



These are the things you should know.

Product Disclosure Statement

Travel Insurance Policy General Terms and Conditions

This document prepared on 21 November 2019
Product Issuer: Auto & General Insurance Company Limited
ABN 42 111 586 353 AFS Licence No. 285571
Registered Office: Level 13, 9 Sherwood Road, Toowong, QLD 4066



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Part 1 – Prior to Purchase

Product Disclosure Statement

This PDS is designed to assist you in your decision to purchase this Travel Insurance. It contains information about key benefits and significant features of this Travel Insurance.

This PDS contains the full terms and conditions that apply to your policy. This PDS, along with your Insurance Certificate, forms the basis of your contract of insurance. Together these documents explain what you are covered for. Your selected level of cover and destination will be noted on your Insurance Certificate and is detailed in this PDS.

The PDS contains terms, conditions and exclusions which you should be aware of. You must keep to all the terms and conditions of the insurance; otherwise any claims you make may be reduced or not paid. Please read this PDS to make sure that the cover meets your needs and please check the details outlined in your Insurance Certificate to make sure the information shown is correct.

Please keep this document in a safe place and make sure you can access it when you travel.

Who is the Insurer

Auto & General Insurance Company Limited (ABN 42 111 586 353 AFS Licence No. 285571) is the insurer and issuer of this PDS.

Throughout this PDS the issuer / insurer is referred to as *we, us, or our*.

This insurance is distributed and administered on our behalf by Auto & General Services Pty Ltd (Auto & General Services), ABN 61 003 617 909, AFSL 241411.

Please refer to the Financial Services Guide (FSG) for information on the services provided by Auto & General Services and the remuneration received, or to be received, by Auto & General Services as the General Insurance distributor and administrator of this insurance product.

Duty of Disclosure

When you take out this insurance - before you enter into an insurance contract, you have a duty of disclosure under the *Insurance Contracts Act 1984*.

What you must tell us

If we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions. You have this duty until we agree to insure you.

If you do not tell us

If you do not comply with your duty, we may reduce or refuse to pay a claim and/or cancel the policy. If your failure to tell us is fraudulent, we may refuse to pay a claim and treat the contract as if it never existed.

Who Can Purchase This Policy

This insurance must be purchased before departing for your trip, which must commence in Australia, and is only available to travellers who are citizens or permanent residents of Australia or non-permanent residents who have a valid Medicare card, a Private Health Fund or Overseas Student Travel Insurance in Australia for the duration of the trip.

If requested, you are required to provide evidence in any of the following forms:

- a) Copy of your passport
- b) Australian residency documents
- c) Birth certificate
- d) Copy of valid Medicare Card, Private Health Fund or Overseas Student Travel Insurance
- e) Any other official documents proving residency or citizenship.

We are not obligated to pay a claim or provide assistance if such evidence cannot be supplied, if requested.

Age Limits

Applicants must be 18 years of age or over at the date of applying for this insurance. Persons over the age of 18 may purchase this policy on behalf of financially Dependent Children or grandchildren (including fostered or adopted children or grandchildren) who are under 18 years of age at the date of the application for this insurance. Full adult premium will apply if dependants are not travelling with parents and/or grandparents. Parents or grandparents can buy insurance on behalf of dependants as long as dependants under 16 years of age will have full adult supervision during the trip.

Please note:

- Comprehensive and Domestic levels of cover are available to travellers up to the age of 100 at the date of application.
- Last Minute, Essential and Annual Multi-Trip levels of cover are only available to travellers under the age of 75 at the date of application.

Cooling Off Period

If this cover is not suitable for you and you want to cancel your policy you may do so within 14 days of purchasing it, provided that no claim has arisen, you have not exercised any other rights under the policy and your trip has not commenced. We will cancel the policy and give you a full refund of the premium.

If you cancel after the 14 day cooling off period no premium refund will be made.

Medical and Emergency Assistance

By choosing this Travel Insurance, you can access a network of 24-hour telephone assistance centres, and an international network of medical and emergency assistance providers including dedicated air ambulances in certain countries before and during your journey. We are available to assist you every hour of every day as part of your cover. We will assess your medical or emergency situation and guide you through a process to solve it.

Depending on your specific needs, we can:

- Provide pre-trip advice including what vaccinations are required and the local medical conditions at your destination.
- Help you in the event of lost luggage, travel documents or credit cards by putting you in touch with the nearest embassy or other authorities.
- When medical care is needed, direct you to suitable medical facilities, monitor your condition and treatment as well as keep your family and friends at home informed.
- Coordinate evacuation or repatriation where you are located to a suitable medical facility or back home to Australia, subject to assessment and approval by us.

If you need assistance phone the reverse charge number for the country you are in as shown on your Insurance Certificate.

The insured person's Name and Policy Number will need to be quoted at the time you call.

Key Benefits of Your Policy

Some of the key benefits of your insurance policy may include:

Cancellation and Amendment Fees – Section A (available under any level of cover except Last Minute)

Overseas Medical and Hospital Expenses – Section B1 (available under any level of cover selected except Domestic)

Hospital Cash Allowance – Section B2 (available under any level of cover except Domestic and Last Minute)

Cutting Your Trip Short – Section C1 (available under any level of cover except Last Minute)

Additional Expenses – Section C2 (available under any level of cover selected)

Resumption of Journey – Section C3 (available only if Comprehensive or Annual Multi-Trip Cover is selected)

Travel Delay Expenses – Section D (available under any level of cover except Last Minute)

Luggage and Personal Effects – Section E1 (available under any level of cover selected)

Delayed Luggage Allowance – Section E3 (available under any level of cover except Last Minute)

Travel Documents, Credit Card and Travellers Cheques – Section E4 (available only if Essential, Comprehensive or Annual Multi-Trip Cover is selected)

Theft of Cash – Section E5 (available under any level of cover except Last Minute)

Personal Accident – Section F (available under any level of cover except Last Minute)

Personal Liability – Section G (available under any level of cover selected)

Rental Vehicle Insurance Excess – Section H (available under any level of cover selected except Last Minute)

Loss of Income – Section I (available only if Comprehensive or Annual Multi-Trip is selected)

Alternative Transport Expenses – Section J (available under any level of cover except Last Minute)

Hijack – Section K (available only if Comprehensive or Annual Multi-Trip is selected)

Pet Care – Section L (available only if Comprehensive or Annual Multi-Trip is selected)

Insured amounts for each of these benefits are set out in the Table of Benefits (pages 8-11) under the level of cover selected.

You should be aware that conditions and exclusions apply. For detailed information about the benefits, excess applicable, exclusions, the circumstances under which and times benefits are provided and the process for making a claim, please read the Sections of Cover (pages 19- 40) and General Exclusions (pages 14-17).

Part 2 – Policy Options

Levels of Cover

You can choose the level of cover you require based on your travel needs. There are 5 levels of cover available under this Travel Insurance:

- Comprehensive
- Essential
- Last Minute
- Domestic[^]
- Annual Multi-Trip*

The benefits and insured amounts differ under each level of cover.

Please note:

- Comprehensive, Essential and Last Minute levels of cover do NOT cover domestic travel within Australia apart from a cruise in Australian territorial waters, or a stopover up to 48 hours.
- [^]Domestic does not cover any medical and evacuation expenses incurred in Australia. If you are going on a cruise within Australian territorial waters and would like to be covered for on-board medical expenses and evacuation then you must choose Comprehensive, Essential, Last Minute or Annual Multi-Trip Cover.
- *Annual Multi-Trip provides cover for insured persons to travel overseas as many times as they like prior to the policy end date. The maximum duration for any one trip is 30 days.

Regions of Cover

The countries and / or regions covered under this Travel Insurance include:

Pacific

Includes American Samoa, Cook Islands, Fiji Islands, French Polynesia (including Tahiti), Kiribati, New Caledonia, Niue, Samoa, Solomon Islands, Tonga, Tuvalu, Vanuatu, New Zealand, Papua New Guinea. Domestic cruises within Australian territorial waters are included in the Pacific region.

Asia

Includes Bangladesh, Brunei, Cambodia, China, Hong Kong, India, Indonesia, Japan, Laos, Malaysia, Maldives, Myanmar, Nepal, Philippines, Singapore, South Korea, Sri Lanka, Taiwan, Thailand and Vietnam only.

Europe / Africa

Includes countries in Africa, Europe, Scandinavia, the Middle East, the Caribbean, and Russia.

Americas

Includes United States of America, Canada, Mexico, Central and South America and Antarctica (cruises only).

Countries Excluded from Cover

Any claim resulting from you travelling in, to or through a country or area included on the list of Do Not Travel countries provided by the Australian Government through the Department of Foreign Affairs and Trade – www.smarttraveller.gov.au or those countries subject to an embargo from the UN security Council or from any other international organisation to which Australia belongs, as well as events occurring in any international conflicts or interventions involving the use of force or coercion. See General Exclusions (pages 14-17), for further information regarding the countries you cannot travel to.

Any loss you suffer must occur in the countries shown on your Insurance Certificate for the cover to be valid. Stopovers of up to 48 hours outside these countries are permitted (including domestic stopovers).

Part 3 – What is Covered

Table of Benefits

The following is a summary of cover only. The policy is subject to terms, conditions, limits and exclusions outlined in this PDS. Not all policy benefits and benefit amounts are shown below. In some cases sub-limits apply or the benefits may not be available to you. Please refer to the applicable Sections of Cover (pages 19-40).

The amounts insured shown below are the maximum amounts we will pay under each section per insured person per trip and are inclusive of GST.

Section	Benefit	Comprehensive		Essential
		Amounts Insured	Excess*	Amounts Insured
A	Cancellation and Amendment Fees	Unlimited	\$200	\$12,500
B1	Overseas Medical and Hospital Expenses	Unlimited	\$200	Unlimited
B2	Hospital Cash Allowance	\$75 per completed 24 hours up to \$2,500	Nil	\$75 per completed 24 hours up to \$1,000
C1	Cutting Your Trip Short	Unlimited	\$200	\$12,500
C2	Additional Expenses	\$40,000	\$200	\$12,500
C3	Resumption of Journey	\$3,000	\$200	No Cover
D	Travel Delay Expenses	\$100 per completed 12 hours up to \$2,000	Nil	\$50 per completed 12 hours up to \$1,000
E1	Luggage and Personal Effects [^]	\$7,500	\$200	\$5,000
	• Including sub-limit for laptops, tablets, cameras and video cameras, mobile phones only	\$3,000		\$2,000
	• Including: single article limit / pair or set of items limit	\$750		\$500
	• Including: sub-limit for other valuables	\$750		\$500
	• Including: any property (including specified items) which is lost or stolen from an unattended motor vehicle)	\$500		\$500

[^]If you have an item that has a value of more than \$750, you can increase your level of cover for that item by listing the item in your Travel Insurance (Comprehensive and Annual Multi – trip only).

