

TravelCard™



Real-Time Travel Insurance

TravelCard Comprehensive Leisure International Travel Insurance

COMBINED FINANCIAL
SERVICES GUIDE AND PRODUCT
DISCLOSURE STATEMENT

Effective 7th April 2018





Why TravelCard Real Time Insurance

Dear Member of the TravelCard Travel Insurance family,

Firstly, welcome on behalf of myself and my team, we hope your travels are everything you are dreaming of and rest assured that we have got the back of every policyholder we serve and will treat everyone like one of our family.

You will find that we are a unique organisation, offering products and services unlike anything else in the market. We see ourselves as the 'good guys' doing what is great for customers and making life easy.

We love helping people who travel, that is why we had the idea of creating "Real-Time Travel Insurance."

Our purpose is to enrich the travel experience of Australians, by providing peace of mind through the delivery of real-time solutions, when you need us most.

Our philosophy is to assume the best in everyone and that all our customers are trustworthy.

Our Vision is to constantly redefine the best level of care to travelling Australians.

Our Goals are to constantly strive to deliver:

1. Market Leading Benefits across all our Real Time Travel Insurance products.
2. Real-Time claims approval and payment, while you're still travelling, without endless paperwork.
3. A customer experience you will be pleased to tell your colleagues, friends and family.

We actually hope to be the first travel insurance and assistance team you can fall in love with.

From myself and my team, we truly hope you enjoy your travels, they can be some of life's most enriching experiences.

Please remember, we are here for you 24/7 and always happy to hear from you...and help you!

Bon Voyage!



Michael Tauber
CEO

Contents

Introduction	5	Policy	18
Product Disclosure Statement	5	General Conditions	18
Your Duty Of Disclosure	5	General Exclusions	20
How to Make A Claim	5	The Covers	23
Helpful Tips	5	Section 1 – Overseas Medical, Dental And Ancillary Expenses	23
Comprehensive Leisure Covers & Inclusions	7	Section 2 – Cancellation Fees And Loss Of Deposits	24
Table Of Benefits	7	Section 3 – Additional Expenses	26
Table Of Benefits for Optional Covers	9	Section 4 – Hospital Related Expenses	28
Who Can Purchase This Policy?	11	Section 5 – Accidental Death	29
Age Limits	11	Section 6 – Permanent Disability	29
Cover Types	11	Section 7 – Loss of Income	30
Policy Types	11	Section 8 – Travel Documents, Credit Cards and Travellers Cheques	31
Activities That We Cover	11	Section 9 – Theft of Cash	31
Activities That We Do Not Cover	13	Section 10 – Luggage and Personal Effects	32
Cover Whilst Using Motorcycles And Mopeds	13	Section 11 – Luggage and Personal Effects Delay Expenses	33
Cover While Cruising	13	Section 12 – Travel Delay Expenses	34
Winter Sports Cover	13	Section 13 – Special Events	34
Search And Rescue Expenses Cover	13	Section 14 – Personal Liability	35
Adventure Activities Cover	13	Section 15 – Rental Vehicle Insurance Excess	36
Golf Cover	14	Section 16 – Pet Care	37
Business Cover	14	Section 17 – Optional Covers	37
Travelling With Pre-Existing Medical Conditions & When Pregnant	14	1. Cover While Cruising	37
Getting Cover For Your Pre-Existing Medical Conditions	14	2. Winter Sports Cover	39
What Is A Pre-Existing Medical Condition?	14	3. Search and Rescue Cover	42
If You Are Pregnant	15	4. Adventure Activities Cover	43
If You Do Not Tell Us About Your Pre-Existing Medical Condition Or Pregnancy	15	5. Golf Cover	43
Pre-Existing Medical Conditions We Automatically Cover	15	6. Business Cover	44
Pre-Existing Medical Conditions List	16	Words With Special Meanings	45
Travelcard 24/7 Global Assistance	17	Important Information	50
TravelCard Medical Assistance	17	About TCA Insurance Services Pty Ltd	50
TravelCard Travel Advice & Assistance	17	Who Is the Insurer?	50
		The TravelCard	50
		General Advice	50
		Code of Practice	51
		Communication	51
		Cooling Off Period	51

Cancellation of Your Insurance	51
Cost Of Your Insurance	51
Financial Claims Scheme And Compensation Agreements	52
If You Have A Complaint	52
Managing Your Privacy	53
Our Contract With You	53
When Does Cover Under The Policy Begin And End?	53
Financial Services Guide	54
Who Is TCA Insurance Services Pty Ltd?	54
The Financial Services That We Provide	54
How We Are Paid	54
TCA Insurance Services Pty Ltd Compensation Arrangements	54
Complaints Management Framework	54
Any Questions	54

Introduction

Product Disclosure Statement

This Product Disclosure Statement (PDS) is designed to assist You in considering whether the TravelCard Leisure International Travel Insurance is suitable for You. The PDS describes the features and benefits of the product by setting out the terms, limits, conditions and exclusions of the insurance. This documents also contains important information about Your rights and obligations including Your Duty of Disclosure and the Cooling Off Period available for retail clients.

It is important that You read this Product Disclosure Statement with Your Schedule and any other changes to the terms of Your insurance, such as an Endorsement or Supplementary PDS. Together, these documents form Your Policy of insurance.

From time-to-time and where permitted by law, We may change parts of the Policy. If the changes are substantial We will issue a Supplementary PDS.

It is important that You read this PDS thoroughly to ensure that the product provides You with the cover that You need. If You have any questions, please contact Our Customer Service Team on 1300 123 413.

This PDS Version 1-0 is dated 7th April 2018.

Your Duty Of Disclosure

Before You enter into an insurance Policy, You have a duty to tell Us anything You know, or could reasonably be expected to know that may affect Our decision to insure You and on what terms.

You have this duty until We agree to insure You. You have the same duty before We renew, extend, vary or reinstate an insurance policy. You do not need to tell Us anything that:

- reduces the risk We insure You for; or
- is common knowledge; or
- We know or should know as an Insurer; or
- We waive Your duty to tell Us about.

If You Do Not Tell Us

If You do not tell Us anything You are required to, We may cancel Your contract of insurance or reduce the amount that We will pay You if You make a claim, or both. If Your failure to tell Us is fraudulent, We may refuse to pay a claim or treat the contract as if it never existed.

How to Make A Claim

As much as We want You to enjoy Your travels, We understand that sometimes things don't go as planned. We aim to make claims easy and simple for Our customers.

You can make a claim on Your Policy in a number of ways.

