



Travel Insurance

Combined Product Disclosure Statement and Policy Wording



Qantas Frequent Flyer members can earn 1 Qantas Frequent Flyer point per \$2 spent on eligible QBE travel insurance products.



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Who are you dealing with?

You can rely on us

QBE Insurance (Australia) Limited is a member of the QBE Insurance Group (ASX QBE). QBE Insurance Group is Australia's largest international general insurer and reinsurance group, and one of the top 25 insurers and reinsurers worldwide. The company has been operating in Australia since 1886. QBE is a household name in Australian insurance, backed by sizeable assets and well known as a strong and financially secure organisation.

QBE is exempt from the requirement to hold Professional Indemnity Insurance as we are regulated by the Australian Prudential Regulation Authority (APRA). These compensation arrangements comply with ASIC's requirements. If you require further information in relation to these arrangements, please contact QBE.

About QBE travel insurance

QBE Insurance (Australia) Limited ABN 78 003 191 035
 A.F.S. Licence No. 239545
 82 Pitt Street Sydney NSW 2000

Please do not send your application for travel insurance to this address.

Enquiries and assistance

For any enquiries and assistance please refer to contact details on back page of this brochure.

Please note that calls to QBE will be recorded for training and verification purposes.

We offer you a choice

This travel insurance product offers you a choice of travel insurance options: It is up to you to choose the cover you need. The PDS is designed to assist you in your decision to purchase travel insurance. It contains information about key benefits and significant features. Any advice in this document is of a general nature only and has not considered your objectives, financial situation or needs. This booklet contains the following sections which provide:

- Part 1 - Important information about this travel insurance product; and
- Part 2 - the detailed terms and conditions (Policy wording).

About our representative

Our representative's name and contact details can be found on the back of this PDS, on the web site from which you obtained this PDS or should be given to you with this document if it has been emailed to you. They can directly issue or vary QBE travel insurance under a binding authority in accordance with our underwriting guidelines. In some cases our representative may need to arrange for us to do this if they are not able to act under the underwriting guidelines. We, as the insurer of the product, and our representative, as our agent, do not act on your behalf. Our representative does not have any authority to give you any advice (i.e. recommendation or opinion about the financial product). They can provide you with factual information on the product to help you decide if it is right for you. The choice is yours.

Remuneration arrangements

Our representative receives commission from *us* which is a percentage of the total premium paid by *you* to *us* for the product. The commission is paid monthly by us based on policies issued. *You* can request full details of the remuneration payable to *our representative* for the issue of *your* policy by asking *our representative* at any time until the end of *your* cooling off period (refer *Cooling off period* on page 10).

Part 1 - IMPORTANT INFORMATION

Throughout the Booklet, words highlighted in italic have specific meanings. These meanings are set out in the definitions section of the Policy wording. For example: *relative*.

Applying for travel insurance

To apply for insurance please complete the relevant forms (refer to the table below) and submit to *our representative* for approval by *us* if required. If *your* application is approved *our representative* will issue *your* policy and provide *you* with a Certificate of Insurance. *Your* Certificate of Insurance confirms the cover that *you* have chosen including any additional benefits, the total amount paid by *you* and information about the terms of *your* policy.

What forms do I need to complete?	Application Form	Travellers Medical Appraisal Form
International Travel Plans		
0 - 69 years with no EMC*	✓	✗
0 - 69 years with a <i>High Risk</i> EMC or requiring cover for any other EMC*	✓	✓ In some cases a Doctors Declaration Form may also be required
<i>Residents of Australia</i> 70 years or over regardless of health	✓	✓ In some cases a Doctors Declaration Form may also be required
<i>Non residents of Australia</i> 70 years or over (See page 19)	NOT AVAILABLE	NOT AVAILABLE
Deposit Protection Travel Plan		
Residents of Australia regardless of age	✓	NOT AVAILABLE
Non residents of Australia 70 years or over (See page 20)	NOT AVAILABLE	NOT AVAILABLE
Essentials		
0 - 64 years	✓	NOT AVAILABLE
65 years or over (See page 22)	NOT AVAILABLE	NOT AVAILABLE

*EMC means *existing medical condition* excluding those conditions covered automatically. Refer pages 6 to 9.

What forms do I need to complete?	Application Form	Travellers Medical Appraisal Form
Inbound		
<i>Non residents of Australia</i> 0 - 69 years	✓	NOT AVAILABLE
70 years or over (See page 24)	NOT AVAILABLE	NOT AVAILABLE
Annual Multi Trip Travel Plan		
0 - 69 years with no EMC*	✓	✗
0 - 69 years with a <i>High Risk</i> EMC or requiring cover for any other EMC*	✓	✓ In some cases a Doctors Declaration Form may also be required
70 years or over (See page 27)	NOT AVAILABLE	NOT AVAILABLE
Australian Travel Plans		
No EMC* regardless of age	✓	✗
<i>Residents of Australia</i> regardless of age and <i>non-residents of Australia</i> under 70 years of age requiring cover for an EMC*	✓	✓ In some cases a Doctors Declaration Form may also be required
Australian Cancellation And Additional Expenses Travel Plans		
<i>Residents/non residents of Australia</i>	✓	NOT AVAILABLE

*EMC means *existing medical condition* excluding those conditions covered automatically. Refer pages 6 to 9.

Significant risks

This policy may not match your expectations

This policy may not match *your* expectations (for example, because an exclusion applies). *You* should therefore read this PDS and Policy wording carefully. Please ask *our representative* or *us* if *you* are unsure about any aspect of the policy.

Are you sure you have the right level of cover?

You need to make sure the limits of cover are appropriate for *your* needs. Otherwise *you* may be under insured and have to bear part of any loss that exceeds the limits *yourself*. Please refer to the *applicable limits* as set out in the Schedule of benefits and the Policy wording.

A claim may be refused

We may refuse to pay or reduce the amount *we* pay under a claim if *you* do not comply with the policy conditions, if *you* do not comply with *your* Duty of Disclosure or make a misrepresentation, or if *you* make a fraudulent claim. *You* must nominate on the Application Form the country or region *you* are spending the

majority of *your trip* and whether *you* are spending more than 72 hours in the USA, South or Central America or Antarctica if applying for an International Travel Plan, or the USA, Canada or Antarctica if applying for an Essentials Travel Plan. If *you* do not nominate the appropriate country or region for *your trip* any claim under the policy may be reduced to nil.

Unattended luggage and personal effects

There is no cover under this policy for luggage and personal effects that are left *unattended*. Please refer to the definition of *unattended* in the Policy wording and “What is not covered?” under Section F1 “Luggage and personal effects”.

Medical and ancillary costs

There is no cover for any medical, dental or ancillary costs incurred within Australia under the International, Essential, Annual Multi Trip and Australian Travel Plan unless *you* are cruising in Australian waters, where cover is provided for emergency medical treatment required onboard. Refer to Section B1 “Medical and dental expenses” in the Policy wording. There is no cover for any medical, dental or ancillary costs incurred within *your* usual country of residence under the Inbound Travel Plan.

The cost of this insurance

What you have to pay

When calculating the cost of *your* policy, we take a range of factors into account:

- The length of *your trip*;
- *Your* destination;
- *Your* departure date;
- Any additional amounts determined by *us* to cover an *existing medical condition*; and
- Additional *premium* payable to cover any additional benefits *you* choose.

The *premium* paid by *you* for the travel plan selected and any additional benefits *you* choose, will be shown on *your* Certificate of Insurance, including compulsory government charges (including Stamp Duty and GST where applicable).

This policy is only valid when *you* pay the *premium* and *our* representative issues a Certificate of Insurance to *you*.

Service fees

We may charge a fee for additional services provided to *you* after *you* have been issued with a Certificate of Insurance. This may include but is not limited to alterations and other changes *you* ask *us* to make to *your* policy. The amount of the service fee will be shown on the Certificate of Insurance and we will notify *you* of any fee at the time *you* make a request for additional services.

Amendment of travel details

If *you* wish to change *your* personal details or travel dates after *your* Certificate of Insurance has been issued, please contact *our* representative. They will either amend the policy over the telephone or in certain circumstances they may ask *you* to complete and submit to *us* a Policy Amendment Form which needs to be assessed and approved prior to any amendment to *your* policy. Also refer to section headed “Changing the period of insurance” in the Policy wording.

Updating this PDS

We will update the information in this PDS when necessary. A paper copy of any updated information is available to *you* at no cost by calling *us*. We will issue *you* with a new PDS or a supplementary PDS, where the update is to correct a misleading or deceptive statement or an omission which is materially adverse from the point of view of a reasonable person deciding whether to obtain this insurance.



Existing medical condition(s)

(Not available on Deposit Protection, Essentials, Inbound or Australian Cancellation And Additional Expenses Travel Plans or after departure.)

If *you* are applying for an International Travel Plan *you* must tell *us* if *you* or anyone in *your travelling party* has a *High Risk existing medical condition* (refer page 7) or requires cover for any other *existing medical condition* other than those automatically covered (refer page 8), or if anyone in *your travelling party* is 70 years or over, regardless of health.

If *you* are applying for an Annual Multi Trip Travel Plan *you* must tell *us* if *you* or anyone in *your travelling party* has a *High Risk existing medical condition* or requires cover for any other *existing medical condition* other than those automatically covered.

If *you* are applying for an Australian Travel Plan *you* must tell *us* if *you* or anyone in *your travelling party* requires cover for an *existing medical condition* other than those automatically covered.

If *you* do not tell *us* about an *existing medical condition* other than those automatically covered for *you* or anyone in *your travelling party* there is no cover for any *existing medical condition*. To apply for cover ask *our* representative for a Travellers Medical

Appraisal Form which must be completed and submitted with *your* Application Form, for appraisal, via *our* representative, before the Certificate of Insurance can be issued. If *your* application is approved *you* will be advised of any restrictions or excess that may apply and asked to pay any additional premium.

An *existing medical condition* is:

- any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which *you* were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or
- any physical, *mental illness* or medical condition (including pregnancy), defect, illness or disease of which *you* were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and in the case of the Annual Multi Trip Travel Plan also within 30 days prior to booking any *trip*.

Note:

- Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.
- This definition applies regardless of whether or not the condition, illness or disease displays symptoms.
- This definition applies to *you*, *your travelling party*, *your* relatives, *your* business colleague, or any other person whose state of health could affect *your* travel plans.

High Risk Existing Medical Conditions

If *you* are applying for an International or Annual Multi Trip Travel Plan *you* must tell *us* if *you* or anyone in *your travelling party* has any of the following *existing medical conditions*.

Cardiovascular/Cerebrovascular Diseases

- Angina (Coronary Artery Disease/Ischaemic heart Disease)
- Myocardial Infarction (Heart Attack)
- Cardiomyopathy
- Cardiac arrhythmias (disturbances to the heart rhythm)
- Congestive cardiac/heart failure
- Cerebrovascular Accident (CVA/Stroke/TIA – Transient Ischaemic Attack)
- Cardiac Valve Disease
- Previous cardiac surgery (stents, bypass surgery, valve replacement, and pacemakers/intracardiac devices)
- Aneurysms
- Peripheral Vascular Disease

Chronic Lung Diseases

- Emphysema
- Chronic bronchitis
- Bronchiectasis
- Chronic obstructive airways/pulmonary disease (COAD/COPD)
- Pulmonary Fibrosis/Asbestosis
- Cystic Fibrosis

Neurological Disorders

- MS (Multiple Sclerosis)
- Parkinsons Disease
- Motor Neurone Disease
- Muscular Dystrophy
- Myasthenia Gravis
- Traumatic Brain Injury

Others

- Organ transplants
- Any back condition, including chronic pain and/or surgery in the last 5 years
- Any condition for which *you* have undergone surgery or which has been under investigation within the last 12 months.
- Any condition that is awaiting investigation or treatment
- Any cancer that was diagnosed within the last 5 years excluding non-melanoma skin cancers

Conditions Automatically Covered for Free

Provided the following *existing medical conditions* are stable and *you* or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions, cover is provided without application.

- Acne
- Allergies - such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia - including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma - provided *you* are under 60 years of age and *you* have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.
- Bell's palsy
- Benign breast cysts
- Bunions
- Carpal Tunnel syndrome
- Coeliac disease
- Congenital blindness/deafness
- Diabetes Mellitus Types 1 and 2 provided *you* were not diagnosed within the last 12 months and where *you* have

no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications

- Epilepsy - *you* have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication
- Goitre, hypothyroidism, Hashimotos disease, Graves disease
- Hiatus hernia/Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Blood Pressure (Hypertension) - stable
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Menopause
- Migraines except where *you* have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis - where there have been no fractures and *you* do not require more than 1 medication or suffer any back pain condition
- Plantar fasciitis
- Pregnancy related illness up to and including 26 weeks gestation; provided that there have been no complications in this pregnancy or any previous pregnancy; or this pregnancy has not been assisted by artificial reproductive techniques, eg IVF
- Raynaud's Disease
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected.

Existing medical conditions of a non travelling relative or business partner

(Not available on Essentials, Inbound, Deposit Protection or Australian Cancellation And Additional Expenses Travel Plans, to non *residents of Australia* or after departure.)

Provided *your* non travelling *relative* or business partner is under 80 years of age at the time the Certificate of Insurance is to be issued *you* can apply to cover their *existing medical condition* if their state of health could disrupt *your* travel plans even though they are not travelling with *you*. Complete *your* Application Form and ask *our representative* for a Non Travelling *Relative* or Business Partner Travellers Medical Appraisal Form, complete and submit for appraisal, via *our representative*. If cover is approved *you* will be advised of any additional *premium* and of any special terms imposed. If *you* do not select this additional benefit there will be no cover if *your trip* is cancelled, cut short or disrupted as a result of *your* non travelling relative's or business partner's *existing medical condition*.

Important matters

Jurisdiction

The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. *You* agree to the jurisdiction of the courts of that state or territory for any legal proceedings relating to this policy.

Cooling off period

If, having purchased the policy, *you* want to return it, *you* can do so within 21 days of the date of issue of the Certificate of Insurance and obtain a full refund, provided no right or power has been exercised under it by *you* (eg no claim has been made) and *your trip* has not commenced. The Cooling off period does not apply to policy or *trip* extensions.

Our representative will arrange for a refund of any *premium* entitlement within 15 business days of *you* cancelling *your* policy.

Confirming transactions

A Certificate of Insurance must be issued once *you* have completed the application process and *you* have paid the appropriate *premium*. If *you* want to confirm a transaction, for example whether the Certificate of Insurance has been issued, *you* may contact *us* in writing or by phone.