Last Minute		Domestic		Annual Multi-Trip		
Excess*	Amounts Insured	Excess*	Amounts Insured	Excess*	Amounts Insured	Excess*
\$200	No Cover	Nil	\$10,000	\$200	Unlimited	\$200
\$200	Unlimited	\$200	No Cover	Nil	Unlimited	\$200
Nil	No Cover	Nil	No Cover	Nil	\$75 per completed 24 hours up to \$2,500	Nil
\$200	No Cover	Nil	\$7,500	\$200	Unlimited	\$200
\$200	\$5,000	\$200	\$5,000	\$200	\$40,000	\$200
Nil	No Cover	Nil	No Cover	Nil	\$3,000	\$200
Nil	No Cover	Nil	\$50 per completed 12 hours up to \$1,000	Nil	\$100 per completed 12 hours up to \$2,000	Nil
	\$2,500		\$5,000		\$7,500	
	No Cover		\$2,000		\$3,000	
\$200	\$500	\$200	\$500	\$200	\$750	\$200
	No Cover		\$500		\$750	
	\$500		\$500		\$500	

Table of Benefits *(continued)*

Section	Benefit	Comprehensive		Essential
		Amounts Insured	Excess*	Amounts Insured
E3	Delayed Luggage Allowance	\$600	Nil	\$400
E4	Travel Documents, Credit Cards and Travellers Cheques	\$5,000	Nil	\$2,500
E5	Theft of Cash	\$400	\$200	\$250
F	Personal Accident:			
	• Event 1 (a) Death of insured person aged 18 years to 65 years	\$20,000	Nil	No Cover
	• Event 1 (b) Death of dependent child or insured person aged under 18 years	\$5,000	Nil	No Cover
	• Event 1 (c) Death of insured person aged 66 years or over	\$20,000	Nil	No Cover
	• Event 2 Permanent Paraplegia or Quadriplegia	\$40,000	Nil	\$30,000
	• Event 3 Permanent total loss of sight of one or both eyes	\$40,000	Nil	\$30,000
	• Event 4 Permanent total loss of use of one or more limbs	\$40,000	Nil	\$30,000
G	Personal Liability	\$5,000,000	\$200	\$2,000,000
H	Rental Vehicle Insurance Excess	\$6,000	Nil	\$4,000
I	Loss of Income	\$10,400	Nil	No Cover
J	Alternative Transport Expenses	\$5,000	\$200	\$2,500
K	Hijack	\$1,500	Nil	No Cover
L	Pet Care	\$500	Nil	No Cover

* Excess - When claiming under certain sections listed in the table above, you have to pay the first part of a claim. The excess will apply to each insured person claiming, and to each event that a claim relates to. For example; if you are travelling as a family of 5 and all 5 people have their luggage stolen, an excess will be payable per person.

Last Minute		Domestic		Annual Multi-Trip		
Excess*	Amounts Insured	Excess*	Amounts Insured	Excess*	Amounts Insured	Excess*
Nil	No Cover	Nil	\$250	Nil	\$600	Nil
Nil	No Cover	Nil	No Cover	Nil	\$5,000	Nil
\$200	No Cover	Nil	\$250	\$200	\$400	\$200
Nil	No Cover	Nil	\$15,000	Nil	\$20,000	Nil
Nil	No Cover	Nil	\$5,000	Nil	\$5,000	Nil
Nil	No Cover	Nil	\$15,000	Nil	\$20,000	Nil
Nil	No Cover	Nil	\$15,000	Nil	\$40,000	Nil
Nil	No Cover	Nil	\$15,000	Nil	\$40,000	Nil
Nil	No Cover	Nil	\$15,000	Nil	\$40,000	Nil
\$200	\$1,000,000	\$200	\$1,500,000	\$200	\$5,000,000	\$200
Nil	No Cover	Nil	\$4,000	\$200	\$6,000	Nil
Nil	No Cover	Nil	No Cover	Nil	\$10,400	Nil
\$200	No Cover	Nil	\$2,500	\$200	\$5,000	\$200
Nil	No Cover	Nil	No Cover	Nil	\$1,500	Nil
Nil	No Cover	Nil	No Cover	Nil	\$500	Nil

Part 4 – Policy Upgrades and Amendments

The following policy amendments only apply if they have been selected by you, the appropriate premium has been paid and they are shown on your Insurance Certificate.

Reducing Your Excess

Halve Your Excess and Excess Waiver

Under most sections of this policy you have to pay the first part of any claim. This is called an excess. This will apply to each person claiming, to each incident and to each section of the policy you claim under. This amount is shown under each section where it applies on the Table of Benefits (pages 8-11).

This Travel Insurance allows you to select the excess most suitable to you. If you waive your excess, you will pay an extra premium to remove all excesses (except for increased medical expenses because of medical conditions, sport or leisure activities).

Upgrades

Snow Sports Cover

Important: To add cover for any snow sport activity you must have purchased this option before your trip begins and it must be shown on your Insurance Certificate. If you choose not to purchase the Snow Sports Cover upgrade we will not cover any claim directly or indirectly relating to snow sports.

Please see pages 35-40 of this PDS for full details of this cover.

Please see page 39-40 for a full list of snow sports activities which are covered.

Additional Specified Items

If you have an item that has a value of more than \$750 you can increase your level of cover for that item by listing the item in your Travel Insurance.

This option is only available if you purchase Comprehensive or Annual Multi-Trip Cover.

Please note: For an Annual Multi-Trip policy you must specify an item for each individual trip that you require the additional cover.

Cover is only available for Additional Specified Items if you pay the appropriate extra premium and this is shown on your Insurance Certificate.

Additional Specified Items Cover			
Section	Benefit	Maximum Amount Insured	Excess*
E2	Single Article, Pair or Set Limit (min \$750, Max \$4,000)	\$4,000 for a single item, up to \$6,000 for combined items	\$200

See Section E2 on page 26 for further information.

Part 5 – Pre-Existing Medical Conditions

You can be covered if your pre-existing medical condition(s) are listed in the Table of Covered Medical Conditions, provided that you: a) have not been hospitalized in the past 24 months (including day surgery or emergency department attendance) and b) have disclosed that you have one of the listed medical conditions by selecting 'Yes' when purchasing the policy. This policy will NOT cover any claims arising from a pre-existing medical condition not listed on the table.

Table of Covered Medical Conditions

Acne	Dry Eye Syndrome
Asthma Providing that you: <ul style="list-style-type: none"> • Have no other lung disease and • Are less than 60 years of age at the date of policy issue. 	Ear Grommets
Bunions	Eczema
Carpal Tunnel Syndrome	Epilepsy Providing you have not had any seizures or change to your medication in the last 24 months.
Cataracts	Food Intolerance
Coeliac Disease	Gastric Reflux
Congenital Blindness	Glaucoma
Congenital Deafness	Gout
Diabetes Mellitus (Type I) Providing you: <ul style="list-style-type: none"> • Were diagnosed over 12 months ago and • Have no eye, kidney, nerve or vascular complication and • Do not suffer from a known cardiovascular disease, hypertension or hypercholesterolemia and • Are under 50 years of age at the date of policy issue. 	Hay Fever
Diabetes Mellitus (Type II) Providing you were: <ul style="list-style-type: none"> • Diagnosed over 12 months ago and • Have no eye, kidney, nerve or vascular complication and • Do not suffer from a known cardiovascular disease, hypertension or hypercholesterolemia. 	Hiatus Hernia
	Hypercholesterolaemia (High Cholesterol) Providing you do not also suffer from a known cardiovascular disease and / or diabetes.
	Hypertension (High Blood Pressure) Providing you do not also suffer from a known cardiovascular disease and / or diabetes.
	Hypothyroidism
	Macular Degeneration
	Meniere's Disease
	Rhinitis
	Sinusitis

Important Limitations – Cancellation and Amendment Fees

This policy will not cover any claims under Section A (Cancellation and Amendment Fees) that result directly or indirectly from any medical condition you knew about before the Policy Start Date, and that affects:

- ▶ A close relative who is not travelling and is not an insured person under this policy;
- ▶ Someone who is travelling with you who is not an insured person under this policy; or
- ▶ A person you plan to stay with on your trip.

You will not be covered if during the 90 days before the Policy Start Date, you:

- ▶ Needed surgery, inpatient treatment or hospital consultations;
- ▶ Needed any treatment or prescribed medication; or
- ▶ Were on a waiting list for, or needed surgery, inpatient treatment or tests at any hospital or clinic or
- ▶ Had been diagnosed with a terminal condition (that will cause death).

You should also refer to the General Exclusions (pages 14-17).

Pregnancy

Pregnancy is not an illness and therefore not covered by this policy - see General Exclusion 28.

Part 6 – General Exclusions

General Exclusions apply to all sections of this policy. We will NOT cover the following:

1. Any claims, if at the time you take out this insurance the following apply:

- You are aware of any medical condition or set of circumstances which could lead to a claim;
- Any insured person whose condition may give rise to a claim and who:
 - Is receiving or waiting for hospital tests or treatment for any condition or set of symptoms that have not been diagnosed;
 - Is travelling against the advice of a medical practitioner or travelling to get medical treatment abroad;
 - Has been told about a condition that will cause their death.
- Claims arising from or in any way connected to you or any insured person on your policy who has in the last 5 years suffered from or received medical advice, treatment or medication for:
 - Any heart related, blood circulatory or diabetic condition;
 - Any neurological condition (including stroke, brain haemorrhage);
 - Any breathing condition;
 - Any psychiatric or psychological condition (including anxiety or depression) or
 - Had treatment or hospital tests for cancer in the last five years; or
 - Been referred to or seen by a hospital doctor or surgeon (other than an accident or emergency doctor), or needed inpatient treatment in hospital in the last 12 months.

This is unless your condition is listed in the Table of Covered Medical Conditions (page 13) and providing that the insured has not been hospitalised (including Day Surgery or Emergency Department attendance) for that condition in past 24 months.

For Domestic Cover we specifically will not be liable for claims arising from any person, including those not travelling, whose condition might give rise to a claim if the claim relates to a medical condition or any illness related to a medical condition which you were aware of before you took out this insurance.

You must make sure that you tell us about any change in your circumstances that happens after the policy has been issued and before you travel. We have the right to change the conditions of your policy in line with the change of risk.

2. You will not be covered under Section A – Cancellation and Amendment Fees, or Section C1 – Cutting Your Trip Short, or Section C2 – Additional Expenses, if a close relative, person who you are booked to travel with or someone you plan to stay with who is not an insured person on this policy, during the 90 days before the Policy Start Date they:

- Needed surgery, inpatient treatment or hospital consultations;
- Needed any treatment or prescribed medication;
- Were on a waiting list for, or knew they needed surgery, inpatient treatment or tests at any hospital or clinic; or
- Had been diagnosed with a terminal condition (that will cause their death).

3. Any claim relating to an incident which you were aware of at the time you took out this insurance and which could reasonably be expected to lead to a claim.

4. Any claim arising from:

- You, your partner's, your relative's or your travelling companion's suicide or attempted suicide; or
- You, your partner, your relative or your travelling companion injuring yourself/themselves deliberately or putting yourself/themselves in danger (unless you are trying to save a human life).

5. Any claim arising directly or indirectly from you, your partner, or your travelling companion using or consuming alcohol or drugs (unless the drugs have been prescribed by your doctor) or where you, your partner, or your travelling companion are affected by Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV). You must agree to have a blood alcohol and/or breath analysis where local laws permit, where it is necessary for us to assess your claim.

6. Any claim arising out of war, civil war, invasion, insurrection, revolution, use of or threatened use of military power, usurpation of government or military power.

7. Any claim arising from civil riots, blockades, strikes or industrial action of any type (except for those which were not public knowledge when you booked your trip).

8. Any claim resulting from you travelling in, to or through a country or area included on the list of Do Not Travel countries provided by the Australian Government through the Department of Foreign Affairs and Trade – www.smartraveller.gov.au or those countries subject to an embargo from the UN Security Council or from any other international organisation to which Australia belongs, as well as events occurring in any international conflicts or interventions involving the use of force or coercion.

This exclusion does not apply to Section A (Cancellation and Amendment Fees) if you decide to cancel or cut your trip short because a location in your planned itinerary is added or upgraded to the Smartraveller list of "Do Not Travel" locations after the policy issue date and before your departure date on the Insurance Certificate. Please note that other exclusions apply which may affect your ability to claim.

9. Loss or damage to any property, or any loss, expense or liability arising from any nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and / or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.