1. If You are currently travelling overseas You can call Us on Our reverse charges number: + 61 2 7909 2777.
2. If You are in Australia and need to contact Us call Our Customer Service Team on: 1300 123 413.
3. You can email Us on claims@travelcard.com.au and We can call You back.
4. You can Skype Call Us on SkypeID "TravelcardOZ".
5. You can also download a claim form from Our website www.travelcard.com.au and We will contact You if We require any further information.

We will always endeavour to complete the claims process as quickly as possible, and We will explain to You what happens next and what We may need to finalise Our assessment.

We may need original documents and receipts to support Your claim, so it is always important that You keep these safe.

Helpful Tips

Travelling With Your Luggage & Personal Effects

When You're at Home, You look after Your belongings and You should take the same care when You are travelling.

What does this mean?

- Keep Valuables with You and do not leave Valuables in a vehicle at any time, even in the boot of a locked car.
- Report any loss or theft to the police within 24 (twenty-four) hours, as an original police report will be required for any claim involving loss or theft.
- If the Airline has lost or damaged Your belongings it is important that You lodge an Airline Property Irregularity Report (P.I.R.).
- Don't forget that luggage locks, storage lockers and hotel safes are all commonly available for Your protection, so why not use them?
- We will ask for the IMEI number if Your mobile phone is lost or stolen. You may request this number from Your service provider.

Travelling And Your Important Documents

We love holidays and We love travelling, but if You lose Your original travel documents it can be difficult to replace them. So, You may want to take spare or scanned copies to speed up the replacement process and not waste Your holiday fun.

Travelling And Natural Disasters

Travelling to new places can be very exciting, but it is essential that You do Your research before You go. Natural Disasters can happen at any time and it is important that You understand what may be happening, e.g. if certain regions are prone to certain events including Natural Disasters and if they are occurring (known) before You book Your travels.

You can register with the Department of Foreign Affairs and Trade (DFAT) for updates about the country You are travelling to (<http://smartraveller.gov.au/Pages/default.aspx>). You can also register with the Australian Embassy in the country You are travelling to. It is important that You have a plan and You understand whether You are covered by Travel Insurance.

It is important to know that this Policy does not cover any event that occurred or was public knowledge prior to purchasing this Policy.

Call Our Customer Service Team on 1300 123 413 to discuss whether the Natural Disaster is a known event.

Comprehensive Leisure Covers & Inclusions

Table Of Benefits

The Table of Benefits is a summary of the benefits that Your Policy covers. It is important that You read the PDS carefully with the Schedule so that You will understand all the limits, terms, conditions and exclusions.

Section	Plan type: Single and Annual Multi Journey Benefits		
	Single	Duo	Family
1 Overseas Medical Expenses, Dental and Ancillary Expenses Includes Evacuation and return Home	Unlimited	Unlimited	Unlimited
2 Cancellation Fees and Loss of Deposits			
2.1 Amendments or Cancellations	Unlimited	Unlimited	Unlimited
2.2 Financial Default of Travel Services Provider	Up to \$1,000	Up to \$1,000	Up to \$1,000
3 Additional Expenses			
3.1 Expenses Related to Medical Events	Unlimited	Unlimited	Unlimited
3.2 Expenses due Death Returning Your Body or Ashes to Australia; or Overseas Funeral or Cremation	Up to \$20,000 or Up to \$10,000	Up to \$20,000 or Up to \$10,000	Up to \$20,000 or Up to \$10,000
3.3 Disruption due to Hijack, riot, strike or civil protest, weather or accident	\$50,000 per Insured Person	\$50,000 per Insured Person	\$100,000 per Insured Person
Other Reasons of Disruption	Up to \$1,000	Up to \$1,000 per Insured Person	Up to \$1,000 per Insured Person
3.4 Temporary Interruptions to Journey	Up to \$3,000	Up to \$3,000	Up to \$3,000
4 Hospital Related Expenses			
Incidental Costs	\$75 per day up to \$8,000 in total	\$75 per day up to \$8,000 in total	\$75 per day up to \$8,000 in total
Recovery Accommodation	\$100 per day up to \$500 per Insured Person	\$100 per day up to \$500 per Insured Person	\$100 per day up to \$500 per Insured Person
5 Accidental Death	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person \$15,000 per Dependant Insured Person	\$50,000 per adult Insured Person \$15,000 per Dependant Insured Person

Plan type: Single and Annual Multi Journey Benefits

Section	Single	Duo	Family
6 Permanent Disability			
Loss of sight in one or both eyes	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person
	\$25,000 per Dependant Insured Person	\$25,000 per Dependant Insured Person	\$25,000 per Dependant Insured Person
Loss of one or more limbs	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person
	\$25,000 per Dependant Insured Person	\$25,000 per Dependant Insured Person	\$25,000 per Dependant Insured Person
Quadriplegia	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person	\$50,000 per adult Insured Person
	\$25,000 per Dependant Insured Person	\$25,000 per Dependant Insured Person	\$25,000 per Dependant Insured Person
7 Loss of Income	Up to \$400 per week for up to 26 weeks to a maximum of \$10,400	Up to \$400 per week for up to 26 weeks to a maximum of \$10,400	Up to \$400 per week per Insured Person for up to 26 weeks to a maximum of \$20,800
8 Travel Documents, Credit Cards & Travellers Cheques	Up to \$5,000	Up to \$5,000	Up to \$10,000
9 Theft of Cash	Up to \$250	Up to \$250	Up to \$500
10 Luggage and Personal Effects	Up to \$15,000	Up to \$15,000	Up to \$20,000
Any one item:			
Laptops, tablets, cameras and video cameras	Up to \$4,000	Up to \$4,000	Up to \$4,000
Mobile phones	Up to \$3,000	Up to \$3,000	Up to \$3,000
Valuables for single item, pair or set	Up to \$1,000	Up to \$1,000	Up to \$1,000
11 Luggage & Personal Effects Delay Expenses			
Immediate delay	Up to \$150	Up to \$150	Up to \$150
Delay more than 12 hours	Up to \$2,000	Up to \$2,000	Up to \$2,000
12 Travel Delay Expenses	Up to \$250 for each 12 hours and up to \$2,000 in total per Insured Person	Up to \$250 for each 12 hours and up to \$2,000 in total per Insured Person	Up to \$250 for each 12 hours and up to \$4,000 in total per Insured Person
13 Special Events	Up to \$5,000	Up to \$5,000	Up to \$10,000
14 Personal Liability	\$10,000,000	\$10,000,000	\$10,000,000
15 Rental Vehicle Insurance Excess	Up to \$8,000	Up to \$8,000	Up to \$8,000

Plan type: Single and Annual Multi Journey Benefits

Section	Single	Duo	Family
16 Pet Care	Up to \$600	Up to \$600	Up to \$600

***Some benefits may have separate sub limits which are listed within the Policy Sections.**

Table Of Benefits for Optional Covers

The Table of Benefits for Optional Covers is a summary of the benefits that Your Policy may cover if You choose them and they are shown on Your Schedule. It is important that You read the PDS carefully with the Schedule so that You can understand all the limits, terms, conditions and exclusions.