Duty of disclosure - what you must tell us

You have a Duty of Disclosure under the Insurance Contracts Act 1984 (Cth) that requires *you* to tell *us* certain things. Before *you* enter into a policy with *us*, we will ask *you* a series of questions. *You* must tell *us* everything *you* know or which a reasonable person in the circumstances would be expected to know in answer to the questions in the Application Form. Before *you* extend or vary a policy, *you* must tell *us* everything *you* know or which a reasonable person in the circumstances would be expected to know, for *us* to decide:

- whether we will insure *you*;
- the *premium* we will charge *you*; and
- whether any special conditions will apply to *your* policy.

You do not have to tell *us* about any matter:

- that diminishes the risk;
- that is of common knowledge;
- that we know or should know in the ordinary course of *our* business as an insurer; or
- which we indicate we do not want to know.

Everyone who is insured under the policy must comply with the Duty of Disclosure. If *you* provide information about another insured, *you* do this on their behalf. If *you* (or they) don't comply with the Duty of Disclosure, we may reduce the amount of any claim and/or cancel *your* insurance. If fraud is involved, we may treat *your* insurance as void from the beginning.

Privacy policy

The Privacy Act 1988 (Cth) (the Act) regulates the way organisations such as QBE collect, use, protect and disclose personal information. *We* are committed to safeguarding *your* privacy and the confidentiality of *your* personal information. QBE collects only that personal information necessary for it to assess and manage *your* insurance application or policy, including any claim that may be made under the policy. *We* will only use and disclose *your* personal information for a purpose *you* would reasonably expect. *We* will request *your* consent for any other purpose. If *you* do not provide QBE with this personal information *we* may not be able to process *your* application for insurance cover or process *your* claim. *We* or *our* authorised agent may disclose *your* personal information to:

- any person authorised by *you*;
- a financial services provider or *our* agent who is arranging *your* insurance (for the purpose of confirming *your* personal and insurance details);
- another person named as a co-insured on *your* policy (for the purpose of confirming if full disclosure has been made to *us*);
- another insurer (for the purpose of seeking recovery from them or to assess insurance risks or to assist with an investigation);
- an organisation who provides *you* with banking facilities (for the purpose of confirming payments made by *you* to *us*);
- an airline, medical practitioner, treating doctor or emergency assistance provider (to establish *your* medical status and fitness to travel);
- a dispute resolution organisation, such as the Financial Ombudsman Service (for the purpose of resolving disputes between QBE and *you* or between QBE and a third party);
- a family member, in the case of a medical or other emergency;
- *our* reinsurers, who may be located overseas;
- a related company that may provide computer hosting and support that may be located overseas;
- a mailing house, records management company or technology service provider (for printing and/or delivery of mail, including secure storage and management of *our* records);
- *our* related entities, so that *we* may offer *you* other products and services;
- a company to conduct surveys on *our* behalf for the purpose of improved customer services; and
- an insurance reference bureau (to record any claims *you* make upon *us*).

In addition to the above, in the event of a claim, QBE or *our* authorised agent may disclose *your* personal information:

- to a repairer or supplier (for the purpose of repairing or replacing *your* insured items);
- to an investigator, assessor, state or federal authority, medical practitioners, hospitals or other professional advisers (for the purpose of investigating or assessing *your* claim);

- to a lawyer or recovery agent (for the purpose of defending an action by a third party against *you* or recovering *our* costs including *your* excess);
- to a witness to a claim (for the purpose of obtaining a witness statement);
- to another party in a claim (for the purpose of obtaining a statement from them or seeking recovery from them or to defend an action by a third party).

Personal information (about *you*) may also be obtained from the above people or organisations.

In addition *we* will:

- give *you* the opportunity to find out what personal information *we* hold about *you* and, when necessary, correct any errors in this information. Generally *we* will do this without restriction or charge; and
- provide *our* dispute resolution procedures to *you*, should *you* wish to complain about how *we* handle *your* personal information.

Our aim is to always have accurate and up-to-date information. When *you* receive a Certificate of Insurance or other documents from *us*, *you* should contact *us* if the information is not correct. Where reasonably possible *we* will correct the information on *our* systems or held on file. If *you* have a complaint or want more information about how QBE is managing *your* personal information, please contact the Compliance Manager using the contact details provided below. For security reasons, any request for details of personal information held by *us* should be made in writing.

The Compliance Manager
QBE Insurance (Australia) Limited
GPO Box 82, Sydney NSW 2001
Email: compliance.manager@qbe.com

Our dispute resolution process

If a complaint arises during *your* dealings with *us* or *our* representatives, *you* should first discuss the matter with the person with whom *you* have been dealing. Where *your* complaint is not resolved to *your* satisfaction *you* should request that the matter be dealt with by *our* Internal Complaints Handling Process. *Our* representative can assist *you* to lodge *your* complaint or *our* Customer Service Centre can take the details for *you*. *You* will be provided with a copy of *our* brochure detailing *our* complaints handling process. *Your* complaint will be handled by a person with authority to resolve the matter. *Your* complaint should be dealt with within 15 business days unless *we* notify *you* of the reasons why it cannot be dealt with within that time. If the complaint remains unresolved to *your* satisfaction, *you* can request that it be reviewed by the Financial Ombudsman Service (FOS). FOS resolves certain insurance disputes between consumers and insurers and will provide an independent review at no cost to *you*. QBE Insurance is bound by the determination of FOS but the determination is not binding on *you*.

The General Insurance Code of Practice

QBE is a signatory to the General Insurance Code of Practice. The Code aims to:

- (a) promote better, more informed relations between insurers and their customers;
- (b) improve consumer confidence in the general insurance industry;
- (c) provide better mechanisms for the resolution of complaints and disputes between insurers and their customers; and
- (d) commit insurers and the professionals they rely upon to higher standards of customer service.

To obtain a copy of the General Insurance Code of Practice go to www.codeofpractice.com.au

Financial Claims Scheme

This policy is a protected policy under the Financial Claims Scheme (FCS), which protects certain insureds and claimants in the event of an insurer becoming insolvent. In the unlikely event of QBE becoming insolvent *you* may be entitled to access the FCS, provided *you* meet the eligibility criteria.

More information may be obtained from APRA - www.apra.gov.au or 1300 55 88 49

QBE Assist

When disaster strikes anywhere in the world and the unthinkable happens, it's reassuring to know someone back home is ready to take your call and assist. Our dedicated QBE Assist team are on call 24 hours a day, 7 days a week to provide you with assistance when you need it most.

Is it worth the risk?



\$550,011 for assault and robbery in the USA*



\$22,374 for an allergic reaction to a bee sting in Europe*



\$11,384 resulting from a flight cancellation between New York and Italy due to the Iceland Volcano eruption*



\$150,000 air ambulance from Bali to Melbourne following a motor car accident*



\$80,000 gastro in Thailand required an emergency evacuation to Bangkok for treatment*

* terms limits and conditions apply. Please refer to the policy

Worldwide medical & emergency assistance 24 hours a day, 365 days a year, QBE Assist.

QBE Assist is a team of highly trained medical and insurance specialists, ready to help policyholders in the event of an accident, illness or mishap during their travel.

The QBE Assist team has full authority to act in the event of a situation arising, thereby empowering them to act quickly and effectively in the event of an emergency.

Hurt, sick and away

Requiring medical attention is stressful at the best of times when *you* are at home let alone being overseas, potentially without the familiarity of the English speaking medical staff or the confidence of a fully equipped Australian hospital. The QBE Assist team of medical experts is on hand for:

- assessing and monitoring after an accident or illness;
- provision for medical repatriation, if required;
- making payment of hospital and medical bills.

Disrupted, lost and desperate

Airport closures; lost or stolen documents; missing luggage all add up to frustration and anxiety when travelling. Some of the levels of support QBE delivers to its customers are:

- assistance with the rescheduling of travel arrangements, replacement of lost passports or travel documents;
- in the case of an emergency, providing emergency messages to *your* family, employers or *your* travel agent back home.

Resourced to respond, highly skilled and specially trained

QBE Assist is based in Melbourne and coordinates medical evacuation and repatriation for policyholders who become injured or ill whilst travelling abroad. Policyholders can rest assured knowing that QBE's emergency assistance is co-ordinated by QBE staff and systems and not outsourced, eliminating any unnecessary delays.

As a QBE policyholder *you* have complete access to our QBE Assist team, who work closely with numerous hospitals, health care groups and other service providers. In the event that repatriation is required, *our* repatriation crew are only a phone call away. The crew, made up of a Medical Director, Doctors, Paramedics and Critical Care Nurses are specially trained and qualified for air or land based medical patient transfers, offering immediate care.

Note: If *you* are in need of medical or dental treatment or need to cancel or rearrange *your* trip and *you* expect that the costs will be in excess of \$2,000 *you* must contact us.

Providing assistance is not in itself an admission of liability for a claim and where relevant, all services are subject to a claim being accepted under the policy.

Important information

Before you travel

- Ensure *you* have *your* Certificate of Insurance number and contact details with *you*.
- Place *your* QBE Assist contact details in a safe place so *you* can contact *us* if *you* require assistance.
- Subscribe to smartraveller.gov.au to receive up to date travel advice.

Whilst you're travelling

- Visit <http://www.qbe.com.au/travel/info> for travel insurance advice and useful tips while *your* travelling.

Contact details Outside of Australia

If you're overseas – these numbers are toll free from a landline.

Calls from mobiles will be at *your* cost.

Country	Telephone	Country	Telephone
Austria	0800 291 702	Italy	800 875 100
Brazil	0800 891 8401	Japan	00531 616 441
Canada	1800 665 3870	Malaysia	1800 800 428
China North	10800 611 0133	Netherlands	08000 226 742
China South	10800 361 0151	New Zealand	0800 441 678
Fiji	00800 2149	Philippines	1800 1611 0045
France	0800 90 5097	Singapore	800 6161 051
Germany	0800 181 7694	South Africa	0800 99 3514
Greece	00800 6112 6195	Spain	900 996 167
Hong Kong	800 933 877	Sweden	0200 214 612
India	0008006101119	Switzerland	0800 838 533
Indonesia	001 803 61 683	Thailand	001 800 611 2885
Ireland	1800 552 636	Turkey	00 800 6190 3627
Israel	180 945 6589	United Kingdom	0800 899 813
		United States	1800 765 8631

If you cannot use the toll free numbers above, please contact our Emergency Assistance team using the contact details below

Phone: + 61 3 8523 2800 Fax: + 61 3 8523 2815
 Within Australia: 1300 555 019 or 03 8523 2800
 Email: qbeassist@qbe.com

Within Australia

1300 555 019 - Emergency Assistance
 1300 555 017 - Claims / Customer Service / Medical Services

Lost credit cards/travellers' cheques?

Due to privacy legislation you will need to call the Credit Card/ Travellers Cheque company directly in order to cancel the card/ cheques and arrange replacements.

Obtain the correct number by visiting *your* card provider's website.



International Travel Plan

Schedule of benefits		
Per adult includes any accompanying <i>child or children</i> . This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the Policy wording for full details of cover. Other <i>applicable limits</i> may apply.		<i>Applicable limits</i>
		<i>Per adult</i>
Cancellation or holiday deferment costs	Section A1	Unlimited
Emergency travel arrangements and accommodation expenses	Section A2	Unlimited
Agents cancellation fees	Section A3	\$2,000
Medical and dental expenses	Section B1	Unlimited
Dental expenses due to sudden and acute pain	Section B5	\$1,000
Evacuation and repatriation	Section C	Unlimited
Travel delay	Section D1	\$2,000
Rental vehicle insurance excess	Section E1	\$5,000
Luggage and personal effects maximum item limit total	Section F1	\$12,000
<i>Personal computer</i> individual item limit		\$6,000
Camera & video individual item limit		\$4,000
Watches & jewellery individual item limit		\$700
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$700
Emergency luggage	Section F2	\$500
Stolen cash	Section F3	\$250
Loss of income	Section G5	\$10,000
Personal liability	Section H1	\$3,000,000
Legal expenses	Section H2	\$15,000
Financial default	Section I	\$10,000

Qantas Frequent Flyer points

One Qantas Frequent Flyer point can be earned for every 2 dollars spent on this International Travel Plan. *You* will be eligible for these points upon departure. Points will be credited to *your* Qantas Frequent Flyer account within 6 weeks of departure. *You* must be a member of the Qantas Frequent Flyer program to earn and redeem points. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. For further information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer

Additional benefits you can purchase

Additional Benefits are available prior and post departure. Not available to Deposit Protection Travel Plan.

Snow sports cover

Cover can be purchased for an additional amount unless *you* are travelling to New Zealand where cover will be provided under the Snow sports section free of charge.

Additional benefits	Section	Applicable limits Per adult
Any claim arising due to participation in <i>snow sports</i>	Section J	Up to the <i>applicable limit</i> of the relevant section
Ski lift passes	Section J1	\$300
Ski run closure	Section J2	\$100 per day up to a maximum of \$500
Hire replacement snow equipment	Section J3	\$300

Additional rental vehicle insurance excess cover

If *you* are renting a car, campervan, motorcycle or boat *you* may have to pay an insurance excess for an accident or theft. *We* have included cover for *rental vehicle* insurance excess however *you* may wish to increase this cover for an additional amount.

Maximum additional cover	Additional units of cover
\$5,000	\$20 per \$500 unit

This insurance does not provide cover for *your* liability resulting out of *your* use of a mechanically propelled vehicle (eg. motor vehicle or motor cycle). Please ensure *you* have liability insurance adequate for the country(ies) where *you* will be using the *rental vehicle*.

Specified item cover

You can cover items worth more than the item limits on payment of an additional amount. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.

Maximum individual item limit	Maximum total for all items
\$6,000	\$15,000
Example:	
Necklace Value = \$4,000	
Additional amount payable = Necklace Value x 3%	
Total additional amount = \$120	

You must insure the total value per item. Please ensure *you* have proof of value (not more than 12 months old) of any item *you* specify. This will be required should *you* make a claim. Depreciation does not apply to specified items in the event of a claim. Specified item cover is subject to the terms and conditions as detailed under Section F1 “Luggage and personal effects” in the Policy wording.

Guidelines

- The Certificate of Insurance must be issued prior to the commencement of *your trip*.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- The *premium* payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying *child or children* are covered at no additional cost.
- There is no provision to suspend this policy during the *period of insurance*.
- The International Travel Plan can be purchased up to 24 months in advance if *you* are aged under 70 years of age and up to 12 months in advance if *you* are 70 years of age or over. The Deposit Protection Travel Plan is available for purchase up to 12 months in advance.

Age limits

If *you* are a *resident of Australia* aged 70 years or over at the time the Certificate of Insurance is to be issued and *you* wish to purchase an International Travel Plan ask *our representative* for a Travellers Medical Appraisal Form. *You* must complete the form and submit for appraisal, via *our representative*, before the Certificate of Insurance can be issued. In some cases *we* may also request completion of a Doctors Declaration by *your* usual medical practitioner. If *your* application is approved *you* will be advised of any restrictions that may apply and may be asked to pay an additional *premium*.