10. Any claim arising from the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.

11. Any claim arising from the use of a two-wheeled or three-wheeled motor vehicle unless you;

- As the driver or a passenger are wearing a helmet (irrespective of the law in the country you are in), and
- As the driver:
 - Hold a driving licence appropriate for the country you are in, and
 - If using a motorcycle rated 125cc or higher, you hold a current and valid licence required for driving an equivalent rated motorcycle in Australia.

12. Any losses, liability or expenses that are for, related to or as a result of any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.

13. Any claim arising from you being involved in any deliberate, malicious, reckless, illegal or criminal act.

14. Any claim involving you taking part in:

- Manual labour in connection with business or trade.
- Missionary work and related travel.
- Humanitarian work and related travel.
- Work as air crew, ship crew and armed forces.

15. Any claim relating to:

- Any form of racing other than on foot.
- Any sport or activity unless that sport or activity is covered under the Table of Covered Sports and Activities Section (pages 41-45), but only to the extent that cover is provided under that table.
- Any sport or activities listed under the Table of Excluded Sports and Activities (pages 45-46) of this Policy Wording.
- You participating in any professional sports.

16. Any claim relating to participation in Snow Sports unless you have purchased the Snow Sports Cover upgrade.

17. Any costs which you would have been expected to pay had the reason for the claim not occurred (e.g. the cost of food which you would have paid for in any case).

18. Any costs which relate to return travel to Australia if you do not hold an original return ticket to Australia.

19. Any claim arising as a result of you, or any person for whom you may cancel or alter your travel plans, failing to get the inoculations or vaccinations that you need to travel.

20. Any claim where you have failed to follow the advice or instruction of us, such as when you refuse to come back to Australia when we considered you were fit to return home.

21. Any claim arising from a government authority seizing, withholding or destroying anything of yours, any prohibition by or regulation or intervention (including but not limited to interference with your travel plans) of any government, or the operation of legal processes, law enforcement officers or immigration officials acting in the course of their duties.

22. The refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own financial default or the financial default of any person, company or organisation with whom or with which they deal.

23. Any claim arising from you knowingly making travel arrangements through an unlicensed travel agent.

24. Any claim arising from your tour being cancelled due to insufficient numbers.

25. Any claim for which we are prohibited by legislation from providing cover or making payments in respect of claims made under this policy, including but not limited to any legislation which requires us to be registered in the insured person's country of citizenship or residence where the event occurs and / or payments are to be made.

26. Any claim arising from errors or omissions in your booking arrangements by you, your travel agent or any other person acting on your behalf.

27. Any loss, injury, damage or legal liability sustained directly or indirectly by you if you are:

- A terrorist;
- A member of a terrorist organisation;
- A narcotics trafficker; or
- A purveyor of nuclear, chemical or biological weapons.

28. Any claims arising directly or indirectly from pregnancy, childbirth, care of a newborn child or complications arising from any of these.

Part 7 – General Conditions

The following conditions apply to all sections of this insurance:

- 1.** You must tell us if you know about anything which may affect our decision to accept your insurance (e.g. if you are planning to take part in a dangerous activity while you are on holiday). If you are not sure whether to tell us, let us know anyway.
- 2.** You must take all reasonable steps to avoid or reduce any loss which may mean that you have to make a claim under this insurance.
- 3.** You must give our claims department all the documents they need to deal with any claim. You will be responsible for the costs involved in doing this. For example, in the event of a cancellation claim you will need to supply proof that you were unable to travel, such as a medical certificate completed by your doctor if this cancellation was due to a medical condition.
- 4.** You must help us get back any money that we have paid, from other insurers or any other person, by giving us all the details we need and by filling in any forms we require. If we agree to cover your loss, you must let us take over and pursue any legal right of recovery you may have and you must co-operate with us in any recovery action.
- 5.** If you try to make a fraudulent claim or if any fraudulent means or devices are used when trying to make a claim, this policy may be cancelled and the premium you have paid may be forfeited. Any benefits already paid to you must be repaid in full.
- 6.** You must agree to have a medical examination if we ask. If you die, we are entitled to a post-mortem examination unless this is illegal in the country in which the post-mortem examination is to be performed.
- 7.** You must pay us back any amounts that we have paid to you which are not covered by the insurance.
- 8.** After a claim has been settled, any salvage you have sent into our claims department will become our property.
- 9.** If you require hospitalisation, emergency transportation services, or to return to Australia and you want us to pay, then you must contact us as soon as possible and obtain approval before arrangements are made. You must also follow any advice or instruction given to you by us.
- 10.** We will not cover you for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which we are legally prohibited to pay by law. We will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what you would have been entitled to recover under this policy to the extent permitted by law.
- 11.** You must tell us about any changes that take place between the date you bought your policy and the date you depart for your trip. This includes:
 - Any new treatment or prescribed medication;
 - Any changes to treatment or prescribed medications, including changes in dosages; and
 - Any new sickness, condition, illness or injury which you needed to ask for medical advice.

Part 8 – Sections of Cover

Section A – Cancellation and Amendment Fees

Please note: This section does not apply if you have Last Minute Cover.

You may be entitled to claim under Sections A or D, but you may not claim under more than one of these sections for the same event.

Once a claim is made under Section A – Cancellation and Amendment Fees, your travel insurance policy becomes invalid, and another travel insurance policy will need to be purchased for a new trip.

What you are covered for

If you have to cancel your trip because of one of the reasons listed below we will pay up to the amount shown in the Table of Benefits (pages 8-11) for:

1. Travel and accommodation expenses and pre-paid meal expenses which you have paid or have agreed to pay under a contract and which you cannot recover from any sources;
2. The cost of excursions, tours and activities which you have paid for and which you cannot recover from any sources; and
3. The cost of visas which you have paid for and which you cannot recover from any sources.
4. The cancellation cost of tuition or course fees if the sole purpose of your trip is to attend that course and it is cancelled due to circumstances outside your control;
5. The travel agent's cancellation fee, when full monies or the maximum amount of deposit has been paid at the time of cancellation. We will not pay any travel agent's cancellation fees above the level of commission and / or service fees normally earned by the agent had the trip not been cancelled.
6. The expense for rescheduling your trip prior to departure provided the cost of rescheduling does not exceed the cost of cancellation. This benefit can only be claimed once per policy per insured person.

We will pay a benefit under this Section if the cancellation of your trip is necessary and unavoidable as a result of:

- Your unforeseeable death, injury, or illness;
- The unforeseeable death, injury, or illness of your relative, business associate or travelling companion; who is a resident in Australia and who is in Australia at the time the event occurs;
- You having to go to court to be a witness or be on a jury (but not as an expert witness) or you are put in quarantine;
- An accident involving a vehicle you were planning to travel in, which happens within seven days before the date you planned to leave and means you cannot use the vehicle. This only applies to self-drive holidays;
- You, your relative, or travelling companion are a member of the armed forces, police, fire, nursing or ambulance services and you have to stay in Australia because of an emergency or you are posted overseas unexpectedly;
- You being made redundant, as long as you are entitled to payment under the current redundancy payments law and, at the time of booking your trip you had no reason to believe you would be made redundant;
- It being necessary for you to stay in Australia after a fire, storm, flood or burglary at your home or place of business within 48 hours before the date you planned to leave. We will need a written statement from a relevant public authority confirming the reason and necessity;
- You being unable to travel because of travel restrictions imposed on you after an epidemic, terrorist attack or natural disaster.

Important Information about Frequent Flyer Points

Where an airline ticket was purchased using frequent flyer or similar air points, we will pay you the frequent flyer or similar air points lost following cancellation of your air ticket. The amount payable will be calculated as follows:

- If the airline will not refund your points, we will pay you the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.
- If the airline will only refund a portion of your points, we will pay you the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of your points refunded back to you.

What you are NOT covered for

In addition to General Exclusions, under Section A you are NOT covered for:

1. The excess as shown in the Table of Benefits (pages 8-11).
2. Any change of plans because you or your travelling companion change your mind and decide not to proceed with your original trip, or choose not to travel.
3. Any costs that would not have been incurred had you told the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as you knew you had to cancel your trip.
4. You being unable to travel due to a failure to obtain the passport or visa needed for the planned trip, or failing to check-in according to your itinerary or the times advised to you.
5. Costs which you have paid on behalf of any other person, unless that person is also an insured person named on your Insurance Certificate.
6. Any terrorist act or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected terrorist act, unless:
 - your treating medical practitioner certifies that you or your travelling companion are unfit to continue with your original itinerary.
 - travel restrictions are imposed on you after a terrorist attack.
7.
 - Claims arising from your business (other than severe damage to your business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to you being involuntarily retrenched from your usual full time employment in Australia.
 - Claims arising from your financial or contractual obligations or those of your travelling companion, relative or business associate.
8. Any costs paid to a travel services provider (airline or cruise company) if the same travel service provider is responsible for the cancellation.

Section B1 – Overseas Medical and Hospital Fees

This section does not apply to trips within Australia, unless you are travelling on a domestic cruise within Australian territorial waters (please see the note on page 7 for full details).

Please note: If you are admitted into hospital as an inpatient for more than 24 hours someone must contact us on your behalf immediately.

This section does not apply for Domestic Cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) for the necessary and reasonable costs incurred outside of Australia as a result of you **becoming ill, being injured or dying during your trip**. This means:

1. Emergency medical, dental, surgical and hospital treatment and ambulance costs.
2. The cost of your return to Australia earlier than planned if this is medically necessary and we approve this.
3. If you cannot return to Australia as you originally planned and we approve this, we will pay for:
 - Reasonable accommodation (room only) and travel expenses (economy class unless a higher grade of travel is confirmed as medically necessary and authorised by us) to allow you to return to Australia;
 - Reasonable accommodation (room only) and travel expenses for someone to stay with you and travel home with you if this is necessary due to medical advice and authorised by us or;
 - Reasonable accommodation and travel expenses for one relative or friend to travel from Australia to stay with you (room only) and travel home with you if this is necessary due to medical advice and authorised by us.

In addition we will pay up to:

- \$20,000 for the cost of returning your body or ashes to Australia or up to \$10,000 for the cost of the funeral and burial expenses in the country in which you die if this is outside Australia.
- \$500 for non-emergency dental treatment as long as it is for the immediate relief of pain only.

Important Information

If the claim relates to your return travel to Australia and you do not hold a return ticket, we will deduct from your claim an amount equal to your original carrier's published one way airfare (based on the same class of travel that you paid for your outward trip) for the route used for your return.

What you are NOT covered for

In addition to General Exclusions, under Section B1 you are NOT covered for:

1. The excess as shown in the Table of Benefits (pages 8-11).
2. Any treatment or surgery which we think you do not need immediately and can wait until you return home.
3. The extra cost of a single or private hospital room unless this is medically necessary.
4. Any search and rescue costs (costs charged to you by a government, regulated authority or private organisation connected with finding and rescuing an individual, other than medical evacuation costs by the most appropriate transport).
5. Any costs for the following:
 - Telephone calls (other than calls to us to notify us of the medical problem);
 - Taxi fares (unless a taxi is being used in place of an ambulance to take you to or from a hospital); or
 - Food and drink expenses (unless these form part of your hospital costs if you are kept as an inpatient).

