

SkyCover



SkyCover



Sales enquiries:

1300 66 00 88 (within Australia)

skycover@allianz-assistance.com.au

Claims and Client Services enquiries:

1300 725 154 (within Australia)

travelclaims@allianz-assistance.com.au

24 hour emergency assistance:

Allianz Global Assistance

1800 010 075 (within Australia)

+61 7 3305 7499 (reverse charge from overseas)

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

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

Skywest Airlines Pty Ltd
ABN 76 008 997 662
AR Number 317677
is an authorised representative
of Allianz Global Assistance



COMBINED FINANCIAL SERVICES GUIDE AND PRODUCT DISCLOSURE STATEMENT (INCLUDING POLICY WORDING)



Global Assistance

Allianz 

Effective 28 July 2011



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

How can we help?

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

Global Assistance



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PART 1 - FINANCIAL SERVICES GUIDE

Financial Services Guide

This Financial Services Guide (FSG) has been designed to help you make an informed decision about the financial services that Skywest Airlines and Allianz Global Assistance can provide to you. It also contains information about how they and others are remunerated for providing these financial services and how your complaints are dealt with.

Where they arrange an insurance policy for you, they will give you a Product Disclosure Statement (PDS) when required. The PDS is designed to provide important information on the significant features and benefits of the policy and is designed to assist you in making an informed decision about whether to buy the product. It may consist of more than one document.

Any advice that is provided to you is general in nature and does not take into account your individual objectives, financial circumstances or needs. Before you make any decisions about the product, you should read the PDS carefully to ensure that it is suitable for you.

ABOUT ALLIANZ GLOBAL ASSISTANCE

Allianz Global Assistance (a trading name of AGA Assistance Australia Pty Ltd ABN 52 097 227 177 AFS Licence No 245631) of 74 High Street, Toowong, Queensland 4066 Telephone 1800 010 261 is an Australian Financial Services Licensee authorised to deal in and provide general advice on general insurance products. Allianz Global Assistance has been authorised by the insurer Allianz Australia Insurance Limited (Allianz) ABN 15 000 122 850 AFS Licence No 234708 of 2 Market Street, Sydney, New South Wales, 2000 Telephone 13 26 64 to act on its behalf to deal in and provide general advice and handle and settle claims in relation to travel insurance products underwritten by Allianz.

Allianz Global Assistance has a binding authority which means it can enter into, vary or cancel these insurance products and handle and settle claims without reference to Allianz provided it acts within the binding authority. When providing these services, Allianz Global Assistance acts for Allianz and does not act on your behalf.

PROFESSIONAL INDEMNITY INSURANCE ARRANGEMENTS

Allianz Global Assistance and its representatives (including its authorised representatives) are covered under professional indemnity insurance that complies with the requirements of section 912B of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to Allianz Global Assistance's representatives/employees who no longer work for it (but who did at the time of the relevant conduct).

ABOUT SKYWEST AIRLINES

Skywest Airlines Pty Ltd (Skywest Airlines) ABN 76 008 997 662 Authorised Representative Number 317677 of Domestic Airport, Perth, Western Australia 6105 Telephone 1300 66 00 88 is an authorised representative of Allianz Global Assistance.

Skywest Airlines is authorised by Allianz Global Assistance to deal in and provide general advice on travel insurance products underwritten by Allianz on behalf of Allianz Global Assistance. Skywest Airlines acts for Allianz Global Assistance and does not act on your behalf.

The distribution of this FSG by Skywest Airlines has been authorised by Allianz Global Assistance.

REMUNERATION

Skywest Airlines receives a commission which is calculated as 30% of the premium you pay for an insurance policy issued to you. It is only paid if you buy a policy.

Allianz Global Assistance is also remunerated by Allianz for providing services on behalf of Allianz. This is a percentage of the premium that you pay for an insurance policy and is only paid if you buy a policy.

Employees and representatives of both Skywest Airlines and Allianz Global Assistance receive an annual salary.

If you would like more information about the remuneration that Skywest Airlines or Allianz Global Assistance receive, please ask them. This request should be made within a reasonable time after this FSG is provided to you and before the financial services are provided to you.

IF YOU HAVE A COMPLAINT

Should you have a complaint or dispute arising out of this insurance, or our employees, authorised representatives or service providers, please call Allianz Global Assistance on 1300 780 808 or put the complaint in writing and send it to 74 High Street, Toowong, Queensland 4066.

A dispute may also be referred to the Financial Ombudsman Service Limited (FOS), which is an independent external dispute resolution body. For more information or to access the FOS process please call 1300 780 808. Alternatively you can write to the FOS at GPO Box 3, Melbourne, Victoria 3001. Access to the FOS is free.

HOW TO CONTACT US

You can give Allianz Global Assistance instructions using the contact details outlined in this FSG. Please retain this document in a safe place for your future reference.

DATE PREPARED

This FSG was prepared on 28 July 2011.