This policy is not available to non *residents of Australia* aged 70 years of age or over at the time the Certificate of Insurance is to be issued.

Excesses

It is up to *you* to choose *your* excess level from the available options. The amount of the excess will be shown on *your* Certificate of Insurance. This excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess is an amount that will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances. Travellers insured on the same Certificate of Insurance must select the same excess option. Not applicable to Deposit Protection Travel Plan.

Availability Is this travel plan available to me?

International Travel Plans		
<i>Residents of Australia</i>	✓	Regardless of <i>your</i> age
Non <i>residents of Australia</i>	✓	If <i>you</i> are under 70 years when Certificate of Insurance is issued
Deposit Protection Travel Plan		
<i>Residents of Australia</i>	✓	Regardless of <i>your</i> age
Non <i>residents of Australia</i>	✓	If <i>you</i> are under 70 years when Certificate of Insurance is issued

Extensions

International Travel Plans		
Under 70 years when original Certificate of Insurance issued	✓	Up to a maximum total duration of 24 months from departure
70 years or over when original Certificate of Insurance issued	✓	Up to the maximum total duration applicable to <i>your</i> age band. Please ask <i>our representative</i> .

Conditions may apply depending on *your* destination and age.

Deposit Protection Travel Plan

This travel plan covers *you* for *your* deposit up to the *applicable limit* should *you* cancel *your trip* for a reason covered by this insurance. At the time of making *your* final payment *you* should upgrade to a travel plan suitable for *your trip*. The amount paid by *you* for this travel plan will be deducted from the total *premium* payable. There is no cover under this policy for an *existing medical condition* other than those covered automatically. *You* must apply for cover for an *existing medical condition* when *you* upgrade *your* policy.

Per adult includes any accompanying <i>child or children</i>	
Applicable limit (no excess applies)	\$2,000

Essentials Travel Plan

(No Qantas Frequent Flyer Points available)

Our Essentials Travel Plan is suitable for travellers who are going to stay with friends or relatives overseas. *You* may have only purchased an airline ticket but *you* still could be faced with unexpected medical and dental costs or have *your* luggage go astray.

Schedule of benefits		
Per adult includes any accompanying <i>child or children</i> . This list is a summary of some of the benefits covered by this policy and the applicable limits. Please refer to the relevant sections of the Policy Wording for full details of cover. Other <i>applicable limits</i> may apply.		<i>Applicable limits</i>
		<i>Per adult</i>
Cancellation or holiday deferment costs	Section A1	\$500,000
Emergency travel arrangements and accommodation expenses	Section A2	\$500,000
Agents cancellation fees	Section A3	\$1,500
Medical and dental expenses	Section B1	Unlimited
Dental expenses due to sudden and acute pain	Section B5	\$1,000
Medical evacuation and repatriation	Section C1	\$500,000
Travel delay	Section D1	\$1,000
Luggage and personal effects maximum item limit total	Section F1	\$5,000
Other individual item limit		\$500
Emergency luggage	Section F2	\$200
Replacement passports and travel documents	Section F5	\$1,000
Personal liability	Section H1	\$1,000,000

Guidelines

- The Certificate of Insurance must be issued prior to the commencement of *your* trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. *You* agree to submit to the jurisdiction of the courts of that state or territory.
- There is no cover under this policy once *you* have returned to *your* usual home in Australia.
- Whilst this policy can be extended beyond the original trip the maximum duration available is 12 months from departure date.
- This policy does not provide cover for any *snow sports*.
- *You* must purchase the travel plan according to *your* destination.
- There is no cover under this policy for an existing medical condition. Refer Definitions section of the Policy Wording on page 33 and the Section headed Existing Medical Condition on page 6.
- This policy is not available to travellers 65 years of age or over at the time the Certificate of Insurance is to be issued.
- If *you* have an existing medical condition or are 65 years of age or over please ask *our* Authorised Representative or *us* about other travel insurance products which may be available.
- There is no provision to suspend this policy during the period of insurance.
- *You* cannot purchase insurance more than 12 months prior to travel.
- *You* cannot substitute the nominated insured, whose name appears on the Certificate of Insurance.

Excess

An excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances. The amount of this excess will be shown on *your* Certificate of Insurance.

Inbound Travel Plan

(No Qantas Frequent Flyer Points available)

Our Inbound Travel Plan is designed for non residents of Australia either coming into Australia to visit family, or wanting to see the sights. It provides cover for things like medical or cancellation expenses, loss or theft of luggage, even *your* rental vehicle insurance excess.

Schedule of benefits		
Per adult includes any accompanying <i>child or children</i> . This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the Policy wording for full details of cover. Other <i>applicable limits</i> may apply.		<i>Applicable limits</i>
		<i>Per adult</i>
Cancellation or holiday deferment costs	Section A1	\$20,000
Emergency travel arrangements and accommodation expenses	Section A2	\$20,000
Agents cancellation fees	Section A3	\$2,000
Medical expenses	Section B1	\$200,000
Medical evacuation and repatriation	Section C1	\$200,000
Non medical evacuation and repatriation	Section C2	\$200,000
Travel delay	Section D1	\$1,200
Rental vehicle insurance excess	Section E1	\$1,000
Luggage and personal effects	Section F1	\$4,000
Dentures or dental prothesis individual item limit		\$800
Personal computer, camera, video individual item limit		\$1,000
Other individual item limit		\$500
Emergency luggage	Section F2	\$300
Replacement passports and travel documents	Section F5	\$2,000
Personal liability	Section H1	\$500,000

Guidelines

- This travel plan is only available to non *residents of Australia* who are entering Australia on a temporary basis.
- This policy is only available if *your trip* includes travel within Australia and is not available to cover *you* only for *your* return to *your* usual country of residence.
- This policy is not available to travellers 70 years of age or over at the time the Certificate of Insurance is to be issued.
- If the Certificate of Insurance is issued prior to *your* arrival into Australia it provides cover for *your* travel to and within Australia and *your* return to *your* usual country of residence.
- Policies issued more than 7 days after arrival into Australia have a 28 day waiting period from the date of issue of the Certificate of Insurance for medically related claims.
- This policy is not available for anyone with an *existing medical condition* (EMC) unless it is one that is automatically covered on page 8.
- *Your* policy can be extended as many times as *you* like up to a maximum duration of 12 months from departure date. This is only available before the current policy expires.
- There is no cover under this policy once *you* have returned to *your* usual country of residence.
- This policy does not provide cover for any *snow sports*.
- The terms and conditions of the policy are subject to the laws of the Australian state or territory where the Certificate of Insurance is issued. *You* agree to submit to the jurisdiction of the courts of that state or territory.
- *You* cannot purchase insurance more than 12 months prior to travel.
- *You* cannot substitute the nominated insured, whose name appears on the Certificate of Insurance.
- There is no provision to suspend this policy during the *period of insurance*.

Excess

An excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances. The amount of this excess will be shown on *your* Certificate of Insurance.

Annual Multi Trip Travel Plan

Schedule of benefits		
Per adult includes accompanying <i>child or children</i> . This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the policy wording for full details of cover. Other <i>applicable limits</i> may apply.		<i>Applicable limits</i>
		<i>Per adult</i>
Cancellation or holiday deferment costs	Section A1	Unlimited
Emergency travel arrangements and accommodation expenses	Section A2	Unlimited
Agents cancellation fees	Section A3	\$2,000
Medical and dental expenses	Section B1	Unlimited
Evacuation and repatriation	Section C	Unlimited
Travel delay	Section D1	\$1,500
Hijacking	Section D7	Unlimited
Alternative staff	Section D10	\$5,000
Rental vehicle insurance excess	Section E1	\$4,000
Luggage and personal effects maximum item limit total	Section F1	\$15,000
<i>Personal computer</i> individual item limit		\$6,000
Camera & video individual item limit		\$4,000
Set of golf clubs individual item limit		\$3,000
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$1,000
Emergency luggage	Section F2	\$500
Replacement passports and travel documents	Section F5	\$2,000
Fraudulent use of credit or debit cards	Section F6	\$3,000
Business documents and equipment hire	Section F7	\$2,000
Loss of income	Section G5	\$10,000
Personal liability	Section H1	\$2,500,000
Legal expenses	Section H2	\$15,000
Financial default	Section I	\$10,000

Additional benefits you can purchase

Additional Benefits are available prior and post departure.

Snow sports cover

Cover can be purchased for an additional amount unless *you* are travelling to New Zealand where cover will be provided under the Snow sports section free of charge.

Additional benefits	Section	<i>Applicable limits Per adult</i>
Any claim arising due to participation in <i>snow sports</i>	Section J	Up to the <i>applicable limit</i> of the relevant section
Ski lift passes	Section J1	\$300
Ski run closure	Section J2	\$100 Per day up to a maximum of \$500
Hire replacement snow equipment	Section J3	\$300

Additional rental vehicle insurance excess cover

If *you* are renting a car, campervan, motorcycle or boat *you* may have to pay an insurance excess for an accident or theft. *We* have included cover for *rental vehicle* insurance excess however *you* may wish to increase this cover for an additional amount.

Maximum additional cover	Additional units of cover
\$5,000	\$20 per \$500 unit

This insurance does not provide cover for *your* liability resulting out of *your* use of a mechanically propelled vehicle (eg. motor vehicle or motor cycle). Please ensure *you* have liability insurance adequate for the country(ies) where *you* will be using the *rental vehicle*.

Specified item cover

You can cover items worth more than the item limits for the selected travel plan on payment of an additional amount. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.

Maximum individual item limit	Maximum total for all items
\$6,000	\$15,000

Example:

Necklace Value = \$4,000

Additional amount payable = Necklace Value x 3%

Total additional amount = \$120

You must insure the total value per item. Please ensure *you* have proof of value (not more than 12 months old) of any item *you* specify. This will be required should *you* make a

claim. Depreciation does not apply to specified items in the event of a claim. Specified item cover is subject to the terms and conditions as detailed under Section F1 “Luggage and personal effects” in the Policy wording.

Guidelines

- This policy is available to *residents of Australia* who are under 70 years of age at the time the Certificate of Insurance is to be issued.
- This policy provides cover for any *trip* overseas or within Australia.
- *You* are covered whilst travelling independently of any other named adult on *your* policy.
- There is no limit to the amount of *trips you* may take during *your* 12 month *period of insurance*.
- The maximum duration of any one *trip* is 60 days. For any *trips* longer than this duration please refer to the section headed Extensions and contact *our representative*.
- The Certificate of Insurance must be issued prior to the commencement of *your trip*.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- The Annual Multi Trip Travel Plan cannot be purchased more than 12 months prior to the nominated “Commencement Date”.
- Cover under all applicable sections except Section A1 “Cancellation or holiday deferment costs”, A3 “Agent’s cancellation fees” and A4 “Loss of reward points” will start from the nominated “Commencement Date” *you* have selected on *your* Application Form. Cover under Sections A1, A3 and A4 will commence on the date of issue.
- There is no cover under this policy when *you* are between *trips* other than any benefits *you* may be entitled to under Section A “Cancellation and additional expenses”.
- *You* cannot substitute the nominated insured, whose name appears on the Certificate of Insurance. This does not apply to Section D9 “Alternative staff” provided the replacement employee submits an Application Form and if required, a Travellers Medical Appraisal Form and cover is approved by *us*.

Excesses

It is up to *you* to choose *your* excess level from the available options. The amount of the excess will be shown on *your* Certificate of Insurance. This excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess is an amount that will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances.

Travel plan selection

You must select the travel plan based on the country(ies) or region(s) *you* will be travelling to, as follows:

Region A -

Worldwide including USA, South or Central America and Antarctica.

Region B -

Worldwide excluding USA, South or Central America and Antarctica if more than 72 hours of any one *trip* is to these destinations.

Policy expiration

- This policy will expire 12 months from the nominated “Commencement Date” on *your* Certificate of Insurance and it is not a renewable contract. If it is possible that *your* policy may expire during *your trip* *you* should reapply for a new policy prior to departure by contacting *our representative* to obtain a new PDS and Policy wording. If *you* wish to reapply *you* should complete a new Application Form and if required, a Travellers Medical Appraisal Form and submit via *our representative*.
- *You* cannot reapply for a new Annual Multi Trip Travel Plan after departure.
- If *you* have continuous cover the *trip* duration limit will start again at the “Commencement Date” nominated on the new Certificate of Insurance.

Availability Is this travel plan available to me?

Annual Multi Trip Travel Plan		
Residents of Australia	✓	If <i>you</i> are under 70 years when Certificate of Insurance is issued
Non residents of Australia	✗	

Extensions

You can extend *your* Annual Multi Trip Travel Plan by applying for an International or Australian Travel Plan to cover the period of the *trip* that exceeds the maximum duration of 60 days. *Trip* extensions are available provided the current policy hasn’t expired. *Trip* extensions may not be available if there is a claim made or pending, *you* suffer from an *existing medical condition* or *you* have seen a medical or dental practitioner. Extensions may be subject to Service fees.

Qantas Frequent Flyer points

One Qantas Frequent Flyer point can be earnt for every 2 dollars spent on this travel plan. *You* will be eligible for these points upon departure. Points will be credited to *your* Qantas Frequent Flyer account within 6 weeks of departure. *You* must be a member of the Qantas Frequent Flyer program to earn and redeem points. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. For further information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer

Australian Travel Plan

Schedule of benefits		
Per adult includes any accompanying <i>child or children</i> . This list is a summary of some of the benefits covered by this policy and the <i>applicable limits</i> . Please refer to the relevant section of the Policy wording for full details of cover. Other <i>applicable limits</i> may apply.		<i>Applicable limits</i>
		<i>Per adult</i>
Cancellation or holiday deferment costs	Section A1	\$10,000
Emergency travel arrangements and accommodation expenses	Section A2	\$10,000
Agents cancellation fees	Section A3	\$2,000
Medical expenses incurred onboard a cruise ship in Australian waters	Section B1	\$50,000
Dental expenses incurred onboard a cruise ship in Australian waters due to sudden and acute pain	Section B5	\$1,000
Evacuation and repatriation	Section C	\$10,000
Travel delay	Section D1	\$500
Rental vehicle insurance excess	Section E1	\$3,000
Luggage and personal effects maximum item limit total	Section F1	\$4,000
Personal computer individual item limit		\$1,000
Camera & video individual item limit		\$750
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$500
Emergency luggage	Section F2	\$500
Fraudulent use of credit or debit cards	Section F6	\$3,000
Personal liability	Section H1	\$300,000
Financial default	Section I	\$5,000

Qantas Frequent Flyer points

One Qantas Frequent Flyer point can be earned for every 2 dollars spent on the Australian Travel Plan. *You* will be eligible for these points upon departure. Points will be credited to *your* Qantas Frequent Flyer account within 6 weeks of departure. *You* must be a member of the Qantas Frequent Flyer program to earn and redeem points. Membership and points are subject to the terms and conditions of the Qantas Frequent Flyer program. A joining fee applies. For further information on the Qantas Frequent Flyer program visit qantas.com/frequentflyer

Additional benefits you can purchase

Benefits are available prior and post departure. Not available to Australian Cancellation And Additional Expenses Travel Plans.

