YOUR

PRODUCT DISCLOSURE STATEMENT AND INSURANCE POLICY

MOVE BANK

In arranging this insurance Railways Credit Union Limited trading as MOVE Bank, ABN 91 087 651 090 AFS Licence No. 234536 is acting pursuant to an agreement with the General Insurer.

TRAVEL

INSURANCE PRODUCT DISCLOSURE STATEMENT AND POLICY

TRAVEL

This Product Disclosure Statement (PDS) has been designed to help you get the most out of your policy.

Use the contents pages and topic index to help find what you are looking for. Important tasks such as taking out insurance or making a claim are explained in easy to follow steps. And we have included a glossary of words with a special meaning.

When you take out an insurance policy with us, the cover we agree to provide you is set out in your current schedule, and described in this PDS, as well as any supplementary PDS we may issue. Together, they make up the terms and conditions of your insurance contract with us. Read them carefully and store them together in a safe place.

If you need more information about this PDS, please contact us or your insurance adviser.

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Travel And Health Checklist

The following checklist will help you to have a safe and smooth journey.

- [ ] **Insurance** — purchase travel insurance before, or as soon as possible once you have paid the deposit for your trip. Call us to nominate a family member or friend to amend your policy on your behalf or organise a Power of Attorney in Australia if your trip is lengthy.
- [ ] **Registration** — register your details with the Department of Foreign Affairs and Trade so that you can be contacted in case of an emergency.
- [ ] **Passport** — check that your passport is valid for at least six months beyond the period for which you are travelling.
- [ ] **Visas** — organise necessary visas before you leave.
- [ ] **Credit cards** — check your credit card expiry dates and limits.
- [ ] **Money** — organise any traveller's cheques, credit cards and/or cash you need for your journey. It is important to find out about the currency laws in the countries you will visit, as some laws will restrict how much money you can bring with you.
- [ ] **Travel documents** — make at least two copies of your important travel documents e.g. passport, visas, itinerary, travel insurance policy, traveller's cheques and tickets. Take your originals and a copy with you on your journey and leave a copy with a family member or friend.
- [ ] **Vaccinations** — visit your doctor prior to departure, or contact our Emergency Assistance Hotline regarding any vaccinations or any other precautions that may be recommended.
- [ ] **Medications** — check that any medications you are taking with you are legal in the country you will visit. If you need to take essential medication with you, make sure that you carry a letter of approval from your doctor or dentist.

- [ ] **Drivers licence** — check that your Australian drivers licence is acceptable in the countries you will visit. You may need to get an International Driving Permit which can be obtained from an auto club or association in the state or territory where you hold your current drivers licence.
- [ ] **Adaptor plugs** — purchase adaptor plugs for any electrical equipment that you will take with you.
- [ ] **Checking-in** — confirm the minimum check-in time with your airline prior to your departure.
- [ ] **Deliveries/bills** — cancel any deliveries, e.g. milk and newspapers, and pay any bills prior to your departure. Ask a friend or relative to collect your mail and keep an eye on your home while you are away.
- [ ] **Deep Vein Thrombosis (DVT)** — minimise the risk of DVT while travelling by drinking plenty of non-alcoholic, non-caffeinated drinks, and by exercising the lower limbs regularly to encourage blood flow.
- [ ] **Luggage labels** — clearly label all of your luggage. Never leave your luggage unattended in a public place, and don't offer to carry anyone else's luggage through customs.
- [ ] **Local laws and customs** — be aware of the laws and customs in the countries you will visit. Consular assistance cannot override these laws even where they appear harsh or unjust by Australian standards.
- [ ] **www.smarttraveller.gov.au** — visit this site for more travel tips and travel advice. You can receive up-to-date travel information by email if you register on the smarttraveller website.
- [ ] **Damaged luggage** — check your luggage as soon as you arrive at your destination. If you suspect your luggage has been damaged or tampered with, report it immediately to the airline and airport/port officials. If your luggage has been damaged or tampered with, seek compensation from the airline or airport/port and get written confirmation of the incident from them.

24-hour Emergency Hotline

Please take this card with you on your trip.
It contains important numbers that you may need when you are travelling.

How our hotline staff can help you

Emergency help is available 24 hours a day. If you have any difficulties while you are travelling, call our Emergency Assistance Hotline and speak with one of our expertly trained, multilingual staff. The numbers to call reverse charge, depending on whether you are travelling within Australia or overseas, are:

within Australia (02) 8895 0698

while overseas
via the local operator + 61 2 8895 0698

Or you can email requests for emergency assistance to: **travelassist@cgu.com.au**

Please advise your policy number and contact details when you call or email.

Emergency assistance is for emergencies only. For all other claims, please contact CGU upon your return to Australia.

The Emergency Assistance Hotline is provided on our behalf by First Assistance.

Our staff can assist you with travel information and advice, including pre-trip information. In addition we can help you with:

Emergency travel assistance — if there is an emergency, we can help you get access to travel information, and refer you to travel agents for airline and hotel reservations.

Legal referral — if you need legal advice, we can put you in touch with an embassy, consulate or alternative source.

Lost luggage or travel documents — we can put you in contact with the relevant authorities and help with replacement and/or recovery when the usual channels have failed.

Medical advice — you can speak with a medical professional about your medical requirements, 24 hours a day.

Medical monitoring — we will organise for the continued monitoring of your medical condition by a First Assistance medical officer.

Medical referral — we will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required.

Medical transport — in cases of medical emergencies, we can help arrange and facilitate medical evacuations or repatriation back to Australia.

Message line — we have an emergency message relay service which will pass on messages to your relatives or business associates if medical or travel problems disrupt your travel.

Cover Available To You

Plans available to you

Under this policy there are a number of plans that are available to you, depending on whether you are travelling in Australia or overseas. If you are travelling to more than one destination, choose a plan that covers the destination which requires the highest level of cover.

Below is a summary of the major benefits available under each plan, and the maximum amounts we will pay for these benefits in Australian dollars.

All dollar values described in this PDS include GST.

The *Super Plus Plan* provides worldwide cover and is compulsory for travel to the USA, Canada or Japan.

Super Plus Plan	Singles	Doubles
Overseas medical	unlimited	unlimited
Overseas dental	$1,000	$2,000
Cancelled or rescheduled travel	unlimited	unlimited
Resumption of overseas travel	$3,000	$6,000
Luggage and travel documents	$12,000	$24,000
Accidental death and disability	$25,000	$50,000
Liability	$2.5m	$2.5m
Hire car excess waiver	$3,000	$3,000

The *Super Plan* is the minimum cover for travel to the UK, Europe, South America, Russia, India, Africa or the Middle East.

Super Plan	Singles	Doubles
Overseas medical	unlimited	unlimited
Overseas dental	$1,000	$2,000
Cancelled or rescheduled travel	unlimited	unlimited
Resumption of overseas travel	$3,000	$6,000
Luggage and travel documents	$10,000	$20,000
Accidental death and disability	$25,000	$50,000
Liability	$2.5m	$2.5m
Hire car excess waiver	$2,000	$2,000

The *Standard Plan* is the minimum cover for travel to Asia, including Bali.

Standard Plan	Singles	Doubles
Overseas medical	$300,000	$600,000
Overseas dental	$1,000	$2,000
Cancelled or rescheduled travel	unlimited	unlimited
Resumption of overseas travel	$1,500	$3,000
Luggage and travel documents	$5,000	$10,000
Accidental death and disability	$15,000	$30,000
Liability	$2m	$2m
Hire car excess waiver	$2,000	$2,000

The *Economy Plan* is for travel to New Zealand and South Pacific Islands.

Economy Plan	Singles	Doubles
Overseas medical	$100,000	$250,000
Overseas dental	$1,000	$2,000
Cancelled or rescheduled travel	unlimited	unlimited
Resumption of overseas travel	$1,500	$3,000
Luggage and travel documents	$3,500	$7,000
Accidental death and disability	$10,000	$20,000
Liability	$1m	$1m
Hire car excess waiver	$2,000	$2,000

The *Australian Plan* covers travel within Australia only.