PART 2 - PRODUCT DISCLOSURE STATEMENT

Our Product Disclosure Statement

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

ABOUT THE AVAILABLE COVERS

You can choose one of these 4 covers:

- **Plan A Comprehensive Cover** (includes benefit sections 1 to 16)
- **Plan B Multi Trip Cover** (includes benefit sections 1 to 16 whilst travelling internationally and sections 1, 4, 11 & 16 whilst travelling in Australia which involves any interstate destination or intrastate destination (minimum of 100km from your home))
- **Plan C Australia Only Cover** (includes benefit sections 1, 4, 6, 11, 13, 15 & 16)
- **Plan D Ticket and Baggage Cover** (includes benefit sections 1 & 11)

UNDERSTANDING YOUR POLICY AND ITS IMPORTANT TERMS AND CONDITIONS

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

- About each of the available types of benefits in the **"Summary of Benefits"** pages 5 to 6 and the relevant sections of the policy wording including any endorsements under **"Additional Options"** page 8 (remember certain words have special meanings – see **"Words with Special Meanings"** pages 15 to 16);
- When **"We Will Not Pay"** a claim under each policy section and **"General Exclusions Applicable to all Sections"** pages 32 to 33 (this restricts the cover and benefits);
- **"Claims"** pages 34 to 35 (these set out certain obligations that you and we have. If you do not meet them we may be able to refuse to pay a claim); and
- **"Important Matters"** pages 10 to 13 (this contains important information on your duty of disclosure, how the duty applies to you and what happens if you breach the duty, your cooling off period/money back guarantee, confirmation of your cover, our privacy policy and our dispute resolution process, compensation arrangements, extension of your policy, your policy excess, when you can choose your own doctor and when you should contact us concerning 24 hour medical assistance, overseas hospitalisation or medical evacuation).

APPLYING FOR COVER

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

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

You should also read **"Claims"** on pages 34 and 35.

If you have any queries or want further information about the policy please contact Allianz Global Assistance.

ABOUT YOUR PREMIUM

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

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

RELATIONSHIP WITH YOUR INSURER

Allianz Global Assistance has been authorised by Allianz Australia Insurance Limited (the Insurer) to enter into and arrange the policy, deal with and settle any claims under it, as the agent of the Insurer, not as your agent. Allianz Global Assistance acts under a binder which means that AGA Assistance Australia Pty Ltd can do these things as if it were the insurer.

COOLING OFF PERIOD/MONEY BACK GUARANTEE

Even after you have purchased your policy, you have cooling off period/money back guarantee rights (see **"Important Matters"** pages 10 to 14 for details).

UPDATING THE PDS

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

DATE PREPARED

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

Summary of Benefits

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

1 CANCELLATION FEES AND LOST DEPOSITS (pg. 17 to 18)

Cover for cancellation fees and lost deposits for pre-paid travel arrangements due to unforeseen circumstances neither expected nor intended by you or which are outside your control, such as: – Sickness – Accidents – Strikes – Collisions – Retrenchment – Natural Disasters.

2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION OR FUNERAL EXPENSES (pg. 18 to 19)

Cover for emergency medical assistance including: – 24 Hour Emergency Medical Assistance – Ambulance – Medical Evacuations – Funeral Arrangements – Messages to Family – Hospital Guarantees.

3 OVERSEAS EMERGENCY MEDICAL AND HOSPITAL EXPENSES (pg. 19 to 20)

Cover for overseas medical treatment if you are injured or become sick overseas, including: – Medical – Hospital – Surgical – Nursing – Emergency dental treatment for the relief of sudden and acute pain to sound and natural teeth.

4 ADDITIONAL EXPENSES (pg. 20 to 22)

Cover for additional accommodation and travel expenses caused by your health problems or someone else's resulting from: – Sickness – Accidental Injury – Death.

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

5 HOSPITAL CASH ALLOWANCE (pg. 22)

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

6 ACCIDENTAL DEATH (pg. 22 to 23)

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

7 PERMANENT DISABILITY (pg. 23)

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

8 LOSS OF INCOME (pg. 23 to 24)

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

9 TRAVEL DOCUMENTS, CREDIT CARDS AND TRAVELLERS CHEQUES (pg. 24)

Cover to replace costs of travel documents lost or stolen from you during your journey, such as: – Passports – Credit Cards – Travel Documents – Travellers Cheques.

10 THEFT OF CASH (pg. 25)

Cover for the following items stolen from your person, up to \$250 for all claims combined: – Bank Notes – Cash – Currency Notes – Postal Orders – Money Orders.

11 LUGGAGE AND PERSONAL EFFECTS (pg. 25 to 27)

Cover for replacing Luggage and Personal Effects stolen or reimbursing repair cost for accidentally damaged items, including: – Luggage – Spectacles – Personal Effects – Personal Computers – Cameras.

12 LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES (pg. 27)

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

13 TRAVEL DELAY EXPENSES (pg. 28)

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

14 ALTERNATIVE TRANSPORT EXPENSES (pg. 28)

Cover for additional travel expenses following transport delays to reach events such as: – Wedding – Funeral – Conference – Sporting Event – Pre-paid Travel/Tour Arrangements.

15 PERSONAL LIABILITY (pg. 29 to 30)

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

16 RENTAL VEHICLE (pg. 30)

Cover for car excess payable on Motor Vehicle Insurance resulting from your rental vehicle being: – Stolen – Crashed – Damaged and/or cost of returning the rental vehicle due to you being unfit.