Specified item cover

You can cover items worth more than the item limits for the selected travel plan on payment of an additional amount. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.

Maximum <i>personal computer</i>	Maximum <i>other items</i>	Maximum total for all items
\$6,000	\$4,000	\$10,000
Example: Necklace Value = \$3,000 Additional amount payable = Necklace Value x 3% Total additional amount = \$90		

You must insure the total value per item. Please ensure *you* have proof of value (not more than 12 months old) of any item *you* specify. This will be required should *you* make a claim. Depreciation does not apply to specified items in the event of a claim. Specified item cover is subject to the terms and conditions as detailed under Section F1 “Luggage and personal effects”.

Additional rental vehicle insurance excess cover

If *you* are renting a car, campervan, motorcycle or boat *you* may have to pay an insurance excess for an accident or theft. *We* have included cover for *rental vehicle* insurance excess however *you* may wish to increase this cover for an additional amount.

Maximum additional cover	Additional units of cover
\$5,000	\$20 per \$500 unit

This insurance does not provide cover for *your* liability resulting out of *your* use of a mechanically propelled vehicle (eg. motor vehicle or motor cycle). Please ensure *you* have liability insurance adequate for the country(ies) where *you* will be using the *rental vehicle*.

Australian Cancellation & Additional Expenses Travel Plan

Schedule of benefits	Applicable limits	
Coverage options per fare paying passenger	\$1,000	\$2,000
This plan will cover <i>you</i> for travel within Australia for the non-refundable part of pre-paid travel arrangements or additional travel, meals and accommodation. There is no cover under this policy for claims relating to an <i>existing medical condition</i> (other than those automatically covered), luggage or for any <i>trip</i> greater than 12 months in duration. Please refer to the Policy wording for full details of cover or <i>applicable limits</i> that may apply.		

Guidelines

- The Australian Travel Plan can be issued at any time unless *you* require cover for an *existing medical condition*.
- If *you* require cover for an *existing medical condition* or *you* wish to purchase an Australian Cancellation And Additional Expenses Travel Plans *you* cannot purchase insurance more than 12 months prior to travel.
- All Australian travel plans are available to *residents of Australia* regardless of age.
- The Australian Travel Plan is available to non *residents of Australia* who are under 70 years of age at the time the Certificate of Insurance is to be issued. The Australian Cancellation And Additional Expenses Travel Plan is available to non *residents of Australia* regardless of age.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- There is no provision to suspend this policy during the *period of insurance*.
- This policy ends once *you* have returned to *your* usual place of residence within Australia or the return date on *your* Certificate of Insurance (whichever is the earlier).
- The *premium* payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying *child* or *children* are covered at no additional cost. Not applicable to the Australian Cancellation And Additional Expenses Travel Plans where the *premium* payable is per fare paying passenger.

Excesses

The amount of the excess will be shown on *your* Certificate of Insurance. This excess will apply to each claim *you* make under this policy except on the applicable section of the policy wording listed as “No excess applies to claims under this benefit”. The excess is an amount that will be subtracted from the amount paid to *you* if *you* should make a claim under a section of the policy where the excess is applicable. If *you* make more than one claim under *your* policy the excess will apply to each claim which arises as a result of each separate set of circumstances.

Availability Is this travel plan available to me?

Australian Travel Plan		
Residents of Australia	✓	Regardless of <i>your</i> age
Non residents of Australia	✓	If <i>you</i> are under 70 years when Certificate of Insurance is issued
Australian Cancellation & Additional Expenses Travel Plan		
Residents of Australia and non residents of Australia	✓	Regardless of <i>your</i> age

Extensions

Australian Travel Plan		
Regardless of age	✓	Up to a maximum total duration of 12 months from departure



Part 2 - Policy wording

Terms and conditions

Definitions

Applicable limit(s) means the sum insured specified in the Schedule of benefits or Policy wording for the travel plan selected as shown on the Certificate of Insurance.

Carrier(s) means the scheduled airline, vessel, train, or motor coach transport in which *you* are to travel to or from *your* intended destination.

Child or children means *your child or children*, stepchild or stepchildren, grandchild or grandchildren, nieces and nephews who are under 25 years of age at the time the Certificate of Insurance is to be issued and who are financially dependant on *you* during the *trip*.

Cruise(s), cruising means travel on a vessel undertaking scheduled deep water *cruises* of 4 or more consecutive days. This does not apply to river cruises or house boats.

Electronic equipment means portable game consoles, portable media players, and satellite navigation units.

Existing medical condition(s) means:

- any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which *you* were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the Certificate of Insurance; or
- any physical, *mental illness* or medical condition (including pregnancy), defect, illness or disease of which *you* were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and in the case of the Annual Multi Trip Travel Plan also within 30 days prior to booking any *trip*.

Note:

- Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made.
- This definition applies regardless of whether or not the condition, illness or disease displays symptoms.
- This definition applies to *you*, *your travelling party*, *your* relatives, *your* business colleague, or any other person *you* have a relationship with whose state of health could impact on *your* travel plans.

Financial default means the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, or organisation.

High Risk means any *existing medical condition(s)* as listed on page 7 'High Risk Existing Medical Conditions'.

Home in Australia means *your* usual residential address in Australia. If *you* do not travel directly to *your* Home in Australia at the completion of *your trip*, it means *your* point of arrival or an Australian hospital if *we repatriate you*.

Injury means a bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease.

Medically necessary means treatment that's appropriate for *your* illness or *injury*, consistent with *your* symptoms, and that can be safely provided to *you*. It meets the standards of good medical practice and isn't for *your* convenience or the providers convenience.

Mental illness means a condition characterised by the presence of symptoms such as delusions, hallucinations, disorder of thought form, disturbance of mood, or sustained or repeated irrational behaviour, which impairs, either temporarily or permanently, the mental functioning of a person.

Our representative means an intermediary and their employees appointed by *us* as *our* agent to issue or vary QBE travel insurance products on *our* behalf. *Our* representative may be *our* Authorised Representative or an Insurance Distributor, as detailed on the back panel of this PDS or in information given to *you* with this PDS.

Period of insurance means the period of cover specified in the Certificate of Insurance.

Personal computer means laptops, notebooks, tablet PCs, personal digital assistants (PDA's), smartphones, and any other hand-held wireless devices that have the capacity to convey data or information.

Point of arrival means an airport, port, station or bus terminal to which *your* pre-paid *scheduled public transport* arrives.

Point of departure means an airport, port, station or bus terminal from which *your* pre-paid *scheduled public transport* departs.

Premium means the total amount payable for the insurance. It includes commission, stamp duty and GST if applicable.

Professional sporting activity means an activity for which *you* receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not *you* are a professional sportsperson.

Relative(s) is limited to a relative of *yours*, or of a member of the *travelling party*, who is resident in Australia or New Zealand. It means a spouse, defacto partner, parent, parent in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchildren, grandparent, stepparent, stepchildren, fiancé or fiancée, or guardian.

Rental vehicle means any car, campervan, motorcycle or boat *you* rent from a licenced rental vehicle company and for which *you* have a signed contract with that company.

Repatriate(d) or *repatriation* means travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.

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

Scheduled public transport means a public transport system that runs to a timetable.

Snow sports means skiing, snow boarding and ski biking.

Terrorist act means an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar act.

Total permanent disability means you have lost any part of your arm between the shoulder and wrist or any part of your leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in our opinion, that loss will continue indefinitely.

Travelling party means you and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.

Trip(s) in the case of the International, Essentials and Australian Travel Plans means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure, as stated in the Certificate of Insurance, from your home in Australia, or your usual country of residence under the Inbound Travel Plan, and ends when you return to your home in Australia, or your usual country of residence under Inbound Travel Plan or when the period of the trip set out in the Certificate of Insurance ends, whichever happens first. In the case of the Annual Multi Trip Travel Plan, *trip(s)* means a period of travel undertaken by you during the *period of insurance*, that includes pre-paid *scheduled public transport* or *rental vehicle hire* for travel for a minimum of 200 km:

- (a) commencing when you leave your workplace or home in Australia, provided you travel from there directly to your point of departure, or if you do not travel directly to your point of departure then when you arrive at your point of departure; and
- (b) ceasing at the earlier of:
 - (i) when you arrive at your workplace or home in Australia, provided you travelled there directly from your point of arrival, or if you do not travel directly to your workplace or home in Australia then when you arrive at your point of arrival;
 - (ii) 60 days after the commencement of the relevant trip; or
 - (iii) the expiry of the *period of insurance*.

The period of travel cannot be altered without our consent.

Unattended means leaving your luggage or personal effects either with a person you have not previously met, or, in a public place where it can be taken without your knowledge or at a distance from which you cannot prevent it from being taken.

We, our(s), us refers to QBE Insurance (Australia) Limited ABN 78 003 191 035.

You, your, yours, yourself means the person or persons listed as adults in the Certificate of Insurance and in the case of the International, Deposit Protection, Essentials, Inbound, Annual Multi Trip and Australian Travel Plans, their accompanying *child or children*. If 2 adults are named as insureds on the Certificate of Insurance the benefits, terms, *applicable limits* and conditions will be the same as if a separate Certificate of Insurance had been issued to each adult. In the case of the Australian Cancellation and Additional Expenses *you* means each fare paying passenger listed in the Certificate of Insurance.

Your policy is a contract of insurance

Your policy is a contract of insurance between you and us. You pay us the *premium*, and in return we provide you with cover under the travel plan you have chosen.

Your contract consists of:

- these terms and conditions;
- the section in the Schedule of benefits which relates to the travel plan you have chosen;
- your Certificate of Insurance, which will show the travel plan you have chosen;
- any additional options; and
- any written endorsements we give you.

Together these documents make up your policy.

It is important that you read your policy carefully, and keep this booklet in a safe place for future reference.

If you have any questions regarding your policy, please contact us using the details on the back page of this brochure.

You must co-operate with us

You must co-operate with us and give us all the information and assistance we need to deal with your claim. If you do not, we may not be able to settle your claim.

When does the policy begin and end?

Your policy will be valid for the *period of insurance* when you have paid the *premium* and you have been provided with a Certificate of Insurance. The period of insurance will start and end on the dates shown in your Certificate of Insurance or when you return to your home in Australia, or your usual country of residence under Inbound Travel Plan, whichever happens first. Cover under the Annual Multi Trip Travel Plan is available for any trip up to 60 continuous days. The policy is not a renewable contract of insurance.

When does the cover under each benefit begin and end?

This policy contains a number of different benefits. Cover under those benefits may begin and end at different times. Each section of the policy sets out when the cover begins and ends.

Changing the period of insurance

The *period of insurance* cannot be changed without *our* consent. If *you* wish to defer or alter the *period of insurance*, we may ask *you* to submit a Policy Amendment Form. We will decide whether or not to agree to alter the *period of insurance* based on the information *you* give *us*, together with any additional information *we* ask for. If *we* agree to defer or alter that *period of insurance* *you* will be issued with a new Certificate of Insurance which will show the change of the *period of insurance* and any *premium* adjustment.

Automatic Extensions

If the scheduled transport in which *you* are to travel is delayed, or *your trip* is delayed by an event that entitles *you* to make a claim under this policy, the *period of insurance* is automatically extended beyond the period of *your* original *trip*. This extension lasts until *you* are capable of travelling to *your* final destination via the most efficient and direct route, including the journey there, or for a period of 6 months beyond the *period of insurance*, whichever happens first.

Cancellation

By you

Once the Certificate of Insurance has been issued *you* are not entitled to a refund of any part of the *premium* except as provided for in the section headed "Cooling off period". See the Cooling off period Section for further details on page 10.

By us

We can cancel *your* insurance in any way permitted by law, including if *you* have:

- failed to comply with *your* Duty of Disclosure; or
- made a misrepresentation to *us* before the policy was entered in to; or
- failed to comply with a provision of a policy, including failure to pay the *premium*; or
- made a fraudulent claim under this policy or any other current policy; or
- failed to notify *us* of a specific act or omission as required by the policy.

If we cancel *your* policy, we will do so by giving *you* written notice. We will deduct from the *premium* an amount to cover the shortened period for which *you* have been insured by *us*, and refund to *you* what is left.

General exclusions

These are the general exclusions which apply to all sections of this policy. *You* should read them, together with the cover and the specific exclusions referred to under each section of cover. There is no cover under any section of this policy for any claim arising directly or indirectly because of any of the following:

1. *you* travel:
 - (a) even though *you* know *you* are unfit to travel; or
 - (b) against medical advice; or
 - (c) when *you* know *you* will have to consult a medical practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment.
2. *you* fail to maintain a course of treatment *you* were on at the time *your trip* commenced.
3. the illness, *injury* or death, is caused or exacerbated by, or consequential upon, an *existing medical condition* of *you*, a member of the *travelling party* or a non-travelling *relative* or business partner. This exclusion will not apply if *you* have applied to cover the *existing medical condition*, cover has been granted by *us* in writing and *you* have paid *us* any additional amount we asked for or the medical condition is one that is automatically covered.
4. the illness, *injury* or death of *you*, a member of the *travelling party* or a non-travelling *relative* or business partner is caused or exacerbated by or consequential upon, any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made. This exclusion will not apply if *you* have applied to cover the *existing medical condition*, cover has been granted by *us* in writing and *you* have paid *us* any additional amount we asked for or the medical condition is one that is automatically covered.
5. illness, *injury* or death in relation to any medical condition, where a metastatic condition was diagnosed and/or a terminal prognosis was made prior to the issue of the Certificate of Insurance or 30 days prior to booking any *trip* under the Annual Multi Trip Travel Plan.
6. the birth of a child, whatever the proximate cause is. (Unless otherwise excluded by this policy we will cover pregnancy related illnesses of the mother up to 26 weeks gestation).
7. *your* treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by *us*.
8. any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.
9. any cover under the International Travel Plan if *you* are 70 years of age or over at the time the Certificate of Insurance is to be issued unless *you* have applied for

cover, cover has been granted by *us* in writing and *you* paid *us* any additional *premium* asked for.