Australian Plan	Singles	Doubles
Cancelled or rescheduled plans	unlimited	unlimited
Minor travel delays	$1,000	$2,000
Luggage and travel documents	$2,500	$5,000
Accidental death and disability	$10,000	$20,000
Liability	$1m	$1m
Hire car excess waiver	$2,000	$2,000

The *Australian Plan* does not provide cover for medical and dental expenses as these may be covered under Medicare or your private health fund. If you are cruising in Australian waters, Medicare or your private health fund may not cover you. Select a plan for overseas travel if you want cover for medical and dental expenses.

The *Cancellation Plan* covers you for cancellation costs for travel in Australia and New Zealand only.

Cancellation plan single person policy only	**Sum insured**
Cover options available	$1,000
	$2,000
	$3,000

Please read **What this policy covers**, page **16-36** ►
General Exclusions to your cover, page **37-40** ►

Medical and dental conditions that are pre-existing

Cover for pre-existing medical conditions are specifically excluded from this policy unless approved by us. This applies to any person whether or not they are a traveller covered under this policy, including you, your travelling companion, your relative, your travelling companion's relatives, or your business partner.

To add **optional cover for a pre-existing medical condition**, see page **10** ►

There are some pre-existing medical conditions that we will cover you for automatically. We will only cover them as listed below, provided:

- you have no other related pre-existing medical conditions
- they are stable and well controlled, **and**
- you are not waiting for treatment, results of medical tests or investigations in relation to any of these conditions.

This cover is only available to you if you are a permanent Australian resident.

We will cover:

- **Asthma** – if there has been no attack requiring treatment by a medical practitioner in the last 12 months

- **Cataracts** – if you have no ongoing complications, are not on a waiting list for an operation and have not been operated on in the last 30 days
- **Diabetes non-insulin dependent** – if you were diagnosed over 12 months ago, and have not had any complications in the last 12 months. You must also have a current blood sugar level reading between 4 and 10
- **Ear grommets** – if you have no current infection
- **Eczema**
- **Epilepsy** – if there are no underlying medical conditions, and you have not required treatment by a medical practitioner for a seizure in the last two years
- **Gastric reflux** – if the condition does not relate to an underlying diagnosis (i.e. hernia, gastric ulcer)
- **Glaucoma**
- **Gout** – if the gout has remained stable for more than six months
- **Hay fever / Rhinitis**
- **Hearing Loss**
- **Hiatus hernia** – if no surgery is planned
- **Hip or joint replacement** – if performed more than six months ago and less than 10 years ago
- **Hormone replacement therapy**
- **Hypercholesterolemia (high cholesterol)** – if you have no known heart condition
- **Hypertension (high blood pressure)** – if you have no heart conditions and your current BP reading is lower than 165/95
- **Impaired glucose tolerance**
- **Insomnia**
- **Macular degeneration**
- **Osteopenia**
- **Peptic ulcer** – if the condition has remained stable for more than six months
- **Pregnancy up to and including 24 weeks** – if no complications exist and the conception was not medically assisted
- **Solar keratoses**
- **Underactive thyroid** – if this is not as a result of a tumour.

Optional cover for medical conditions that are pre-existing

You may be able to add cover for pre-existing medical conditions:

- that you, or any person insured under your policy may have, **and**
- that we do not automatically cover,

by applying for this option on your policy.

You will need to complete an online medical assessment to apply.

We must agree to cover the pre-existing medical condition.

This cover is only available to you if you are a permanent Australian resident. You cannot apply for cover for pre-existing medical conditions of any person not insured under this policy.

If we approve your cover, and you select this option, your approval number will need to be listed on your Certificate of Insurance and you will need to pay us any additional premium we ask for.

Should an approved pre-existing medical condition change, deteriorate or you discover you require new treatment or surgery before you travel, you will need to reapply for pre-existing cover before you depart on your journey.

If the pre-existing medical condition is not approved after you have completed the medical assessment process or if you do not want cover for, or do not tell us about, your pre-existing medical condition we will not cover any loss directly or indirectly caused by any pre-existing medical condition.

You cannot declare and apply for pre-existing medical condition cover after you have departed on your journey.

Pre-existing medical conditions of a non-traveller

We will cover you for claims arising from a pre-existing medical condition suffered by a relative not travelling with you who is hospitalised or dies in Australia after the policy is issued, provided at the time of policy issue and travel departure date:

- you were unaware of the likelihood of such hospitalisation or death, **and**
- the condition was stable, and this must be supported by the treating doctor

The most we will pay in respect of all claims under all sections of the policy is $2,000 for *Singles* and $4,000 for *Doubles*.

70 years of age and over

If you are 70 years of age or over before your departure date or during your journey, and you are travelling overseas, you are not automatically covered for your medical or medical-related losses.

You will need to contact us for a medical assessment. If we approve your cover you will be given an approval number.

Please read **General Exclusions** on page **37-40** ►

Please read **How to apply for insurance** on page **46** ►

Excess that applies when you make a claim

An 'excess' is your contribution towards the cost of a claim. The amount of the excess that may apply to your policy is shown on your Certificate of Insurance. We will reduce the amount we pay you for a claim for any one event by this excess.

Only one excess applies to each separate event.

Please read **How we settle your claim** on page **52-53** ►

Words With Special Meanings

business partner
a person who is in a legal, commercial partnership with you in Australia and who must be a permanent resident of, and living in, Australia.

Certificate of Insurance
the document we give you outlining the terms and conditions of your policy. Together with your PDS and any supplementary PDS we may issue, it makes up your insurance contract with us.

dentist
a general practitioner who is registered and has the qualifications required to practise dentistry.

dependant child
your child or grandchild who is under 21 years of age, financially dependent on you and not in full-time employment who travels with you on your journey.

doctor
a general medical practitioner registered to practice medicine.

hazardous
something that may cause harm or loss unless dealt with carefully. Includes but is not limited to construction work, mining, work involving machinery or tools.

incident
a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.

injury/injured, ill/illness
an accident or illness that you or your travelling companion suffer which requires medical or dental treatment by a doctor or a dentist.

international waters
waters outside the jurisdiction territory of any country

luggage
personal items designed to be worn or carried by you which you take with you on your journey, including items of clothing, personal jewellery, photographic and video equipment, hearing aids and purchases you make overseas.

medical expenses
costs you incur for medical treatment.

medical treatment
includes, but is not limited to, medical and surgical care, hospitalisation, medication, physiotherapy, special diet or exercise programs, ongoing assessment or diagnostic investigations.

off-piste skiing
skiing on an unprepared, trackless area away from regular ski runs, including skiing in the backcountry on unmarked or unpatrolled areas, either inside or outside a ski resort's boundaries.

original policy
the policy issued to you before you leave Australia.

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

Cancelled and rescheduled travel costs start from the date your Certificate of Insurance is issued by your agent or us.

All other covers start when you leave your home to start your journey.

All cover stops when

- the period of journey shown on your Certificate of Insurance ends, **or**
- you return to a residence in Australia, **or**
- for the *Australian Plan* to your home in Australia,

whichever is earlier.

If you need to prolong your journey as a result of an incident we have agreed to cover we will continue to cover you free of charge until you can reasonably complete your journey.

period of journey
the dates for your journey listed on your Certificate of Insurance.

plans
the types of cover you can select. They include: *Super Plus, Super, Standard, Economy, Australian* and *Cancellation Plans*. Under each plan, except for *Cancellation Plan*, you can also choose from *Singles* or *Doubles* cover.

policy
a contract between you and us which provides you with insurance cover in exchange for a premium. Your policy is made up of two documents:

- this Product Disclosure Statement and Policy Booklet (PDS) including any Supplementary PDS that we may issue, **and**
- your current Certificate of Insurance.

pre-existing medical condition
a medical or dental condition:

- that has been documented as ongoing prior to the policy purchase or travel departure date
- that is currently being investigated or treated
- that manifested itself, became acute or exhibited symptoms, which would have caused a reasonable person to seek diagnosis, care or treatment, within 30 days prior to booking a particular journey or your travel departure date
- for which you are taking prescribed medication

- for which you have had surgery in the last 12 months
- for which you are on a waiting list or have knowledge of the need for surgery, treatment or investigation, **or**
- that first manifested during the original journey if you reschedule or extend your travel insurance policy,

and includes any complication directly or indirectly related to that condition.