Table of Benefits

Section	Benefit Type	Plan A Comprehensive Covers		Plan B Multi Trip**
		Single or Duo (per person)	Family	Single
*1	Cancellation Fees and Lost Deposits	unlimited	unlimited	unlimited
*2	Overseas Emergency Medical Assistance	unlimited	unlimited	unlimited
3	Overseas Emergency Medical and Hospital Expenses	unlimited	unlimited	unlimited
	– Dental Expenses	\$500	\$500	\$500
*4	Additional Expenses	\$50,000	\$100,000	\$50,000
5	Hospital Cash Allowance	\$5,000	\$10,000	\$5,000
6	Accidental Death	\$25,000	\$50,000	\$25,000
7	Permanent Disability	\$25,000	\$50,000	\$25,000
8	Loss of Income	\$10,000	\$20,000	\$10,000
9	Travel Documents, Credit Cards and Travellers Cheques	\$5,000	\$10,000	\$5,000
10	Theft of Cash	\$200	\$200	\$200
*11	Luggage and Personal Effects	\$5,000	\$10,000	\$5,000
12	Luggage and Personal Effects Delay Expenses	\$250	\$500	\$200
13	Travel Delay Expenses	\$1,000	\$2,000	\$1,000
14	Alternative Transport Expenses	\$5,000	\$10,000	\$5,000
15	Personal Liability	\$5 million	\$5 million	\$5 million
*16	Rental Vehicle	\$2,500	\$2,500	\$2,500

Section	Benefit Type	Plan C Australia Only		Plan D Ticket and Baggage Cover
		Single or Duo (per person)	Family	
*1	Cancellation Fees and Lost Deposits	unlimited	unlimited	\$3,000
*4	Additional Expenses	\$50,000	\$100,000	
6	Accidental Death	\$25,000	\$50,000	
*11	Luggage and Personal Effects	\$5,000	\$10,000	\$500
13	Travel Delay Expenses	\$1,000	\$2,000	
15	Personal Liability	\$5 million	\$5 million	
*16	Rental Vehicle	\$2,500	\$2,500	

* Sub-limits apply.

** See details on page 8.

If you are travelling in the course of your business, please see page 35 for information on how GST may affect your claims.

All benefits and premiums are in Australian dollars.

Plan B Multi Trip (see page 7 for Table of Benefits)

Multi trip benefit cover provide:

- Worldwide or Domestic journeys.
- Accompanying spouse and Dependent children/grandchildren under 21 covered free.
- Cover re-instated on the completion of each journey.
- Maximum period any one journey is 37 days for leisure travel or 90 days for business travel.
- Not available for travellers aged 71 years and over.

Additional Options

PRE-EXISTING MEDICAL CONDITIONS

This policy provides cover for unforeseen medical events only. No Pre-existing Medical Conditions are covered. You are not covered for any claims that you make that relates to a Pre-existing Medical Condition.

A Pre-existing Medical Condition means:

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

Please note: This definition applies to you, your travelling companion or a relative.

TRAVELLERS 71 YEARS AND OVER

PLEASE NOTE: Traveller age refers to age at the date of policy issue, not the commencement of the journey.

No cover is available under this policy for travellers aged 71 years and over.

POLICY EXCESS AMOUNTS

A NIL excess applies to all Sections of this policy.

Skycover Travel Insurance Policy Wording

ABOUT THIS POLICY DOCUMENT

This policy wording sets out the cover available and the terms and conditions which apply. You need to read it carefully to make sure you understand it and that it meets your needs. In particular, read the Important Matters section on pages 10 to 14.

This policy wording, together with the Certificate of Insurance and any written endorsements by us make up your contract with the Insurer. Please retain these documents in a safe place.

WHO IS YOUR INSURER?

This policy is issued and underwritten by Allianz Australia Insurance Limited ABN 15 000 122 850 AFSL 234708 (the Insurer).

WHO IS AGA ASSISTANCE AUSTRALIA PTY LTD?

Allianz Global Assistance has been authorised by Allianz Australia Insurance Limited (the Insurer) to enter into and arrange the policy and deal with and settle any claims under it, as the agent of the Insurer, not as your agent. Allianz Global Assistance acts under a binder which means that AGA Assistance Australia Pty Ltd can do these things as if it were the insurer.

WHO IS ALLIANZ GLOBAL ASSISTANCE?

Allianz Global Assistance is a trading name of AGA Assistance Australia Pty Ltd. It administers all emergency assistance services and benefits of this insurance. You may contact Allianz Global Assistance in an emergency 24 hours a day, 7 days a week.

JURISDICTION AND CHOICE OF LAW

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

Important Matters

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

WHO CAN PURCHASE THIS POLICY?

This Policy is available for citizens or residents of Australia.

COOLING OFF PERIOD/MONEY BACK GUARANTEE

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

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

CONFIRMATION OF COVER

To confirm any policy transaction (if the Certificate of Insurance does not have all the information you require) call Allianz Global Assistance on 1800 010 261.

YOUR DUTY OF DISCLOSURE

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

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

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

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

- you know; or
- a reasonable person in the circumstances could be expected to know, is relevant to our decision whether to insure you and whether any special conditions need to apply to your policy.

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

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

Who does the duty apply to?

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

What happens if you or they breach the duty?

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

COMPENSATION ARRANGEMENTS

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

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

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

GENERAL INSURANCE CODE OF PRACTICE

We proudly support the General Insurance Code of Practice. The Code sets out the minimum standards of practice in the general insurance industry. For more information on the Code please contact Allianz Global Assistance on 1300 725 154.

DISPUTE RESOLUTION PROCESS

If you have a complaint or dispute in relation to this insurance, or the services of Allianz Global Assistance or its representatives, please call Allianz Global Assistance on 1300 725 154 or put the complaint in writing and send it to The Dispute Resolution Department, 74 High Street, Toowong, Queensland 4066. Allianz Global Assistance will attempt to resolve the matter in accordance with its Internal Dispute Resolution process. To obtain a copy of Allianz Global Assistance's procedures, please contact them.