Plan type: Single and Annual Multi Journey Benefits

Section	Cover	Single	Duo	Family
17.1	Cover while Cruising Benefit			
17.1.1	Medical and Evacuation cover while Cruising	Unlimited	Unlimited	Unlimited
	Emergency Dental Expenses	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person
	Overseas Funeral and Burial or cremation, or return remains to Australia	Up to \$25,000	Up to \$25,000	Up to \$25,000
	Australian Funeral; Funeral Expenses	Up to \$5,000	Up to \$5,000	Up to \$5,000
17.1.2	Cabin Confinement	\$75 per completed 24 hours up to a maximum \$2,500	\$75 per completed 24 hours up to a maximum \$2,500	\$75 per completed 24 hours up to a maximum \$2,500
17.1.3	Pre-paid Shore Excursion Cancellation	\$1,000 per Insured Person	\$1,000 per Insured Person	\$1,000 per Insured Person to a maximum of \$2,000
17.1.4	Lost or Damaged Formal Attire	Up to \$1,000	Up to \$1,000	Up to \$2,000
	Delayed Arrival of Formal Attire	Up to \$250	Up to \$250	Up to \$500
17.1.5	Marine Rescue Diversion	\$100 per day \$250 total	\$100 per day \$250 total	\$100 per day \$500 total
17.1.6	Missed Port Cover	\$100 for each missed port up to \$500	\$100 for each missed port up to \$500	\$100 for each missed port up to \$1,000
17.2	Winter Sports Cover			
17.2.1	Emergency Rescue			
	Injury or Sickness	Up to \$100,000	Up to \$100,000	Up to \$200,000
	Overseas Funeral Expenses	\$20,000	\$20,000	\$20,000
	Return remains Home	\$10,000	\$10,000	\$10,000
17.2.2	Own Winter Sports Equipment	Up to \$2,000	Up to \$2,000	Up to \$4,000
17.2.3	Winter Sports Equipment hire	Up to \$2,000	Up to \$2,000	Up to \$4,000

Plan type: Single and Annual Multi Journey Benefits

		Single	Duo	Family
17.2.4	Ski Pack Pre-paid Fees Cancellation	Up to \$1,000	Up to \$1,000	Up to \$2,000
17.2.5	Piste Closure	Up to \$1,000	Up to \$1,000	Up to \$2,000
17.2.6	Bad Weather & Avalanche Closure	Up to \$1,000	Up to \$1,000	Up to \$2,000
17.3	Search and Rescue Expenses Cover	Up to \$25,000 per event and \$120,000 in total for all claims	Up to \$50,000 per event and \$120,000 in total for all claims	Up to \$50,000 per event and \$120,000 in total for all claims
17.4	Adventure Activities Cover			
17.5	Golf Cover	Up to \$3,000 per Insured Person	Up to \$3,000 per Insured Person	Up to \$3,000 per Insured Person
	Golf Equipment Hire	Up to \$100 for each 24 hours up to a maximum of \$1,000	Up to \$100 for each 24 hours up to a maximum of \$1,000	Up to \$100 for each 24 hours up to a maximum of \$1,000
	Prepaid Golf Fees	Up to \$150 for each 24 hours	Up to \$150 for each 24 hours	Up to \$150 for each 24 hours
17.6	Business Cover			
	Replacing Business documents, samples, demonstration goods, tools of trade or storage media	Up to \$1,000 per single article and up to a maximum of \$2,000	Up to \$1,000 per single article and up to a maximum of \$2,000	Up to \$1,000 per single article and up to a maximum of \$2,000
	Value of business documents and stationery	Up to \$1,000 per single article and up to a maximum of \$2,000	Up to \$1,000 per single article and up to a maximum of \$2,000	Up to \$1,000 per single article and up to a maximum of \$2,000
	Replacement business equipment courier expense	Up to \$500	Up to \$500	Up to \$500
	Hiring business equipment	Up to \$100 per 24 hours up to a maximum of \$1,000	Up to \$100 per 24 hours up to a maximum of \$1,000	Up to \$100 per 24 hours up to a maximum of \$1,000
	Loss or theft of business money	Up to \$2,000 per Insured Person	Up to \$2,000 per Insured Person up to a maximum of \$4,000	Up to \$2,000 per Insured Person up to a maximum of \$4,000

***Some benefits may have separate sub limits which are listed within the Policy Sections.**

Who Can Purchase This Policy?

Our insurance is available to travellers who are citizens or permanent Residents of Australia or non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.

If requested, You are required to provide one or more of the following documents as evidence:

- A copy of Your passport.
- Australian residency documents.
- A birth certificate.
- A copy of valid Medicare, Private Health Fund or Overseas Student Travel Insurance.
- Any other official documents proving residency or citizenship.

We may request copies of these documents at the time that You purchase the TravelCard Leisure International Travel Insurance or We may ask at the time of Your claim. We are not obligated to pay a claim or provide assistance if such evidence cannot be supplied, if requested.

Age Limits

If You love to travel as much as We do, then You will agree that there is no age limit to travel. However:

- You must be 18 (eighteen) years of age or over at the date of applying for this insurance.
- If You are over the age of 18 (eighteen) You may purchase this Policy on behalf of a financially Dependant child or grandchild (including, fostered or adopted) who is under 25 (twenty five) years of age at the time of the application for this insurance. The full adult premium will apply if Dependents are not travelling with parents and/or grandparents.
- If You are 85 (eighty-five) years of age and over Your cover is conditional on obtaining written confirmation from Your Registered Medical Practitioner that You are medically fit to undertake the Journey. You may be requested to provide Us with this written confirmation at the time of purchasing Your Policy and/or if You have a claim.

Cover Types

Every Journey and who You travel with may be different. To make it easier for You, the following cover types are available:

Single – provides cover for one adult named on Your Schedule.

Duo – provides cover for two adults and includes a spouse, de facto or adult Travelling Companion who are named on Your Schedule.

Family – provides cover for up to two adults and their Dependents who are travelling together and are named on Your Schedule.

Policy Types

You may be a frequent traveller or just go on one Journey every year. This Policy also provides You with the following options for covering a single Journey or annual multi Journeys during an annual period.