10. any cover under the Essentials Travel Plan where *you* are 65 years of age or over at the time the Certificate of Insurance is to be issued.
11. any cover under the Inbound Travel Plan where *you* are 70 years of age or over, at the time the Certificate of Insurance is to be issued.
12. any cover under the Annual Multi Trip Travel Plan where *you* are 70 years of age or over at the time the Certificate of Insurance is to be issued.
13. the illness, *injury* or death of a person who is not a member of *your travelling party* and is 80 years of age or over at the time the Certificate of Insurance is issued.
14. a member of the *travelling party* decides to alter their plans or not to continue with the *trip*.
15. a member of the *travelling party*:
 - (a) intentionally and recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
 - (b) deliberately injures himself; or
 - (c) being under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered medical practitioner; or
 - (d) suffers any *mental illness* including dementia, depression, anxiety, panic attack, stress, bipolar, mania, schizophrenia or other nervous disorder; or
 - (e) suffers HIV with AIDS related infection or illness; or
 - (f) takes part in a riot or civil commotion; or
 - (g) acts maliciously; or
 - (h) hunts, plays polo, races (except on foot), mountaineers using support ropes, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
 - (i) travels in international waters in a private sail vessel or privately registered sail vessel; or
 - (j) participates in, or trains for, a *professional sporting activity*; or
 - (k) scuba dives unless *you* hold an open water diving licence or *you* were diving under licensed instruction; or
 - (l) rides a motor cycle without wearing a helmet, or without an unrestricted motorcycle licence that is valid in *your* country of residence, or with an engine capacity greater than 250cc; or
 - (m) rides a 4 wheel motor cycle even as a pillion passenger; or

- (n) participates in a *snow sports* activity without payment of the additional *premium*. Cover available on International and Annual Multi Trip Travel Plans only. Not applicable to the Deposit Protection, Essentials and Inbound Travel Plans: or for travel to New Zealand where cover is automatically provided.
16. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will only pay for private medical care where approval has been given by QBE Assist.
17. any consequential loss or loss of enjoyment.
18. a loss caused by, or in any way connected with a criminal or dishonest act by *you* or by a person with whom *you* are in collusion.
19. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection, except as provided for in event 2 under "What are the events that will be covered under Section A?"
20. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
21. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation except as provided for in event 6 under "What are the events that will be covered under Section A?"
22. a government authority seizing, withholding or destroying anything of *yours* or any prohibition by or regulation or intervention of any government or any government not allowing *you* to enter or to stay in that country.
23. an act or threat of terrorism. This exclusion does not apply to Section B1 "Medical and dental expenses", Section D7 "Hijacking", D8 "Emergency accommodation due to terrorism", Section F1 "Luggage and personal effects" or under Section C1 "Medical evacuation and repatriation" for the cost of *repatriation* to or within Australia, if the *carrier* requires *you* to be brought back with a medical escort.
24. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the *carrier* to operate the service. This exclusion does not apply to Section D1 "Travel delay" or Section D3 "Missed connection - special events".

- 25. *you* fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
- 26. *you* operate a *rental vehicle* in violation of the rental agreement.
- 27. the *financial default* of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent that *your* loss is covered by a scheme or fund (not a contract of insurance), or would be covered but for this insurance.
- 28. the *financial default* of any person, company or organisation involved in *your* travel arrangements and that *financial default* occurred prior to the issue of the Certificate of Insurance.
- 29. a loss under the Annual Multi Trip Travel Plan which occurs in excess of 60 days of any *trip*.
- 30. credit card conversion fees or any other bank charges.
- 31. any cover where *you* were *cruising* for 4 or more consecutive days under the Essentials or Inbound Travel Plan.
- 32. any medical related claims for 28 days from the date the Certificate of Insurance was issued if *you* purchase *your* policy more than 7 days after arrival into Australia under the Inbound Travel Plan.
- 33. *you* are not insured under any section of this policy where a claim payment breeches any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations, of Australia, the European Union, United Kingdom or United States of America.



Section A - Cancellation and additional expenses

Am I covered under Section A?

Section A is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	All Sections
Deposit Protection Travel Plan	Section A1 and A3
Essentials Travel Plan	Section A1, A2 and A3
Inbound Travel Plan	Section A1, A2 and A3
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	All Sections

You must read Section A together with the General exclusions, as these may affect *your* cover.

What are the events that will be covered under Section A?

We will cover *you* under Section A in respect of *your* planned *trip* if one of the following events occurs after the issue of the Certificate of Insurance:

- 1. *you* are unable to start or finish the *trip* because of the death, sudden serious illness or serious *injury* arising before or during the *trip* of:
 - a member of *your travelling party*; or
 - a *relative* or business partner or person in the same employ as *you*, who is a resident in Australia, or New Zealand or *your* usual country of residence under the Inbound Travel PlanBut before we will cover *you*, *you* must provide *us* with proof that:
 - the death has occurred or the illness or *injury* requires hospitalisation or confinement; or
 - *you* are certified medically unfit to travel by a General Practitioner; or
 - in the case of a business partner or person in the same employ as *you*, the person's absence made the cancellation or ending of the *trip* necessary, and *you* have written confirmation of that fact from a senior representative or director of the business.
- 2. *your* pre-paid *scheduled public transport* services or pre-paid tour have been cancelled or restricted because of severe weather, natural disaster, riot, strike or civil insurrection.

3. *you* make reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could impact *your* travel arrangements. This cover is limited to \$1,000.
4. *your* pre-paid accommodation has been destroyed or is uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. *You* must have done everything reasonable to obtain alternative accommodation.
5. a member of the *travelling party* is required to do jury service or has received a summons to give evidence in a court of law.
6. a member of the *travelling party* is confined in compulsory quarantine.
7. *you* have been involved in, or *your* travel arrangements have been cancelled or delayed by, a motor vehicle, railway, air or marine accident or incident. *You* must have written confirmation of the accident or incident from an official body in the country where the accident or incident happened.
8. *your* passport, travel documents or credit cards are lost or damaged.
9. a member of *your travelling party*, who is a full time student, is required to sit supplementary examinations conducted by their educational institution.
10. a member of *your travelling party* has been made redundant from full-time permanent employment in Australia.
11. the cancellation of pre-arranged leave by an employer for a member of *your travelling party* who is a full-time permanent employee of the police, fire, ambulance or emergency services.
12. *you* are unable to start the *trip* because *your* employer cancels *your* pre-arranged leave and *you* are in full-time permanent employment. Cover is only available if *you* purchased this travel insurance no later than 7 days after paying final monies for *your* prepaid travel arrangements and is limited to \$1,000 per adult, including any accompanying *child* or *children*.
13. *your* usual place of residence or business premises in Australia or *your* usual country of residence under the Inbound Travel Plan has been destroyed or rendered insecure due to a natural disaster, fire or malicious damage. Cover is limited to expenses incurred in returning *you* to the nearest practical accommodation to *your home in Australia* or in *your* usual country of residence under the Inbound Travel Plan.
14. a wedding, conference, pre-paid concert, course, tuition or ticketed sporting event has been cancelled, and the sole purpose of the *trip* is to attend that wedding, conference, concert, course, tuition or ticketed sporting event.

15. a member of *your travelling party* has been affected by any form of insolvency, administration or bankruptcy of their employer.
16. a tour operator or wholesaler has cancelled a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the transport arrangements purchased solely to get to the departure point and returning from the finishing point of that tour, or rearrangement costs, whichever is the lesser.
17. the *financial default* of scheduled service airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railways operators and theme park operators excluding travel agents or wholesalers. Cover is limited to the amount set out in the Schedule of benefits. Cover not available on Essentials, Inbound, Deposit Protection or Australian Cancellation And Additional Expenses Travel Plans.

Section A1 - Cancellation or holiday deferment costs

When does the cover begin and end?

The cover under this benefit for the International, Deposit Protection, Essentials, Inbound, Australian and Australian Cancellation and Additional Expenses Travel Plans begins from the time the Certificate of Insurance is issued to *you* and ends when *you return to your home in Australia*, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay the value of unused pre-paid travel arrangements for anyone named on *your* policy, less any refunds *you* are entitled to, if *you* have to cancel these arrangements because of an event set out under “What are the events that will be covered under Section A?”, or the reasonable cost of rearranging *your trip*, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the *trip* been cancelled. We will also pay the value of pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used due to illness, *injury* or death, less any refunds *you* are entitled to, if *you* have to cancel these arrangements. If cancellation is due to an illness or *injury* *you* must provide us with documentation from *your* treating doctor to confirm *you* are medically unfit to commence or continue with *your trip*. We will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if *you* have already commenced *your trip* *you* must have *our* consent.

What is not covered?

1. We will not pay for any event other than those listed under “What are the events that will be covered under Section A?”
2. We will not pay for the value of unused pre-paid transport costs where *we* have *repatriated you* a distance equivalent to, or greater than, the total distance remaining on *your* itinerary at the point of *repatriation*. Where the total distance of the *repatriation* is less than the unused travel arrangements *we* will calculate *your* entitlement on a pro-rata basis, taking into account the cost of *your* original ticket.
3. We will not pay for the value of any pre-paid *snow sports* arrangements on the International or Annual Multi Trip Travel Plans, unless *you* are travelling to New Zealand, or *you* have purchased *Snow Sports* Cover and cover is provided under Section J.
4. Any cover where *you* have made a claim for the same costs under any other section of the policy.
5. We will not pay for any non-refundable costs for anyone not named on *your* policy.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child* or *children* is the *applicable limit* set out in the section in the Schedule of benefits which relates to the travel plan *you* have chosen, unless *you* have chosen the Australian Cancellation And Additional Expenses Travel Plan then the most *we* will pay is up to the *applicable limit* per fare paying passenger, set out in the Schedule of benefits. If *you* are claiming for pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used because of an event set out under “What are the events that will be covered under Section A?” the *applicable limit* is \$500 per adult, including accompanying *child* or *children*.

Section A2 - Emergency travel arrangements and accommodation expenses

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Inbound, Annual Multi Trip, Australian and Australian Cancellation and Additional Expenses Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your home in Australia*, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for expenses *you* incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls less any refunds *you* are entitled to, if *you* have to interrupt *your* trip after it has begun, because of an event set out under “What are the events that will be

covered under Section A?”. We will pay the higher of the non-refundable cancellation fees (Under Section A1) or the additional rearrangement costs that have been incurred as a result of the same event. If the interruption to *your* trip requires *repatriation* refer to Section C for details of cover. *You* must not organise any additional travel or accommodation in excess of \$2,000 without *our* prior consent.

What is not covered?

1. We will not pay for any event other than those listed under “What are the events that will be covered under Section A?”
2. Any additional travel *you* undertake must be at the fare class that *you* originally chose, except where *we* agree differently on the basis of a written recommendation from *your* treating doctor.
3. If *you* return to *your home in Australia* or *your* usual country of residence under the Inbound Travel Plan, because of the interruption and *you* do not have a return ticket at the time of the event that causes a claim under this section, *we* will deduct from the amount *we* pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.
4. We will not pay for any expenses *you* incur to resume *your* trip after *you* have returned to *your home in Australia*, or *your* usual country of residence under the Inbound Travel Plan, except as set out under Section D5 “Resumption of trip”.
5. We will not pay for additional accommodation where *you* have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
6. We will not pay for accommodation expenses for periods where *you* have not forfeited pre-paid accommodation arrangements, except as set out under Section B4 “Post-hospital accommodation”.
7. Any cover where *you* have made a claim for the same event under any other section of the policy.

What is the most we will pay?

The most *we* will pay under this benefit for the reasonable cost of additional meals is \$75 per adult, including accompanying *child* or *children* for each 24 hour period up to a maximum of \$500 per adult, or the *applicable limit* per fare paying passenger as set out in the Schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans whichever is the lesser.

For additional travel and accommodation the most *we* will pay *you* under this benefit is the *applicable limit* set out in the section in the Schedule of benefits which relates to the travel plan *you* have chosen. We will also pay *you* for necessary emergency internet use and telephone calls up to a maximum of \$250.

Under the Essentials Travel Plan, we will cover *you* if *you* are staying with friends or relatives whilst overseas and a person who resides at that address, who is under 65 years of age is hospitalised or confined to bed for a minimum of 12 hours due to sudden *injury* or serious illness. We will pay the cost of reasonable emergency accommodation expenses for *you* up to \$250 per person per day up to \$2,500.

Section A3 - Agents cancellation fees

When does the cover begin and end?

The cover under this benefit for the International, Deposit Protection, Essentials, Inbound, Australian and Australian Cancellation and Additional Expenses Travel Plans begins from the time the Certificate of Insurance is issued to *you* and ends when *you* return to *your* home in Australia, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for agent's cancellation fees when *you* have paid the agent the full amount for *your trip* and *you* have cancelled because of an event set out under "What are the events that will be covered under Section A?". If only a deposit has been paid at the time of cancellation, we will pay the agent's cancellation fees up to the maximum amount of the deposit.

What is not covered?

1. We will not pay for any event other than those listed under "What are the events that will be covered under Section A?"
2. We will not pay more than the level of commission and/or service fees normally earned by the agent, had the *trip* not been cancelled.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under the International, Essentials, Inbound Australian and Annual Multi Trip Travel Plan, is the *applicable limit* set out in the Schedule of benefits, or up to the *applicable limit* per fare paying passenger set out in the Schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans.

Section A4 - Loss of reward points

When does the cover begin and end?

The cover under this benefit for the International, Australian and Australian Cancellation And Additional Expenses Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will choose between paying for or reinstatement of lost frequent flyer or similar flight reward points, due to the cancellation of *your* airline ticket because of an event set out under "What are the events that will be covered under Section A?".

The amount we will pay is calculated as follows:

- (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less *your* financial contribution towards the airline ticket;
- (b) multiplied by the total amount of points lost;
- (c) divided by the total amount of points redeemed to obtain the airline ticket.

What is not covered?

1. We will not provide cover if *you* can recover *your* frequent flyer or similar reward points, or their value, from any source.

What is the most we will pay?

Cover under the International and Annual Multi Trip Travel Plans is unlimited. However, we will only pay up to \$10,000 per adult, including accompanying *child* or *children*, on the Australian Travel Plan or up to the *applicable limit* per fare paying passenger set out in the Schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans whichever is the lesser.

Section B - Medical and dental expenses

Am I covered under Section B?

Section B is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	All Sections
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	Section B1 and B5
Inbound Travel Plan	Section B1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections B1 and B5 whilst cruising in Australian waters
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section B together with the General exclusions, as these may affect *your* cover.

Section B1 - Medical and dental expenses

When does the cover begin and end?