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

insurance disputes falling within its terms. The contact details for the FOS are:

Financial Ombudsman Service Limited (FOS)

GPO Box 3, Melbourne Victoria 3001

Phone: 1300 780 808

Fax: (03) 9613 6399

Website: www.fos.org.au

Email: info@fos.org.au

IN THE EVENT OF A CLAIM:

IMMEDIATE NOTICE should be given (See contact details on back of brochure).

PLEASE NOTE: FOR CLAIMS PURPOSES, EVIDENCE OF THE VALUE OF THE PROPERTY INSURED OR THE AMOUNT OF ANY LOSS MUST BE KEPT.

SAFEGUARDING YOUR LUGGAGE AND PERSONAL EFFECTS

You must take all reasonable care to safeguard your Luggage and Personal Effects. If you leave your Luggage and Personal Effects unsupervised in a public place we will not pay your claim. (For an explanation of what we mean by "Luggage and Personal Effects", "Unsupervised" and "Public Place" see pages 15 to 16).

CLAIMS PROCESSING

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

PRIVACY NOTICE

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

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

When you give personal information about other individuals, we and our agents rely on you to have made or make them aware:

- that you will or may provide their information to us;

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

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

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

If you do not agree to the above or will not provide us with personal information, we may not be able to provide you with our services or products or may not be able to process your application nor issue you with a policy. In cases where we do not agree to give you access to some personal information, we will give you reasons why.

YOU CAN CHOOSE YOUR OWN DOCTOR

You are free to choose your own medical adviser or we can appoint an approved medical adviser to see you, unless you are treated under a Reciprocal Health Agreement, refer to page 21.

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

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

OVERSEAS HOSPITALISATION OR MEDICAL EVACUATION

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

If you are hospitalised you, or a member of your travelling party, MUST contact Allianz Global Assistance as soon as possible. If you do not, we will not pay for these expenses or for any evacuation or airfares that have not been approved or arranged by us. (See pages 19 -20).

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

EXCESS

The excess which applies to your policy is the amount shown in the Certificate of Insurance and/or as outlined in "Policy Excess Amount" or such other amount that we tell you about in writing before the Certificate of Insurance is issued to you.

YOUR PERIOD OF COVER

You are not covered until we issue a Certificate of Insurance.

That Certificate forms part of your policy. The period you are insured for is set out in the Certificate.

However:

- Cover for cancellation fees and lost deposits begins from the time the policy is issued.
- Cover for all other sections begins on date of departure as stated on the Certificate of Insurance. Cover ends when you return to your Home or on the date of return set out on your Certificate of Insurance whichever happens first.

The maximum period of cover for any one journey under Plan B Multi Trip Cover is 37 days for leisure travel and 90 days for business travel.

Words with Special Meanings

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

"AICD/ICD" means an implantable cardioverter-defibrillator (ICD), also known as an automated implantable cardioverter-defibrillator (AICD).

"Arises" or **"Arising"** means directly or indirectly arising or in any way connected with.

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

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

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

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

"Home" means the place where you normally live in Australia.

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

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

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

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

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

"Medical Adviser" means a qualified doctor of medicine or dentist registered in the place where you receive the services.

"Normally Earn" means:

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

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

"Pandemic" means a form of an Epidemic that extends throughout an entire continent, even the entire human race.

"Pre-existing Medical Condition" means:

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

Please note: This definition applies to you, your travelling companion or a relative.

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

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

"Relative" means any of the following who is under 85 years of age and who is resident in Australia or New Zealand. It means your or your Travelling Companion's spouse, de facto partner, parent, parent-in-law, daughter, son, daughter-in-law, son-in-law, brother, sister, brother-in-law, sister-in-law, grandchild, grandparent, step-parent, step-son, step-daughter, fiancé or fiancée, or guardian.

"Sick" or **"Sickness"** means a medical condition, not being an injury, which first occurs during your period of cover.

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

"Unsupervised" means:

- leaving your luggage with a person you did not know prior to commencing your Journey.
- leaving it in a position where it can be taken without your knowledge.
- leaving it at such a distance from you that you are unable to prevent it being taken.

"We", "Our" and "Us" means Allianz Australia Insurance Limited.

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

Your Policy Cover

YOUR CHOICES

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

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

PLAN BENEFITS

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

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

Plan A Comprehensive covers the benefits detailed in: Sections 1 – 16.

Plan B Multi Trip Cover includes benefit sections 1 to 16 whilst travelling internationally and sections 1, 4, 11 & 16 whilst travelling in Australia which involves any interstate destination or intrastate destination (minimum of 100km from your home).

Plan C - Australia Only Cover includes benefit sections 1, 4, 6, 11, 13, 15 & 16.

Plan D Ticket and Baggage Cover includes benefit sections 1 & 11.

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

Your Policy Wording

1 CANCELLATION FEES AND LOST DEPOSITS

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

1.1 WE WILL PAY

- a) We will pay your cancellation fees and lost deposits for travel and accommodation arrangements that you have paid in advance and cannot recover in any other way if your journey is cancelled or shortened at any time through circumstances neither expected nor intended by you or outside your control.
- b) We will pay the travel agent’s cancellation fees up to \$1,500 Single policy or \$3,000 Family policy when all monies have been paid or the maximum amount of the deposit has been paid at the time of cancellation. However, we will not pay more than the level of commission or service fees normally earned by the agent, had your journey not been cancelled. Documentary evidence of the travel agent’s fee is required.
- c) We will pay you for loss of frequent flyer or similar air travel points you used to purchase an airline ticket following cancellation of your air ticket, if you cannot recover the lost points from any other source. The cancellation must be due to unforeseen circumstances outside of your control. We calculate the amount we pay you by multiplying:
 - The cost of an equivalent class airline ticket based on the quoted retail price at the time the ticket was issued, less your financial contribution; and
 - The total value of points lost divided by the total value of points used to obtain the ticket.