6. Any treatment, medication or any other additional expenses as detailed under section B1 that occur after you return back to Australia.
7. Any extra costs after the time when, in our medical advisor's opinion, you are fit to return to Australia (or your final country if you are on a one-way trip).
8. Any expenses incurred more than 12 months from the time you first received treatment for the injury or illness.
9. Any medical treatment that you receive after you have refused the offer of returning to your home, when, in the opinion of our medical advisors, you are fit to travel.
10. Any medical or hospital expenses incurred in Australia or any of its territories.
11. Private medical treatment where satisfactory public care or treatment is readily available in any country under any reciprocal health agreement between Australia and any foreign governments and we have agreed this is medically necessary.
12. Any medical treatment that you receive because of a medical condition or any illness related to a medical condition which you knew about at the time of taking out this insurance. This applies to you, a relative, business associate or person you are travelling with, and any person you were depending on for the trip. This exclusion does not apply if your condition is listed in the Table of Automatically Covered Medical Conditions (page 13).
13. Costs of more than \$500 which we have not agreed beforehand.
14. Any medical treatment or tests you have planned or expect to have.
15. Any costs that result from taking part in Snow Sports or sports or leisure activities, unless you have paid the appropriate Snow Sports Cover extra premium.
16. Cosmetic treatment, unless we have agreed that this treatment is necessary as the result of an accident covered under this policy.
17. Any costs that are as a result of a tropical disease, if you have not had the recommended vaccinations or taken the recommended medication.

Section B2 – Hospital Cash Allowance

This section does not apply if you have Last Minute or Domestic Cover.

You may be entitled to claim under Sections B2 or C2, but you may not claim under more than one of these sections for the same event.

What you are covered for

We will reimburse expenses up to \$75 each day if after an accident or illness that is covered under Section B1 (Overseas Medical and Hospital Fees) of this insurance, you go into hospital overseas as an inpatient.

The maximum amount we will pay for all claims under this Section is the amount shown in the Table of Benefits (pages 8-11) for the level of cover you have selected.

Important Information

This benefit is only payable for the time that you are kept as an inpatient overseas and ceases if you go into hospital upon your return to Australia. This amount is meant to help you pay any extra expenses such as taxi fares and phone calls.

Section C1 – Cutting Your Trip Short

This section does not apply if you have Last Minute Cover.

If you need to return home to Australia (or to your home in Australia if travelling domestically under Domestic Cover) earlier than planned and you want us to pay, you must immediately contact us to obtain approval.

What you are covered for

We will provide this cover if Cutting Your Trip Short is necessary and unavoidable as a result of the following:

1. Your treating medical practitioner certifying that you, or your travelling companion, are unfit to continue with your original itinerary;
2. The unexpected death of, or sudden serious injury or illness of, you, or your travelling companion's relative who is a resident in Australia and who is in Australia at the time the event occurs, or of your business associate who is a resident in Australia and who is in Australia at the time the event occurs;
3. Serious damage to your home or business premises in Australia.

We will pay up to the amount shown in the Table of Benefits (pages 8-11) for:

- Travel, accommodation and meal expenses which you have paid or have agreed to pay under a contract and which you cannot recover from any other source; and
- The cost of excursions, tours and activities which you have paid for either before you left Australia or those paid for locally upon your arrival overseas and which you cannot recover from any other source.

We will only pay if you have already departed Australia (or to your home for Domestic Cover) Australia, and are not being reimbursed for these expenses under any other benefit in this policy including Section C2 (Additional Expenses).

Section C2 – Additional Expenses

If you need to return home to Australia (or your home in Australia for Domestic Cover) earlier than planned and you want us to pay, you must contact us immediately to obtain approval.

You may be entitled to claim under Sections C2 or D if your travel is delayed or under C2 or B2 if you are hospitalised, but you may not claim under more than one of these sections for the same event.

We will only pay if you have already departed Australia (or left your home for Domestic Cover), and are not being reimbursed for these expenses under any other benefit in this policy including C1 (Cutting Your Trip Short).

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) for your reasonable and necessary additional accommodation, meals and travelling expenses (including emergency personal telephone calls), incurred after departure, that are over and above what you had originally budgeted to pay, if your trip is disrupted, or you are required to return to your home in Australia, because of:

1. Your treating medical practitioner certifying that you, or your travelling companion, are unfit to continue with your original itinerary;
2. The unexpected death of, or sudden serious injury or illness of, you, or your travelling companion's relative who is a resident in Australia and who is in Australia at the time the event occurs, or of your business associate who is a resident in Australia and who is in Australia at the time the event occurs;
3. Your passport or travel documents being lost or stolen (Please note: This section does not apply if you have Last Minute or Domestic Cover);

4. You innocently breaking any quarantine regulation;
5. Serious damage to your home or business premises in Australia;
6. An accident involving your means of transport (pre-booked flights, cruise and regularly scheduled buses or coaches only); or
7. The cancellation, delay or diversion of your scheduled transport caused by riot, strike or civil commotion, but only those expenses that you cannot claim from someone else.

Important Information

You must get written confirmation from the appropriate authority stating full details of the incident. You must keep all receipts for the extra expenses you pay.

Section C3 – Resumption of Journey

This section only applies if you have Comprehensive or Annual Multi-Trip Cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) for the cost of the airfare to return you to resume your trip, after an event that is covered under Section C1 (Cutting Your Trip Short) of this insurance.

We will return you to the international airport closest to the location where you had to cut your original trip short. The airfare will be at the same class that you booked for your original trip.

You must resume your trip within 60 days of returning to Australia and you must contact us before you resume your trip as transport costs under this section may only be incurred with our approval.

What you are NOT covered for (Sections C1-C3)

In addition to General Exclusions, under Sections C1-C3 inclusive, you are NOT covered for:

1. The excess as shown in the Table of Benefits.
2. Any change of plans because you or your travelling companion change your mind and decide not to proceed with your original trip, or choose not to travel.
3. Any additional expenses that would not have been incurred had you told the relevant holiday company, including but not limited to tour operators, travel agents, transport providers, or accommodation providers, as soon as you knew you had to change your plans.
4. You being unable to continue with your travel due to a failure to obtain the passport or visa needed for the planned trip, or failing to check in according to your itinerary or the times advised to you.
5. Costs which you have paid on behalf of any other person, unless that person is also an insured person named on your Insurance Certificate.
6. Any expenses that you can get back from the appropriate holiday company, including but not limited to tour operators, travel agents, transport providers or accommodation provider.
7. Any claim resulting from you travelling against the advice of the appropriate national or local authority.
8. The cost of a return ticket if you have not purchased a return air ticket to Australia. We will deduct from your claim the cost of the fare between your last intended place of departure to Australia, at the same cabin class as your initial departure fare.
9. The non refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by us as part of a claim under this policy.
10. Any terrorist act or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected terrorist act, unless:

- your treating medical practitioner certifies that you or your travelling companion are unfit to continue with your original itinerary.
 - travel restrictions are imposed on you after a terrorist attack.
- 11.**
- Claims arising from your business (other than severe damage to your business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to you being involuntarily retrenched from your usual full time employment in Australia.
 - Claims arising from your financial or contractual obligations or those of your travelling companion, relative or business associate.

Section D – Travel Delay Expenses

This section does not apply if you have Last Minute Cover.

You may be entitled to claim under Sections C or D if your return to Australia (or to your home in Australia if travelling domestically) is delayed, but you may not claim under more than one of these sections for the same event.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) if your outward or return trip by air or sea, is delayed due to poor weather conditions, natural disaster, strike, industrial action or mechanical breakdown.

We will pay your reasonable extra meals and accommodation expenses for each completed period of time as specified in the Table of Benefits – that you are delayed as long as you eventually go on the holiday.

The applicable period of time for the cover you have selected is noted in the Table of Benefits.

What you are NOT covered for

In addition to General Exclusions, under Section D, you are NOT covered for:

1. Any terrorist act or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected terrorist act.
2. Any claim that results from you missing a connection flight.
3. Any claim that results from civil unrest.
4. Any claim that results from an actual or planned strike or industrial action which the public knew about at the time you made travel arrangements for the trip.
5. Any claim that results from a natural disaster if an event is publicly known prior to purchasing the policy.

Important Information

Under this policy you must:

- Have checked in for your trip at or before the recommended time; and
- Get a written statement from the appropriate transport company or authority confirming the reason for the delay and how long it lasted.

Section E1 – Luggage and Personal Effects

What you are covered for

We will pay for items which accompanied you for your individual and personal use during your trip. We will pay up to the amount shown in the Table of Benefits (pages 8-11) for items owned (not rented) by you which are lost, stolen or damaged during your trip.

Please see the Table of Benefits for the sub limits that may apply which depend on the level of cover you have selected (e.g. the maximum we will pay for any property (including specified items) which is lost or stolen from an unattended motor vehicle is \$500 for each insured person. We will only pay if the property was kept in a locked boot, a locked and covered luggage compartment or a locked glove compartment and there is evidence of forced and violent entry to the vehicle. This does not apply to locked compartments on motorcycles).

We will also pay the reasonable replacement cost for the loss, theft or damage to prescription contact lenses and glasses, hearing aids and artificial limbs.

Important Information

- Payment will be based on the value of the property at the time it was lost, stolen or damaged. An allowance will be made for wear, tear and loss of value depending on the age of the property. It is the decision of our claims department to repair or replace damaged/lost/stolen items or to cash-settle the claim.
- We will not pay any claims relating to a mobile phone or device with phone capabilities if you are unable to supply the IMEI (International Mobile Equipment Identity). You are also required to block the IMEI number (by Australian telecommunication providers) of the stolen or lost mobile phone or device.
- The maximum amount we will pay for any one item, pair or set of items that has not been specified is shown in the Table of Benefits. Please refer to the definition of '*Pair or set of items*' on page 51.
- The maximum amount we will pay for valuables in total that have not been specified is shown in the Table of Benefits (pages 8-11). Please refer to the definition of '*Valuables*' on page 52. For example there is no cover for laptops, cameras or other valuables on the Last Minute Cover.
- It is the responsibility of the insured person to provide proof of ownership (e.g. a receipt for the items) of any lost, stolen or damaged items and we are under no obligation to make payment without this proof of ownership.

What you are NOT covered for

This policy does NOT provide cover for loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid minutes you have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, e.g. food).

Section E2 - Additional Specified Items Cover

This is an optional cover which is only available if you have selected the Comprehensive or Annual Multi-Trip Cover.

With the Annual Multi-Trip policy you must specify an item for every individual trip that you require the additional cover.

Please call us to arrange this additional cover and pay the appropriate extra premium.

See Part 4 - Policy Upgrades and Amendments (page 12) for further details.

What you are covered for

Additional cover is available for luggage and personal effects by specifying the individual items and paying an additional premium when you buy your policy.

We will pay up to the cost price of the item, to the maximum limit of \$4,000 per item, provided that the combined total of all your specified items does not exceed \$6,000.

The most we will pay is limited to the item value stated on your Insurance Certificate or the cost of the item, whichever is lower.

Important Information

Receipts and / or valuation certificates need to be provided.

Please also refer to the General Exclusions (pages 14-17).

Section E3 – Delayed Luggage Allowance

This section does not apply if you have Last Minute Cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) for buying essential items if your baggage is delayed by an airline or transport company during your trip for more than 24 hours.

Important Information

There is no cover under this Section if your baggage is delayed on your final inward journey returning home.

You must get written confirmation of the length of the delay from the appropriate airline or Transport Company and you must keep all receipts for the essential items you buy. If your baggage is permanently lost we will deduct any payment we make for delayed baggage from your overall claim for baggage.

Section E4 – Travel Documents, Credit Cards and Travellers Cheques

This section does not apply if you have Last Minute or Domestic Cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) for the cost of replacing the following items belonging to you if they are lost, stolen or damaged during your trip:

1. Passport;
2. Travellers cheques (if these cannot be refunded by the provider);
3. Visas; and
4. Credit Cards.

Important Information

The cost of replacing your passport includes the necessary and reasonable costs you pay overseas associated with getting a replacement passport to allow you to return back to Australia.