The cover under this benefit for the International, Essentials and Inbound Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in Australia, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins when *you* leave on *your* trip and ends at the completion of any *trip*, or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Australian Travel Plan when *you* are cruising in Australian waters, begins from the time the Certificate of Insurance is issued to *you* and ends when *you* return to Australia or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for:

- medical, hospital and ambulance expenses *you* incur as a result of an illness, *injury* or death; or
- dental treatment expenses *you* incur as a result of an *injury* to healthy natural teeth, (no cover on the Inbound Travel Plan);

that *you* suffer while *you* are overseas under the International, Essentials and Annual Multi Trip Travel Plans, or onboard a cruise ship in Australian waters under the Australian and Annual Multi Trip Travel Plans or within Australia under the Inbound Travel Plan.

We will pay medical and dental expenses which we believe are *medically necessary* to treat the illness or *injury*. Any treatment *you* receive must be given by a medical practitioner,

physiotherapist, chiropractor, osteopath, dentist or oral surgeon who is registered to practice in the country or jurisdiction where *you* receive treatment. Where *you* need treatment for an *injury* by a physiotherapist, chiropractor, osteopath or emergency dental treatment, *you* may have the first 6 treatments without asking *us*. Any treatments after that must be with *our* consent.

To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment.

All expenses under this section must be incurred within 12 months of the date of the illness or *injury*.

What is not covered?

1. There is no cover for any medical, hospital, dental or ambulance expenses *you* incur in Australia under the International, Essentials and Annual Multi Trip Travel Plans. We cannot cover these because we are not allowed to do so by law. Under the Annual Multi Trip Travel Plan we will provide cover for any medical, hospital, ambulance or dental expenses *you* incur onboard a cruise ship in Australian waters. Under the Australian Travel Plan there is no cover for any medical, hospital or ambulance expenses *you* incur in Australia however, we will provide cover for any medical, hospital, ambulance or dental expenses *you* incur onboard a cruise ship in Australian waters.
2. There is no cover for dental treatment *you* require during the trip in the case of the Inbound Travel Plan.
3. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your* trip.
4. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued unless *you* advised *us* and we agreed to provide cover.
5. There is no cover for damage to dentures or dental prostheses under this section. Refer to Section F1 "Luggage and personal effects" for cover that may be available.
6. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
7. There is no cover for any *existing medical condition* for any member of the *travelling party* unless *you* have applied for cover for the *existing medical condition*, we have agreed to cover it in writing and, if applicable, *you* have paid the additional *premium* or the medical condition is one that is automatically covered.
8. There is no cover for any medical, hospital or ambulance expenses *you* incur in *your* usual country of residence under the Inbound Travel Plan.

9. There is no cover for ongoing payments under this benefit if we decide on the advice of a doctor appointed by *us* that *you* are capable of being *repatriated* to or within Australia under the International, Essentials, Annual Multi Trip Travel Plans or the Australian Travel Plan if *you* are cruising in Australian waters or *your* usual country of residence under the Inbound Travel Plan. If *you* do not agree to return to *your home in Australia* or *your* usual country of residence under the Inbound Travel Plan we may choose not to make any further payment for medical expenses and associated costs as determined by *us*.
10. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit, is the *applicable limit* set out in the section in the Schedule of benefits which relates to the travel plan *you* have chosen, subject to the following:

- The most we will pay per adult, including accompanying *child* or *children* for an event solely requiring dental treatment is \$1,000.
- The most we will pay per adult, including accompanying *child* or *children* for Emergency dental expenses under the Essentials Travel Plan is \$500,000.

Section B2 - Hospital compensation

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* are hospitalised overseas under the International or Annual Multi Trip Travel Plans and ends when *you* are discharged from hospital.

What is covered?

We will cover *you* if *you* are hospitalised overseas for more than 48 continuous hours because of an illness or *injury* which first happened while *you* were outside Australia on *your trip*.

What is the most we will pay?

We will pay per adult, including accompanying *child* or *children* \$75 for every 24 hours up to a maximum of \$8,000 International Travel Plan and \$6,000 Annual Multi Trip Travel Plan.

Section B3 - Critical illness or injury – emergency travel expenses for a relative

When does the cover begin and end?

The cover under this benefit begins when *you* are hospitalised overseas under the International or Annual Multi Trip Travel Plans and ends when *you* are discharged from hospital.

What is covered?

We will pay for a return economy class airfare and reasonable accommodation for a friend or *relative* to travel directly to *you*, if *you* are hospitalised as a direct result of *you* suffering a sudden life-threatening critical *injury* or illness during *your trip*. Before we will pay this *you* must give *us* a written recommendation from *your* treating doctor and *you* must have *our* consent.

What is the most we will pay?

We will pay per adult, including accompanying *child* or *children* up to a maximum of \$20,000.

Section B4 - Post-hospital accommodation

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when *you* leave hospital and ends when *your* treating doctor deems *you* are fit to resume *your trip*, or after 5 days, whichever occurs first, under the International or Annual Multi Trip Travel Plans.

What is covered?

We will cover *you* if *you* are hospitalised overseas for more than 48 hours because of an illness or *injury* which first happened while *you* were outside Australia on *your trip*, and *you* need accommodation to recover from *your* illness or *injury* after *you* leave hospital. Before we will pay this *you* must give *us* a written recommendation from *your* treating doctor and *you* must have *our* consent.

What is not covered?

1. We will not pay for post-hospitalisation accommodation expenses when *you* have also made a claim for cancelled accommodation expenses covering the same period of time.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

We will pay per adult, including accompanying *child* or *children* the daily amount of \$100 up to a maximum of \$500.

Section B5 - Dental expenses due to sudden and acute pain

When does the cover begin and end?

The cover under this benefit for the International and Essentials Travel Plans begins when *you* leave on *your trip* and ends when *you* return to Australia or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to *you* and ends at the completion of any *trip* or when the *period of insurance* ends, whichever happens first.

The cover under this benefit for the Australian Travel Plan when *you* are cruising in Australian waters, begins from the time the Certificate of Insurance is issued to *you* and ends when *you* return to Australia or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for dental treatment expenses *you* incur overseas under the International, Essentials and Annual Multi Trip Travel Plans or onboard a cruise ship within Australian waters under the Australian and Annual Multi Trip Travel Plans to relieve sudden and acute pain. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this *you* must give *us* written certification from *your* treating dentist that treatment is necessary to alleviate *your* pain. Any treatment *you* receive must be given by a dentist or oral surgeon who is registered to practice in the country where *you* receive treatment.

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses *you* incur in Australia under the International and Annual Multi Trip Travel Plans. Dental expenses incurred onboard a cruise ship within Australian waters will be covered under the Australian or Annual Multi Trip Travel Plans.
3. There is no cover for any dental treatment *you* require under the Inbound Travel Plan.
4. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$1,000.

Section C - Evacuation and repatriation

Am I covered under Section C?

Section C is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	All Sections
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	Section C1
Inbound Travel Plan	All Sections
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	Section C2

You must read Section C together with the General Exclusions as these may affect *your* cover.

Section C1 - Medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Inbound, Annual Multi Trip and Australian Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia*, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *you* have to interrupt *your trip* after it has begun because *you* have suffered an illness or *injury* while *you* are on *your trip*, and in *our* opinion *you* need to be evacuated or *repatriated*. We will pay expenses which we believe are reasonable and necessary to bring *you* back to *your home in Australia*, or to *your* usual country of residence under the Inbound Travel Plan, or to another destination of *our* choice. Before we will pay this *you* must give *us* written certification from *your* treating doctor that *your* evacuation or *repatriation* is necessary and that *you* cannot continue *your trip*. The decision to evacuate or *repatriate* *you* is *ours*, and we will not pay for any evacuation or *repatriation* expenses unless it is medically justified and *you* have received *our* consent. Based on the advice of *your* treating doctor we will either;

- return *you* to *your home in Australia* or *your* usual country of residence under the Inbound Travel Plan with a medical attendant; or
- pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or relative to fly to, remain with and escort *you* in place of a medical attendant; or
- return *you* to *your home in Australia* without an attendant.

Under the International, Australian and Annual Multi Trip Travel Plans, we will also pay *you* for necessary home services provided by a registered home services business, up to a maximum of \$500 per adult, including accompanying *child or children*, if *you* have been *repatriated to your home in Australia* by *us* during *your trip* and *your illness or injury* restricts *your* ability to perform these duties. *You* must have *our* consent before *you* incur any costs for home services.

What is not covered?

1. We will not cover *you* if *you* evacuate or *repatriate* when it is not medically necessary or without *our* consent.
2. We will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home in Australia*, or *your* usual country of residence under the Inbound Travel Plan.
3. For *repatriation*, we will not pay more than the cost of *repatriation to your home in Australia* or *your* usual country of residence under the Inbound Travel Plan.
4. There is no cover under this benefit because of an illness or *injury*, the signs and symptoms of which *you* first became aware of before *you* went on *your trip*.
5. Any additional costs for travel *you* undertake that is not at the fare class that *you* originally chose, unless it is medically justified, based on the written recommendation from *your* treating doctor and *you* have *our* consent.
6. If *you* do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.
7. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit, is the *applicable limit* set out in the section in the Schedule of benefits which relates to the travel plan *you* have chosen.

Section C2 - Non-medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit for the International, Inbound, Australian, Australian Cancellation And Additional Expenses and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or *your* usual country of residence under the Inbound Travel Plan or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *you* have to interrupt *your trip* after it has begun because of one of the events listed in "What are the events that will be covered under Section A?", while *you* are on *your trip*, and in *our* opinion *you* need to be evacuated or *repatriated*.

We will pay expenses which we believe are reasonable and necessary to bring *you* back to *your home in Australia*, or to *your* usual country of residence under the Inbound Travel Plan, or to another destination of *our* choice.

The decision to evacuate or *repatriate you* is *ours*, and we will not pay for any evacuation or *repatriation* expenses unless *you* have received *our* prior consent.

What is not covered?

1. We will not cover *you* if *you* evacuate or *repatriate* without *our* consent.
2. We will not pay for any expenses *you* incur to resume *your trip* after *you* have returned to *your home in Australia* . or *your* usual country of residence under the Inbound Travel Plan.
3. For *repatriation*, we will not pay more than the cost of *repatriation to your home in Australia* or *your* usual country of residence under the Inbound Travel Plan.
4. Any additional travel *you* undertake must be at the fare class that *you* originally chose unless *you* have *our* consent.
5. If *you* do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay *you* the cost of an economy class airfare at the *carrier's* regular published rates for the return journey.
6. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit, is the *applicable limit* set out in the section in the Schedule of benefits which relates to the travel plan *you* have chosen.

Section D - Extra travel cover

Am I covered under Section D?

Section D is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	Sections D1 - D3 D5 - D9
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	Section D1
Inbound Travel Plan	Section D1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections D1, D3, D4 and D6 - D9
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section D together with the General exclusions, as these may affect *your* cover.

Section D1 - Travel delay

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Inbound, and Australian Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia*, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *your* scheduled public transport from or within *Australia* or overseas in respect of any individual leg of *your* trip is delayed for at least 6 hours for a reason outside *your* control, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?

- Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay under this benefit, is the *applicable limit* which is the total of:

- the reasonable cost of rearranging *your* travel arrangements, including additional accommodation and travel arrangements to resume *your* pre-paid arrangements; and
- up to a maximum of \$250 per day for the International and Annual Multi Trip Travel Plans \$200 per day for the Essentials Travel Plan and the Inbound Travel Plan and \$75 for Australian Travel Plan for the cost of reasonable additional accommodation and \$50 for meals.

Section D2 - Airfare compensation

When does the cover begin and end?

The cover under this benefit for the International or Annual Multi Trip Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if, because of an *injury* occurring during *your* trip that happens after *your* departure from *Australia*, the *carrier* requires *you* to be brought back to *Australia* with a medical attendant. However, *We* will only do so if either:

- there are more than 5 days of the *trip*, or 25% of the length, whichever is the greater, remaining; or
- you* have been confined to hospital overseas for more than 25% of the *trip*.

What is not covered?

- Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child* or *children* under this benefit is the cost of *your* original air ticket (less any refund that is due to *you*), up to a maximum of \$3,000.

Section D3 - Missed connection - special events

When does the cover begin and end?

The cover under this benefit for the International, Annual Multi Trip and Australian Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *your* trip is interrupted by an event that is not anticipated, is unexpected, and outside of *your* control, and *you* are unable to arrive at *your* destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, 25th or 50th Wedding Anniversary, concert or ticketed sporting event which cannot be delayed as a consequence of *your* late arrival. *We* will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

What is not covered?

- Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child* or *children* under this benefit is \$2,500 on the International Travel Plan, \$4,000 on the Annual Multi Trip Travel Plan and \$2,000 on the Australian Travel Plan.

Section D4 - Missed connection - Flight Delay within Australia

When does the cover begin and end?

The cover under this benefit for the Australian Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if *your trip* is interrupted because *you* miss *your* onward connection within Australia due to the late arrival of *your* flight caused by circumstances outside of *your* control, for the reasonable additional costs of using alternative transport to continue to *your* intended destination within Australia. However, cover only applies where the missed onward connection is booked with at least 90 minutes published connecting time.

What is not covered?

1. We will not pay for losses for a missed connection where *your* original booked connection time was under 90 minutes.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$2,000.

Section D5 - Resumption of trip

This benefit is in place of, and not in addition to, any benefit payable under Section A1 "Cancellation or holiday deferment costs".

When does the cover begin and end?

The cover under this benefit for the International and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

There is no cover under this policy for any period of time *you* are in Australia. The policy will recommence when *you* leave Australia to resume *your trip*.

What is covered?

We will cover *you* if *you* have to return to Australia because of the hospitalisation or death of a *relative* in Australia during *your trip* as a direct result of sudden serious illness or serious *injury*. We will pay *you* for the transport costs *you* have paid to resume *your* original *trip* so *you* can use any pre-paid travel, accommodation or tours.

However, we will only do so if:

- *you* obtain *our* consent for the resumption of *your trip*, and
- *you* have more than 25% of *your trip* remaining, and
- *your* return overseas occurs prior to the original expiry date of *your* cover for *your* original *trip*, and

- no claim due to the same event is made under any other section of this policy.

What is not covered?

1. We will pay no more than the cancellation costs that would have been incurred on those pre-paid arrangements had *you* not resumed *your* journey.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit is \$3,000 on the International Travel Plan and \$2,500 on the Annual Multi Trip Travel Plan.

Section D6 - Withdrawal of services

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if all electrical and water facilities in *your* room, or waiter service at meals, or kitchen services where no food is served, or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre-paid accommodation that *you* are staying at during *your trip*. These services must be withdrawn for 48 hours continuously and *you* must have written confirmation of *your* claim from the accommodation manager.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit is up to \$50 for each completed 24 hour period up to a maximum \$500 on the International and Annual Multi Trip Travel Plans and \$250 on the Australian Travel Plan.

