or a member of your travelling party except as specified under the heading "Pre-existing Medical Conditions Cover" on pages 13 to 15.
- Any relative, unless that relative is hospitalised or dies in Australia, after the policy is issued and at the time of policy issue you were unaware of the likelihood of such hospitalisation or death. The most we will pay in respect of all claims under all sections of the policy in these circumstances is \$2,000 for a Single Plan, \$2,000 per person for Duo Plan and \$4,000 for a Family Plan.

Policy excess amounts

No excess applies to any section of your policy.

Age limits as at date of policy issue

Plan A, B & C – For travellers up to 75 years of age.

Online travel insurance policy wording

About this policy wording

This policy wording sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs. In particular, read the Important Matters section on pages 18 to 23.

How to take out your policy

Once you have selected your Plan and level of cover required, who you want to be insured, paid the premium shown and we agree to provide cover, we will give you a Certificate of Insurance, which will entitle you to claim under the policy up to the relevant amounts for which you are covered. This policy wording, together with the Certificate of Insurance and any written endorsements by us together make up your contract with the Insurer. Please retain these documents in a safe place.

Who is the insurer

This policy is issued and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (the Insurer). It is your Insurer and is referred to as 'we' 'our' and 'us' in the policy document.

Who is AGA Assistance Australia

AGA Assistance Australia Pty Ltd is authorised by the insurer to enter into and arrange the policy and deal with and settle any claims under it, as agent of the insurer, not as your agent.

Who is Allianz Global Assistance

Allianz Global Assistance administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

Jurisdiction and choice of law

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

Important matters

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

Who can purchase this policy?

Under Plans A, B and C cover is available for citizens or residents of Australia.

Cooling off period/money back guarantee

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

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

Confirmation of cover

To confirm any policy transaction (if the Certificate of Insurance does not have all the information you require) call us on 1800 010 078.

Your duty of disclosure

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

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

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

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

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

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

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

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

Who does the duty apply to?

Everyone who is insured under the policy must comply with the relevant duty.

What happens if you or they breach the duty?

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

Compensation arrangements

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

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

The protection provided under the Federal Government's Financial Claims Scheme (the Scheme) applies to the policy. In the unlikely event Allianz was unable to meet its obligations under the policy, persons entitled to make a claim under insurance cover under the policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at <http://www.apra.gov.au> and the APRA hotline on 1300 13 10 60.

General insurance code of practice

We proudly support the General Insurance Code of Practice. The purpose of the Code is to raise standards of practice and service in the general insurance industry.

For more information on the Code, or if you have an enquiry or complaint relating to your policy contact us on 1800 010 078. Please contact us if you believe we have let you down in our service or in any other way.

Dispute resolution process

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

Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

In the event of a claim:

Immediate notice should be given (See contact details on page 51)

Please note: for claims purposes, evidence of the value of the property insured or the amount of any loss must be kept.

Safeguarding your luggage and personal effects

You must take all reasonable precautions to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects Unsupervised in a Public Place we will not pay your claim. (For an explanation of what we mean by "Luggage and Personal Effects", "Unsupervised" and "Public place" see pages 24 & 25).

Claims processing

We will process your claim within 10 business days of receiving a completed claim form and all necessary

documentation. If we need additional information, a written notification will be sent to you within 10 business days.

Privacy notice

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

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

- that you will or may provide their information to us;
- the types of third parties to whom the information may be provided;
- that the relevant purposes we and the third parties will disclose it to, will use it for; and
- that how they can access it.

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

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

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to

process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

Extension of your policy

See Your Period of Cover on page 28.

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

- If a bus line, airline, shipping line or rail authority you are travelling on, or that has accepted your fare or luggage, is delayed; or
- If the delay is due to a reason for which you can claim under your policy, cover will be extended free of charge subject to our approval.

If the delay is for any other reason, you must request the extension at least 7 days before your original policy expires and we must agree to this.

An extension of cover is not provided if you are aged 76 years and over at the time of extension or where you have not advised us of any circumstances that have or may give rise to a claim under your original policy. We will not extend cover beyond the maximum 12 month term of cover.