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

1.2 WE WILL NOT PAY

We will not pay if:

- a) You were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled, abandoned or shortened.

Nor will we pay if your cancellation fees or lost deposits arise because of:

- b) The death or sickness of your travelling companion or relative, if the death or sickness is as a result of a Pre-existing Medical Condition except as specified under the heading “Pre-existing Medical Conditions” on page 8.
- c) You or your travelling companion changing plans.
- d) Any business, financial or contractual obligations. This exclusion does not apply to claims where you or a member of your travelling party are made redundant from full-time employment in Australia provided you or they were not aware that the redundancy was to occur before you purchased your policy.
- e) Prohibition or regulation by any Government.

- f] A tour operator or wholesaler being unable to complete arrangements for any tour because there were not enough people to go on the tour.
- g] Delays or rescheduling by a bus line, airline, shipping line or rail authority.
- h] The financial collapse of any transport, tour or accommodation provider.
- i] The mechanical breakdown of any means of transport.
- j] If your claim arises directly or indirectly from an act or threat of terrorism.
- k] The death, injury or sickness of any person who resides outside of Australia.
- l] Where you are a full-time permanent employee and pre-arranged leave is cancelled by your employer.
- m] Your claim arises directly or indirectly from an Epidemic or Pandemic.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

2 OVERSEAS EMERGENCY MEDICAL ASSISTANCE, MEDICAL EVACUATION OR FUNERAL EXPENSES

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

Allianz Global Assistance will help you with any overseas medical emergency. You may contact them at any time 7 days a week - refer to your 'Emergency Assistance' card.

2.1 WE WILL ARRANGE FOR THE FOLLOWING ASSISTANCE SERVICES IF YOU INJURE YOURSELF OVERSEAS OR BECOME SICK WHILST OVERSEAS AND REQUIRE EMERGENCY ASSISTANCE:

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

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

the plan you have selected.

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

2.2 WE WILL NOT PAY

We will not pay for any expenses:

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

3 OVERSEAS EMERGENCY MEDICAL AND HOSPITAL EXPENSES

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

3.1 WE WILL PAY

- a] We will reimburse the reasonable medical or hospital expenses you incur until you get back to Australia if you injure yourself overseas, or become sick there. The medical or hospital expenses must have been incurred on the advice of a medical adviser. You must make every effort to keep your medical or hospital expenses to a minimum. If we determine that you should return home to Australia for treatment and you do not agree to do so then we will pay you the amount which we determine would cover your medical expenses and/or related costs had you agreed to our recommendation. You will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for. We will only pay for treatment received and/or hospital accommodation during the 12 month period after the sickness first showed itself or the injury happened.
- b] We will also pay the cost of emergency dental treatment up to a maximum amount of \$500 per person per trip for dental costs incurred which the treating dentist certifies in writing is for the relief of sudden and acute pain to sound and natural teeth.

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

3.2 WE WILL NOT PAY

We will not pay for expenses:

- a] Arising from Pre-existing Medical Conditions except as specified under the heading "Pre-existing Medical Conditions" on page 8.
- b] When you have not notified us as soon as practicable of your admittance to hospital.
- c] After 2 weeks treatment by a chiropractor, physiotherapist or dentist unless approved by us.
- d] If you do not take our reasonable advice or that of any assistance company we appoint.
- e] If you have received medical care under a Reciprocal National Health Scheme. Reciprocal Health Agreements are currently in place with the following countries: Finland, Italy, Malta, the Netherlands, Norway, Sweden, the Republic of Ireland, United Kingdom and New Zealand.
- f] For damage to dentures, dental prostheses, bridges or crowns.
- g] Relating to dental treatment involving the use of precious metals or for cosmetic dentistry.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

4 ADDITIONAL EXPENSES

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

4.1 WE WILL PAY BECAUSE OF HEALTH PROBLEMS

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

We will also reimburse your reasonable additional accommodation and travel expenses for you to be with your travelling companion if he or she cannot continue their journey for the same reason.

We will also reimburse the reasonable accommodation and travel expenses of your travelling companion or a relative to travel to you, stay near you or escort you, if you are in hospital suffering from a life threatening or other serious condition, or are evacuated for medical reasons. He or she must travel, stay with you or escort you on the written advice of a medical adviser and with the prior approval of Allianz Global Assistance.

- b] If you shorten your journey and return to Australia on the advice of a medical adviser approved by us, we will reimburse the reasonable cost of your return to Australia.

We will only pay the cost of the fare class that you had planned to travel at and you must take advantage of any pre-arranged return travel to Australia.

- c] If, during your journey, your travelling companion or a relative of either of you dies unexpectedly, is disabled by an injury or becomes seriously sick and requires hospitalisation, we will reimburse the reasonable additional cost of your return to Australia. We will only pay the cost of the fare class you had planned to travel at.
- d] If you return to your home in Australia because, during your journey, a relative of yours dies unexpectedly or is hospitalised following a serious injury or a sickness, we will reimburse you up to \$3,000 for the Single Plan, \$3,000 for the Duo Plan per person and \$6,000 for the Family Plan towards return airfares if you are able to resume your journey, but only if more than 14 days remain of the period of your journey on your Certificate of Insurance.
- e] However, if you do not have a return ticket booked to Australia before you were injured or became sick, we will reduce the amount of your claim by the price of the fare to Australia from the place you planned to return to Australia from. The fare will be at the same fare class as the one you left Australia on.
- f] Wherever claims are made by you under this Section and Section 1 for cancelled services/facilities or alternative arrangements for the same or similar services/facilities, we will pay for the higher of the two amounts, not both.