Product Disclosure Statement
the Product Disclosure Statement (PDS) is made up of information that includes What This Policy Covers, Taking Out Insurance, and How To Make A Claim. If we make changes to the PDS, we may provide you with a new PDS or a Supplementary PDS.

public place
any place the public has access to, including but not limited to shops, airports, streets, hotel foyers, private car parks, boat, railway and bus stations, terminals and depots, parks, public swimming pools, beaches and playgrounds.

reasonable care
your responsibility to exercise a degree of care which is appropriate in the circumstances to minimise the potential for any loss and to safeguard your property.

Reasonable care can be, for example, using appropriate locks on luggage, using lockers, locked storage facilities or safes where available.

reasonable costs
for medical and dental, the costs of care at the same standard level given in the country you are in, and must not exceed the level of care you would normally receive in Australia.

relative
a spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé or fiancée, permanently residing in Australia.

resident
a person permanently residing in Australia and is:

- an Australian citizen, or
- a holder of a current and valid Australian permanent resident visa.

spouse
a legal or de facto spouse or partner who is in a permanent relationship. We may ask for proof of marriage or a permanent relationship.

Supplementary Product Disclosure Statement (SPDS)
a separate document that updates, corrects or adds to the information contained in this PDS.

terrorism
any act which may involve the use, or threat, of force, violence or biological or chemical warfare, or nuclear pollution or

contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

travelling companion
any person you have arranged to travel with before you left your residence in Australia to start your journey. This person must be a permanent resident of Australia and be travelling with you for at least 50% of your journey.

us, we and our
refers to:

Insurance Australia Limited
ABN 11 000 016 722
AFSL 227681
trading as CGU Insurance

Where we refer to the Emergency Assistance Hotline 'us', 'we' and 'our' refers to First Assistance.

you
the person or persons named as the insured on your current Certificate of Insurance. If more than one person is named as the insured, we will treat a statement, act, omission or claim by any one of these people as a statement, act, omission or claim by them all.

your home
your usual residential address in Australia.

What This Policy Covers

Section 1
Cancelled or rescheduled travel

Cancellation or rescheduling costs for unexpected events that occur during your period of insurance.

Cover starts from the date your Certificate of Insurance is issued.

To add **optional cover for a pre-existing medical condition**, see page **10** ◄

Cancelled or rescheduled travel

SUPER PLUS ECONOMY | SUPER AUSTRALIAN | STANDARD CANCELLATION

We will cover any amount you have paid in advance for travel arrangements that are unused and you are unable to recover, less any refunds due to you, if you have to cancel due to unforeseen circumstances.

We will also cover your travel agent's cancellation fees up to $1,000.

If you have paid for your trip using frequent flyer points or similar air travel points and cannot recover the lost points from any other source, we will pay you the value of your lost points.

Please read **How we settle your claim** on page **52-53** ►

Alternatively prior to the commencement of your journey, we will cover the reasonable costs of rescheduling your trip if you are unable to travel on your original departure date due to unforeseen circumstances, provided that this cost is not greater than the cancellation fees or the lost deposits which would have been incurred had the trip been cancelled.

If the reason for rescheduling a journey was due to an illness or injury, this illness or injury will become a pre-existing medical condition for the new period of journey and will not be covered. If this happens you can apply for cover for this pre-existing medical condition.

We will only cover cancellation or rescheduling costs if you cancel or reschedule your travel because of unforeseen or unforeseeable circumstances that we agree to cover, including:

- you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill. For anyone not travelling with you, this means a life threatening accident or illness.
- you are an employee of the state and/or federal police, fire brigade, ambulance or armed forces and your services are required due to a state of emergency being declared
- you are retrenched unexpectedly and not voluntarily
- cancellation of a wedding, conference, pre-paid concert, course, or sporting event and the sole purpose of the trip is to attend that event.

You cannot claim for rescheduling costs and cancellation costs for the same period.

If you have the *Cancellation Plan*, we will only cover you for:

- fares you are unable to recover
- reasonable accommodation costs, **and**
- at our option, a fare upgrade,

up to your limit of cover.

Please read **How to make a claim** on page **51** ►

Section 2
Delayed or interrupted travel

We will cover reasonable expenses you incur for travel delays or interruptions caused by unexpected events that occur during your journey, over and above what you expected to pay had the journey gone ahead as planned.

You will need to provide receipts and written confirmation of any travel delay from the local authorities or your transport carrier.

For all expenses, including but not limited to transport, meals and accommodation, the standard must not be better than the level you booked for the rest of your journey.

Additional expenses

SUPER PLUS ECONOMY | SUPER AUSTRALIAN | STANDARD

We will cover the reasonable costs of additional accommodation and travel expenses that result from you being delayed or interrupted.

Under the *Australian Plan* we will pay up to $10,000 for *Singles* and $20,000 for *Doubles*.

We will only cover these costs if the delay is caused by:

- the transport you booked being cancelled, delayed or diverted due to strike, riot, civil commotion or hijack
- the loss or theft of, or damage to, your passport or travel documents
- you unknowingly breaching a quarantine regulation
- severe weather or a natural disaster
- injury or illness to your travelling companion
- a railway, motor vehicle, marine or aircraft accident.

Please read **How to make a claim** on page **51** ►

Minor travel delays

SUPER PLUS ECONOMY | SUPER AUSTRALIAN | STANDARD

We will cover the reasonable costs of additional accommodation and meals if your scheduled transport is delayed for more than six hours.

We will pay up to $1,000 for *Singles* and $2,000 for *Doubles*.

We will only cover these costs:

- until the date your journey is resumed or cancelled
- if the delay was not your fault, **and**
- you are unable to recover these costs from anyone else.

Domestic pet boarding fees

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

We will cover additional boarding fees for your domestic pets, up to $25 for every 24 hours you are delayed and up to a total of $500.

We will only cover these costs if:

- you are delayed beyond your original return date shown on your Certificate of Insurance
- you provide proof of your additional boarding fees, **and**
- the delay was not your fault.

Missed connection

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

We will cover the reasonable cost of alternative transport or services up to $2,000 if you miss, or are going to miss, your connecting transport to attend a special event, which cannot be delayed because of your absence.

Special events include weddings, funerals, conferences, major concerts or sporting events. We will only cover these costs if:

- you have already booked and paid for the transport with a registered transport provider
- you are unable to reach your transport due to circumstances beyond your control, **and**
- the delay is not caused by the cancellation of the transport.

Returning you to Australia

SUPER PLUS SUPER
STANDARD ECONOMY

We will cover the reasonable additional costs of returning you to Australia if your travel is interrupted.

We will only cover these costs if:

- your relative, travelling companion, travelling companion's relative, or your business partner, who resides in Australia, unexpectedly dies, or becomes injured or ill. For anyone not travelling with you, this means a life threatening accident or illness, **or**

- your residence where you normally live in Australia is destroyed by fire, explosion, earthquake or flood.

You must utilise any pre-arranged return travel to Australia.

Please read **How to make a claim** on page **51** ►

Resuming your overseas travel

SUPER PLUS SUPER
STANDARD ECONOMY

If we have returned you to Australia, we will cover the cost of a one-way ticket to the destination listed on your original itinerary where your travel was interrupted.

If we have used your original return ticket to return you to Australia, we will provide you with a new return ticket matching your original return date at the same fare class originally selected by you.

We will only cover this if:

- your overseas travel was interrupted as a result of the death, injury or illness of your relative, travelling companion, travelling companion's relative or your business partner, who resides in Australia. For anyone not travelling with you, this means a life threatening accident or illness
- there is at least 14 days of your period of insurance remaining from the date you resume your journey, **and**
- you complete your journey by the return date shown on your original Certificate of Insurance.

While you are in Australia your travel insurance cover will be suspended and will recommence once you resume the journey, subject to the original expiry date.