You can choose your own doctor

You are free to choose your own medical adviser or we can appoint an approved medical adviser to see you, unless you are treated under a reciprocal health agreement, refer to page 48.

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

If you do not get the medical treatment you expect, Allianz Global Assistance can assist you but we (the Insurer) and the agent of the insurer, are not liable for anything that results from that.

Overseas hospitalisation or medical evacuation

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

If you are hospitalised you, or a member of your travelling party, MUST contact Allianz Global Assistance as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us. (See pages 30 – 33).

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

As soon as you become ill, contact us and our medical assistance team will help direct you to the appropriate hospital or health care facility. Subject to medical advice, you must take our advice as to where you can be treated to ensure you receive quality medical care. We also have the option of returning you to Australia or evacuating you to another country, if the cost of your overseas medical expenses could exceed the cost of returning you to Australia.

Excess

No excess applies to any section of your policy apart from any such other amount that we tell you about in writing before the certificate is issued to you, or as specified on page 16 under the heading "Policy Excess Amount".

Words With Special Meanings

Some words in your policy that have special meanings are defined here.

“Arises” or “Arising” means directly or indirectly arising or in any way connected with.

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

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

“Home” means the place where you normally live in Australia.

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

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

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

“Journey” means the time from when you leave your home to go directly to the place you depart from on your travels, and ends when you return to your home.

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

“Medical adviser” means a qualified doctor of medicine or dentist registered in the place where you receive the services.

“Normally earn” means:

- If you are an employee, your average weekly base rate after tax over the 12 months before your journey began.
- If you are not an employee, your average weekly income from personal exertion after deducting income and all tax deductible expenses over the twelve months before your journey. However, if you haven't been working continuously for that period, it means the average for the time you were working continuously.

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

“Pre-existing Medical Condition” means:

- an ongoing medical or dental condition, or related complication you have, the symptoms of which you are aware of, or that is currently being or has been investigated by a medical adviser, dentist, chiropractor, or physiotherapist; or
- a medical or dental condition for which advice, treatment or medication has been prescribed by one of the people listed in this definition, within 90 days before you purchased your policy; or
- Pregnancy.

Note: This definition applies to you, your travelling companion or any relative.

“Public place” means any place that the public has access to, including but not limited to hotels, hotel foyers and grounds, restaurants, air or bus terminals, stations, taxis, wharves, private car parks and beaches.

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

“Relative” means any of the following who are under the age of 85 years and who are resident in Australia: fiancé, fiancée, spouse, legally recognised de facto, parent, parent-in-law, son, daughter, daughter-in-law, son-in-law, stepson, stepdaughter, sister, sister-in-law, brother, brother-in-law, grandchild, grandparent, step-parent or guardian.

“Sick” or “sickness” means a medical condition, not being an injury, which first occurs during your period of cover.

“Travelling Companion” means a person with whom you have made arrangements to travel with you for at least 75% of your journey before you entered into your policy.

“Unsupervised” means:

- leaving your Luggage and Personal Effects with a person you have not previously met.
- leaving your Luggage and Personal Effects in a position where it can be taken without your knowledge.
- leaving your Luggage and Personal Effects at such a distance from you that you are unable to prevent it being taken.

“We”, “Our” and “Us” means the insurer of your policy, Allianz Australia Insurance Limited, through its agent AGA Assistance Australia Pty Ltd.

“You” and “your” means the person whose name is set out in your Certificate of Insurance and everyone else who is covered under your policy.

Your Policy Cover

Your choices

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

- Whether you want the Single, Duo or Family cover – this depends on who you want to be insured; and
- Whether you want Plan A, B or C – this depends on the type of cover you want.

Cover type

You can choose one of the following cover types:

Single Plan – Covering you and your Dependants travelling with you listed as covered on your Certificate of Insurance.

Duo Plan – Covering you and your travelling companion listed as covered on your Certificate of Insurance and intending to travel with you on your journey. Duo cover does not provide cover for dependant children. We issue one Certificate of Insurance. You are both covered as if you are each insured under separate policies with single cover benefits per insured person.