WE WILL ALSO PAY FOR THE OTHER FOLLOWING REASONS:

- g] We will reimburse your reasonable additional travel and accommodation expenses if a disruption to your journey arises from the following reasons:
 - Your scheduled or connecting transport is cancelled, delayed, shortened or diverted because of a strike, riot, hijack, civil commotion, weather or natural disaster.
 - You unknowingly break any quarantine rule.
 - You lose your passport, travel documents or credit cards or they are stolen.
 - An accident involving your mode of transport. You must have written confirmation of the accident from an official body in the country where the accident happened.
 - Your home in Australia is rendered uninhabitable by fire, explosion, earthquake or flood.

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

4.2 WE WILL NOT PAY

We will not pay for any expenses:

- a] If you were aware of any reason, before your period of cover commenced, that may cause your journey to be cancelled or disrupted or delayed.

- b) If the death, injury or sickness of a relative is a result of a Pre-existing Medical Condition except as specified under the heading "Pre-existing Medical Conditions" on page 8.
- c) If you can claim your additional travel and accommodation expenses from anyone else.
- d) If your claim relates to the financial collapse of any transport, tour or accommodation provider.
- e) For delays or rescheduling by a bus line, airline, shipping line or rail authority unless it is due to a strike, riot, hijack, civil commotion, weather or natural disaster.
- f) If you operate a rental vehicle in violation of the rental agreement.
- g) As a result of you or your travelling companion changing plans.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

5 HOSPITAL CASH ALLOWANCE

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

5.1 WE WILL PAY

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

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

5.2 WE WILL NOT PAY

We will not pay:

- a) For the first 48 continuous hours you are in hospital.
- b) If you cannot claim for overseas medical expenses in Section 3

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

6 ACCIDENTAL DEATH

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

6.1 WE WILL PAY

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

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

The limit we will pay for the death of any one accompanying Dependant is

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

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

6.2 WE WILL NOT PAY

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

7 PERMANENT DISABILITY

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

7.1 WE WILL PAY

We will pay if:

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

Permanently disabled means:

- you have totally lost all of the sight in one or both eyes; or the use of a hand or foot at or above the wrist or ankle; and
- the loss is for at least 12 months and, in our opinion after consultation with an appropriate medical specialist, will continue indefinitely.

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

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

7.2 WE WILL NOT PAY

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

8 LOSS OF INCOME

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

8.1 WE WILL PAY

If you are injured during your journey and become disabled within 30 days because of the injury, and the disablement continues for more than 30 days after your return to Australia, we will pay you what you normally earn.

We will only pay if you cannot do your normal or suitable alternative work and you lose all your income.

We will pay up to the following amounts for up to 6 months:

For the Single Plan – Up to \$400 per week
(To maximum benefit \$10,400)

For the Duo Plan – Up to \$400 per week
(To maximum benefit \$10,400 per person)

For the Family Plan – Up to \$800 per week
(To maximum benefit \$20,800)

8.2 WE WILL NOT PAY

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

9 LOSS OF TRAVEL DOCUMENTS, CREDIT CARDS AND TRAVELLERS CHEQUES

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

9.1 WE WILL PAY

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

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

9.2 WE WILL NOT PAY

We will not pay if you:

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 AND 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

10 THEFT OF CASH, BANK NOTES, CURRENCY NOTES, POSTAL ORDERS OR MONEY ORDERS

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

10.1 WE WILL PAY

The most we will pay is up to \$250 for all claims combined under the Single, Duo or Family Plans for any cash, bank notes, currency notes, postal orders or money orders stolen from your person.

10.2 WE WILL NOT PAY

We will not pay if:

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

11 DAMAGE OR PERMANENT LOSS OF LUGGAGE AND PERSONAL EFFECTS

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

11.1 WE WILL PAY

- a) We will pay the repair cost or value of any Luggage and Personal Effects which is stolen or accidentally damaged or is permanently lost. When calculating the amount payable we will apply depreciation due to age, wear and tear.

The amount of such depreciation will be determined by us.

No depreciation will be applied to goods purchased duty free prior to your departure or goods purchased during your journey. We will not pay more than the original purchase price of any item. We also have the option to repair or replace the Luggage and Personal Effects instead of paying you.

- b) For any item, pair or related set of items, for example but not limited to:
 - A camera, lenses (attached or not), tripod and accessories; or
 - A matched or unmatched set of golf clubs, golf bag and buggy,
 - A matching pair of earrings, are considered as only one item for this purpose.

We will pay up to:

- \$3000 for personal computers, video recorders or cameras for Plans A, B and C. \$500 for personal computers, video recorders or cameras for Plan D.
 - \$750 for all other unspecified items for Plans A, B and C. \$250 for all other unspecified items for Plan D.
- c] For any item, we will not pay, in any event, more than what you paid for it.
- d] Luggage and Personal Effects left in a motor vehicle is only covered during daylight hours and must have been locked in the boot or a locked compartment and forced entry must have been made. No cover applies if Luggage and Personal Effects are left unattended in the passenger compartment of the motor vehicle or if the Luggage and Personal Effects have been left in the motor vehicle overnight. The most we will pay if your luggage is stolen from the Locked Storage Compartment of an unoccupied vehicle is \$200 for each item and \$2,000 for Plans A, B and C and \$500 for Plan D in total for all stolen items, even if you have purchased additional cover for specified items.