The Journeys covered by both options must involve:

- An Overseas destination and/or
- A domestic destination of no less than 100 km from Your Home.

Single option

This option provides cover for a single Journey, for the Period of Insurance and to the destinations You select, and which are shown on Your Schedule.

Annual multi option

This option provides cover for multiple Journeys undertaken during a 12 (twelve) month Period of Insurance and to the destinations You select, and which are shown on Your Schedule.

Activities That We Cover

Not all of Our travellers participate in the same activities whilst they are travelling. We automatically cover many different activities listed below, but cover is only available where:

- You are not competing professionally, part of a competition or tournament; and
- You follow the safety guidelines and use the appropriate safety equipment for that activity; and
- These activities are available to the general public.

Activities that We cover include:

Abseiling
Amateur athletics
Archaeological digging
Archery
Assault course (no weapons)
Badminton
Baseball
Basketball
Battle re-enactment (no live firearms)*
Breathing observation bubble diving (maximum depth 30 (thirty) metres)

Bridge Walking – guide supervision	Ostrich riding (not racing)
Bungee Jumping – max 3 (three) jumps for each Insured Person per Journey	Paintballing – wearing eye protection
Canoeing, Rafting & Kayaking (grade 1 (one) & 2 (two) rapids or lower)	Parasailing
Canopy walking or tree-top walking	Passenger in private or small aircraft or helicopter
Cave tubing or river tubing*	Rambling
Clay-pigeon shooting	Refereeing – on an amateur basis
Coasteering – amateur for each Insured Person per Journey	Rock Climbing – Indoor and harnessed*
Conservation or charity work (educational and environmental – working with hand tools only)*	Roller blading (no racing, half-pipe, stunts or extreme skating)
Cricket	Rowing – amateur
Cycle touring*	Rugby codes – amateur
Cycling	Running – sprint and long distance
Dragon boating	Safari
Dune or wadi bashing*	Sand Boarding
Elephant riding or trekking	Sand yachting
Falconry*	Scuba diving (qualified, maximum depth 30 (thirty) metres, not diving alone)
Football – amateur	Sea canoeing or kayaking – limited to short or day trips only
Flying Fox*	Skateboarding (no racing, half-pipe, stunts or extreme skating)
Go-Karting	Sleigh rides
Golf	Snorkelling
Gorge swinging or canyon swinging	Squash
Hockey	Surfing (not big wave or extreme surfing)
Horse Riding (not polo, hunting or jumping)	Target rifle and pistol shooting
Hot Air Ballooning	Trekking or hiking (under 5,000 (five thousand) metres altitude)
Husky sledge driving	Tennis
Indoor Rock Climbing	Tubing
Jet Boating	Volleyball – amateur
Jet Skiing	Wake boarding (no stunts)
Jogging	Water polo – amateur
Marathons – amateur	Water-skiing (no stunts)
Martial arts – training only	Windsurfing
Mountain biking not including stunts	Yachting (racing and sailing inside territorial waters)*
Motorcycling – over 125cc (please note General Exclusion 25)	Zip lining
Motorcycling – under 125cc (please note General Exclusion 25.)	Zorbing
Mountain biking – not racing or extreme ground conditions or stunts	
Mud bugging	
Netball – amateur	
Orienteering – amateur	

* Your Participation in any of these activities is subject to:

1. the General Conditions and General Exclusions.
2. Section 6 – Permanent Disability Exclusions under What We Do Not Cover.
3. Section 14 – Personal Liability exclusions 3 and 4 under What We Do Not Cover.

If the Activity is not listed and is not included under any of the optional covers provided for under Section 17 – Optional Covers, then Your participation will only be covered if it meets the following criteria:

1. There are no limitations in terms of age, height or general fitness.
2. The activity does not require specialised Sporting Equipment.
3. The activity is provided by a commercial operator.

Activities That We Do Not Cover

There are some activities that We do not cover, which include:

1. Any sport where You are competing professionally, part of a competition or tournament.
2. Hunting.
3. Mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen.
4. Any Activity that includes stunts.
5. Any racing other than on foot.
6. Any Activity that is considered to be an Adventure Activity or Winter Sport unless You have purchased the optional covers.

If You are unsure whether Your Activities are covered please contact Our Customer Service Team on 1300 123 413.

Cover Whilst Using Motorcycles And Mopeds

Whilst travelling You may choose to use a Motorcycle, Moped or other two or three-wheeled vehicles. To ensure that You are covered by Your Policy You must:

1. Hold an appropriate driving licence for the country You are visiting; and
2. If using a Motorcycle rated 125cc or higher, You hold a current and valid licence required for driving an equivalent rated Motorcycle in Australia; and
3. Wear a helmet, even if You are a passenger.

You will not have any cover under Section 14 – Personal Liability. This means that You are responsible to pay the associated damage to the Motorcycle, Moped, other two or three-wheeled vehicle, and any property damage of, or for any Injury to another person.

Cover While Cruising

This will allow You to be covered whilst You are on board the cruise. You will only have Cover While Cruising Cover if You select this option at the time of purchase and You have paid the required additional premium.

Please refer to the Optional Covers Table of Benefits and the applicable section for details of the cover.

You cannot purchase sections of the Cover While Cruising Optional cover individually.

Winter Sports Cover

This will allow You to be covered while snow skiing, snowboarding or snowmobiling. You will only have Winter Sports Cover if You select this option at the time of purchase and You have paid the required additional premium. Please refer to the Optional Covers Table of Benefits and the applicable section for details of the cover.

This additional option does not provide cover for claims under Section 6 – Permanent Disability or Section 14 – Personal Liability that arise from You participating in some Winter Sports Activities.

You cannot purchase sections of this Winter Sports cover individually.

Search And Rescue Expenses Cover

This will allow You to be covered for the costs of a recognised rescue provider or police authority to bring the Insured Person to a place of safety following reports that they are missing, believed to be Injured or to prevent Injury or Sickness due to changing weather or deteriorating safety conditions

You will only have Search and Rescue Expenses Cover if You select this option at the time of purchase and You have paid the required additional premium.

Please refer to the Options Table of Benefits and the applicable section for details of the cover.

You cannot purchase this Search and Rescue Expenses cover individually.

Adventure Activities Cover

Some Activities are more high risk and for You to be covered, You must select the Adventure Activities Optional Cover for an additional premium and it must be shown on Your Schedule. This optional benefit will cover those Activities shown in the Adventure Activities Cover on page 56.

Please refer to the Options Table of Benefits and the applicable section for details of the cover.