Family Plan – Covering you and the members of your family who go with you on your journey listed as covered on your Certificate of Insurance. The only members of your family who can be included are your spouse, your legally recognised de facto, your children and your grandchildren. However, all children and grandchildren must be Dependants. The limits on your cover for family Plans apply to the total of all claims combined made by you and/or members of your family under the policy, whether the claim is in respect of you or any member of your family covered under the family plan.

Plan benefits

Cover for Plans A or B for any loss you suffer must occur in the geographical area that applies to the plan selected by you.

However, stopovers of 2 nights outside of your selected geographical area are permitted.

Plan A - Comprehensive covers the Benefits detailed in:
Sections 1 to 16.

Plan B - Australia Only covers the Benefits detailed in:

Section 1 – Cancellation Fees and Lost Deposits

Section 4 – Additional Expenses

Section 6 – Accidental Death

Section 11 – Luggage and Personal Effects

Section 13 – Travel Delay Allowance

Section 15 – Personal Liability

Section 16 – Rental Vehicle

Plan C – Cancellation covers Section 1 – Cancellation Fees and Lost Deposits only.

To find out more about the types of cover that apply to your plan, refer to Sections “We Will Pay” and “We Will Not Pay” for details.

Your period of cover

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

However:

- The cover for Cancellation Fees and Lost Deposits begins from the time the policy is issued.
- The cover for all other sections applies during the period of cover set out on your Certificate.

Policy Wording

1 Cancellation fees and lost deposits

You have this cover if you choose Plan A, B or C.

1.1 We will pay

- a. We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your journey is cancelled or shortened at any time through circumstances neither expected nor intended by you or outside your control.
- b. We will pay the travel agent’s cancellation fees up to \$100 when all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation, but we will not pay more than the level of commission or service fees normally earned by the agent, had your journey not been cancelled. Documentary evidence of the travel agent’s fee is required.
- c. We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of your air ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control. We calculate the amount we pay you by multiplying:
 - The cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution; and
 - The total value of points lost divided by the total value of points used to obtain the ticket.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

1.2 We will not pay

We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled, abandoned or shortened. Nor will we pay if your cancellation fees or lost deposits arise because of:

- a. The death or sickness of your travelling companion or relative, if the death or sickness is as a result of a Pre-existing Medical Condition except as specified under the heading "Pre-existing Medical Conditions Cover" on (pages 13 – 15).
- b. You or your travelling companion changing plans.
- c. Any business, financial or contractual obligations. This exclusion does not apply to claims where: you or a member of your travelling party are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before you purchased your policy.
- d. Prohibition or regulation by any Government.
- e. A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- f. Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- g. The financial collapse of any transport, tour or accommodation provider associated with your journey.
- h. The mechanical breakdown of any means of transport.
- i. If your claim arises directly or indirectly from an act or threat of terrorism.
- j. The death, injury or sickness of any person who resides outside of Australia.
- k. Where you are a full-time permanent employee and pre-arranged leave is cancelled by your employer.

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

2 Overseas emergency medical assistance, medical evacuation or funeral expenses

You have this cover if you choose Plan A.

We have appointed Allianz Global Assistance to help you with any overseas medical emergency (see "Who is Allianz Global Assistance" on page 17). You may contact them at any time 7 days a week. Your 'Emergency Assistance' card will be under the name Allianz Global Assistance.

2.1 We will arrange for the following assistance services if you injure yourself overseas or become sick whilst overseas:

- a. Access to a medical adviser for emergency medical treatment whilst overseas.
- b. Any messages which need to be passed on to your family or employer in the case of an emergency.
- c. Provide any written guarantees for payment of reasonable expenses for emergency hospitalisation whilst overseas.
- d. Your medical transfer or evacuation if you must be transported to the nearest hospital for emergency medical treatment overseas or be brought back to Australia with appropriate medical supervision.
- e. The return to Australia of your Dependents if they are left without supervision following your hospitalisation or evacuation.

If you die as a result of an injury or a sickness during your journey, we will pay for the reasonable cost of either a funeral or cremation overseas and/or of bringing your remains back to your home in Australia. The maximum amount we will pay is \$15,000 for all claims combined.