Section E5 – Theft of Cash

This section does not apply if you have Last Minute Cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) for replacing your personal money (notes and coins) if it is lost or stolen.

It is the responsibility of the insured person to provide proof of ownership of any lost or stolen personal money and we are under no obligation to make payment without this proof of ownership.

What you are NOT covered for (Sections E1 to E5)

In addition to General Exclusions, under Sections E1 to E5 inclusive, you are NOT covered for:

1. The excess as shown in the Table of Benefits (this does not apply if you are claiming under Sections E3 or E4).
2. Property you leave unattended in any public place or with someone you do not know looking after it.
3. Any loss, theft or damage to valuables which you do not carry in your hand luggage while you are travelling.
4. Passports, travellers cheques, travel or event admission tickets and travel documents such as visas which you do not carry with you unless they are being held in locked safety deposit facilities (not applicable for Domestic Cover).
5. Claims arising due to an unauthorised person fraudulently using your credit or debit cards.
6. Breakage or scratching of fragile objects or breakage of sports equipment while being used (unless your claim is for damage to Snow Sports Equipment and you have purchased the Snow Sports Cover upgrade).
7. Damage due to scratching or denting unless the item has become unusable as a result of this.
8. Losses due to devaluation or depreciation of currency.
9. If your property is legally delayed, held or confiscated by Customs, the police or other officials.
10. If your baggage is delayed on your final inward journey returning home.
11. Loss of jewellery (other than wedding rings) while swimming or taking part in physical, sporting or adventure activities.
12. Loss of data or losses caused by mechanical or electrical breakdown or damage caused by leaking powder or fluid carried within your baggage.
13. Loss, theft or damage to sunglasses, dentures, paintings, household equipment, mobile phone prepaid minutes you have not used, mobile rental charges or payments, bicycles and their accessories, motor vehicles and their accessories, marine craft and equipment or items of a perishable nature (meaning items that can decay or rot and will not last for long, e.g. food).
14. Cash and other negotiable items, gold or precious metals, precious unset or uncut gemstones, bonds, coupons, stamps, negotiable instruments, deeds, manuscripts, securities of any kind, bullion, tools of trade, traveller's samples, or property of any kind used wholly or partially for business. This exclusion does not apply to the extent of cover provided under Section E5 (Theft of Cash) available under Essential, and Comprehensive and Annual Multi-Trip Cover.
15. Any claims in relation to:
 - Unaccompanied luggage (unless your airline carrier has to transfer your luggage to a different carrier or flight for reasons other than the luggage being over the allowable weight limit);
 - Luggage sent under any freight agreement or items sent by postal or courier services.
16. Wear and tear, depreciation in value or gradual deterioration, damage by moth, vermin, insects, atmospheric or climatic conditions, or any process of cleaning, dyeing, ironing, repairing, restoring or like actions.
17. Any loss which you have claimed, or are claiming for under another section of this policy.
18. Any claims which you have claimed, or are claiming for under the Snow Sports Equipment section of this policy.
19. Any claim relating to a mobile phone or device with phone capabilities if you are unable to supply the IMEI (International Mobile Equipment Identity).

Important Information

- You must act in a reasonable way as if uninsured to look after your property and not leave it unattended or unsecured in a public place.
- You must carry valuables with you when you are travelling.
- You must report any loss or theft to the local police within 24 hours of discovery and get a written police report from them.
- You must report any loss, theft, damage or delay to personal belongings and baggage to the relevant airline or transport company within 24 hours of discovery and get a written report from them. In the case of an airline; a property irregularity report will be required. If the loss, theft or damage to your property is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
- You must report any loss or theft of your passport to the Australian consular representative or your issuing embassy within 24 hours of discovery, and get a written report from them (not applicable for Domestic Cover).

Section F – Personal Accident

This section does not apply if you have Last Minute Cover.

Definitions Relating To This Section

Injury

Injury means a bodily injury to an insured person resulting from an accident caused by violent, sudden, external and visible means, occurring solely, directly and independently of any other cause including any illness, disease or pre-existing physical or congenital condition (except illness directly resulting from medical or surgical treatment rendered necessary by such injury), provided that the injury:

- Occurs during your trip, and
- Results in any of the events specified in the List of Events for Section F (page 30).

Limb

The entire limb between the shoulder and the wrist or between the hip and the ankle.

Paraplegia

Permanent and entire paralysis of both legs and part or whole of the lower half of the body.

Permanent

Lasting 12 consecutive months and at the end of that period is certified by a legally qualified medical practitioner who is not a family member as being beyond hope of improvement.

Quadriplegia

Permanent and entire paralysis of both legs and both arms.

Total Loss

Where the body part is a limb, as referenced in the List of Events for Section F (page 30), the total permanent physical loss or permanent loss of use of that body part.

Where the body part is an eye, total loss means loss of sight in one or both eyes, meaning physical loss of an eye or the loss of a substantial part of sight of an eye. A substantial part means the degree of sight after the injury has been reduced to 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. At 3/60 on the Snellen scale something can be only seen at 1 metre or less which should be seen at 18 metres.

List of Events for Section F – Personal Accident

The amount payable for each event is shown on the Table of Benefits (pages 8-11) for your selected level of cover as shown on your Insurance Certificate.

The Events	
Injury directly resulting, within 12 consecutive months, in:	
1.(a)	Death of insured person aged 18 years to 65 years
1.(b)	Death of dependent child or insured person aged under 18 years
1.(c)	Death of insured person aged 66 years or over
2.	Permanent Paraplegia or Quadriplegia
3.	Permanent Total Loss of sight of one or both eyes
4.	Permanent Total Loss of, or loss of use of, one or more limbs

What you are covered for

If while on your trip, you suffer an injury that within 12 consecutive months directly results in any Event described in the List of Events for Section F above, we will pay you or your estate the amount as stated in the Table of Benefits.

Exposure

If an insured person suffers an Event as a direct result of exposure to the elements, we will pay the amount shown for that Event in the Table of Benefits.

Disappearance

If an insured person disappears and after 12 consecutive months it is reasonable for us to believe they have died due to an injury (as defined), we will pay the benefit as shown for event 1 (Death) subject to receipt of a signed undertaking by you or the deceased insured person's estate that any such payment shall be refunded if it is later demonstrated that the insured person did not die as a result of an injury.

Important Information

We will not pay for more than one of the Events listed in the List of Events for Section F in respect of the same injury.

You are NOT covered for

In addition to General Exclusions, under Section F you are NOT covered for:

1. Any claim arising from illness or disease.
2. Any claim arising from any of the sports and activities that:
 - The Table of Covered Sports and Activities notes as not covered under this Section.
 - Are listed on the Table of Excluded Sports and Activities.

Section G – Personal Liability

What you are covered for

We will pay up to the total amount shown in the Table of Benefits (pages 8-11) if, during your trip, you become legally liable for accidentally:

- Injuring someone; or
- Damaging or losing someone else's property.

Important Information

- You must give our claims department notice of any cause for a legal claim against you as soon as you know about it, and send them any documents relating to a claim;
- You must help our claims department and give them all the information they need to allow them to take or defend any action on your behalf;
- You must not offer or promise compensation, negotiate, pay, settle, admit or deny any claim or liability unless you get our claims department's permission in writing; and
- We will have complete control over any legal representatives appointed and any proceedings, and we will be entitled to take over and carry out in your name your defence of any claim or to prosecute for our own benefit any claims for indemnity, damages or otherwise against anyone else;
- You may give details of your name, address and travel insurance;
- You must take photographs and videos, and get details of witnesses if you can.

You are NOT covered for

In addition to General Exclusions, under Section G you are NOT covered for:

1. The excess as shown in the Table of Benefits.
2. Any liability arising from an injury or loss or damage to property:
 - Owned by you, a member of your family or household or a person you employ; or
 - In the care, custody or control of you or of your family or household or a person you employ.
3. Any liability:
 - To another insured person, members of your family or household, or a person you employ;
 - Arising in connection with your trade, profession or business;
 - Arising in connection with a contract you have entered into unless such liability would have arisen in the absence of the contract;
 - Arising due to you acting as the leader of a group taking part in an activity;
 - Arising due to you owning, possessing, using or living on any land or in buildings, except temporarily for the purposes of the trip; or
 - Arising due to you owning, possessing or using mechanically propelled vehicles, watercraft or aircraft of any description, animals (other than horses, domestic cats or dogs), firearms or weapons.
4. Judgments which are not established by a court in Australia or the country in which the event occurred giving rise to your liability (unless we otherwise provide our express prior written agreement to settle or compromise an action).
5. Any claim for exemplary, punitive or aggravated damages.
6. Any claims which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.
7. Any claims arising from any one of the sports and activities that:
 - The Table of Covered Sports and Activities notes are not covered under this Section;
 - Are listed on the Table of Excluded Sports and Activities.

Section H – Rental Vehicle Insurance Excess

This Section does not apply if you have Last Minute Cover.

Definitions Relating To This Section

Rental Vehicle

The vehicle owned by a licensed rental company or agency, which you have agreed to hire from them according to the terms of your rental agreement. The rental car must have no more than 9 seats and not be driven off a Public Road.

You, your

Each insured person shown on the Insurance Certificate who is authorised in writing in the rental contract, to drive the rental vehicle.

What you are covered for

We will pay you up to the amount shown in the Table of Benefits (pages 8-11) for any Rental Vehicle insurance excess you become liable to pay as a result of damage to, or theft of, a Rental Vehicle, whilst in your control during the trip.

Important Information

You must provide us with

- Your rental agreement;
- Receipts and accounts for all expenses you have to pay;
- Original bills or invoices you are asked to pay;
- Details of any other insurance you may have that may cover the same loss;
- A copy of the authorised driver's driving licence.

This cover does not take the place of rental vehicle insurance and only provides cover for the Excess component that you become liable to pay in the event of collision or theft.

We will only pay the excess that is charged to you through the rental vehicle company. We will not pay any other costs, including the costs to independently fix the damage.

What you are NOT covered for

In addition to General Exclusions, under Section H you are NOT covered for:

1. Any claim where you have not followed the terms of your rental agreement;
2. Any claim when you rent any of the following type of vehicles: commercial vehicles, buses, minibuses, trucks, utes, full-size vans mounted on truck chassis, campervans, vehicles designed primarily for off-road or recreational use, trailers, motorbikes, motorcycles or moped and any other vehicles having fewer than four wheels, antique cars (cars which are over 20 years old, or have not been manufactured for at least 10 years) or limousines;
3. Damage sustained on any road, other than a road paved with cement or tarmac;
4. Losses due to driving while under the influence of drugs or alcohol, or reckless driving;
5. Any claim involving an unauthorised driver (i.e., a driver who has not been designated in the vehicle rental contract as an authorised driver by an authorised representative of the car rental company);
6. Any claim involving the theft of the rental vehicle when the authorised driver cannot produce the keys to the rental vehicle, as a result of negligence;
7. Theft of or damage to unlocked or unsecured vehicles;
8. Wear and tear, freezing, gradual deterioration or mechanical or electrical breakdown or failure;

9. Subsequent damages resulting from failure to mitigate damages once a covered loss has occurred;
10. Blowouts or tyre damage, unless damaged by fire, malicious mischief or vandalism, or stolen or unless the tyre damage coincides with a covered loss;
11. Loss Damage Waiver coverage purchased through the car rental company;
12. Any damage that is of an intentional or non-accidental nature, caused by the authorised driver(s) of the rental vehicle;
13. Depreciation, diminishment of value, administrative or other fees charged by the car rental company;
14. Losses resulting from any kind of illegal activity or acts;
15. Use of the rental vehicle to carry passengers or property for hire;
16. Value Added Tax, or similar tax, unless reimbursement of such tax is required by law.
17. Any claim for costs other than the excess charged to you under the terms of your rental vehicle agreement.