The most we will pay is set out below:

Plan type	Singles	Doubles
Super Plus	$3,000	$6,000
Super	$3,000	$6,000
Standard	$1,500	$3,000
Economy	$1,500	$3,000

What we will not cover – exclusions to Sections 1 & 2

We will not cover losses directly or indirectly caused by:

- delays due to a carrier, including the rescheduling, cancellation or breakdown of your transport, unless the costs are covered under Minor travel delays on page **18**
- any business, financial or contractual obligations of you, or any other person
- a fault or a mistake in your travel arrangements made by you, a travel agent, tour operator, or travel wholesaler
- your tour operator cancelling a tour because there are not enough people travelling on the tour, or part of the tour
- any act or threat of terrorism
- a human pandemic, epidemic or any other outbreak of infectious disease including any derivative or mutation of such viruses, or the threat or perceived threat of any such pandemic, epidemic or outbreak, but only if your Certificate of Insurance was issued after an alert or warning was made regarding any outbreak or possible outbreak
- the death, injury or illness of any person living outside Australia.

We will not cover:

- rescheduling costs incurred after you have departed on your journey
- cancellation costs and additional travel and/or accommodation expenses for the same period
- your travel expenses to return to Australia if you have tickets that allow your dates of travel to be changed
- your return fare to Australia if you have not already booked and paid for it before we return you to Australia. We will deduct the cost of this fare from any claim where we have returned you to Australia
- any expense following your disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so.

Please also read the **General Exclusions** on page **37-40** and **Your responsibilities to us** page **41-42** ►

Section 3
Luggage and travel documents

Luggage items are personal items which accompany you on your journey, including purchases you make during your journey. You must take all reasonable care to safeguard your luggage and personal effects.

A luggage item is any one item, set, pair or collection, including attached or unattached accessories.

You must report any loss, damage or theft to the Police, the transport provider or any appropriate authority within 24 hours of the incident taking place, and provide a copy of the report that you have made, with the lost, damaged or stolen items listed in the report, together with evidence of ownership, such as original receipts.

The following table shows the maximum amount we will pay under each plan for your luggage and travel documents in total.

Plan type	Singles	Doubles
Super Plus	$12,000	$24,000
Super	$10,000	$20,000
Standard	$5,000	$10,000
Economy	$3,500	$7,000
Australian	$2,500	$5,000

Emergency purchases of clothing and toiletries

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

If your luggage has been misdirected, misplaced or delayed by your carrier, we will reimburse you for emergency purchases of your clothing and toiletries, up to $400 for *Singles* and $800 for *Doubles*.

We will double these amounts if your luggage is still not returned to you after 72 hours.

If you are entitled to compensation from the carrier you were travelling with, we will only pay the difference between the amount of your expenses and what the carrier will reimburse, up to the limit of your cover.

We will only cover this if you provide receipts of your emergency purchases and you have written proof from the carrier that:

- you were unable to get your luggage for at least 12 hours, **and**
- your luggage was checked in with your carrier for storage in the cargo hold of your transport.

We will not cover these costs if you are on the final part of your journey.

Travel documents

SUPER PLUS ECONOMY | SUPER AUSTRALIAN | STANDARD

We will cover the cost of reissuing or replacing your travel documents, credit, debit or cash cards or travellers' cheques if they are stolen during your journey.

We will also cover any amounts you cannot recover from your financial institution if your credit cards are misused after they are stolen.

We will only cover this if you have complied with all the terms and conditions on which the cards were issued and have done everything you can to minimise your loss.

Travel documents include, but are not limited to passports, visa, traveller's cheques, itineraries and your policy schedule.

Luggage and personal effects

SUPER PLUS ECONOMY | SUPER AUSTRALIAN | STANDARD

If your personal luggage items are lost, damaged or stolen during your journey we will, at our option, repair, replace or pay you the value of the item, less depreciation due to age, wear and tear.

We will not pay more than the original purchase price of an item and the amount of depreciation will be determined by us.

If your luggage is stolen from a locked and unoccupied vehicle by forced entry, we will pay up to $200 for each item and $2,000 in total, provided the items were locked in the boot or a lockable compartment of the vehicle and not left there overnight.

For all other items the most we will pay for each item is:

Plan type	Cameras and portable electronic equipment	All other items
Super Plus	$4,000	$1,000
Super	$3,000	$800
Standard	$2,000	$500
Economy	$500	$500
Australian	$500	$500

We will reduce any claim under this section by any amount that we have paid for emergency purchases of clothing and toiletries that arise from the same event.

Ski or golf equipment hire

SUPER PLUS

We will cover the cost of hire by you of ski or golf equipment due to damage or a delay in transit of your ski or golf equipment up to $1,000 per person, and up to $5,000 in total, on the *Super Plus Plan*.

We will only cover this if:

- you provide us with documented proof of ski or golf equipment hire
- the delay or damage occurred on the outward journey within 24 hours from the time shown on your itinerary.

You must:

- provide written confirmation from the airline, coach or railway operator or shipping company or their agents showing the period of and reasons for the delay, **or**
- report the damage or loss to the Police, the transport provider any any appropriate authority within 24 hours of the incident taking place.

Equipment is limited to:

- skis, ski poles, ski bindings, ski boots, snowboard, gloves, goggles, ski pants and jacket, **or**
- golf clubs, golf bag and golf shoes.

What we will not cover – exclusions to Section 3

We will not cover:

- electrical or mechanical breakdown of items
- damage to fragile or brittle items, unless they are broken during a motor vehicle collision. This does not apply to spectacle lenses, binoculars, cameras or video equipment
- loss due to:
  - depreciation
  - wear and tear
  - climatic or atmospheric conditions
  - vermin and rodents
  - insects or birds
  - cleaning, repairing or restoring.
- loss of luggage left unsupervised in a public place. Your luggage is considered unsupervised when it is left:
  - with a person other than your travelling companion
  - in a position where it remains out of your sight for a sufficient length of time for it to be removed without your knowledge, **or**
  - at a distance which creates an opportunity to be taken without reasonable chance of you apprehending or identifying the thief.
- loss or theft of luggage from a vehicle if the:
  - vehicle was unlocked
  - items were not locked in the boot or a lockable compartment of the vehicle, **or**
  - items were left in a vehicle overnight (even if locked in the boot or a lockable compartment of the vehicle).
- damage to sporting equipment while it is in use. This includes any sporting equipment you have hired.
- mechanical or machine parts, items for sale or cargo taken with you or purchased overseas
- loss of, or damage to, your luggage that you do not take with you on your transport, or which has been sent by road, rail or marine freight contract

- loss of, or damage to, jewellery, watches, cameras, video cameras, mobile phones, computers or portable electronic equipment which you have put in the cargo area of a train, aircraft, ship or coach – this starts from the time you check-in your luggage with a transport provider
- loss of or damage to luggage you have not taken reasonable care to secure in a backpackers or hostel-type facility
- items left behind in any accommodation after you have checked out or items left behind in any aircraft, ship, train, bus, taxi or private or rental vehicle.

Please also read the **General Exclusions** on page **37-40** and **Your responsibilities to us** page **41-42** ►

Section 4
Medical and dental cover

Medical and dental cover is for unexpected sudden illnesses or serious injuries suffered while you are travelling. Medical conditions you already have before you purchase the policy or depart on your journey are pre-existing and are only covered for unexpected expenses if you meet the criteria for automatically covered conditions on pages **8**—**9** or if you have applied and we have approved additional cover for your pre-existing medical condition/s.

To add **optional cover for a pre-existing medical condition**, see page **10** ◄

You must inform us as soon as possible if you have been admitted to hospital. We have the option of returning you to Australia if the costs of overseas medical expenses are likely to exceed the cost of returning you to Australia, subject always to medical advice. We also have the option of evacuating you to another country.

The following table shows the maximum amount we will pay under each plan if you become ill or injured.

Plan type	Singles	Doubles
Super Plus	Unlimited	Unlimited
Super	Unlimited	Unlimited
Standard	$300,000	$600,000
Economy	$100,000	$250,000
Australian	$10,000^	$20,000^

^Maximum combined cover limit for Accommodation and travel expenses and Non-medical escort

Overseas medical expenses

SUPER PLUS SUPER
STANDARD ECONOMY

We will cover your reasonable overseas medical expenses if you become injured or ill while travelling overseas and need medical treatment.