The most we will pay under this section for all claims combined made under items 2.1 a] to e] above is shown under the Table of Benefits for the Plan you have selected.

2.2 We will not pay

- a. We will not pay for any expenses for medical evacuation, funeral services or cremation or bringing your remains back to Australia unless it has been first approved by us.
- b. We will not pay if you decline to promptly follow the medical advice of Allianz Global Assistance and we will not be responsible for subsequent medical, hospital or evacuation expenses.
- c. We will not pay for medical evacuation or the transportation of your remains from Australia to an overseas country.

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

3 Overseas emergency medical, hospital or dental expenses

You have this cover if you choose Plan A.

3.1 We will pay

We will reimburse the reasonable medical or hospital expenses you incur until you get back to Australia if you injure yourself overseas, or become sick there.

- a. The medical or hospital expenses must have been incurred on the advice of a medical adviser.
- b. You must make every effort to keep your medical or hospital expenses to a minimum. If we determine that you should return home to Australia for treatment and you do not agree to do so then we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.
- c. We will only pay for treatment received and/or hospital accommodation during the 12 month period after the sickness first showed itself or the injury happened.

We will also pay:

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

The maximum amount we will pay for all claims combined under this Section is shown under the Table of Benefits for the Plan you have selected.

3.2 We will not pay

We will not pay for expenses:

- a. Arising from Pre-existing Medical Conditions except as specified under the heading "Pre-existing Medical Conditions Cover" on pages 13 to 15.
- b. When you have not notified us as soon as practicable of your admittance to hospital.
- c. After 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by us.

- d. If you do not take our reasonable advice or that of any Assistance company we appoint.
- e. If you have received medical care under a reciprocal national health scheme. Reciprocal Health Agreements are currently in place with the following countries: Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, United Kingdom and New Zealand.
- f. For damage to dentures, dental prostheses, bridges or crowns.
- g. Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

4 Additional expenses

You have this cover if you choose Plan A or B.

4.1 We will pay because of health problems

We will reimburse any reasonable additional accommodation and travel expenses if you cannot travel because of an injury or sickness which needs immediate treatment from a medical practitioner who certifies that you are unfit to travel.

We will also reimburse your reasonable additional accommodation and travel expenses for you to be with your travelling companion if he or she cannot continue their journey for accommodation and travel expenses of your travelling companion or a relative to travel to you, stay near you or escort you, if you are in hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a medical adviser and with our prior approval.

In addition:

- a. If you shorten your journey and return to Australia on the advice of a medical adviser approved by us, we will reimburse the reasonable cost of your return to Australia. We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.

- b. If, during your journey, your travelling companion or a relative of either of you dies unexpectedly, is disabled by an injury or becomes seriously sick and requires hospitalisation, we will reimburse the reasonable additional cost of your return to Australia. We will only pay the cost of the fare class you had planned to travel at.
- c. If you return to your home in Australia because, during your journey, a relative of yours dies unexpectedly or is hospitalised following a serious injury or a sickness, we will reimburse you up to \$3,000 towards return airfares if you are able to resume your journey, but only if more than 14 days remain of the period of your journey on your Certificate of Insurance.
- d. However, if you do not have a return ticket booked to Australia before you were injured or became sick, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one you left Australia on.
- e. Wherever claims are made by you under this Section and Section 1 for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

We will also pay for the following reasons:

We will reimburse your reasonable additional travel and accommodation expenses if a disruption to your journey arises from the following reasons.

- a. Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil commotion, weather or natural disaster.
- b. You unknowingly break any quarantine rule.
- c. You lose your passport, travel documents or credit cards or they are stolen.
- d. An accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
- e. Your home in Australia is rendered uninhabitable by fire, explosion, earthquake or flood.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

4.2 We will not pay

- a. We will not pay if you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled or disrupted or delayed.
- b. We will not pay if the death, injury or sickness of a relative is a result of a Preexisting Medical Condition except as specified under the heading "Pre-existing Medical Conditions Cover" on pages 13 to 15.
- c. We will not pay if you can claim your additional travel and accommodation expenses from anyone else.
- d. We will not pay if your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e. We will not pay for delays or rescheduling by a bus line, airline, shipping line or rail authority.
- f. We will not pay if you operate a rental vehicle in violation of the rental agreement.
- g. We will not pay as a result of you or your travelling companion changing plans.

