

# 1 Important Information About This Policy Wording And PDS

Any general advice that may be contained within this Policy Wording and PDS or accompanying material does not take into account Your individual objectives, financial situation or needs. You need to decide if the limits, type and level of cover are appropriate for You.

This document is a PDS and is also Our insurance Policy Wording. This document contains important information required under the Corporations Act 2001 (Cth) (the Act) and has been prepared to assist You in understanding American Express Travel Insurance and making an informed choice about Your insurance requirements. It is up to You to choose the cover You need. It is important that You carefully read and understand this document before making a decision to purchase this Policy.

## **Your Policy documents**

This Policy Wording and PDS is comprised of two contracts. The first contract provides cover for Loss of Deposits and Cancellation Charges under benefit Section 4 pages 16-17. The second contract provides indemnity for the balance of cover (all other benefits including optional extras if applicable) under this Policy Wording and PDS. For the purpose of this Policy Wording and PDS, and all accompanying materials, the two contracts will be referred to and considered as one Policy document. All other provisions apart from the coverage Sections apply to both contracts.

Your Certificate of Insurance also forms part of Your Policy.

Please check Your Policy documents to make sure that all the information in them is correct. Please let Us know straight away if any alterations are needed or if You change Your address or payment details.

Please keep this document, Your Certificate of Insurance and any other documents that We tell You form part of Your Policy in a safe place in case You need to refer to them in the future.

## **Exclusions**

As with all insurance, there are certain exclusions that apply. Some exclusions only apply to certain benefits under the Policy, while other exclusions apply to all claims. You should read the following:

- + General exclusions on pages 29-30 and general conditions on pages 31, which apply to all claims.
- + Each benefit section. The benefit sections include information about what 'We will pay' and exclusions under the heading 'We will not pay'.
- + Pre-Existing Medical Conditions section which lists Medical Conditions where cover may be included (We only cover limited Medical Conditions) and also refers to the exclusion relating to the taking of blood-thinning prescription medication.

To ensure You understand when We will pay for a claim, You should read each section carefully, including each benefit covered under 'We will pay' and exclusions under 'We will not pay' shown on pages 14-28. For example We will not pay under 'Overseas Medical Assistance' page 14 for any claims unless the ski resort is open and there is sufficient snow for normal on piste skiing activities.

## **Before You go**

It's important to check Your Policy from time to time, particularly before You go away to remind yourself of what is and isn't covered. Some things You might consider doing whilst travelling might be dangerous and not covered (for example, jet skiing, bungee jumping or hiring a scooter if You don't have a motorcycle license). You also need to make sure You take care with Your belongings, make sure You keep valuable possessions on You and never leave Your luggage Unattended (for example, in a car overnight or in a hotel lobby). This insurance isn't designed to cover carelessness or high risk activities, so be a sensible and prudent traveller.

## **If You need to make a claim**

If You are admitted to hospital or You anticipate costs covered under this Policy are likely to exceed \$2,000, You must advise Chubb Assistance as soon as practically possible.

For certain types of cover under the Policy, We will require You to provide receipts and other documentary evidence to Us before We pay a claim. You should keep those documents in a safe place.

In relation to (6) above, We will pay or reimburse up to the amount shown in the Summary of Benefit table provided written confirmation of the delay has been obtained from the Transport Provider.

We will also pay or reimburse the additional cost of Your early return to Your Home if Your Home or Business Premises is destroyed by a natural disaster while You are on a Journey.

**We will not pay under Section 5:**

We will not pay any additional hotel accommodation or transport expenses if You have been able to claim under Section 4 Loss of Deposits and Cancellation Charges.

**See also general exclusions on pages 29-30 and general conditions on page 31.**

## **SECTION 6 RESUMPTION OF JOURNEYS OVER 21 DAYS**

**Cover so You can resume Your Journey of 21 days or more.**

This benefit is not available under the Single Trip Basic and Domestic Plans or the Annual Multi-Trip Ultimate Plan (within Australia). Please refer to the Summary of Benefits Table on pages 11-13.

**We will pay under Section 6:**

If, during the Period of Insurance and while on a Journey of more than 21 days, Your Journey is interrupted before the half-way point by Your return Home due to an Accidental Injury, Sickness or Disease or death of a Relative or Business Partner in Australia, We will pay or reimburse Your reasonable additional transport expenses actually and necessarily incurred (less any refund received for Your unused prepaid travel arrangements) for You to resume Your original Journey, up to the maximum amount specified in the Summary of Benefits Table.

If You return Home in the circumstances set out above, cover is suspended while You are in Australia and will recommence once You resume Your Journey, subject to the expiry date of Your Policy for Annual Multi-Trip Policies as shown on Your Certificate of Insurance.