We will only cover you if your treating doctor authorises the treatment and our doctor agrees the treatment was reasonable.

We will also cover any ongoing physiotherapy or manipulative therapy following an injury, **provided** your treating doctor recommends it in writing.

If you have the *Super Plus* or *Super Plan* we will only cover the reasonable costs for overseas medical expenses that are charged for up to 12 months from the date of your injury or illness, or the end of your period of insurance, whichever comes first.

Overseas dental expenses

SUPER PLUS SUPER
STANDARD ECONOMY

We will cover your emergency overseas dental expenses, up to $1,000 for *Singles* and $2,000 for *Doubles*.

This does not include normal or ongoing care of teeth.

We will only cover these costs:

- for treatment you receive to healthy natural teeth or gums to stop sudden pain resulting from an accident during your journey, **and**
- if your treating dentist authorises the treatment and our doctor agrees the treatment was reasonable.

We will only pay up to the *Singles* policy limit for any one person.

Cash in hospital

SUPER PLUS SUPER
STANDARD ECONOMY

If you become ill or injured and are hospitalised for more than 48 continuous hours while you are overseas, we will provide you with $75 for every 24 hours you are required to stay in hospital up to $6,000 for *Singles* and $12,000 for *Doubles*.

We will pay this amount in addition to any medical expenses covered under this policy.

We will not pay:

- for the first 48 continuous hours you are in hospital
- if you are not entitled to claim for overseas medical expenses.

Overseas evacuation costs

SUPER PLUS SUPER
STANDARD ECONOMY

We will cover the cost of transporting you back to Australia, or another place we agree to, if you become ill or injured.

We will only cover these costs if our doctor or dentist agrees with your treating doctor or dentist that you need to be moved and if we organise your transportation.

Travel must be at the same fare class as originally selected by you, utilising any pre-arranged airfares, unless our doctor agrees otherwise on the basis of a written recommendation by your attending physician.

If we agree to return you to Australia, we will also pay for any ambulance that is required to transport you to the nearest hospital or to your place of residence in Australia.

Accommodation and travel expenses

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

We will cover the reasonable costs of additional accommodation and travel expenses that result from you being delayed due to illness or injury.

We will only cover these costs if the illness or injury needs immediate treatment from a doctor or dentist who certifies you as unfit to travel.

We will only pay accommodation and travel expenses at the same fare class as originally selected by you and you must utilise any pre-arranged travel arrangements.

Non-medical escort

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

We will pay the reasonable costs of either your partner, a travelling companion, or a relative to travel to you, stay with you, or escort you to Australia or to another place, as agreed by us, if our doctor agrees with your treating doctor that you need assistance.

What we will not cover – exclusions to Section 4

We will not cover:

- any medical or dental expenses if you travel in order to get medical or dental treatment, including travel to get treatment for a pre-existing medical condition that we have agreed to cover. This includes any medical or dental expenses arising from complications from this treatment.
- any medical or dental expenses for treatment received in Australia. This includes ambulance services provided to you in Australia unless we have agreed to cover these under this policy.
- routine medical or dental treatment, even if your pre-existing medical condition has been approved
- the cost of any medical or dental treatment that can be delayed until you return to Australia
- any costs to treat an illness, disease, or deterioration/ decay of teeth, or ongoing maintenance of teeth or gums
- dental expenses resulting from damage to bridges, crowns, braces or implants

- you, if we ask you to move and you, your spouse, or your relatives refuse to let you be moved when we and your treating doctor agree that you can be moved. We will stop covering you from the date we ask you to move, you will then be responsible for any on-going or additional costs relating to or arising out of the event you have claimed for.
- accommodation or travel expenses that result from you being delayed due to an illness or injury, unless your doctor recommends in writing that you are unfit to travel or to continue with your original trip. Unfit to travel does not include mere discomfort when travelling.
- accommodation and travel expenses resulting from terrorism
- expenses incurred to resume your journey after we have returned you to Australia following you becoming ill or injured
- travel and accommodation expenses if you have received cancellation costs for the same event
- a return ticket to Australia if you have not already booked and paid for it before we return you to Australia. We will deduct the cost of this fare from any claim where we returned you to Australia.

Please also read the **General Exclusions** on page **37-40** and **Your responsibilities to us** page **41-42** ►

Section 5
Death or disability

Accidental death and disability

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

We will pay your estate if you die, or pay you if you become permanently disabled as a result of an accident caused by violent, visible and external means, up to the maximum amount under your plan.

We will only pay the *Singles* policy limit for any one adult.

We will also pay you, or your estate, up to a maximum of $5,000 if any dependant children travelling with you die, or become permanently disabled.

We will only pay for death or disability resulting from an accident that happened during the period of insurance you purchased for your trip and occurring within 12 months of that accident if:

- your estate provides us with a copy of the Death Certificate, **or**
- you lose your sight, **or**
- you lose a limb, **or**
- you lose the use of a limb, above the ankle or above the wrist.

The loss, or loss of use, must be total and permanent and you must provide us with a doctor's certificate.

Plan type	Singles	Doubles
Super Plus	$25,000	$50,000
Super	$25,000	$50,000
Standard	$15,000	$30,000
Economy	$10,000	$20,000
Australian	$10,000	$20,000

Funeral expenses

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

If you die during your period of insurance, we will cover:

- your overseas funeral costs,
- the cost of returning your remains to Australia, **or**
- your overseas cremation costs and the cost of returning your remains to Australia,

up to $20,000.

Under the *Australian Plan* we will pay your estate up to $1,000 for funeral or cremation costs.

Loss of income

SUPER PLUS SUPER
STANDARD ECONOMY

If you are injured in an accident caused by violent, visible and external means while overseas and as a result are unable to resume work, we will cover you for loss of income, up to a maximum of six months commencing from the 31st day after you were due to resume your usual work in Australia.

We will only cover this if:

- you arranged to resume your usual work on your return to Australia
- your inability to resume work occurred less than 30 days after the accident
- you provide us with a certificate from your Australian doctor stating the dates that you are unable to resume work, **and**
- the accident occurred on your journey during the period of insurance.

The most we will pay is:

- the difference between your average net monthly earnings for the six months prior to the accident, and any amount you earn during the period when the loss of income is payable, **or**
- $1,500 each month under *Super Plus* and *Super Plans*, **or**
- $750 each month under the *Standard Plan*, **or**
- $500 each month under the *Economy Plan,*

whichever is the least amount.

What we will not cover – exclusions to Section 5

We will not cover:

- any death that occurs more than 12 months after the travel has concluded
- any claims under this section if you or your estate cannot provide us with a certified copy of the Death Certificate or any other evidence needed to support the claim
- you if the death or disability is directly related to Deep Vein Thrombosis (DVT)

- loss of income for any dependant children under 21 years of age.

Please also read the **General Exclusions** on page **37-40** and **Your responsibilities to us** page **41-42** ►

Section 6
Liability

Liability cover

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

We will cover your legal liability as a result of an incident that causes loss or damage to someone else's property, or death or bodily injury to other people, up to the amount specified under your plan.

The amounts listed below include any legal costs you have to pay in relation to the incident, that you have advised us of before they have been incurred and which we have agreed in writing to pay you, including costs awarded against you.

If someone is making a liability claim against you, you must not:

- pay or promise to pay for the claim, or
- admit responsibility for the claim.

Plan type	Singles	Doubles
Super Plus	$2.5m	$2.5m
Super	$2.5m	$2.5m
Standard	$2m	$2m
Economy	$1m	$1m
Australian	$1m	$1m

What we will not cover – exclusions to Section 6

We will not cover any amount you are legally liable to pay for:

- death, bodily injury or disease caused to:
  - you
  - your relative
  - your travelling companion

  - your business partner
  - any person you employ, **or**
  - anyone you have covered under a workers' compensation legislation, ordinance or agreement.
- any incident where another insurance policy which is required by law already covers you for the liability
- loss of, or damage to, property you own, you have borrowed, hired or have under your control
- death, bodily injury, disease or damage to property which arises out of your business, profession or trade activities, including giving advice
- penalties, fines or awards of aggravated, exemplary or punitive damages made against you
- death, bodily injury, disease or damage to property which arises out of your ownership, use or possession of any mechanically propelled vehicle, aircraft or watercraft.