Subject to lesser limits where specified, the most we will pay under this section for all luggage and personal effects claims combined, during your journey is:

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

11.2 WE WILL NOT PAY

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

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

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

12 LUGGAGE AND PERSONAL EFFECTS DELAY EXPENSES

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

12.1 WE WILL PAY

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

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

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

12.2 WE WILL NOT PAY

We will not pay if you are entitled to compensation from the bus line, air line, shipping line or rail authority you were travelling on for the relevant amount claimed.

However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed up to the limit of your cover.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

15 PERSONAL LIABILITY

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

15.1 WE WILL PAY

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

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

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

You must not accept liability without our prior written approval.

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

15.2 WE WILL NOT PAY

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

- a) Bodily injury to you, your travelling companion, or to a relative or employee of either of you;
- b) Damage to property belonging to you, or in your care or control, or belonging to, or in the care or control of, a relative of yours, or your travelling companion, or to an employee of either of you;
- c) Something arising out of the ownership, custody or use of any aerial device, watercraft or mechanically propelled vehicle;
- d) Something arising out of the conduct of a business, profession or trade;
- e) Any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy, statutory or compulsory insurance or compensation scheme or fund, or under workers' compensation legislation, an industrial award or agreement, or accident compensation legislation;

13 TRAVEL DELAY EXPENSES

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

13.1 WE WILL PAY

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

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

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

13.2 WE WILL NOT PAY

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

- a) You can claim your additional meals and accommodation expenses from anyone else.
- b) The financial collapse of any transport, tour or accommodation provider.
- c) Your claim arises directly or indirectly from an act or threat of terrorism.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

14 ALTERNATIVE TRANSPORT EXPENSES

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

14.1 WE WILL PAY

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

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

14.2 WE WILL NOT PAY

We will not pay:

- a) If cancellation, delay, shortening or diversion, delay, shortening or diversion of your scheduled transport arises from the financial collapse of any transport, tour or accommodation provider.
- b) If your claim arises directly or indirectly from an act or threat of terrorism.

- f] Any fine, penalty or aggravated, punitive or exemplary or liquidated damages;
- g] Disease that is transmitted by you;
- h] Any relief or recovery other than monetary amounts;
- i] Liability arising from a contract that imposes on you a liability which you would not otherwise have;
- j] Anything that is covered under any other policy. We will be liable only for the amount your liability exceeds the limits of cover under any other policy;
- k] Assault and/or battery committed by you or at your direction; or
- l] Conduct intended to cause personal injury, property damage or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance.

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

16 RENTAL VEHICLE

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

16.1 WE WILL PAY

We will reimburse the rental vehicle insurance excess or the cost of repairing the vehicle, whichever is the lesser, if a vehicle you have rented from a rental company is involved in a motor vehicle accident while you are driving, or is damaged or stolen while in your custody. You must provide a copy of the rental account and/or quote.

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

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

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

16.2 WE WILL NOT PAY

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

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

YOU MUST CHECK GENERAL EXCLUSIONS APPLICABLE TO ALL SECTIONS PAGES 31 TO 32 FOR OTHER REASONS WHY WE WILL NOT PAY.

**General Exclusions
Applicable to all Sections**

WE WILL NOT PAY UNDER ANY CIRCUMSTANCES IF:

GENERAL

- 1 You do not act in a responsible way to protect yourself and your property and to avoid making a claim.
- 2 You do not do everything you can to reduce your loss as much as possible.
- 3 Your claim arises from consequential loss of any kind including loss of enjoyment.
- 4 At the time of purchasing the policy, you were aware of something that would give rise to you making a claim under this policy.
- 5 Your claim is for a loss which is recoverable by compensation under any workers compensation or transport accident laws or by any government sponsored fund, plan, or medical benefit scheme, or any other similar type legislation required to be effected by or under a law.
- 6 Your claim arises from errors or omissions in your booking arrangements or your failure to obtain relevant visa or passport documents.
- 7 Your claim arises because you act illegally or break any government prohibition or regulation including visa requirements.
- 8 Your claim arises from a government authority confiscating, detaining or destroying anything.
- 9 Your claim arises from being in control of a motor cycle without a current Australian motorcycle licence or you are a passenger travelling on a motorcycle that is in the control of a person that does not hold a current motorcycle licence valid for the country you are travelling in.
- 10 Your claim arises because you did not follow advice in the mass media of any government or other official body's warning:
 - against travel to a particular country or parts of a country;
 - of a strike, riot, bad weather, civil commotion or contagious disease;
 - of a likely or actual Epidemic or Pandemic (such as H5N1 Avian influenza);
 - of a threat of an Epidemic or Pandemic (such as H5N1 Avian influenza) that requires the closure of a country borders;
 - of an Epidemic or Pandemic that results in you being quarantined, and you did not take appropriate action to avoid or minimise any potential claim under your policy (including delay of travel to the country or part of the country referred to in the warning. Please refer to www.who.int for further information).
- 11 Your claim arises from any act of war, whether war is declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
- 12 Your claim arises from a nuclear reaction or contamination from nuclear weapons or radioactivity.

- 13 Your claim arises from biological and or chemical materials, substances, compounds or the like used directly or indirectly for the purpose to harm or to destroy human life and or create public fear.