Section I – Loss of Income

This section only applies if you have Comprehensive or Annual Multi-Trip Cover.

You must provide us with a medical report from your treating doctor overseas confirming the injury causing disablement occurred during your trip.

Definitions Relating To This Section

Disabled

Means that you become totally unable to attend your usual full-time or part-time occupation or business as the result of an accident during your trip.

What you are covered for

We will pay you your average gross income less normal legal deduction for up to six months and up to the amount shown in the Table of Benefits (pages 8-11) if, as a result of suffering an injury during your trip, you become disabled within 30 days of the injury and the disablement continues after your return to Australia and does not allow you to do your normal or suitable alternative work and you lose all your income. The maximum we will pay is \$400 per week (up to a total of \$10,400).

What you are NOT covered for

We will NOT pay for the first 30 days of your disablement from the time you return home.

In addition to General Exclusions, under Section I you are NOT covered for:

- Any inability to work as a result of illness.
- Any loss of income as a result of your death.

Section J – Alternative Transport Expenses

This section does not apply if you have Last Minute Cover.

What you are covered for

We will pay your reasonable additional travel expenses to reach a planned wedding, funeral, conference, sporting event or other prepaid arrangement if your scheduled transport is cancelled, delayed, shortened or diverted during your scheduled journey and that means you would not arrive on time.

Important Information

You must get written confirmation from the appropriate authority stating full details of the incident.

This includes documentation from the relevant provider confirming the reason and length of the delay, cancellation or other disruption.

You must provide original documentation confirming the scheduled event and start time of the event for which you required alternative transport.

What you are NOT covered for

In addition to General Exclusions, under Section J you are NOT covered for:

1. The excess as shown in the Table of Benefits (pages 8-11).
2. Any costs that are not necessary and essential for you to arrive on time for the scheduled event.
3. Any terrorist act or any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected terrorist act.

Section K – Hijack

This section only applies if you have Comprehensive or Annual Multi-Trip Cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) if the aircraft or sea vessel in which you are travelling is hijacked during your trip for more than 24 hours.

Important Information

You must give us written statement from an appropriate authority confirming the hijack and how long it lasted.

Section L – Pet Care

This section only applies if you have Comprehensive or Annual Multi-Trip Cover.

What you are covered for

We will pay up to the amount shown in the Table of Benefits (pages 8-11) for extra kennel or cattery fees if your final inward journey returning home by aircraft or sea vessel is delayed during your trip for more than 24 hours due to poor weather conditions, a strike, industrial action or mechanical breakdown.

Important Information

You must get written confirmation from the appropriate transport company or authority stating the reason for the delay and how long the delay lasted. You must keep all receipts for the extra kennel or cattery fees you pay.

What you are NOT covered for

In addition to General Exclusions, under Section J you are NOT covered for:

- Any kennel or cattery fees you have to pay as a result of quarantine regulations.

Section M - Snow Sports Cover

The following sections only apply if you have purchased the Snow Sports Cover upgrade and this is shown on your Insurance Certificate. You do not have cover for any snow sport activity if you have not purchased this upgrade and if the option is not shown on your Insurance Certificate.

Definitions Relating To Snow Sports Cover

Snow Sports*

Recreational skiing / snowboarding, bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off-piste skiing (with a professional snow sport instructor / guide only), recreational ski racing (not training for, or participating in a competition), snowmobiling and tobogganing.

*In all cases skiing also means snowboarding.

Snow Sports Equipment

Skis, poles, ski boots and bindings, ski helmets, snowboards, snowboard boots and bindings.

Backcountry and Off-piste

Means skiing in the backcountry on ungroomed and unmarked slopes or pistes, including skiing in unmarked or unpatrolled areas either inside or outside of ski resorts boundaries, sometimes in the woods. Unlike groomed cross-country and alpine skiing, the land and the snow pack are not monitored, patrolled, or maintained. This is applicable to all types of skiing / snowboarding activities - inclusive of big foot skiing, cat skiing, glacier skiing, heli skiing, mono skiing etc. Any kind of backcountry or off-piste activity on the snow is not covered without the attendance of a 'Professional Snow Sport Instructor' see definition below.

Professional Snow Sport Instructor

Holder of Level 2 Backcountry security award and relevant equivalent of this award.

Holder of backcountry and mountain safety qualification that is mandatory for level 4 instructors. Instructors with this type of qualification can teach off-piste snow sports and lead day tours in the high mountains within and outside a ski area boundary. Instructors with this award have undergone tough assessment and training in high mountain safety and awareness off-piste.

Ski / Snowboard Fun Parks

An area of a piste, or ski trail, created for freestyle skiers and boarders to use / undertake half pipes, moguls, jumps, rails, skier cross tracks etc.

Section M1 – Snow Sports Equipment

What you are covered for

We will pay up to the amount shown in the Table of Snow Sports Cover (below) for Snow Sports Equipment owned by you (not borrowed or hired) which is lost, stolen or damaged during your trip. In addition to the standard policy benefits you will be covered for benefits under Sections M1 to M6 inclusive.

Snow Sports Cover			
Section	Benefit	Amount Insured	Excess*
M1	Snow Sports Equipment	\$1,250	\$200
	Single Article, Pair or Set Limit	\$600	
M2	Snow Sports Equipment Hire	\$50 per 24 hours up to \$500	Nil
M3	Lift Pass	\$500	\$200
M4	Ski Pack	\$150 per 24 hours up to \$600	Nil
M5	Piste Closure	\$50 per 24 hours up to \$500	Nil
M6	Avalanche Cover	\$600	\$200

Please note: An allowance will be made for wear, tear and loss of value on claims made for Snow Sports Equipment as follows:

Age	Amount Payable
Up to 12 months old	90% of the purchase price
Up to 24 months old	70% of the purchase price
Up to 36 months old	50% of the purchase price
Up to 48 months old	30% of the purchase price
Up to 60 months old	20% of the purchase price
Over 60 months old	0%

The maximum amount we will pay for any one item, pair or set of items is shown in the Table of Snow Sports Cover.

For the purposes of Section M1 (Snow Sports Equipment) a pair or set of items means a number of associated pieces of Snow Sports Equipment being similar or complementary or used together (e.g. a pair of skis and bindings, a pair of ski boots).

Important Information

You must claim lost, stolen or damaged Snow Sports Equipment that was lost, stolen or damaged while being held by an airline, from the airline first.

Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Section M2 – Snow Sports Equipment Hire

What you are covered for

We will pay up to the amount shown in the Table of Snow Sports Cover (page 36) for the cost of Hiring Snow Sports Equipment that is necessary to continue with your original itinerary if Snow Sports Equipment owned by you is:

- Delayed in reaching you during your trip on your outward international journey for more than 12 hours; or
- Lost, stolen or damaged during your trip.

Important Information

You must keep all receipts for the Snow Sports Equipment that you Hire.

You must make any claim for lost, stolen or damaged Snow Sports Equipment that was lost, stolen or damaged while being held by an airline, from the airline first.

Any money you get under this policy will be reduced by the amount of compensation you receive from the airline for the same event.

Section M3 - Lift Pass

What you are covered for

We will pay up to the amount shown in the Table of Snow Sports Cover (page 36) for the loss or theft of your Lift Pass during your trip. Claims are calculated according to the expiry date of the Lift Pass – depending upon how many days there were left on the original Lift Pass, an unused pro-rata payment will be made of its original value.

What you are NOT covered for (Sections M1 to M3)

In addition to General Exclusions, under Section M1 to M3 inclusive you are NOT covered for:

1. The excess as shown in the Table of Snow Sports Cover (this does not apply if you are claiming under Section M2).
2. Any item that was lost or stolen if you did not report to the police within 24 hours of discovering it and for which you did not get a written police report.
3. Any Snow Sports Equipment that you lost or was stolen or damaged during a journey, unless you report this to the carrier and get a property irregularity report at the time.
4. Snow Sports Equipment you left unattended in a public place, unless the claim relates to skis, poles or snowboards and you have taken all reasonable care to protect them by leaving them in a ski rack between 8am and 6pm.
5. Claims where you are unable to provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.
6. Any claims relating to any snow sports unless that snow sport is covered under the Table of Covered Snow Sports section (pages 39-40).

Important Information

- You must report any loss or theft to the police within 24 hours of discovery and get a written police report from them.
- You must report any loss, theft, damage or delay to Snow Sports Equipment to the relevant airline or transport company within 24 hours of discovery and get a written report from them. In the case of an airline, a property irregularity report will be required. If the loss, theft or damage to your Snow Sports Equipment is only noticed after you have left the airport, you must contact the airline in writing with full details of the incident within 7 days of leaving the airport and get a written report from them.
- You must provide receipts or other reasonable proof of ownership wherever possible for the items being claimed.

Section M4 – Ski Pack

Definitions Relating To Ski Pack Cover

Ski Pack

Means ski school fees or ski tuition fees, your Lift Pass and Snow Sports Equipment that you have Hired.

What you are covered for

We will pay up to the amount shown in the Table of Snow Sports Cover (page 36) for the unused percentage of your Ski Pack which you have already paid for and cannot get back if you become ill or are injured during your trip and cannot take part in the snow sports activities as planned.

Please note: Your claim will be based on the number of complete days you have not used and an unused pro-rata payment will be made of the original value. You must get written confirmation of the nature of your illness or injury from the treating doctor along with confirmation of how many days you were unable to ski.

Section M5 – Piste Closure

This section only applies between 1 December and 15 April for travel to the Northern Hemisphere or between 1 July and 30 September for travel to the Southern Hemisphere.

What you are covered for

We will pay up to the amount shown in the Table of Snow Sports Cover (page 36) if, during your trip, as a result of not enough snow, too much snow or high winds in your booked holiday resort, all lift systems are closed for more than 12 hours while you are at the resort. We will pay for either:

- The cost of transport to the nearest resort up to the daily limit specified in the Table of Snow Sports Cover; or
- A benefit for each complete 24-hour period that you are not able to ski if there is no other ski resort available.

Important Information

You must get written confirmation from the management of the resort stating the reason for the closure and how long the closure lasted.

Section M6 – Avalanche Cover

What you are covered for

We will pay up to the amount shown in the Table of Snow Sports Cover (page 36) for the necessary and reasonable extra travel and accommodation expenses that you need to pay overseas if you are prevented from arriving at or leaving your booked ski resort during your trip for more than 12 hours from the scheduled arrival or departure time because of an Avalanche.

Important Information

You must get written confirmation from the appropriate authority stating the reason for the delay and how long the delay lasted.

What you are NOT covered for

In addition to General Exclusions, under Section M6 you are NOT covered for:

- The excess as shown in the Table of Snow Sports Cover.

Table of Covered Snow Sports

These are defined in your policy as a Snow Sports Activity. To have cover for any of the below snow sports activities you must have purchased the Snow Sports Cover upgrade option and this option must be shown on your Insurance Certificate.

Any references to skiing in the table below also includes snowboarding. Please also refer to the specific definitions under the Snow Sports Section M relating to 'Backcountry and Off-piste' and 'Professional Snow Sport Instructor'.

If you intend to take part in any Snow Sport during your trip, cover is only available for the activities listed below, and is only available where:

- You follow the safety guidelines for the activity concerned and where applicable, you use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

Please note: Under Domestic Cover, you are not covered for any medical expenses, but refer to the table (pages 39-40) for details where Personal Accident and Personal Liability will be covered for a Domestic policy.