Please also read the **General Exclusions** on page **37-40** and **Your responsibilities to us** page **41-42** ►

Section 7
Additional cover included in this insurance

Your insurance includes a range of covers we refer to as 'additional cover'. These covers are listed on the following pages. The additional cover provided depends on the Plan you have chosen.

Please also read the **General Exclusions** on page **37-40** and **Your responsibilities to us** page **41-42** ►

Hire vehicle excess waiver

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

We will pay the insurance excess you are liable for under a hire agreement up to the lower of:

- $3,000 under the Super Plus Plan, **or**
- $2,000 for all other plans, **or**
- the cost of repairing the hire vehicle.

We will only cover you if:

- you are the driver and are nominated as a driver on the rental agreement
- you hired the vehicle through a registered hire vehicle company
- you are a fully licensed driver and you have fulfilled all the terms and conditions of the hire agreement, **and**
- you are involved in an accident in a vehicle you have hired or the hired vehicle suffers loss or damage as a result of malicious damage or theft.

This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit, or the cost of repairing the vehicle, whichever is lower.

We will not cover:

- any amount you are liable to pay arising out of your acceptance of an additional excess to reduce the hiring fees.
- any incident resulting from any act of terrorism.
- you using the rental vehicle in breach of the rental agreement, **or**
- administrative charges or fees of the rental company that are not part of a motor vehicle insurance excess.

Return of a hire vehicle

SUPER PLUS SUPER STANDARD
ECONOMY AUSTRALIAN

If you hire a vehicle and become unfit to drive, we will cover the cost of returning the hire vehicle to the nearest depot, up to $500.

We will only cover this if the vehicle was hired from a registered hire vehicle company and you provide us with a certificate from your doctor or dentist stating that you are unfit to drive.

We will not pay for any incident resulting from any act of terrorism.

Hijack

SUPER PLUS SUPER
STANDARD ECONOMY

If you are travelling by public transport overseas and your transport is forcibly seized for the purpose of extortion or any other illegal reason, we will pay you $1,000 for every 24 hours you are detained.

We will pay up to $5,000 for *Singles* and $10,000 for *Doubles* in total.

We will not pay for any incident resulting from any act of terrorism.

Mugging

SUPER PLUS SUPER
STANDARD ECONOMY

We will pay you up to $500 if you are travelling overseas and are injured and hospitalised as a result of a mugging.

We will only cover you if you report the mugging to the Police within 24 hours of the incident taking place, and you can produce written proof that you have made the report.

We will not pay for any incident resulting from any act of terrorism.

Please read **General Exclusions to your cover** page **37-40** ►

General Exclusions To Your Cover

These are the general exclusions which apply to all sections of this policy. You should read them, together with the cover and specific exclusions referred to under each section. Any cover we provide is subject to the following exclusions.

We will not cover any loss or damage as a result of, or caused by:

- you travelling against medical or dental advice
- any incident that does not occur during the period of insurance
- theft or loss of cash, bank notes and other negotiable items, unless the loss is covered under Travel documents on page **23**
- pre-existing medical conditions of any person, including you, your travelling companions, your relatives, or your business partners, **unless:**
  - the condition is one we automatically cover on pages **8**—**9**
  - you have applied for, and we have approved, additional cover for your pre-existing medical condition and the approval number for this cover is listed on your Certificate of Insurance, **or**
  - the condition is covered under Pre-existing medical conditions of a non-traveller on page **11**. The most we will pay for all claims in total for this cover is $2,000 for *Singles* and $4,000 for *Doubles.*
- any injury, illness or disease if you are 70 years of age or over and have purchased a *Super Plus*, *Super*, *Standard* or *Economy Plan*, unless you have applied for and we have agreed to cover you for medical and dental cover
- pregnancy or childbirth, involving you or any other person, after the end of the 24th week of pregnancy, including the health of a newborn child, even if pre-existing medical cover for the pregnancy has been purchased.

  The 24th week is calculated using your estimated date of delivery given to us by your doctor.

- an injury or illness you suffered during your period of insurance once your original policy expires if you:
  - ask for an extension of your original policy while you are still overseas, **or**
  - are medically fit to return to Australia, but decide not to after your original policy expires.
- your failure to take reasonable care to:
  - safeguard your property, including failure to use locks on luggage, or use any lockers, safe or safety deposit facility made available to you
  - avoid accidental injury, including your failure to wear and/or use appropriate safety equipment
  - minimise your loss.
- any act of violence or intentional damage by you
- motorcycling, moped riding, or mechanically assisted bicycling, if:
  - the driver does not have a current Australian motorcycle licence – this applies even if the driver is not required to hold a motorcycle licence or a motorcycle licence is not required by law in the country you are in
  - you are not wearing a helmet, **and**
  - you are not following the local safety laws.
- Quad biking
- hunting
- racing, other than on foot
- any sporting activity for which you receive or are eligible to receive a financial reward (such as an appearance fee, a wage or salary) from training for or participating in that sporting activity, regardless of whether or not you are a professional sports person
- polo
- off-piste skiing, snowboarding or heli-skiing
- diving with an artificial breathing device, unless you have an open water diving certificate or are being directly supervised by a qualified diving instructor
- travel in, or attached to, any air-supported devices (e.g. hang glider), unless you are a passenger in a fully licensed passenger aircraft operated by an airline or air-charter company

- abseiling, mountaineering or rock climbing if you need to use climbing equipment
- yachting which involves sailing in international waters
- you, or your travelling companion no longer wanting to travel, or deciding to change your plans
- you not following advice in the mass media or any government or other official body's warning 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)
- loss of enjoyment or other financial loss not covered in this policy
- suicide or attempted suicide of any person
- sexually transmitted or transmittable diseases, or any disease transmitted by you
- the effects of alcohol or drugs
- any form of consequential loss
- any illegal or unlawful act by you, including any loss because of your legal detention or the legal confiscation or destruction of your property
- breach of any government prohibition or regulation
- failure to adhere to local immigration laws, including the failure to obtain a visa, work permit or passport when you are required to do so
- war or warlike activities, invasion, acts of foreign enemies, civil war, revolution, insurrection or act of a military power
- anything nuclear or radioactive
- any medical or dental condition that results in you deciding not to travel, even if pre-existing medical cover for the particular medical or dental condition has been purchased, unless you have a medical certificate from a registered doctor or dentist advising you are unfit to travel for the relevant period
- the failure of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider to provide services or accommodation due to their insolvency, or the financial insolvency of any person, company or organisation they deal with

- any advice given, services provided or any acts or omissions of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider including, without limitation, providers of medical services, transportation, security personnel, legal services or any other third party provider
- accidental damage, loss or theft of any stock in a business, trade or profession, or goods purchased for re-sale or consignment
- you engaging in any hazardous work.

We will not cover:

- to the extent permitted by law losses covered under any other policy or scheme, including a private health scheme, workers' compensation scheme, or other accident compensation schemes
- unused prepaid travel tickets where we have repatriated you home
- any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services
- telephone or transport costs in connection with any claim, unless cover is specifically listed under the policy.

Please read **Your responsibilities to us** on page **41-42** ►

Your Responsibilities To Us

Your responsibilities when you are insured with us

There are responsibilities that you must meet when you are insured with us.

You must tell us if:

- any changes have been made to your travel plans
- anyone listed as an insured under your policy
  - has any pre-existing medical conditions, **or**
  - are no longer travelling with you
- there are any changes in circumstances during the period of insurance.

In addition, you must also:

- be truthful and frank in any statement you make in connection with your policy
- pay your premium
- take reasonable precautions to avoid a claim being made
- obey all laws and make sure anyone acting on your behalf obeys all laws
- not make a fraudulent claim under this insurance policy or any other policy
- follow the conditions of this policy.

Your responsibilities when you are making a claim

When you make a claim for incident cover, or legal liability, there are a number of responsibilities that you must meet.