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

5 Hospital cash allowance

You have this cover if you choose Plan A.

5.1 We will pay

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

However, no matter how long you are in hospital the maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

5.2 We will not pay

- a. We will not pay for the first 48 continuous hours you are in hospital.
- b. We will not pay if you cannot claim for overseas medical expenses in section 3.

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

6 Accidental death

You have this cover if you choose Plan A or B.

6.1 We will pay

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

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

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

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

6.2 We will not pay

We will not pay for death caused by suicide or for any other reason other than caused by injury as defined on page 24.

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

7 Permanent disability

You have this cover if you choose Plan A.

7.1 We will pay

We will pay if:

- you are injured during your journey; and
- because of the injury, become permanently disabled within 12 months of the injury.

Permanently disabled means:

- you have totally lost any of the following:
 - all of the sight in one or both eyes;
 - the use of a hand or foot at or above the wrist or ankle;

and

- the loss is for at least 12 months and, in our opinion after consultation with an appropriate medical specialist, will continue indefinitely.

The limit for the permanent disability of one person is the sum insured as per the plan selected and the most we will pay for any one Dependant is \$5,000.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

7.2 We will not pay

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

8 Loss of income

You have this cover if you choose Plan A.

8.1 We will pay

- a. If you are injured during your journey and become disabled within 30 days because of the injury, and the disablement continues for more than 30 days after your return to Australia, we will pay you what you normally earn.
- b. We will only pay if you cannot do your normal or suitable alternative work and you lose all your income.
- c. We will pay up to \$400 per week for a period of up to 26 weeks.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

8.2 We will not pay

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

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

9 Loss of travel documents, credit cards and travellers cheques

You have this cover if you choose Plan A.

9.1 We will pay

- a. We will reimburse you the replacement costs (including communication costs) of any travel documents, including passports, credit cards or travellers cheques you lose or which are stolen from you during your journey.
- b. We will also cover loss resulting from the fraudulent use of any credit card held by you following the loss of the card during your journey.
- c. We will only cover those amounts not covered by any guarantee given by the bank or issuing company to you as the cardholder covering such losses.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

9.2 We will not pay

We will not pay if you:

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

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

10 Theft of cash, bank notes, currency notes, postal orders or money orders

You have this cover if you choose Plan A.

10.1 We will pay

The most we will pay is \$250 for any cash, bank notes, currency notes, postal orders or money orders stolen from your person.

10.2 We will not pay

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

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

11 Damage or permanent loss of luggage and personal effects

You have this cover if you choose Plan A or B.

11.1 We will pay

- a. We will pay the repair cost, or value of any Luggage and Personal Effects which is stolen or accidentally damaged or is permanently lost. When calculating the amount payable we will apply depreciation due to age, wear and tear. The amount of such depreciation will be determined by us. No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your journey. We will not pay more than the original purchase price of any item. We also have the option to repair or replace the Luggage and Personal Effects instead of paying you.
- b. The maximum amount we will pay for any item (item limit) is:
 - \$3000 for personal computers, video recorders or cameras.
 - \$750 for all other unspecified items.

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

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

- A matching pair of earrings, are considered as only one item and the appropriate single item limit will be applied.
- c. Luggage and Personal Effects left in a motor vehicle is only covered during daylight hours and must have been locked in the boot or a locked compartment and forced entry must have been made. No cover applies if Luggage and Personal Effects is left unattended in the passenger compartment of the motor vehicle or if the Luggage and Personal Effects have been left in the motor vehicle overnight. The most we will pay if your luggage is stolen from the Locked Storage Compartment of an unoccupied vehicle is \$200 for each item and \$2,000 in total for all stolen items, even if you have purchased additional cover for specified items.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