Activity	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) and G (Personal Liability) apply?***	Excess payable
Big foot skiing	Yes		Yes	\$200
Cat skiing	Yes		Yes	\$200
Cross-country skiing (along a designated cross country ski route only)	Yes		Yes	\$200
Glacier skiing	Yes		Yes	\$200
Heli-skiing	Yes	Yes	No	\$200
Ice Hockey (not competitive)	Yes		No	\$200
Ice skating	Yes		Yes	\$200

Table of Covered Snow Sports *(continued)*

Activity	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) and G (Personal Liability) apply?***	Excess payable
Lugeing - ice	Yes	Yes	No	\$200
Mono skiing	Yes		Yes	\$200
Off-piste skiing - with professional snow sport instructor / guide	Yes	Yes	Yes	\$200
Recreational ski racing (not training for, or participating in a competition)	Yes		Yes	\$200
Skiing (recreational only)	Yes		Yes	\$200
Snowmobiling	Yes		No	\$200
Tobogganing	Yes		Yes	\$200

N.B. In all cases, skiing also refers to snowboarding.

Special Conditions

* These activities must be with a commercial operator, available to the general public, not considered extreme risk and not require special skills or a high level of fitness to undertake.

** Section F (Personal Accident) does not apply if you have Last Minute Cover, irrespective of whether "Yes" is stated above.

Part 9 – Sports and Activities

You may not be covered when you take part in certain sports or activities. For certain sports or activities, cover under Section F (Personal Accident) and Section G (Personal Liability) will not apply. If you intend to take part in a sport or activity during your trip, cover is only available for the activities listed in the Table of Covered Sports and Activities (pages 41-45) and is only available where:

- You follow the safety guidelines for the activity concerned and where applicable, you use the appropriate and recommended safety equipment;
- The activity is not part of a competition or tournament; and
- The activity is not on a professional basis.

If your activity is not listed under the Table of Covered Sports and Activities (pages 41-45) cover is available if the activity meets the following criteria:

- An activity able to be undertaken by persons of all ages including those activities with height or general health warnings and which do not require specialised equipment or high level of fitness (e.g. bush walk);
- Activities provided by a commercial operator and open to persons of all ages including those with height or general health warning (e.g. Disneyland rides);
- Sports and Activities for which no cover is available are listed under Table of Excluded Sports and Activities (pages 45-46).

Under Domestic Cover you are not covered for any medical expenses, but refer to the Table of Covered Sports and Activities for details where Personal Accident and Personal Liability will be covered for a Domestic Policy.

Table of Covered Sports and Activities

Sport /Activity	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) and G (Personal Liability) apply?***	Excess payable
Abseiling (fully harnessed)	Yes	Yes	No	\$200
Amateur athletics	Yes		Yes	\$200
Archaeological digging	Yes		Yes	\$200
Archery - amateur and occasional only	Yes		Yes	\$200
Assault course (no weapons)	Yes	Yes	No	\$200
Badminton - amateur and occasional only	Yes		Yes	\$200
Baseball - amateur and occasional only	Yes		Yes	\$200
Basketball - amateur and occasional only	Yes		Yes	\$200

Table of Covered Sports and Activities (continued)

Sport / Activity	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) and G (Personal Liability) apply?***	Excess payable
Battle re-enactment (no live firearms)	Yes	Yes	No	\$200
Breathing observation bubble diving (maximum depth 30 metres)	Yes	Yes	Yes	\$200
Bridge walking - supervised by a fully-trained guide only	Yes	Yes	Yes	\$200
Bungee jumps (three jumps maximum)	Yes		Yes	\$200
Camel or elephant riding or trekking	Yes		No	\$200
Canoeing (grade 1 and 2 rapids or lower)	Yes		No	\$200
Canoeing (grade 3 and 4 rapids)	Yes	Yes	No	\$200
Canopy walking or tree-top walking	Yes	Yes	Yes	\$200
Cave tubing or river tubing	Yes	Yes	No	\$200
Clay-pigeon shooting	Yes		No	\$200
Coasteering - amateur and occasional only	Yes	Yes	No	\$200
Conservation or charity work (educational and environmental - working with hand tools only)	Yes		No	\$200
Cricket - amateur and occasional only	Yes		Yes	\$200
Cycle touring	Yes		No	\$200
Cycling	Yes		Yes	\$200
Dragon boating	Yes		No	\$200
Dune or wadi bashing	Yes		No	\$200
Falconry	Yes	Yes	No	\$200
Football - amateur and occasional only	Yes		No	\$200
Go-karting	Yes	Yes	No	\$200
Golf - amateur and occasional only	Yes		Yes	\$200
Gorge swinging or canyon swinging	Yes	Yes	Yes (no cover with Domestic)	\$200
Gorge walking	Yes	Yes	No	\$200
Hockey	Yes		No	\$200
Horse riding (not polo, hunting or jumping)	Yes		No	\$200
Hot-air ballooning	Yes	Yes	No	\$200
Husky sledge driving	Yes	Yes	Yes	\$200

Table of Covered Sports and Activities (continued)

Sport /Activity	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) and G (Personal Liability) apply?***	Excess payable
Jet boating	Yes		No	\$200
Jet skiing	Yes		No	\$200
Jogging	Yes		Yes	\$200
Kayaking (grade 1 and 2 rapids or lower)	Yes		No	\$200
Kayaking (grade 3 and 4 rapids)	Yes	Yes	No	\$200
Lugeing - not ice	Yes	Yes	No	\$200
Marathons - amateur and occasional only	Yes		No	\$200
Martial arts - training only	Yes		No	\$500
Motorcycling - 125cc and over (please note General Exclusion 11.)	Yes		No	\$500
Motorcycling - under 125cc (please note General Exclusion 11.)	Yes		No	\$250
Mountain biking - not racing or extreme ground conditions or stunts	Yes		No	\$250
Mud buggying	Yes	Yes	No	\$200
Netball - amateur and occasional only	Yes		Yes	\$200
Orienteering - amateur and occasional only	Yes		Yes	\$200
Ostrich riding (not racing)	Yes	Yes	No	\$200
Paintballing - wearing eye protection	Yes	Yes	No	\$200
Parasailing	Yes	Yes	Yes	\$200
Parascending - over water	Yes		No	\$200
Passenger in private or small aircraft or helicopter	Yes	Yes	No	\$200
Quad biking	Yes	Yes	No	\$500
Rafting - white or black water (grade 3 and 4 rapids)	Yes	Yes	No	\$200
Rafting - white or black water (grade 1 and 2 rapids)	Yes		No	\$200
Rambling	Yes		Yes	\$200
Refereeing - on an amateur basis	Yes		Yes	\$200
Rock Climbing - Indoor and harnessed	Yes		No	\$200
Roller blading (no racing, half-pipe, stunts or extreme skating)	Yes		Yes	\$200

Table of Covered Sports and Activities (continued)

Sport /Activity	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) and G (Personal Liability) apply?***	Excess payable
Rowing - amateur and occasional only	Yes		Yes	\$200
Rugby codes - amateur and occasional only	Yes		No	\$250
Running - sprint and long distance	Yes		Yes	\$200
Safari	Yes		Yes	\$200
Sand boarding	Yes		Yes	\$200
Sand yachting	Yes		No	\$200
Scuba diving (qualified, maximum depth 30 metres, not diving alone)	Yes		No	\$200
Scuba diving (unqualified but with instructor, maximum depth 30 metres)	Yes	Yes	No	\$200
Sea canoeing or kayaking - short or day trips only, with overnight stays (not on water)	Yes		No	\$200
Sea canoeing or kayaking - day trips and coastal only	Yes		Yes	\$200
Sleigh rides - as part of a Christmas trip to Northern Europe	Yes		Yes	\$200
Skateboarding (no racing, half-pipe, stunts or extreme skating)	Yes		Yes	\$200
Snorkelling	Yes		Yes	\$200
Squash	Yes		Yes	\$200
Surfing (not big wave or extreme surfing)	Yes		Yes	\$200
Swimming	Yes		Yes	\$200
Target rifle shooting	Yes		No	\$200
Tennis - amateur and occasional only	Yes		Yes	\$200
Trekking or hiking (over 3,000 metres but under 5,000 metres altitude)	Yes	Yes	Yes	\$250
Trekking or hiking (under 3,000 metres altitude)	Yes		Yes	\$200
Tubing	Yes	Yes	Yes	\$200
Volleyball - amateur and occasional only	Yes		Yes	\$200
Wake boarding (no stunts)	Yes		Yes	\$200
Water polo - amateur and occasional only	Yes		Yes	\$200

Table of Covered Sports and Activities (continued)

Sport /Activity	Am I covered?	Special Condition?*	Do Sections F (Personal Accident) and G (Personal Liability) apply?***	Excess payable
Waterskiing (no stunts)	Yes		Yes	\$200
Windsurfing	Yes		No	\$200
Yachting - not racing and sailing inside territorial waters	Yes		No	\$200
Zip lining	Yes	Yes	No	\$200
Zorbing	Yes	Yes	Yes	\$200

Special Conditions

* These activities must be with a commercial operator, and available to the general public, and not considered extreme risk and not require special skills or a high level of fitness to undertake.

** Section F (Personal Accident) does not apply if you have purchased Last Minute Cover, irrespective of whether "Yes" is stated above.

Table of Excluded Sports and Activities

Please be aware that this is not a definitive list of excluded activities, but is intended to provide examples of Sports and Activities where cover is NOT available under this policy in any circumstances.

See the Snow Sports Section for the specific definitions relating to 'Backcountry and Off-piste', "Professional Snow Sport Instructor" and "Ski/Snowboard Fun Parks".

Sport /Activity	Am I covered?
Boating in international waters (other than on a commercial cruise liner)	No
Bobsleighbing	No
Boxing (including training)	No
Cascading	No
Competition contact sports or activities (e.g. Rugby Union, Rugby League, AFL)	No
Competitive cycling	No
Cross-country skiing - not on a designated cross country ski route	No
Expeditions to remote, hazardous or dangerous locations (e.g. Antarctica)	No
Flying - piloting or crewing any aircraft	No
Freestyle skiing	No
Gliding	No
Gorge walking - private	No
Hang-gliding	No
High diving	No

Table of Excluded Sports and Activities *(continued)*

Sport /Activity	Am I covered?
Horse jumping	No
Hunting	No
Hydro speeding	No
Kite surfing	No
Micro lighting	No
Mountain biking - downhill racing or extreme ground conditions or stunts	No
Mountain boarding	No
Mountaineering - involving climbing or ice equipment.	No
Off-piste skiing - without professional snow sport instructor /guide	No
Parachuting	No
Paragliding	No
Parapenting	No
Parascending (over land or snow)	No
Polo	No
Potholing	No
Rock climbing (outdoor)	No
Rock scrambling	No
Running with the bulls	No
Scuba diving - more than 30 metres depth	No
Shark diving	No
Skeletons	No
Ski acrobatics	No
Ski /snowboard fun parks	No
Ski jumping or stunting	No
Ski racing (including training)	No
Sky diving	No
Triathlons	No
Via ferrata	No
White or black water rafting, canoeing or kayaking - grade 5 or higher	No
Yachting - racing or sailing in international waters	No

Part 10 – Important Information

About Your Premium

The premium will be quoted to you during the purchase process and it will also be shown on your Insurance Certificate.

Premiums are based on a number of factors including the destination and length of your trip, the level of cover you selected, the number of travellers and their ages.

The base premium will be increased by any optional covers you select. Premiums are inclusive of applicable government charges including GST and Stamp Duty.

The Code of Practice

We are bound by the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works.

How to Make a Claim

You must register any claim within 30 days of completion of your travel. If you need to make a claim, we will require you to:

- a) Provide us with original invoices, receipts and other vouchers relating to your loss or expenses. It is the responsibility of the insured person to provide proof of ownership, receipted proof of value of any lost, stolen or damaged items and we are under no obligation to make payment without this proof of ownership.
- b) Produce your Insurance Certificate.
- c) Provide us with all information we require in English or officially translated into English.