You must:

- be truthful and frank in any statement you make in connection with a claim
- take safe and reasonable steps to prevent any further loss, damage or liability occurring
- report loss, damage or theft of your luggage to the Police, transport provider or any appropriate authority within 24 hours of each incident taking place and obtain written proof of the report. The lost, damaged or stolen items must be listed in the report.
- give us any information or assistance we require to investigate and process your claim:
  - this may include Police reports, declarations or evidence of ownership.
- not pay or promise to pay for a claim, or admit responsibility for a claim.

In addition, you also give us your rights to claim from anyone else:

- if you have a right to claim from anyone else for an incident covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name – you must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require.

If you do not meet your responsibilities

If you do not meet your responsibilities, we may refuse or reduce a claim, cancel your policy, or do both. If we cancel your policy, we will advise you in writing.

Please read **General Exclusions to your cover**, pages **37-40** ►

Our Commitment To You

The basis on which we will provide this insurance to you

We provide insurance cover to you based on the understanding that:

- you are a permanent resident of Australia
- you intend to return to Australia after your journey
- you will purchase your policy in Australia before you commence your journey
- the travel date on your original insurance is the date you leave your residence to start your journey
- you are medically fit, **and**
- you do not know of any reason why your journey may need to be cancelled or disrupted.

If you become involved in legal proceedings relating to cover under this policy, we may take over the action on your behalf. You must cooperate with us and assist us if we try to recover from the person who caused the loss.

Our guarantee

Our Guarantee assures you of quality insurance and service at all times.

Fair dealing guarantee

We will meet any claims covered by your policy fairly and promptly.

Money back guarantee

If you change your mind, we provide a cooling-off period which lets you cancel your policy within 21 days with a full refund of your premium. However we will not give you a refund if you have departed on your journey or made a claim.

Service guarantee

We will provide you with the highest standard of service.

The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the code are:

- to commit us to high standards of service
- to promote better, more informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for the resolution of complaints and disputes between us and you, **and**
- to promote continuous improvement of the general insurance industry through education and training.

Our commitment to you

We have adopted and support the Code and are committed to complying with it.

Please contact us if you would like more information about the Code.

See **back cover** for details ►

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that Insurance Australia Limited trading as CGU Insurance becomes insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from http://www.fcs.gov.au.

Taxation information

The amount payable by you for this policy may include an amount for Goods and Services Tax (GST). The GST amount will be shown on the schedule.

When we pay a claim, your GST status will determine the amount we pay. Details about the GST in relation to payment under this policy are shown in '1. If we agree to settle your claim' in the 'How we settle your claim' section of this policy.

How CGU protects your privacy

We use information provided by our customers to allow us to offer our products and services. This means we may need to collect your personal information, and sometimes sensitive information about you as well (for example, health information for travel insurance). We will collect this information directly from you where possible, but there may be occasions when we collect this information from someone else.

CGU will only use your information for the purposes for which it was collected, other related purposes and as permitted or required by law. You may choose not to give us your information, but this may affect our ability to provide you with insurance cover.

We may share this information with companies within our group, government and law enforcement bodies if required by law and others who provide services to us or on our behalf, some of which may be located outside of Australia.

For more details on how we collect, store, use and disclose your information, please read our Privacy Policy located at www.cgu.com.au/privacy. Alternatively, contact us at privacy@cgu.com.au or 13 15 32 and we will send you a copy. We recommend that you obtain a copy of this Privacy Policy and read it carefully.

By applying for, using or renewing any of our products or services, or providing us with your information, you agree to this information being collected, held, used and disclosed as set out in this Privacy Policy.

Our Privacy Policy also contains information about how you can access and seek correction of your information, complain about a breach of the privacy law, and how we will deal with your complaint.

How To Take Out Insurance

How to apply for insurance

If you would like to take out a policy with us, please follow these steps.

1. Choose a plan that will cover your travel destination and suit your needs

- **Super Plus Plan** – for travel to any international destination. This plan is compulsory for any travel that includes USA, Canada or Japan.
- **Super Plan** – is the minimum cover for travel to the UK, Europe, South America, Russia, India, Africa or the Middle East
- **Standard Plan** – is the minimum cover for travel to Asia, including Bali
- **Economy Plan** – for travel to New Zealand or South Pacific Islands
- **Australian Plan** – for travel within Australia only. Medical and dental expenses are not covered under an Australian Plan policy.

  N.B. You may not be covered by Medicare or your private health fund if you are cruising in Australian coastal waters; if you wish to be covered for medical and dental expenses, you should consider choosing an overseas plan.
- **Cancellation Plan** – if you want insurance to cover cancellation costs only for travel in Australia or New Zealand.

If you change your destination during your period of insurance, please contact us or your insurance adviser to ensure that you are covered.

2. Decide if you need *Singles* or *Doubles* cover

Choose *Singles* cover if you are the only adult travelling.

Choose *Doubles* cover if you are travelling with one adult companion.

Both *Singles* and *Doubles* cover any dependant children.

We can offer cover for a child travelling alone but the *Singles* rate is payable for each child, and the policy must be purchased by a parent or legal guardian.

3. Cover for pre-existing medical conditions or persons 70 years of age or over

You will need to complete a medical assessment if you:

- have a pre-existing medical condition that is not automatically covered under this policy, **or**
- are 70 years of age or over before your departure date or during your journey, and travelling overseas.

Contact us or your adviser for an assessment.

Any dependant children travelling with you that have a pre-existing medical condition will also need to have a medical assessment completed.

4. Apply by contacting us or your insurance adviser

We will provide you with a premium estimate based on the plan that you choose.

Your premium may be higher if you have a pre-existing medical condition we have agreed to cover.

5. Take out your policy

Take out your policy by paying your premium. We will issue you with a policy that is made up of your Certificate of Insurance and this Product Disclosure Statement (PDS), plus any Supplementary PDS we may issue.

6. How to cancel your policy

We provide a cooling-off period that lets you cancel your insurance for a full refund within 21 days of us issuing your policy to you.

However, your cooling-off period no longer applies once you commence your travel, or make a claim within this time.

If you cancel your policy after the cooling-off period, we will refund the amount you paid, less the cost relating to cover for any used period of insurance and less an administration fee of $50. However, no refund will apply after the cooling-off period if you have submitted a claim or if you have purchased the *Cancellation Plan*.

If you cancel your policy after the travel date noted on your Certificate of Insurance has passed, we will require written proof of the cancellation or shortening of the journey from your travel provider.

How to extend your policy

If you decide to extend your journey and want cover for the additional time you are away, please follow these steps.

1. Contact us or your insurance adviser to ask for an extension

An extension is only available before the current policy expires and if you are a permanent resident of Australia.

You can extend your policy up to three times, but the total of your period of journey on your original policy plus the total period of all extensions must not exceed 24 months or 6 months on an *Economy Plan*.

Please note: You cannot extend an *Australian Plan*.

You must purchase the same plan as your original policy or a higher plan if required should you change your destination.

We will not provide cover on any extension for pre-existing medical conditions, even if previously accepted by us, or for any conditions you suffered during the term of your original policy or previous extensions.

2. Tell us about any claims

You must tell us of any claims made or pending, as well as any factors that could lead to a claim being made in the future, as an extension may not be available or special terms may be imposed.

If we accept your request for the extension, you can extend your policy by paying the premium we ask for.

We will issue you with a new Certificate of Insurance every time you extend your policy with us.

Your premium

1. How we calculate your premium

We calculate your premium on a number of factors, including:

- the length of your trip
- travel plan selected
- whether it is a *Singles* or *Doubles* cover
- your age
- any special conditions we have applied, including any additional amounts to cover a pre-existing medical condition.

Your premium will be listed on your schedule, including any Commonwealth and State taxes and/or charges (including GST and Stamp Duty where applicable).

2. How to pay your premium

You must pay your premium in one lump sum and we must receive your payment before you commence any travel. If we do not receive your payment before the start date of your period of insurance, you will not be insured.

We may cancel your policy if:

- you do not pay your premium, **or**
- your cheque or credit card is dishonoured by your financial institution.

3. Intermediary remuneration

Insurance Australia Limited trading as CGU Insurance pays remuneration to insurance intermediaries when we issue, renew or vary a policy the intermediary has arranged or referred to us. The type and amount of remuneration varies and may include commission and other payments. If you require more information about remuneration we may pay your intermediary, you should ask your intermediary.