11.2 We will not pay

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

- a. You do not report the loss, theft or misplacement within 24 hours to the police or an office of the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft or misplacement occurred. You must prove that you made such report by providing us with a written statement from whoever you reported it to.
- b. Your jewellery, mobile phone, camera, video camera, computer equipment or their accessories are transported in the cargo hold of any aircraft, ship, train or bus.
- c. The loss, theft of or damage is to or of bicycles.
- d. The loss, theft or damage is to items left behind in any hotel or motel room after you have checked out or items left behind in any aircraft, ship, train, taxi or bus.
- e. The loss, theft or damage is to watercraft of any type (other than surfboards).
- f. The Luggage and Personal Effects was being sent unaccompanied or under a freight contract.
- g. The loss or damage arises from any process of cleaning, repair or alteration.

- h. The loss or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
- i. The Luggage and Personal Effects was left unsupervised in a public place or left unattended in a motor vehicle unless it was locked in the boot or locked storage compartment, or any luggage left overnight in a motor vehicle even if it was in the locked storage compartment.
- j. The Luggage and Personal Effects have an electrical or mechanical breakdown.
- k. The Luggage and Personal Effects is fragile, brittle or an electronic component is broken or scratched – unless either:
 - it is the lens of spectacles, binoculars or photographic or video equipment; or
 - the breakage or scratch was caused by a crash involving a vehicle in which you are travelling.
- l. You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority you were travelling on when the loss, theft, misplacement or damage occurred. However, if you are not reimbursed the full amount of your claim, we will pay the difference between the amount of your loss and what you were reimbursed, up to the limit of your cover (allowing for depreciation due to age, wear and tear).
- m. The loss or damage is to sporting equipment whilst in use (including surfboards).

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

12 Luggage and personal effects delay allowance

You have this cover if you choose Plan A.

12.1 We will pay

We will reimburse up to the sum insured as per the Plan selected for all claims combined if any items of your Luggage and Personal Effects are delayed, misdirected or misplaced by the carrier for more than 12 hours, and in our opinion it was reasonable for you to purchase essential items of clothing or other personal items.

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

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

12.2 We will not pay

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

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

13 Travel delay allowance

You have this cover if you choose Plan A or B.

13.1 We will pay

We will reimburse the cost of your reasonable additional meals and accommodation expenses if a delay to your journey, for at least 6 hours, arises from circumstances outside your control

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

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

13.2 We will not pay

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

- a. You can claim your additional meals and accommodation expenses from anyone else.
- b. The financial collapse of any transport, tour or accommodation provider

- c. Your claim arises directly or indirectly from an act or threat of terrorism.

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

14 Alternative transport expenses

You have this cover if you choose Plan A.

14.1 We will pay

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

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

14.2 We will not pay

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

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

15 Personal liability

You have this cover if you choose Plan A or B.

15.1 We will pay

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

- death, bodily injury or illness, and/or
- physical loss of damage to property, occurring during your journey which is caused by an accident or a series of accidents attributable to one source or originating cause.

We will also reimburse your reasonable legal expenses for settling or defending the claim made against you. We decide whether the expenses were reasonable.

You must not accept liability without our prior written approval. The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

15.2 We will not pay

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

- a. Bodily injury to you, your travelling companion, or to a relative or employee of either of you;
- b. Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you;
- c. Something arising out of the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d. Something arising out of the conduct of a business, profession or trade;
- e. Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;
- f. Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- g. Disease that is transmitted by you;
- h. Any relief or recovery other than monetary amounts;
- i. Liability arising from a contract that imposes on you a liability which you would not otherwise have;
- j. Anything that is covered under any other policy. We will be liable only for the amount your liability exceeds the limits of cover under any other policy;
- k. Assault and/or battery committed by you or at your direction; or

- l. Conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

16 Rental vehicle

You have this cover if you choose Plan A or B.

16.1 We will pay

We will reimburse you for the rental vehicle insurance excess or the cost of repairing the rental vehicle, whichever is the lower amount, if you rent a vehicle from a rental company and it is involved in a motor vehicle accident and you are the driver or it is stolen during the journey. You must provide a copy of the repair account and/or quotation.