**We will pay under Section 6 provided:**

1. Your Period of Insurance for a Single Trip Policy or Journey for an Annual Multi-Trip Policy was at least twenty-one (21) days in duration; and
2. no greater than 50% of the Period of Insurance for a Single Trip Policy or Journey for an Annual Multi-Trip Policy had elapsed at the time of the onset of the Accidental Injury, Sickness or Disease or death of a Relative or Business Partner; and
3. the resumption of Your Journey occurs prior to:
  - (a) the expiry date of Your Policy, for a Single Trip Policy; or
  - (b) the time Your interrupted Journey would have ended, for an Annual Multi-Trip Policy; and
4. no claim due to the same Event is made under Section 4 Loss of Deposits and Cancellation Charges of this Policy; and
5. the death or Accidental Injury of Your Relative or Business Partner in Australia, if relevant, did not occur prior to the commencement of Your Journey; and
6. the onset of the Sickness or Disease of a Relative or Business Partner in Australia, if relevant, did not occur prior to the commencement of Your Journey and You or a reasonable person in the circumstances would not have been aware of the onset of the Sickness or Disease prior to the commencement of Your Journey.

**See also general exclusions on pages 29-30 and general conditions on page 31.**

## **SECTION 7 SPECIAL EVENTS**

**Cover for alternative transport to get You to specific Events on time.**

This benefit is not available under the Single Trip Basic and Domestic Plans or the Annual Multi-Trip Ultimate Plan (within Australia). Please refer to the Summary of Benefits Table on pages 11-13.

**Relative** means Your Spouse/Partner, parent, parent-in-law, step-parent, child, brother, sister, brother-in-law, sister-in-law, daughter-in-law, son-in-law, half-brother, half-sister, fiancé(e), niece, nephew, uncle, aunt, step-child, great-grandparent, grandparent or grandchild

**Renewal Date** means one (1) year from the Start Date and subsequent anniversaries of that date. This term applies to Annual Multi-Trip Policies only. Renewal will not be offered when You have exceeded the Maximum Age.

**Rental Vehicle** means a rented sedan, campervan, hatchback, station-wagon (including 4WD's) campervan, motorcycle (including scooter) with an engine capacity of less than 200cc or other non-commercial vehicle rented from a licensed motor vehicle rental/hire company for the sole purpose of carrying an Insured Person on public roadways and shall not include any other vehicle or use.

**Sickness or Disease** means a Sickness or Disease which requires immediate treatment by a Doctor and which is not an Accidental Injury.

**Specially Designated List** means names of a person, entities, groups, corporate specified on a list who are subject to trade or economic sanctions or other such similar laws or regulations of the United States of America, Australia, United Nations, European Union or United Kingdom

**Spouse/Partner** means Your husband or wife, de-facto or life partner (including a same sex partner) with whom You have continuously cohabited for a period of three (3) months or more.

**Start Date** means:

- (a) for a Single Trip Policy the date You commence Your Journey; and
- (b) for an Annual Multi-Trip Policy the date You have nominated to be the start date as shown on Your Certificate of Insurance.

**Terminal Illness** means any medical condition, which is likely to result in death & which has been diagnosed by a Doctor prior to purchasing the Policy.

**Terrorism** means activities against persons, organisations or property of any nature:

- (a) that involves the following or preparation for the following:
  - i) use of, or threat of, force or violence; or
  - ii) commission of, or threat of, force or violence; or
  - iii) commission of, or threat of, an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
- (b) when one (1) or both of the following applies:
  - i) the effect is to intimidate or coerce a government of the civilian population or any segment thereof, or to disrupt any segment of the economy; and/or
  - ii) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social or economic objectives or to express (or express opposition to) a philosophy or ideology.

**Transport Provider** means a properly licensed coach operator, airline, shipping line or railway company.

**Travelling Companion** means a person travelling with the Insured Persons on the Journey.

**Unattended** means (including but is not limited to) when an item is not on Your person at the time of loss, theft or damage, left with a person other than Your Travelling Companion, left in a position where it can be taken without Your knowledge including on the beach or beside the pool while You swim or leaving it a distance where You are unable to prevent it from being unlawfully taken.

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

**We, Our, Us** means the insurer Chubb Insurance Australia Limited (ABN 23 001 642 020, AFS Licence No. 239687).

**Winter Sports Equipment** means skiing or snowboarding equipment including skis and bindings, ski poles, ski boots, snowboards including bindings, snowboard boots, helmet, goggles, avalanche air bag and transceiver packages.

**You, Your** means the person/s named as the Insured Persons on Your Certificate of Insurance with respect to whom premium has been paid or agreed to be paid.