4. Interest on unallocated premium

If we are unable to issue your insurance when we receive your application, we are required to hold your Premium in a trust account on your behalf until your insurance can be issued. We will retain any interest payable by our bank to meet, among other things, bank fees and other bank costs we incur in operating the account.

How To Make A Claim

1. Contact us or your insurance adviser

We will give you immediate advice and assistance with your claim lodgement, 24 hours a day, 7 days a week. We will ask you a range of questions to help us assess your claim.

Telephone: 13 24 80

You must tell us of any claims within 30 days of completing or cancelling your journey.

2. Provide us with all the information we need to assess your claim

We will need original medical, dental or Police reports, declarations, receipts, valuations or other evidence of ownership.

For medical or dental expenses, we will need written confirmation of your illness or injury from a qualified doctor or dentist.

For loss or theft of luggage items, we will need a copy of the report you lodged with the Police or other appropriate authority from where the loss or theft was reported, together with evidence of ownership, such as original receipts or operating manuals.

For delay of luggage we will also need written advice from your transport provider of the amount of compensation you are entitled to claim for the delay.

For cancellation or rescheduling expenses, we will need original receipts, tickets, or a letter from the travel agent showing any charges to re-arrange or cancel your journey, or a doctor's certificate or letter from the carrier.

To find out how we settle a claim, see the following ►

How we settle your claim

1. If we agree to settle your claim

The maximum amount we will pay for all claims in total under each section of the policy for the plan you have selected is shown under Plans Available to You (pages **6**-**8**) and What This Policy Covers (pages **16**-**36**).

If the cover under your policy is for *Doubles*, the limits that apply to the benefits is the maximum amount we will pay for all claims made by you and/or any other person covered under the policy.

Where we make a payment under this policy for acquisition of goods, services, supply or compensation, we will reduce the payment by deducting any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

Any claims that we pay will be in Australian dollars – the rate of exchange we will use will be the exchange rate applicable on the date you had your loss of expense.

2. If you need to pay an excess

If we settle your claim, we will deduct the amount of the excess from the amount we settle your claim for or we will ask you to pay the excess to us.

3. If we agree to settle your luggage claim

We will decide whether to:

- repair the luggage
- replace the luggage with nearest equivalent new luggage, **or**
- pay you the cost of repair or replacement.

We will not pay more than the original purchase price of any item. We will reduce the amount we pay:

- to allow for age, wear, tear and depreciation
- by any amount that we pay you for emergency purchase of clothing and toiletries, if you make a claim for both lost luggage and emergency purchase of clothing and toiletries from the same incident.

If we agree to settle your luggage claim any salvage becomes our property.

4. If we agree to settle your cancellation claim and you have used frequent flyer points or a similar scheme to purchase your ticket

We will:

- obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time we assess the claim
- less your financial contribution
- then multiply this figure by the total number of points lost, **and**
- divide by the total number of points used to obtain your original ticket.

Please read **Excess that applies when you make a claim** on page **11** ◄

Claim payment examples

These Claim payment examples show you how a claim settlement may be calculated based on some practical scenarios. Any actual claim settlement amount will depend upon the facts of each case.

Claim Example 1	
Policy section	Section 1 Cancelled or rescheduled travel
Plan	Super
Sum insured	Unlimited
Excess	$100
Loss or damage	Cancellation due to unexpected illness
How we settle your claim	We pay you $3,900 as follows: • Cost of pre-paid travel arrangements $6,000 • Less $2,000 refund received from tour operator • Less $100 excess • Total $3,900

Claim Example 2	
Policy section	Section 3 Luggage and travel documents
Plan	Standard
Sum insured	Video camera - $2,000
Excess	$300
Loss or damage	Your video camera has been stolen
How we settle your claim	We pay you $1,500 as follows: • Video camera valued at $2,500 • Policy item limit $2,000 • Less depreciation for age, wear and tear - $200 • Less $300 excess • Total $1,500

Claim Example 3	
Policy section	Section 4 Medical and dental cover
Plan	Super Plus
Sum insured	Unlimited
Excess	$100
Loss or damage	You contract food poisoning and a doctor prescribes medication for you
How we settle your claim	We pay you $160 as follows: • Sum insured unlimited • Doctor's consultation $200 • Prescribed medication $60 • Less excess $100 • Total $160

Claim Example 4	
Policy section	Hire vehicle excess waiver
Plan	Australian
Sum insured	$2,000
Excess	$200
Loss or damage	The hire car company charge you the excess on a hire vehicle due to minor damage caused while you were driving it.
How we settle your claim	We pay you $1,300 as follows: • You are not registered for GST purposes • Sum insured $2,000 • Hire car company charge you the excess of $1,500 • Less excess $200 • Total $1,300

Steps to resolve a complaint or dispute

1. Talk to us first

If you have a complaint, the first thing you or your insurance adviser should do is speak to one of our staff. If your complaint relates specifically to a claim, speak with the claims officer managing your claim.

See **back cover** for contact details ►

If the staff member or claims officer are unable to resolve the matter for you, you or your insurance adviser may speak to a manager. If you are not satisfied with the decision you can go to step 2.

2. Seek a review

If the matter is still not resolved, the manager will refer you or your insurance adviser to the internal dispute resolution department who will conduct a review of your dispute.

If you are still not satisfied with the decision you can go to step 3.

3. Seek an external review

You are entitled to seek an external review of our decision. We can provide you or your insurance adviser with information on which options are available to you, such as referring you to the external dispute resolution scheme administered by the Financial Ombudsman Service (FOS).

For more information about our complaint and dispute resolution procedures, contact us.

See **back cover** for contact details ►

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Information in this PDS may need to be updated from time to time where required and permitted by law. You can obtain a paper copy of any updated information without charge by calling us on the contact details provided in this document. If the update is to correct a misleading or deceptive statement or an omission that is materially adverse from the point of view of a reasonable person deciding whether to acquire the Policy, we will provide you with a new PDS or a Supplementary PDS. ©2006

CONTACT DETAILS

Enquiries 13 24 81
Claims 13 24 80

Mailing address
GPO Box 9902 in your capital city

Sydney
388 George Street
Sydney NSW 2000

Melbourne
181 William Street
Melbourne VIC 3000

Brisbane
189 Grey Street
South Bank QLD 4101

Perth
46 Colin Street
West Perth WA 6005

Adelaide
80 Flinders Street
Adelaide SA 5000

CGU.COM.AU

Preparation date: 01/05/2017

CGU SEE IT THROUGH.

Insurer
Insurance Australia Limited
ABN 11 000 016 722 AFSL 227681
trading as CGU Insurance

backed by iag

TV0033 REV26 08/17

CONTACT DETAILS

Member Brisbane Central Branch
Plaza Level (Turbot Street)
Central Station

W www.movebank.com.au
E info@mymove.com.au

Address
GPO Box 648 Brisbane QLD 4001

MOVEBANK.COM.AU

MOVE BANK

Intermediary
Railways Credit Union Limited trading as MOVE Bank
ABN 91 087 651 090
AFS Licence No. 234536

24-HOUR TRAVEL EMERGENCY ASSISTANCE HOTLINE

Name _____

Policy No. _____

Issue Date ___/___/___ Plan _____

Agent _____

If you need help while travelling, please call our **Reverse Charges Hotline** via the local operator.

Outside Australia
(Int. code) **61 2 8895 0698**

Within Australia
02 8895 0698

Note: This card does not guarantee the payment of any accounts. For guarantee of payment, the Emergency Assistance Hotline must be contacted.

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REVERSE CHARGES TRAVEL HOTLINE

IMPORTANT INFORMATION

When making a claim:

- You must advise us of any claim within 30 days of completing or cancelling your journey.
- You will need to provide all information required to assess your claim; for example, medical reports, police reports, receipts and proof of ownership.
- On your return home, contact the Travel Claims team on **1800 112 449**.

Case/Claim Reference No.

Insurance Australia Limited
ABN 11 000 016 722 AFSL 227681 trading as CGU Insurance

TV0011 REV4 08/17

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