Cover provided under this additional option does not provide cover for claims under Section 6 – Permanent Disability or Section 14 – Personal Liability that arise from You participating in some of the Adventure Activities for example, so please read the General Exclusions.

You cannot purchase this Adventure Activities Cover individually.

Golf Cover

This will cover You for the costs of hiring golf equipment if You own that You are taking on Your Journey is damaged, lost or stolen. You will also be covered for unused green fees, golf tuition fees or golf equipment hire which You have pre-paid

You will only have Golf Cover if You select this option at the time of purchase and You have paid the required additional premium.

Please refer to the Options Table of Benefits and the applicable section for details of the cover.

You cannot purchase this Golf Cover individually.

Business Cover

This will cover Your business equipment, documents and samples that You are taking on Your Journey that may be is damaged, lost or stolen.

You will only have Business Cover if You select this option at the time of purchase and You have paid the required additional premium.

Please refer to the Options Table of Benefits and the applicable section for details of the cover.

You cannot purchase this Business Cover individually

Travelling With Pre-Existing Medical Conditions & When Pregnant

This Policy does not automatically cover claims arising from, or exacerbated by, some Pre-Existing Medical Conditions or pregnancy.

Getting Cover For Your Pre-Existing Medical Conditions

We have three categories of Pre-Existing Medical Conditions:

1. Conditions We automatically cover.
2. Conditions We need to assess.
3. Conditions which may not be able to be covered.

It is important that You understand whether Your Pre-Existing Medical Condition is automatically covered, whether We need to assess it or whether We cannot cover You. Please read this Section Travelling & Pre-Existing Medical Conditions carefully. Please contact Our Customer Service Team on 1300 123 413 if You need assistance.

Your Pre-Existing Medical Condition will not be covered unless You have told Us and We have accepted the risk, and the Pre-Existing Medical Condition is shown on Your Schedule.

What Is A Pre-Existing Medical Condition?

Pre-Existing Medical Condition means a medical condition of which You were aware.

For the purposes of this definition, "medical condition" includes a dental condition. This definition applies to You, Your Travelling Companion, a Relative or Dependant.

Where Pre-Existing Medical Condition cover is separately applied for and accepted by Us, cover may be subject to special conditions, limitations, Excesses and amounts payable depending on Your age, duration of Your travel and Your destination. This will be shown on Your Schedule.

If You are unsure whether You have a Pre-Existing Medical Condition, please contact Our Customer Service Team on 1300 123 413.

A Pre-Existing Condition would include:

1. An Existing Medical Condition That You Were Aware Of At The Relevant Time

A Pre-Existing Medical Condition that You would be aware of would include:

- (a) Your heart, brain, circulatory system/blood vessels; or
- (b) Your lung or Chronic airways disease; or
- (c) Cancer; or
- (d) back pain requiring prescribed pain relief medication; or
- (e) surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital; or
- (f) Diabetes Mellitus (Type 1 or Type 2)
- (g) in the 2 (two) years prior to the time:
 - i. for which You have been in Hospital or emergency department or day surgery; or
 - ii. for which You have been prescribed a new medication or had a change to Your medication regime; or
 - iii. requiring prescription pain relief medication.

2. A Medical Condition Known, Under Investigation or Awaiting Diagnosis

A medical condition for which, prior to the Relevant Time:

- (a) You have not yet sought a medical opinion regarding the cause; or
- (b) You are currently under investigation to define a diagnosis; or
- (c) You are awaiting specialist opinion.

If You Are Pregnant

If You know You are pregnant at the Relevant Time, You will need to apply for cover if:

- (a) There have been complications with this pregnancy or a previous pregnancy; or
- (b) You have a *multiple* pregnancy. e.g. twins or triplets; or
- (c) The conception was medically assisted, e.g. using assisted fertility treatment including hormone therapies or IVF.

Whether or not You have to apply for pregnancy cover, the following restrictions apply to claims arising in any way from the pregnancy of any person:

- (a) Cover is only provided for serious, unexpected pregnancy complications that occur up to the 26th (twenty-sixth) week of pregnancy, i.e. up to 25 (twenty-five) weeks and 6 (six) days. Gestational age is measured in weeks and days and is calculated from the last known date of Your menstrual period or calculated from staging ultrasound.
- (b) Childbirth is not covered.
- (c) Costs relating to the health or care of a newborn child are not covered, irrespective of the stage of pregnancy when the child is born.

Expectant mothers should consider if Our products are right for them when travelling after 25 (twenty-five) weeks and 6 (six) days gestation as costs for childbirth and neonatal care whilst You are travelling can be expensive.

If You Do Not Tell Us About Your Pre-Existing Medical Condition Or Pregnancy

Claims directly or indirectly arising from or in connection with or exacerbated by a Pre-Existing Medical Condition, related new conditions or infections are specifically excluded from this Policy, for You and any Travelling Companions or other Insured Person shown on Your Schedule, unless the Pre-Existing Medical Condition is approved by Us in writing.

You should tell Us about all Your Pre-Existing Medical Conditions, and those of Your Travelling Companions or other Insured Person, including anything for which medication is prescribed, so We can complete a health assessment and, if We approve, offer You cover.

If You are Pregnant You will need to tell Us about any pregnancy complications, *multiples* pregnancy or medically assisted pregnancy so We can complete a health assessment and, if We approve, offer You cover.

If You choose to declare some conditions and not others or choose not to declare any conditions, Your claim may be denied.

Pre-Existing Medical Conditions We Automatically Cover

We automatically cover the Pre-Existing Medical Conditions listed following, provided:

1. You have not been hospitalised or required treatment by any Registered Medical Practitioner in the last 12 (twelve) months for any of the listed medical conditions.
2. You are not under investigation for any of the listed medical conditions.
3. You are not awaiting investigation or being monitored, surgery, treatment or procedures for any of the listed medical conditions.

4. You do not have more than one of the conditions specified on the Pre-Existing Medical Conditions List.

Pre-Existing Medical Conditions List

If You have more than one of the conditions listed below please contact the Customer Service Team on 1300 123 413 so that We can complete a health assessment and, if We approve, offer You cover:

Acne.

Allergy such as allergic rhinitis, Chronic rhinitis, hay fever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy.

Anaemia including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia.

Asthma, provided: You are under 60 (sixty) years of age, and You have no other lung disease.

Bell's Palsy.

Benign Breast Cysts.

Breast or Prostate Cancer.

Bunions.

Carpal Tunnel syndrome.

Cataracts or Glaucoma.

Cleft Palate.

Cochlear Implant.

Coeliac Disease.