Section D7 - Hijacking

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if the *scheduled public transport* on which *you* are travelling is hijacked during *your trip* and *you* subsequently want to cancel *your trip* and return to *your home in Australia*. We will pay *you* for *your* reasonable additional travel expenses and the cost of pre-paid travel arrangements that *you* do not use, less any refunds due to *you*.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The benefit under this section is unlimited.

Section D8 - Emergency accommodation due to terrorism

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* after *your trip* has begun for expenses *you* incur for necessary emergency accommodation if *your trip* is interrupted due to a *terrorist act*.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit is a daily benefit of \$300 up to a maximum of \$3,000.

Section D9 - Home and contents insurance excess

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the home and contents insurance excess if *your* usual place of residence in Australia is damaged or burgled during *your trip* and *you* make a claim against *your* home and contents insurance.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$500.

Section D10 - Alternative staff

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Annual Multi Trip Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the reasonable travel and accommodation costs for a replacement employee to complete the assignment for which *you* were originally sent, if, as a result of illness, *injury* or death, where a claim is accepted under Section A1 "Cancellation or holiday deferment costs" and B1 "Medical and dental expenses" of the policy, the treating doctor deems it necessary that *you* return to Australia. We will only cover a replacement employee after they apply for cover and cover is approved by *us* prior to their departure. If approved, the replacement employee will be covered as if they were the person named in the Certificate of Insurance.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is up to \$5,000.

Section E - Rental vehicle expenses

Am I covered under Section E?

Section E is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	All Sections
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	No Cover
Inbound Travel Plan	Section E1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section E together with the General exclusions, as these may affect *your* cover.

Section E1 - Rental vehicle insurance excess

When does the cover begin and end?

The cover under this benefit for the International, Inbound, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or or *your* usual country of residence under the Inbound Travel Plan, when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the *rental vehicle* insurance excess, or the cost of repairing the vehicle, whichever is lower, if

- *you* rent a vehicle from a rental company;
- it is damaged by accident, storm, fire or theft; and
- *you* are a nominated driver on the *Rental Vehicle Agreement*.

For this benefit to apply, the *rental vehicle* must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?

1. This cover is not in place of *rental vehicle* insurance and only provides cover for the excess component up to the *applicable limit*.
2. Any cover for *your* liability resulting out of *your* use of a mechanically propelled vehicle (eg. motor vehicle or motor cycle).
3. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit, is the amount set out in that section of the Schedule of benefits which relates to the travel plan *you* have chosen.

Section E2 - Return of rental vehicle

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay towards the cost of returning *your rental vehicle* to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy *you* are unable to do so during *your trip*.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit is \$750 International and Australian Travel Plans and \$500 Annual Multi Trip Travel Plan.



Section F - Luggage and personal effects

Am I covered under Section F?

Section F is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	Sections F1 - F6
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	Sections F1, F2 and F5
Inbound Travel Plan	Sections F1, F2 and F5
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections F1, F2 and F4 - F6
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section F together with the General exclusions, as these may affect *your* cover.

Section F1 - Luggage and personal effects

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Inbound and Annual Multi Trip Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia*, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for each of the following:

1. accidental loss, theft of, or damage to, *your* luggage or personal effects including things *you* buy during the *trip*, while they are accompanying *you* during *your* *trip*.
2. loss of, or damage to, dentures or dental prostheses whilst not on *your* person during *your* *trip*.
3. the cost of medical consultation fees *you* incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
4. theft of, or damage to, *your* luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.
5. theft of, or damage to, *your* luggage or personal effects while they are left in a locked storage facility and there is forced entry into the facility.

In the event of a claim under this section we will reinstate the applicable limit for an event that arises from any other set of circumstances.

What is not covered?

There is no cover under Section F1 for any of the following:

1. accidental loss or damage to or theft of:
 - (a) cash, bank or currency notes, cheques or negotiable instruments other than allowed for under Section F3 “Stolen Cash”;
 - (b) fragile or brittle items (eg. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (c) damage to computer screens at any time, computer software or applications;
 - (d) luggage or personal effects that are being transported independently of *you*;
 - (e) property that *you* leave *unattended* or that occurs because *you* do not take reasonable care to protect it;
 - (f) luggage or personal effects for which *you* are entitled to compensation from the *carrier*;
 - (g) *personal computer*, communication or photographic equipment, *electronic equipment*, jewellery or watches left *unattended* by *you* in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
 - (h) luggage or personal effects left *unattended* by *you* during non daylight hours in a motor vehicle or a motor home for any length of time;
 - (i) luggage or personal effects left *unattended* by *you* in a tent or caravan for any length of time;
 - (j) *personal computer*, communication or photographic equipment, *electronic equipment*, jewellery or watches checked in as luggage;
 - (k) trade items, trade samples or *your* tools of trade or profession other than as allowed for under Section F7 “Business Documents And Equipment Hire”;
 - (l) gold or precious metals, precious unset or uncut gemstones;
 - (m) watercraft of any type;
 - (n) sporting equipment whilst in use; or
 - (o) *snow sports* equipment without payment of the additional *premium*. Not applicable to Australian Travel Plan or for travel to New Zealand where cover is automatically provided.
 - (p) luggage or personal effects that have been left in a locked storage facility for greater than 48 hours.
2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
3. mechanical or electrical breakdown, or malfunction repair costs.
4. any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit, is the *applicable limit* set out in that section of the Schedule of benefits which relates to the travel plan *you* have chosen. *We* will not pay more than the original price *you* paid for an item, even if the *applicable limit* set out in the Schedule of benefits is higher.

We will choose between:

- repairing or replacing *your* items to a condition no better than their condition at the time of loss, damage or theft; or
- paying *you* their value in cash, taking into account an allowance for age, wear and tear. The way in which *we* depreciate is set out in the Depreciation Schedule under Section K “Making a Claim” on page 79.

The limits in total, for a camera, video camera or *personal computer*, set of golf clubs, watches, jewellery and for any other item are set out in the Schedule of benefits and depends on the travel plan *you* have chosen unless *you* have separately insured an item under Specified item cover. A pair or related set of items - for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant - are only one item for this purpose unless each individual item has been separately insured under Specified item cover.

Specified item cover - If *you* have separately insured an item under Specified item cover, depreciation does not apply. *You* must have a receipt or valuation (less than 12 months old) for any item *you* specify. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.

Section F2 - Emergency luggage

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Inbound and Annual Multi Trip Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia*, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if *your* accompanied luggage is delayed, misdirected or temporarily misplaced by the *carrier* for a period in excess of 10 hours during *your* trip. If *your* luggage is not recovered, the amount paid by *us* for the loss will be reduced by the total of any amounts paid for under this section.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.
2. Any cover for purchase of jewellery, perfume, fragrances or alcohol.
3. This benefit does not apply on the leg of *your* trip that returns *you* to *your* home in *Australia* or *your* usual country of residence under the Inbound Travel Plan

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit, is the *applicable limit* set out in the section in the Schedule of benefits which relates to the travel plan *you* have chosen.

If after 72 hours *your* accompanied luggage is still missing, the *applicable limit* for this benefit are doubled.

Section F3 - Stolen cash

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International and Annual Multi Trip Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the loss of cash that was either carried on *your* person at the time of loss or secured in a locked safe, provided that *you* reported the loss to the police within 12 hours of becoming aware of the loss and obtained a written police report.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child or children* under this benefit is \$250.

Section F4 - Replacement golf and surf equipment

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

If *your* golf or surf equipment is accidentally lost, delayed or damaged during *your trip* we will pay for the cost of hiring replacement golf or surf equipment.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit is \$200.

Section F5 - Replacement passports and travel documents

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Inbound and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you return to your home in Australia, or your usual country of residence* under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for the cost of reissuing or replacing *your* travel or personal documents, drivers licence, travellers' cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during *your trip*.

We will also cover the reasonable cost of *you* travelling to the nearest location where the documents can be replaced. *You* must comply with any conditions of the issuing body of the travel documents, travellers' cheques, passport, or debit or credit cards.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit is \$3,000 on the International Travel Plan, \$2,000 on the Inbound, Annual Multi Trip and Australian Travel Plans, and \$1,000 on the Essentials Travel Plan.

Section F6 - Fraudulent use of credit or debit cards

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the fraudulent use of *your* credit or debit card if it was accidentally lost or stolen during *your trip*. *You* must comply with any conditions of the issuing body of the credit or debit card.

What is not covered?

1. There is no cover under this benefit if the credit or debit cards are fraudulently used by *you, your relative* or a travelling companion.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay is \$3,000 per adult, including accompanying *child* or *children*.

Section F7 - Business documents and equipment hire

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Annual Multi Trip Travel Plan begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for the reasonable cost of replacing documents, samples, tools of trade necessary to fulfil *your* professional commitments or storage media for electronic data which may have been accidentally damaged, destroyed or lost whilst in *your* control or possession. We will pay the value of any documents, as stationery combined with legal and labour expenses incurred in replacing them and not the commercial value to *you*.

If *your* business equipment is stolen, lost, damaged or delayed for more than 24 hours during the *trip* We will pay *you* the reasonable cost of hiring replacement equipment.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit is \$2,000.

Section G - Death expenses, permanent disability and loss of income

No excess applies to claims under this section.

Am I covered under Section G?

Section G is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	All Sections
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	No Cover
Inbound Travel Plan	Sections G1 and G2
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections G1 and G2
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section G together with the General exclusions, as these may affect *your* cover.

Section G1 - Accidental death

When does the cover begin and end?

The cover under this benefit for the International, Inbound, Australian and Annual Multi Trip Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia*, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *your* Estate if during *your* trip:

- *you* suffer an *injury* which results in *your* death within 12 months of the *injury* being sustained; or
- *you* disappear because *your* means of transport disappeared, sank or was wrecked, and *your* body has still not been found 12 months after *your* disappearance.

What is not covered?

1. There is no cover if *your* death is due to an illness or *your* suicide.
2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult will be \$25,000 for the International or Annual Multi Trip Travel Plans, \$15,000 for Inbound Travel Plan and \$10,000 for the Australian Travel Plan. Cover for each accompanying *dependant child or children* is limited to a total amount of \$1,000.

Section G2 - Funeral expenses overseas or repatriation of remains

When does the cover begin and end?

The cover under this benefit for the International, Inbound, Annual Multi Trip and Australian Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia*, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for expenses for *your* burial or cremation overseas or the transporting of *your* remains to a funeral home in *Australia* if *you* die during the *trip*.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit is \$25,000 on the International and Annual Multi Trip Travel Plans, \$5,000 on the Australian Travel Plan and \$6,000 on the Inbound Travel Plan.

Section G3 - Funeral expenses within Australia

When does the cover begin and end?

The cover under this benefit for the International or Annual Multi Trip Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in *Australia*, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay for funeral expenses incurred within Australia if during *your* trip *you* suffer an *injury* which results in *your* death.

What is not covered?

1. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult will be \$5,000 for the International and Annual Multi Trip Travel Plans. There is no cover for any accompanying *child or children*, spouse or defacto partner.

Section G4 - Total permanent disability

When does the cover begin and end?

The cover under this benefit for the International and the Annual Multi Trip Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in Australia, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* if during *your* trip *you* suffer an *injury* and as a result of that *injury* *you* suffer *total permanent disability* within 12 months of sustaining the *injury*.

What is not covered?

- 1. There is no cover if *you* suffer *total permanent disability* as a result of illness or disease.
- 2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* is \$12,500 on the International Travel Plan, or \$25,000 on the Annual Multi Trip Travel Plan.

Section G5 - Loss of income

When does the cover begin and end?

The cover under the International or Annual Multi Trip Travel Plan begins from the time *you* leave Australia on *your* trip and ends 6 months from the first day in respect of which compensation is paid or when *you* are fit to resume *your* employment, whichever happens first.

What is covered?

We will cover *you* if due to an *injury* *you* suffer during *your* trip, and on the advice of *your* treating doctor, *you* are unable to return to *your* usual place of employment or take up an offer of employment in Australia. This benefit is only payable if *you* are unable to resume or begin *your* employment within 30 days of the *injury*. Before we make any payment we will contact Centrelink or similar bodies to confirm any payments that must be deducted from any payment we make.

What is not covered?

- 1. We will not pay *you* in respect of the first 30 days after *you* originally planned to resume work in Australia.
- 2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child* or *children* under this benefit is up to \$1,666 per month for a period of 6 months.

Section H - Personal liability and legal expenses

Am I covered under Section H?

Section H is divided into different benefits which apply depending on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	All Sections
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	Section H1
Inbound Travel Plan	Section H1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections H1
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section H together with the General exclusions, as these may affect *your* cover.

Section H1 - Personal liability

When does the cover begin and end?

The cover under this benefit for the International, Essentials, Inbound and Annual Multi Trip Travel Plans begins when *you* leave on *your* trip and ends when *you* return to *your* home in Australia, or *your* usual country of residence under the Inbound Travel Plan, or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *you* for *your* legal liability to pay damages or compensation because *your* negligence during the *trip* causes:

- (a) *injury* to a person who is not a member of *your* family or *travelling party*; or
- (b) loss or damage to property that is not owned by *you* or a member of *your* family or *travelling party*, or which is not in *your* or their custody or control.

We will also pay *your* legal costs in relation to that liability, but only if *you* get *our* consent before *you* take or are involved in any legal action.

What is not covered?

- 1. There is no cover for any liability:
 - (a) arising out of *your* trade, business or profession; or
 - (b) for *injury* to an employee arising out of, or in the course of, their employment by *you*; or
 - (c) arising out of *your* unlawful, wilful or malicious act; or
 - (d) arising out of *your* ownership, possession or use (including as a passenger) of a mechanically propelled vehicle, for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or
 - (e) arising out of *you* passing on an illness or disease to another person.

- 2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit, is the *applicable limit* set out in that section of the Schedule of benefits which relates to the travel plan *you* have chosen. The *applicable limit* is a combined total for *your* liability and *your* costs.

Section H2 - Legal expenses

When does the cover begin and end?

The cover under this benefit under the International and Annual Multi Trip Travel Plans begins from the time *you* leave on *your trip* and ends when *you* return to *your home in Australia* or the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for legal costs and expenses incurred in pursuit of compensation and/or damages arising from, or out of personal *injury* or *your* death occurring during the *trip*.

Before we will cover *you* for any legal costs and expenses under this benefit *you* or *your* Estate must obtain *our* express consent in writing and we will have complete control over the selection and appointment of *your* lawyers and the conduct of the proceedings.

What is not covered?

- 1. There is no cover for:
 - (a) any claims against a travel agent, tour operator, accommodation provider or *carrier* involved in the arrangement or provision of *your* travel or accommodation;
 - (b) any legal expenses incurred without *our* written consent;
 - (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim;
 - (d) any claim in which we consider that no benefit would be achieved in pursuing such claim; or
 - (e) any claim against any insurance company.
- 2. Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit, is the *applicable limit* set out in that section of the Schedule of benefits which relates to the travel plan *you* have chosen.