Please contact us for Claim Forms or any enquiries in relation to entitlement to claim under this policy.

An excess applies to some claims under some policy sections. If multiple events occur during a trip an excess will be applied for each section per event. Please refer to the Table of Benefits (pages 8-11) for further information.

If you are registered for GST and are or were entitled to claim an input tax credit for the GST charged on your premium, then this input tax credit entitlement needs to be provided to us each time you make a claim on a Domestic travel policy. If applicable, a claim payment made on a Domestic policy will be reduced by the GST amount, to the extent of the input tax credit entitlement. A full input tax credit entitlement is 100% of the GST amount. If you provide us with the incorrect GST information then we will not be responsible for the GST liability you might incur.

How We Settle a Claim

We choose how we settle a claim. After calculating the amount payable (based on the value of the item at the time of settlement) we will where applicable:

- Pay for the cost of replacement or repair of your personal items which may include depreciation;
- Pay for specified additional expenses;
- Pay you or the party to whom you are legally liable;

We are under no obligation to pay a claim without proof of ownership and proof of claimable event.

How We Deal With Complaints

We are committed to handling any concerns or complaints about our products or services.

If you have a complaint or concern:

1. Contact us and raise your issue with us.
2. If your complaint is not satisfactorily resolved you may request that the matter be reviewed by management by contacting the:

Internal Dispute Resolution Manager
GPO Box 14, Brisbane QLD 4001
Email: IDRcommittee@claims-travel.com.au
Ph: (07) 3012 3118

We will respond to you with the findings within 15 working days.

3. If you are still not satisfied with the finding, you may be able to take your matter to an independent dispute resolution body, the Australian Financial Complaints Authority (AFCA). This external dispute resolution body can make decisions with which we are obliged to comply.

AFCA contact details:

Australian Financial Complaints Authority
Ph: 1800 931 678
Email: info@afca.org.au
Internet: www.afca.org.au
GPO Box 3
Melbourne, VIC 3001

Financial Claims Scheme

The Financial Claims Scheme (FCS) provides compensation to policyholders (that satisfy its eligibility criteria) with valid claims against a failed general insurer. You may be entitled to payment under the FCS if we are unable to meet our obligations under this insurance.

Information about the FCS can be obtained from the APRA website at www.apra.gov.au and the APRA hotline on 1300 558 849.

Updating This PDS

Information in this PDS is subject to change from time to time. Where a change occurs in relation to information that is not materially adverse we may update it by including information on our website. A paper copy of such information will be provided upon request.

Respecting Your Privacy

We comply with the requirements of the Privacy Act 1988 (Cth) (Privacy Act) (including the Australian Privacy Principles), which apply to any personal information (as defined in the Privacy Act) that is collected by us. The Privacy Act requires us to inform you that:

Purpose of Collection

We collect information necessary to underwrite and administer your insurance cover, to maintain and to improve customer service and to advise you of other products that you may be interested in. This may include your:

- Name;
- Date of birth;
- Contact details (including address, email address and telephone number)
- Medical conditions and other health information or sensitive information (as those terms are defined in the Privacy Act); and
- Travel details (for the purpose of the insured trip), amongst other information relevant to the provided services.

We require your personal information in order for us to provide you with products and deliver services to you. Without this personal information we will not be able to issue you with a policy.

Disclosure

In the course of administering your policy, we may disclose your information to:

1. The entities to which we are related (whether in Australia or overseas), contractors or third party providers providing services related to the administration of your policy.
2. Banks and financial institutions for the purpose of processing your application and obtaining policy payments.
3. Assessors, third party administrators, emergency assistance providers, retailers, medical providers, travel carriers, in the event of a claim.
4. The emergency assistance provider who will record all calls to the assistance service provided under your policy for quality assurance training and verification purposes.
5. Enable us to advise you of our insurance products or services.

Your personal information may be disclosed to entities and parties located overseas, including Europe, UK, Asia and USA.

Your personal information may also be disclosed to entities and parties in the countries and regions nominated under our insurance policy, or any other regions where you may require assistance.

For more information see our Privacy Policy available on our website.

Access and Correction to Your Information

You may access your personal information and request changes by submitting a request to us. For more information on how to do this, please see our Privacy Policy which is available on our website.

Complaints and Contact Details

If you believe that we have interfered with your privacy in our handling of your personal information or if you have any questions about our processes for handling your information, you may send your queries or lodge a complaint by emailing privacyquery@autogeneral.com.au or in writing to:

Privacy Officer
Auto & General Services Pty Ltd
PO Box 342
Toowong QLD 4066

For more information on how we will handle your complaint, please see our Privacy Policy which is available on our website.

Access to Our Privacy Policy

For more details on why we collect, use, hold, store and disclose personal information, please see our Privacy Policy available on our website.

Part 11 – Definitions

Annual Multi-Trip

Annual Multi-Trip covers you for any number of international trips within a 12-month period, with the maximum duration of 30 days for any one trip.

Business Associate

Any person who works at your place of business and who, if you were both away from work at the same time, would prevent the business from running properly.

Civil unrest

Activities inclusive of organised protests, riots, arson, looting, occupation of institutional buildings, border infringements and armed insurrection (excluding where civil war has been declared).

Departure Date

The departure date as specified in your Insurance Certificate.

Dependent Children

Your financially dependent children or grandchildren (including fostered, or adopted children or grandchildren) who are under 18 years of age and who are named on the Insurance Certificate, but does not include children who are born overseas during your Trip.

Domestic

Domestic covers you for travel within Australia. It does not include cover for any medical expenses.

End Date

The end date is your travel conclusion date as specified on your Insurance Certificate. For Annual Multi-Trip your end date is 12 months from the date of your Policy Start Date.

Financial default

Insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors or the happening of anything of a similar nature under the laws of any jurisdiction.

Home

Your usual place of residence within Australia.

Insurance Certificate

This Travel Insurance document shows the names and details of all the people insured under this policy and any special conditions that apply.

Insured person

Any person for whom the appropriate premium has been paid and who is named on your Insurance Certificate.

Luggage and Personal Effects

Your suitcases and trunks, including their contents and articles worn or carried on your person.

Manual labour

Work involving physical labour, including but not limited to, construction, installation and assembly. This does not include bar and restaurant staff, music and singing or fruit picking (not involving machinery).

Natural disaster

An extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and aerolites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.

Pair or set of items

A number of associated items being similar or complementary or used together (e.g. a pair of earrings, a camera body and its standard lens and accessories or a set of golf clubs)

Policy Holder

The person named in the Insurance Certificate as the Policy Holder and is also an insured person under this policy.

Policy Start Date

The date and time the Insurance Certificate is issued and as specified on your Insurance Certificate.

Pre-existing medical condition

Any diagnosed medical condition which, in the last 5 years, you or any insured person has suffered from or has received any form of medical advice, treatment or medication for.

Public place

Includes but is not limited to shops, airports (including airport lounges), train stations, bus stations, taxis, streets, hotel or motel room after you have checked out, hotel foyers and grounds, function, exhibition or conference centres, restaurants, beaches, public toilets and any place to which the public has access.

Public transport

Using a train, bus, ferry, coach or publicly licenced aircraft to join the booked holiday.

Relative

Your partner, or your or your partner's; parent, brother, sister, son, daughter (including adopted or fostered children), uncle, aunt, niece, nephew, grandparent, grandchild, stepparent, stepchild, stepbrother, stepsister or next of kin.

Snow Sports*

Recreational skiing / snowboarding, bigfoot skiing, cat skiing, cross country skiing (along a designated cross country ski route only), glacier skiing, heli-skiing, ice hockey (not competitive), ice skating, lugeing (ice only), mono skiing, off-piste skiing (with a professional snow sport instructor /guide only), recreational ski racing (not training for, or participating in a competition), snowmobiling and tobogganing.

*In all cases skiing also means snowboarding.

Please also refer to the Snow Sports Section M for further definitions relating to 'Backcountry and Off-piste', 'Professional Snow Sport Instructor' and 'Ski / Snowboard fun parks'.

Territorial waters

Within 12 nautical miles of coastline.

Terrorist act

Any actual or threatened use of force or violence directed at or causing damage, injury, harm or disruption, or committing of an act dangerous to human life or property, against any individual, property or government, with the stated or unstated objective of pursuing economic, ethnic, nationalistic, political, racial or religious interests, whether such interests are declared or not. Robberies or other criminal acts, primarily committed for personal gain and acts arising primarily from prior personal relationships between perpetrator(s) and victim(s) shall not be considered terrorist acts. Terrorism shall also include any act which is verified or recognised by the (relevant) Government as an act of terrorism.

Travelling companion

The person who is to travel with you for at least 50% of the trip and who made arrangements to accompany you before you began the trip.

Trip

For the purposes of a single trip, means a return holiday or journey of up to 12 months if you are aged 65 or under, beginning and ending in your home address in Australia. We will only cover you for up to 90 days if you are aged 66 or over.

For the purposes of an Annual Multi-Trip policy trip means any number of trips in 12 months up to a maximum of 30 days duration for each trip.

For the purposes of Section A (Cancellation and Amendment Fees) means the period commencing from:

- The time you book, or
- The Policy Start Date (or start date for Annual Multi-Trip policies) whichever is later, and ends when you return to your home address in Australia (but no later than 24 hours after your return to Australia)

For the purpose of all other Sections means the period commencing from:

- When you leave your home in Australia to commence your travel (but not earlier than 24 hours before the original departure time shown on your travel ticket), or
- The Policy Start Date shown on your Insurance Certificate, whichever is the later, and ends under all other Sections when:
 - You return to your home address in Australia (but no later than 24 hours after your return to Australia), or
 - The End Date, whichever is earlier, or
 - For Annual Multi-Trip you reach the 31st day after you have departed Australia.

Please note: Each trip as defined must begin and end in Australia. You cannot purchase this insurance after your international travel outside of Australia has commenced. If you wish to extend your cover whilst traveling then you need to contact us.

For one-way trips, cover ends under all sections 24 hours after you leave immigration control in the final country you go to or at the end of the period shown on your Insurance Certificate, whichever is earlier.

Unattended

Includes but is not limited to, when an item is not on your person at the time of loss, left with a person other than your travelling companion, left in a position where it can be taken without your knowledge including on the beach or beside the pool while you swim or leaving it a distance where you are unable to prevent it from being unlawfully taken.

Unattended motor vehicle

Instances where you, your partner, or your travelling companion are not physically inside the motor vehicle.

Valuables

Photographic, audio, video and electrical equipment (including CDs, DVDs, video and audio tapes and electronic games), portable audio or media players including but not limited to iPods or other MP3 players, smartphones, computer equipment, binoculars, antiques, jewellery, watches, furs, silks.

War

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

We, us, our

Auto & General Insurance Company Ltd.

You, your, yourself

The insured person(s) named on the Insurance Certificate, all being citizens or permanent residents of Australia and for whom the required premium has been paid.

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For the curious: ING Travel Insurance is issued by Auto & General Insurance Company Limited (AGIC) ABN 42 111 586 353 AFSL No 285571 as insurer. It is distributed by Auto & General Services Pty Ltd (AGS) ABN 61 003 617 909 AFSL 241411 and by ING Bank (Australia) Limited ABN 24 000 893 292 (ING) as an Authorised Representative AR 1247634 of AGS. ING is a business name of ING Bank (Australia) Limited. An ING Travel Insurance policy does not represent a deposit with or liability of, and is not guaranteed or otherwise supported by, ING Bank (Australia) Limited or any of its related bodies corporate. ING INS00013 | 11/19