Congenital Adrenal Hyperplasia.

Congenital Blindness.

Congenital Deafness.

Conjunctivitis.

Dengue Fever.

Diabetes provided: - You were first diagnosed over 12 (twelve) months ago; and - You had no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complication.

Dry Eye Syndrome.

Dupuytren's Contracture.

Ear Grommets.

Eczema.

Epilepsy provided: - You have been seizure free for the past 12 (twelve) months or do not require more than 1 (one) anti-seizure medication.

Gastric Reflux.

Gastric Ulcer or Peptic Ulcer.

Goitre.

Graves' Disease.

Gout.

Hiatus Hernia.

Hip Replacement, Knee Replacement, Shoulder Replacement, Hip Resurfacing provided: - performed more than 6 (six) months ago and less than 10 (ten) years ago.

Hormone Replacement Therapy.

Hypercholesterolaemia (high cholesterol).

Hyperlipidaemia (high blood lipids).

Hypertension (High Blood Pressure).

Hypothyroidism, including Hashimoto's disease.

Lipoma.

Macular Degeneration.

Meniere's Disease.

Menopause.

Migraine provided: - You have not been hospitalised within the past 12 (twelve) months.

Nocturnal Cramps.

Osteoporosis provided: - there have been no fractures and You do require more than 1 (one) medication or suffer any back pain.

Plantar Fasciitis.

Pregnancy and related conditions including a pregnancy complication or illness of the mother up to and including 26 (twenty-six) weeks gestation provided:

- there haven't been any pregnancy complications or illnesses in this pregnancy,
- this pregnancy hasn't been assisted by a medical reproductive program e.g. IVF,
- a *multiple* pregnancy. e.g. twins or triplets.

Raynaud's Disease.

Rhinitis.

Rosacea.

Routine Screening Tests provided: - no underlying disease has been detected.

Skin Cancer provided: - Your skin cancer isn't a melanoma; You haven't had chemotherapy or radiotherapy for this condition and Your skin cancer doesn't require any follow up treatment e.g. chemotherapy, radiotherapy or further excision.

Stenosing.

Tenosynovitis (Trigger Finger).

Tinnitus.

Trigeminal Neuralgia.

Urinary Incontinence.

Underactive Thyroid or Overactive Thyroid, including Underactive Thyroid if not as a result of a tumour.

Travelcard 24/7

Global Assistance

We have the medical expertise to help should You suffer an Illness, Sickness or Injury during Your Journey and can also organise repatriation back to Australia if it is deemed medically necessary, or when there is a serious illness or death of a close Relative at Home or need for security assistance.

In the event that You need assistance simply call Our toll-free number:

- Whilst in Australia: 1300 123 413
- Whilst Overseas: +61 2 7909 2777

The service operates 24 hours a day, 365 days of the year. You will need to provide Us with Your Policy number and a telephone number where We can reach you. If You are having difficulty getting through please email claims@travelcard.com.au

You must contact TravelCard as soon as practicable and prior to any inpatient treatment or before any arrangements are made for Your repatriation or curtailment back to Australia.

For outpatient treatment and doctor visits We may top-up the TravelCard with funds to pay for the treatment and medication.

If You are admitted to Hospital We will arrange payment for any Medical Expenses that are covered.

Private medical treatment is not covered unless specifically authorised by Us. If You are travelling to a country with a Reciprocal Health Care Agreement with Australia You must make the treating physician aware that You wish to be treated under this agreement.

TravelCard Medical Assistance

The Insured Person can access assistance whilst they are on their Journey from Our team of medical specialists who have access to an Our international network. This assistance will include:

1. Access to qualified medical practitioners for emergency advice or assistance.
2. Helping You locate a suitable medical facility locally.
3. Payment of agreed claims to Hospitals, clinics and other medical facilities.
4. Payment for required medication agreed by TravelCard.
5. Liaison between You, the treating medical facility and Our medical experts.
6. Emergency evacuation to Australia where We deem it to be medically necessary.

TravelCard Travel Advice & Assistance

The Insured Person access assistance before they commence their Journey from Our team of travel specialists who have access to Our international network. This assistance will include information about the TravelCard claim payment processes, how to use the TravelCard, pre-travel medical advice.

The Insured Person(s) can access assistance whilst they are on their Journey from Our team of travel specialists who have access to Our international network. This assistance will include:

- Referral service to Legal support.
- Guidance to the locations of the Australian Embassies and consulates.
- Assistance in replacing Your passports and travel documents.
- Assistance in cancelling lost and stolen credit cards.
- Assistance in tracking delayed luggage.
- Security alerts, country intelligence, travel alerts and threat forecasts from RiskMonitor Traveller.

We have partnered with PassportCard Group, Global Medical Network Specialist Group including air ambulances and the crisis risk management assistance company Drum Cussac Group Ltd so that We can provide You with information to help You prepare for Your Journey and to assist You to return home safely.

Contact should be made with a Customer Service Officer at TravelCard 24/7 – Global Assistance to activate these services.

Policy

We now set out What We Cover and What We Do Not cover under each section of the Policy in respect of any event or circumstance occurring during the Period of Insurance while an Insured Person is on a Journey and should be read with the Words With Special Meanings.

You must comply with the General Conditions of the Policy and any specific conditions shown in individual sections which have particular application only to those sections. If You do not comply with all Policy conditions, We may decline the claim.

In addition to advice about 'What We Do Not Cover' in each section, Your Policy is subject to a number of general exclusions that apply to the whole Policy. These are listed under General Exclusions and specify circumstances where cover is excluded.

The cover We provide under each section is subject to the terms, conditions, provisions and limitations set out in the Policy and/or shown on Your Schedule which We give to You when confirming Our acceptance of Your insurance, subject to Your payment of the premium We require.

Our total limits of liability for loss arising from insured events are shown on Your Schedule.

This Policy is not valid unless the Schedule has been issued to You in return for receiving the total Amount Payable.

General Conditions

Claims

If You Need Medical Assistance it is important that You contact Us as soon as possible so that You can access TravelCard 24/7 Global Assistance.

If You have a claim it is important that You notify Us as soon as practicable or within 30 (thirty) days after the date of occurrence / event.

You can make a claim on Your Policy in a number of ways.

1. If You are currently travelling Overseas You can call Us on Our reverse charges number: + 61 2 7909 2777.
2. If You are in Australia and need to contact Us call: 1300 123 413
3. You can email Us on claims@travelcard.com.au and We can call You back.
4. You can Skype Call Us on SkypeID "TravelcardOZ".
5. You can also download a claim form from Our website www.travelcard.com.au and We will contact You if We require any further information.