Section I - Financial default

Am I covered under Section I?

Cover under Section I depends on the travel plan *you* have chosen. This plan appears on *your* Certificate of Insurance.

International Travel Plan	All Sections
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	No Cover
Inbound Travel Plan	No Cover
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section I together with the General exclusions, as these may affect *your* cover.

When does the cover begin and end?

The cover under this benefit begins from the time of issue of the Certificate of Insurance and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for the cost of rearranging *your trip* if it is cancelled due to the *financial default* of the scheduled serviced airlines, hotels, resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators. We will also cover *you* for *your* travel agent's cancellation fees which *you* incur because of any of these financial defaults. Any *financial default* must have occurred after *you* took out *your* policy.

What is not covered?

- 1. There is no cover under this benefit for the *financial default* of *your* travel agent.

What is the most we will pay?

The most we will pay per adult, including accompanying *child or children* under this benefit, is the *applicable limit* set out in that section of the Schedule of benefits which relates to the travel plan *you* have chosen.

Section J - Snow sports cover

No excess applies to claims under this section.

Am I covered under Section J?

Section J only applies if *you* have purchased the International or Annual Multi Trip Travel Plans and paid the additional *premium* to cover *snow sports* unless *you* are travelling within Australia or to New Zealand where *you* are automatically covered. This option and the travel plan *you* have selected will appear on *your* Certificate of Insurance.

International Travel Plan	All Sections
Deposit Protection Travel Plan	No Cover
Essentials Travel Plan	No Cover
Inbound Travel Plan	No Cover
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section J together with the General exclusions, as these may affect *your* cover.

Section J1 - Ski lift passes

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will cover *you* for non-refundable, pre-paid ski lift passes or ski equipment hire or tuition fees that cannot be used due to *your* illness or *injury* sustained during *your trip*.

What is not covered?

- Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child* or *children* under this benefit, is \$300.

Section J2 - Ski run closure

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *you* if *you* are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during *your trip*, because of insufficient snow, too much snow or high winds causes a total closure of the lift system.

What is not covered?

- We* will not cover *you* for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level. *We* will not cover *you* for claims that arise due to insufficient snow in Northern Hemisphere ski resorts outside the period 15 December to 31 March, or in Southern Hemisphere ski resorts outside the period 1 July to 30 September.
- Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child* or *children* under this benefit is \$100 per day up to a maximum of \$500.

Section J3 - Hire replacement snow equipment

When does the cover begin and end?

The cover under this benefit begins when *you* leave on *your trip* and ends when *you* return to *your home in Australia* or when the *period of insurance* ends, whichever happens first.

What is covered?

We will pay *you* the reasonable cost of the hiring replacement equipment if *your* snow skiing equipment is lost, delayed or damaged during the *trip*.

What is not covered?

- Any cover where *you* have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most *we* will pay per adult, including accompanying *child* or *children* under this benefit is \$300.

Section K - Making a claim

You must do everything reasonable to prevent a loss from occurring or, when a loss has occurred, from making the loss worse. In the event of a claim *you* must:

- (a) notify *us* promptly of a claim and complete a Claim Form;
- (b) give *us* any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that *we* reasonably ask for. This will be at *your* expense;
- (c) forward immediately any letters or documents *you* receive from anyone else relating to a potential claim;
- (d) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation in respect of an event that may result in a claim under this policy, without *our* consent;
- (e) in the event of a claim caused by any medical condition, obtain evidence from the treating doctor as soon as *you* are aware of signs or symptoms of the condition;
- (f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and
- (g) report any loss or damage to *your* accompanying luggage in writing to the *carrier* within 3 days and send to *us* a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.
 - *we* may, at *our* expense, take proceedings in *your* name to recover compensation or enforce an indemnity against someone else in respect of a loss covered by this insurance in accordance with the law.
 - *we* may refuse to pay a claim under this policy if *you* do not comply with any condition of this policy.
 - *we* may refuse to pay all or part of a claim if *your* claim is fraudulent.
 - if anyone else is legally responsible for *your* illness, *injury* or death *we* may seek compensation from them to recover any costs *we* have paid or seek reimbursement from *you* if *you* receive any payment from any other source for these expenses.

Proof of loss

If *you* make a claim under *your* policy *we* will ask *you* for evidence of the circumstances which gave rise to the claim and proof that *you* have suffered a loss. If *you* are claiming for loss of, or damage to any item *we* will ask *you* to provide:

- proof that *you* owned the item; and
- proof of its value and age.

Therefore *you* should keep all relevant receipts, accounts, valuations and police or medical reports. *We* will not pay any claim when the only proof of ownership is:

- a photograph; or
- a photocopy of any documentation; or
- a copy of the user’s manual downloaded from the internet unless *you* also submit a Statutory Declaration.

If *you* cannot provide the evidence or proof that *we* ask for *we* may not pay *you*.

Paying the claim

1. An excess may apply to a claim *you* make under this policy. The amount of the excess is shown on *your* Certificate of Insurance. This excess will apply to each event that results in a claim. Where applicable *we* will deduct the excess from any payment *we* make to *you*. This excess will be reimbursed to *you* if *we* successfully recover an amount exceeding the amount of the excess.
2. Claims will be paid to *you* or *your* personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. *We* will not pay more than *your* actual loss.
3. *You* must tell *us* if *you* are entitled to claim an input tax credit at the time of making the claim. If *you* do not provide *us* with this information *we* may deduct up to 1/11th of the amount otherwise payable in settlement of *your* claim.
4. If *we* agree to pay a claim under *your* policy, this policy covers GST inclusive costs (up to the relevant travel plan limit). However, *we* will reduce any claim payment by any input tax credit *you* are or would be entitled to for the repair or replacement of insured property or for other things covered by the policy.
5. At the time *you* make a claim *you* must tell *us* if *your* entitlement to an input tax credit which *you* have told *us*:
 - (a) is incorrect; or
 - (b) changes from what *you* have told *us*, when *you* extend or vary *your* policy.

Depreciation

The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, <i>electronic equipment</i> , ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.

Items not listed above will also be subject to depreciation at *our* reasonable discretion.

Claims Lodgement

To lodge *your* online claim go to <https://travel.qbe.com/qbe/claims>. To help us speed up the processing of *your* claim, follow the instructions and provide all requested documentation to support *your* claim.

Alternatively, *you* can contact us for a claim form on 1300 555 017 and send *your* claim form and supporting documentation to:

QBE Travel Insurance
PO Box 12090, Melbourne VIC 8006
Claims Enquiries: 1300 555 017 or (03) 8523 2777
Email: travel.claims@qbe.com

Claims service standard

Our claims service standard is to settle *your* claims within 10 working days upon the receipt of a completed Claim Form and all necessary supporting information. If more information is required we will contact *you* within 10 working days.

Contact details within Australia

QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFS Licence No 239545 is the insurer of this product.

Customer Service

Phone: 1300 555 017
Fax (03) 8523 2977
Email travel.service@qbe.com

Claims

Phone: 1300 555 017
Fax (03) 8523 2723
Email travel.claims@qbe.com

Medical Services

Phone: 1300 555 017 (Pre Sales)
(03) 8523 2743 (Medical Appraisal Enquiries)
Fax (03) 8523 2961

QBE Assist

Phone: (03) 8523 2800 (within Australia)
1300 555 019
Fax (03) 8523 2815

If overseas please refer to page 14.

Email qbeassist@qbe.com



Contact details

QBE Insurance (Australia) Limited
ABN 78 003 191 035, AFS Licence No 239545
is the insurer of this product.

Customer Service

Phone: 1300 555 017 (within Australia)
Phone: 61 3 8523 2777 (outside of Australia)
Fax (03) 8523 2977
Email travel.service@qbe.com

Claims

Phone: 1300 555 017 (within Australia)
Phone: 61 3 8523 2777 (outside of Australia)
Fax (03) 8523 2723
Email travel.claims@qbe.com

Medical Underwriting

Phone: 1300 555 017 (within Australia)
Phone: 61 3 8523 2777 (outside of Australia)
Fax (03) 8523 2961
Email travel.emc@qbe.com

QBE Assist

Phone: 1300 555 019 (within Australia)
Phone: 61 3 8523 2800 (outside of Australia)
Fax (03) 8523 2815
Email qbeassist@qbe.com

Certificate of Insurance Number

OUR AUTHORISED REPRESENTATIVE WILL
BE PLEASED TO ISSUE YOUR POLICY



Part of the Orient Express Travel Group

MELBOURNE | SYDNEY | BRISBANE | ADELAIDE | PERTH
A Division of Orient Express Travel Group Pty Ltd ABN22 137 526 599 LIC: 32887

Travel Plan Selected

International

Deposit Protection

Essentials

Inbound

Annual Multi Trip

Australian

Australian Cancellation And Additional Expenses

For International, Deposit Protection, Essentials, Australian and Australian Cancellation And Additional Expenses Travel Plans.

Departure Date

Return Date

/ /

/ /

1. International Travel Plan only

Are you spending more than 72 hours in the USA, South or Central America or Antarctica? ☐ Yes ☐ No

What is the country or region you will be spending the majority of the trip?

Excess Selected \$

Ask our representative for excess options.

Go To 6

2. Essentials Travel Plan only

Are you spending more than 72 hours in the USA, Canada or Antarctica? ☐ Yes ☐ No

What is the country or region you will be spending the majority of the trip?

Go To 6

3. Inbound Travel Plan only

Departure Date

Return Date

Arrival Date into Australia

/ /

/ /

/ /

Your home country

Go To 6

4. Annual Multi Trip Travel Plan only

☐ Region A - Worldwide including USA, South or Central America or Antarctica.

☐ Region B - Worldwide excluding USA, South or Central America or Antarctica if more than 72 hours of any one trip is to these destinations.

Excess Selected \$

Ask our representative for excess options.

Period of Insurance is one year from the nominated "Commencement Date"

Commencement Date

/ /

Go To 6

5. Australian Cancellation And Additional Expenses Travel Plan only

\$1,000 ☐ \$2,000 ☐

No. of Fare Paying Passengers

Go To 6

6. Personal details

First adult

Title

Given Name

Surname

Date Of Birth

/ /

Are you a resident of Australia?

☐ Yes

☐ No

Second adult

Title

Given Name

Surname

Date Of Birth

/ /

Are you a resident of Australia?

☐ Yes

☐ No

No. of Accompanying Children.

See definition of Child or Children in the Policy wording.

Child/Children:

Title

Full Name

Date Of Birth

1.

/ /

2.

/ /

3.

/ /

4.

/ /

Address

City/Suburb

State

Postcode

Phone No.

Email

Qantas Frequent Flyer membership number

If applicable, Qantas Frequent Flyer points will be earned by the first adult only. Ensure the Qantas Frequent Flyer No. is in their name.

Go To 7

7. Existing medical condition(s) and age limits

Are you applying for an International Travel Plan and have a High Risk existing medical condition, or require cover for any other existing medical condition, or are 70 years or over?

☐ Yes ☐ No

Refer to Existing Medical Condition on page 6 and Age Limits on page 19.

Are you applying for an Annual Multi Trip Travel Plan and have a High Risk existing medical condition, or require cover for any other existing medical condition?

☐ Yes ☐ No

Refer to Existing Medical Condition on page 6.

Are you applying for an Australian Travel Plan and require cover for an existing medical condition?

☐ Yes ☐ No

Refer to Existing Medical Condition on page 6.

Go To 8

8. Are you applying for cover for:

Existing medical conditions of a Non Travelling Relative or Business Partner?

☐ Yes ☐ No

Refer to page 9. Only available to Australian Residents on the International, Annual Multi Trip and Australian Travel Plans.

Snow sports cover?

☐ Yes ☐ No

Refer to pages 18 and 26. Only available on the International and Annual Multi Trip Travel Plans. Not applicable to Australian Travel Plans or if you are travelling to New Zealand.

Additional rental vehicle insurance excess?

Refer to pages 18, 26 and 30.

☐ Yes ☐ No

Additional cover required \$

Only available on International, Annual Multi Trip and Australian Travel Plans.

Specified items cover?

☐ Yes ☐ No

Refer to pages 18, 26 and 30. Only available on International, Annual Multi Trip and Australian Travel Plans.

Complete the following section for any Specified item cover required.

Description including brand model & age	Value
1.	\$
2.	\$
Total sum insured \$ x 3%	Amount \$

Do you have a receipt or valuation less than 12 months old?

This will be needed in the event of a claim. ☐ Yes ☐ No

Go To 9

9. Total premium \$

Application form continued overleaf

Go To 10

10. Please read, complete, sign and return to our representative. To be kept secure by our representative.

Have you or any other person with an interest in this insurance:

- 1) been refused travel insurance or had any special terms imposed? ☐ Yes ☐ No
- 2) Are you undergoing or have you within the past 12 months undergone or been referred for any tests or investigations into any undiagnosed or suspected medical condition? ☐ Yes ☐ No

If Yes to question 2 please complete the relevant section of the Travellers Medical Appraisal Form and submit to us with this application form, via our representative. If Yes to question 1, please provide full details below. These responses must be individually authorised by QBE Insurance prior to the issue of the Certificate of Insurance. Attach a separate sheet if required.

I/We are not travelling to obtain medical or surgical advice and/or treatment. I/We understand that there is no cover under this policy for an existing medical condition unless I/ we have applied for cover and acceptance was given in writing. The insured person(s) authorise QBE Insurance or its authorised agent to give or obtain from other insurers or an insurance reference bureau, any information relating to any insurance held or claim made. In the case of a group application for travel insurance I understand that all of the information I have supplied will be confirmed on a schedule that may be issued to all members of the group I am travelling with (limited to acknowledgement only in the case of any accepted existing medical condition). I/We have received a copy of the combined PDS and Policy wording before being offered insurance. I/We have read those documents carefully. I/We have read our Duty of Disclosure, as set out in the PDS. I/We agree to abide by the terms and conditions of the policy and all the above information is correct.

 **YOUR APPLICATION FOR INSURANCE
REQUIRES YOUR SIGNATURE HERE**

Signature

Date

	/	/
--	---	---

(The signatory must be 18 years of age or over and is authorised to sign on behalf of all named persons.)

Go To 11

11. PAYMENT OPTIONS -

- ☐ Cash
- ☐ Cheque
- ☐ American Express
- ☐ MasterCard
- ☐ Visa
- ☐ Diners Club

(Please ask *us* for details of credit card availability and fees.)

Card number

Expiry date

Amount (\$)

/

Name on credit card

Cover will not commence until *your* application and payment have been accepted.