This cover does not take the place of rental vehicle insurance and only provides cover for the excess component up to the applicable section limit.

In addition, we will pay up to \$500 for the cost of returning your rental vehicle to the nearest depot if your attending registered medical practitioner or dentist certifies in writing that you are unfit to do so during your journey.

The maximum amount we will pay for all claims combined under this section is shown under the Table of Benefits for the Plan you have selected.

16.2 We will not pay

We will not pay a claim involving the theft or crash of your rental vehicle if the claim arises directly or indirectly from:

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

You must check general exclusions applicable to all sections pages 46 to 48 for other reasons why we will not pay.

General exclusions – applicable to all sections

We will not pay under any circumstances if:

General

1. You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
2. You do not do everything you can to reduce your loss as much as possible.
3. Your claim arises from consequential loss of any kind.
4. At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
5. Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
6. Your claim is for additional expenses or fees arising from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
7. Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
8. Your claim arises from a government authority confiscating, detaining or destroying anything.
9. Your claim arises from being in control of a motor cycle without a current Australian motorcycle licence or you are a passenger travelling on a motorcycle that is in the control of a person that does not hold a current motorcycle licence valid for the country you are travelling in.
10. Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
 - against travel to a particular country or parts of a country; or

- of a strike, riot, bad weather, civil commotion or contagious disease, and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning).

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

Medical

14. Your claim arises from Pre-existing Medical Conditions except as specified under the heading "Pre-existing Medical Conditions Cover" on pages 13 to 15.
15. Your claim is in respect of travel booked or undertaken against the advice of any medical adviser.
16. Your claim arises directly or indirectly from any terminal illness that was diagnosed prior to the policy being issued.
17. Your claim arises out of pregnancy, childbirth or related complications after 26 weeks of pregnancy and/or any medically assisted conception.
18. Your claim arises out of pregnancy, childbirth or related complications up to 26 weeks of pregnancy unless either you did not know you were pregnant when you commenced your journey, or you had applied for cover and we have confirmed our acceptance in writing as per Pre-existing Medical Conditions Cover requirements on pages 13 to 15. In any event we will not cover any expenses associated with or consequent upon the birth of a child.
19. Your claim involved a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.

20. Your claim involves the cost of medication in use at the time the journey began or the cost for maintaining a course of treatment you were on prior to the journey.
21. Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
22. Your claim arises from suicide or attempted suicide.
23. Your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or a sexually transmitted disease.
24. You were affected by alcohol or drugs, unless the drugs were prescribed by a medical adviser, at the time when the thing about which you are making the claim happened.
25. Despite our advice otherwise, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the Government of any other country.

Sports & leisure

26. Your claim arises because you hunt, race (other than on foot), engage in Open Water Sailing, play polo, go mountaineering or rock climbing using ropes or climbing equipment (other than for hiking) or from professional sport of any kind, or from parachuting or hang gliding.
27. Your claim arises because you dive underwater using an artificial breathing apparatus, unless you hold an open water diving licence issued in Australia or you were diving under licensed instruction.
28. Your claim arises from travel in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.

Claims

How to make a claim

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

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

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

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

Claims are payable in Australian dollars to you

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

You must not admit fault or liability

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

Depreciation

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

You must help us to recover any money we have paid

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings.

If you can claim from anyone else, we will only make up the difference

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

Business travellers – how GST affects your claim

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

Travel within Australia only

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

Sales enquiries:

1800 010 078

Claims and Client Services enquiries:

1800 014 411

24 hour emergency assistance:

Allianz Global Assistance

1800 010 075 (within Australia)

+ 61 7 3305 7499 (reverse charge from overseas)

This insurance is arranged and managed by
AGA Assistance Australia Pty Ltd
trading as Allianz Global Assistance
ABN 52 097 227 177
AFS Licence No. 245631
PO Box 162, Toowong QLD 4066

This insurance is issued and underwritten by
Allianz Australia Insurance Limited
ABN 15 000 122 850
AFS Licence No. 234708
2 Market Street, Sydney NSW 2000