We may ask for information to support Your claim so it is important that You keep Your original documents and receipts if We ask for them.

Your failure to provide timely notice to Us of Your loss or to provide Us with the information We require may limit Our ability to process or pay Your claim. If You or the Insured Person should fail to comply with this Claims Condition, We may not be able to process the claim.

Medical Injury and Sickness Claims

For Injury and Sickness claims it will be at Our discretion whether We evacuate or repatriate an Insured Person based upon the medical necessity which We determine from the advice of the attending Medical Practitioner or Our medical advisor. Based on this advice We will determine the most appropriate mode of transportation and the evacuation or repatriation destination based on this advice.

It is important that You notify Us as soon as practicable for any Medical Injury and Sickness claims.

Property Claims

If You suffer damage, loss or theft of Luggage, Personal Effects, travel documents money or any other property covered by this Policy, as soon as reasonably practicable You must:

1. Report the loss or theft to the local police within 24 (twenty-four) hours of discovery, We may ask for a copy; or.
2. Report the loss, theft or damage to Your Carrier, We may ask for a copy of the Carrier's Property Incident Report (PIR).

We will at Our discretion choose to do one of the following:

1. Arrange to repair Your property to the same condition prior to the loss;
2. Pay You the reasonable costs of such repairing up to but not exceeding the cost of replacing Your property; or
3. Arrange or pay for its replacement with similar property.

It is important that You notify Us as soon as practicable for any Property claims.

Legal Liability Claims

If You are involved in an incident with another person that may involve third party property damage or Injury it is important that You:

1. Do not admit fault, liability or guilt except to the police
2. Do not attempt to settle or make any offer of payment without Our written consent

For any legal liability claims, We will determine who was solely at fault or contributed to the cause as part of the process of validating Your claim. It will be at Our discretion how We manage Your claim.

It is important that You notify Us as soon as practicable for any Property claims.

How We Settle Claims

To ensure that We can expedite the payment of Your approved claim under any section of the Policy, We may pay the amount of the claim directly to:

1. a third-party provider of services; or
2. the TravelCard; or
3. You, in reimbursement of Your loss.

Claims And GST

If We agree to pay Your claim, We will base any claim payment on the Goods and Services Tax (GST) inclusive of costs (up to the relevant limits of liability). However, We will reduce any claim payment by any input tax credit You are, or would be, entitled to for the repair or replacement of insured property or for other covers under this Policy.

Claims Payable In Australian Dollars

All claims and other payments are payable in Australian dollars at the rate of exchange applicable at the time the payments or expenses were incurred.

Defence, Settlement Of Claims And Subrogation

We have the right to commence or take over the conduct of legal proceedings in Your and/or the Insured Person's name in the defence or settlement of any claim under Section 14 of this Policy.

We will investigate, conduct negotiations and settle any claim under the Policy.

We also have the right under Section 14 and any other Section of this Policy to sue any other party, excluding a party specified in sections 65 and 66 of the Insurance Contracts Act 1984 (Cth), in Your name or in the name of the Insured Person, exercising Our right of subrogation to recover any claim monies paid by Us for which such party is legally responsible to You or the Insured Person at law.

Excess

The Excess is the first amount of a claim which We will not pay for. The Excess is the amount shown on Your

Schedule. An additional Excess may apply in certain circumstances, such as cover for Pre-Existing Medical Conditions. If an additional Excess applies We will notify You in writing on Your Schedule.

Extending Your Policy

You can apply to extend the Policy provided it hasn't already expired. When You contact Us, You must tell Us if:

1. There has been a claim made against You or You have a claim to lodge
2. You now suffer from a Chronic or ongoing medical condition that You did not have when You purchased the Policy.
3. You are now Pregnant and You did not know when You purchased the Policy and there have been complications with this pregnancy or previous pregnancies, the pregnancy involves multiples or the conception was medically assisted.

We will tell You if We will extend the Policy, any additional premium that is payable, and how it is to be paid. We will also send You a new Schedule.

If You are unable to return Home within the Period of Insurance because the Overseas treating Registered Medical Practitioner advises You in writing to extend Your stay because of a medical condition, We will extend the Period of Insurance to allow You to complete Your Journey by the next available and convenient means of transportation.

Limits Of Liability

The limits of Our liability are shown in each Section of the Policy the relevant Table Of Benefits on pages 7 to 10 and Your Schedule for the covers selected except where We have notified You in writing of different limits on Your Schedule.

Other Insurance

If You are able to claim from a statutory fund, compensation scheme (for example a private health fund or workers compensation scheme), or Transport Provider, for monies otherwise payable under this Policy, You must do so and We will cover the remaining amount.

If any loss, damage or liability covered under this Policy is covered by another insurance Policy, You must give Us details. If You make a claim under one insurance Policy and You are paid the full amount of Your claim, You cannot make a claim under the other Policy. If You make a claim under another insurance Policy and You are not paid the full amount of Your claim, We will make up the difference, up to the amount this Policy covers You for, provided Your claim is covered by this Policy.

We may seek contribution to the amounts We have paid, or must pay, from Your other Insurer. You must give Us any information We reasonably ask for to help Us make a claim from Your other Insurer.

Policy Interpretation

We will interpret this Policy in accordance with the law of New South Wales.

Pre-Existing Medical Conditions & Pregnancy Special Conditions, Limitations, Excesses And Amounts Payable

If You want cover for a Pre-Existing Medical Condition or You are Pregnant which does not satisfy the provisions set out on pages 14 to 16, You will need to complete a health assessment. We will notify You of the outcome. If We are able to approve cover for that condition You must pay any extra premium We require. Cover may be subject to special conditions, limitations, limits, and Excesses.

Recoveries

We have the right to sue any other party in Your name to recover money payable under the Policy or to choose to defend any action brought against You. If You are aware of any third party that You or We may recover money from, You must inform Us of such third party.

You must provide reasonable assistance to Us.

Reinstatement

With the exception for Section 14 – Personal Liability benefits, limits and sub-limits provided under each Section of this Policy are:

- reinstated on the completion of each Journey, and
- reinstated once on each Journey for Section 10 – Luggage and Personal Effects.

Renewal

Any Policy that has been arranged for a Period of Insurance for a fixed term which is less than 12 (twelve) month in duration will not be renewable.

Any Policy that has been arranged for a Period of Insurance for a fixed term of 12 (twelve) may be renewed with Our consent, provided that You pay the required renewal premium.