MEDICAL

- 14 Your claim arises from Pre-existing Medical Conditions.
- 15 Your claim is in respect of travel booked or undertaken against the advice of any medical adviser.
- 16 Your claim arises directly or indirectly from any injury or illness where a metastatic or terminal prognosis was made prior to the issue of the Certificate of Insurance.
- 17 Your claim arises out of pregnancy.
- 18 Your claim arises out of childbirth or related complications. In any event we will not cover any expenses associated with or consequent upon the birth of a child.
- 19 Your claim involved a hospital where you are being treated for addiction to drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
- 20 Your claim involves the cost of medication in use at the time the journey began or the cost for maintaining a course of treatment you were on prior to the journey.
- 21 Your claim arises from or is in any way related to depression, anxiety, stress, mental or nervous conditions.
- 22 Your claim arises from suicide or attempted suicide.
- 23 Your claim arises directly or indirectly from Human Immunodeficiency Virus (HIV) infection, Acquired Immune Deficiency Syndrome (AIDS) or a sexually transmitted disease.
- 24 You were under the influence or addicted to intoxicating liquor or drugs except a drug prescribed to you by a medical adviser.
- 25 Despite our advice otherwise, you received private hospital or medical treatment where public funded services or care is available in Australia or under any Reciprocal Health Agreement between the Government of Australia and the Government of any other country.
- 26 Your claim arises from any medical procedures in relation to AICD/ ICD insertion during overseas travel. If you, your travelling companion or a relative (as listed on your Certificate of Insurance) requires this procedure, due to sudden and acute onset which occurs for the first time during your period of cover and not directly or indirectly related to a Pre-existing Medical Condition, we will exercise our right to organise a repatriation to Australia for this procedure to be completed.

SPORTS AND LEISURE

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

Claims

HOW TO MAKE A CLAIM

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

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

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

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

CLAIMS ARE PAYABLE IN AUSTRALIAN DOLLARS TO YOU

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

YOU MUST NOT ADMIT FAULT OR LIABILITY

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

DEPRECIATION

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

YOU MUST HELP US TO RECOVER ANY MONEY WE HAVE PAID

If we have a claim against someone in relation to the money we have to pay under this policy, you must do everything you can to help us do that in legal proceedings. If you are aware of any third party that you or we may recover money from, you must inform us of such third party.

IF YOU CAN CLAIM FROM ANYONE ELSE, WE WILL ONLY MAKE UP THE DIFFERENCE

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

OTHER INSURANCE

If any loss, damage or liability covered under this policy is covered by another insurance policy, you must give us details. If you make a claim under one insurance policy and you are paid the full amount of your claim, you cannot make a claim under the other policy. If you make a claim under another insurance policy and you are not paid the full amount of your claim, we will make up the difference. We may seek contribution from your other Insurer. You must give us any information we reasonably ask for to help us make a claim from your other Insurer.

SUBROGATION

We may, at our discretion undertake in your name and on your behalf, control and settlement of proceedings for our own benefit in your name to recover compensation or secure indemnity from any party in respect of anything covered by this policy. You are to assist and permit to be done, all acts and things as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled or subrogated, upon us paying your claim under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. These rights exist regardless of whether your claim is paid under a non-indemnity or an indemnity clause of this policy.

RECOVERY

We will apply any money we recover from someone else under a right of subrogation in the following order:

1. To us, our administration and legal costs arising from the recovery.
2. To us, an amount equal to the amount that we paid to you under the policy.
3. To you, your uninsured loss (less your excess).
4. To you, your excess.

Once we pay your total loss we will keep all money left over.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

If we pay you for lost or damaged property and you later recover the property or it is replaced by a third party, you must pay us the amount of the claim we paid you.

BUSINESS TRAVELLERS – HOW GST AFFECTS YOUR CLAIM

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

TRAVEL WITHIN AUSTRALIA ONLY

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

FRAUD

Insurance fraud places additional costs on honest policyholders. Fraudulent claims force insurance premiums to rise.

We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud. All information will be treated as confidential and protected to the full extent under law. Report insurance fraud by calling 1800 453 937.

Health Tips

The internet is a great source of health information for travellers. For vaccination and health advice including information on disease outbreaks:

www.cdc.gov or www.who.int

BEFORE TRAVEL, CONSULT YOUR HEALTH PROFESSIONAL TO DISCUSS:

- Itinerary
- Duration of travel
- Style of travel
- Past medical history
- Vaccination requirements
- Pregnancy
- Allergies
- Medications
- Pre-existing Conditions
- Disease prevention

TIPS FOR LONG DISTANCE TRAVELLERS

- Do frequent leg exercise and take deep breaths regularly while seated.
- Drink plenty of non-alcoholic beverages to prevent dehydration.

THE THREE R'S OF TRAVEL VACCINATION

ROUTINE VACCINATIONS (CHILDHOOD OR ADULT VACCINATIONS)

- Tetanus/diphtheria
- Polio
- MMR
- Meningococcal
- Pneumococcal
- Varicella

REQUIRED VACCINATIONS

For instance when crossing international borders certain vaccinations are required.

- Yellow Fever
- Cholera
- Meningococcal

RECOMMENDED VACCINATIONS

There are some vaccinations recommended when travelling overseas specific to your destination. These may include:

- Hepatitis A
- Hepatitis B
- Typhoid
- Japanese Encephalitis
- Poliomyelitis
- Rabies
- Cholera

Please see your doctor to identify your specific needs.