General Exclusions

We will not pay claims:

1. For costs or expenses incurred outside the Period of Insurance.
2. Involving consequential loss of any kind including, but not limited to, loss of enjoyment or any financial loss not specifically covered in the Policy.
3. Directly or indirectly arising from loss, theft or damage to property, or death, Sickness or Injury, if You fail to take reasonable care or put Yourself in a situation where a reasonable person could foresee that loss, theft or damage to property, or a death, Sickness or Injury might happen.
4. If You intentionally or recklessly act in a way that would reasonably pose a risk to Your safety or the safety of Your property, except in an attempt to protect the safety of a person or to protect property.
5. If You do not do everything You can to reduce Your loss or the claim.
6. Involving air travel other than as a passenger on a hot air balloon or a fully licensed passenger carrying aircraft operated by an airline, an air charter company or private ownership.
7. Arising directly or indirectly from or in connection with any war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power.
8. Arising directly or indirectly from or in connection with any nuclear reaction or contamination, ionising rays or radioactivity.
9. Arising directly or indirectly from, related to or associated with an actual or likely or threat of an Epidemic or Pandemic. Refer to www.who.int and www.smarttraveller.gov.au for further information on Epidemics and Pandemics.
10. Of loss or damage caused by detention, confiscation or destruction by customs or other officials or authorities.
11. Arising directly or indirectly from or in connection with any unlawful act committed by You; or if You have not been honest and forthright with all answers, the accuracy of information, statements and submissions made in connection with Your insurance application or claim.
12. Arising directly or indirectly because You are in breach of any government prohibition or regulation or court order, including visa requirements, or You intentionally act illegally.
13. Arising directly or indirectly from or in connection with circumstances You knew of, or a reasonable person in Your circumstances would know or foresee, at the Relevant Time, that could lead to the Journey being delayed, abandoned or cancelled.

14. Arising directly or indirectly from or in connection with travel booked or undertaken by You:
 - (a) even though You knew, or a reasonable person in Your circumstances would know, You were unfit to travel, whether or not You obtained medical advice.
 - (b) against the advice of a Registered Medical Practitioner.
 - (c) in respect of travel booked or undertaken after a diagnosis of any Insured Person's terminal illness.
 - (d) to seek or obtain medical or dental advice, treatment or review.
 - (e) to participate in a clinical trial.
15. Arising directly or indirectly from or in connection with, or exacerbated by, any Pre-Existing Medical Condition that You or Your Travelling Companion has, unless:
 - (a) the Pre-Existing Medical Condition is one listed on Our Pre-Existing Medical Conditions List.
 - (b) it has been approved by Us as shown on Your Schedule.
16. Arising directly or indirectly out of pregnancy, childbirth or related complications;
 - (a) Where there has been complications with this pregnancy or a previous pregnancy.
 - (b) You have a multiple pregnancy e.g. twins or triplets etc.
 - (c) The conception was medically assisted, e.g. using assisted fertility treatment including hormone therapies or IVF.
 - (d) Unless it is a single, uncomplicated pregnancy up to 26 (twenty six) of pregnancy or We have agreed in writing to provide cover.
17. Arising directly or indirectly out of childbirth or the health of a newborn child, whatever the proximate cause of the claim is. This exclusion applies irrespective of the stage of pregnancy at which the child is born or childbirth, other than:
 - (a) related complications occurring up to week 26 (twenty-six) of pregnancy; or
 - (b) childbirth before the 26th (twenty-sixth) week of pregnancy which was accelerated by accidental Injury.
18. Arising directly or indirectly from You having elective medical or dental treatment or surgery or a cosmetic procedure or body modification (including tattoos and piercings) during the Journey.
19. Arising directly or indirectly:
 - (a) from suicide, attempted suicide, self-inflicted Injury or condition.
 - (b) whilst You are under the influence or effect of alcohol or drugs, other than legally prescribed drugs and taken in accordance with medical directions of a Registered Medical Practitioner.
 - (c) from the effect of or Chronic use of alcohol or drugs or the transmission of any sexually transmittable disease or virus, other than HIV virus transmitted from receiving infected blood while undergoing medical treatment or as an innocent party to a needle stick event (for example criminal violence or coming into contact with an infected needle in circumstances not involving the taking of drugs).
20. Arising directly or indirectly from or exacerbated by the health of a Family member or Your business partner who is not travelling, unless that person lives in Australia and at the Relevant Time that person:
 - (a) had not been hospitalised in the previous 2 (two) years for a condition that was directly or indirectly arising from or related to the condition that caused the claim.
 - (b) did not reside in a nursing home or require similar home care assistance.
 - (c) was not on a waiting list for, or did not know they needed surgery, inpatient treatment or tests at a Hospital or clinic.
 - (d) did not have a drug or alcohol addiction.
 - (e) did not have a terminal illness.
21. For any Goods and Services Tax (GST) liability or any fine, charge or penalty You are liable for because of a failure to fully disclose to Us Your input tax credit entitlement for the Amount Payable for Your Policy.
22. Which We are prohibited by law from paying within Australia or the country in which a claim occurs.
23. Arising directly or indirectly from any unlawful act or omission of You, or Your Relative or Travelling Companion.
24. Arising directly or indirectly from or in connection with any loss, damage, liability benefit, event, occurrence, Injury or Sickness where providing such cover would result in Us contravening the Health Legislation of the country where the treatment was received.
25. Arising from the use of a two-wheeled or three-wheeled motor vehicle unless You:
 - (a) as the driver and any passenger are wearing a crash helmet (this is irrespective of the law in the country You are visiting); and
 - (b) as the driver:
 - i. hold an appropriate driving licence for the country You are visiting; and

- ii. if using a Motorcycle rated 125cc or higher, You hold a current and valid licence required for driving an equivalent rated Motorcycle in Australia.
- 26. Involving You travelling (during the Journey) in International waters in a private sailing vessel or privately registered vessel.
- 27. Under Section 6 – Permanent Disability and Section 14 – Personal Liability of the Policy in respect to any activities undertaken under the Adventure Activities Cover if such an optional cover is taken out, and You have paid the additional premium.
- 28. Involving participation by You or Your Travelling Companion in any activities that are not covered under this Policy.
- 29. Involving participation by You (during the Journey) on a Cruise Vessel, unless you have chosen the optional Cover While Cruising, it is shown on Your Schedule and You have paid the additional premium.
- 30. Involving participation by You (during the Journey) in any Winter Sports Activities, unless you have chosen the optional Winter Sports Cover, it is shown on Your Schedule and You have paid the additional premium.
- 31. Involving search and rescue activities (during the Journey), unless you have chosen the optional Search and Rescue Cover, it is shown on Your Schedule and You have paid the additional premium.
- 32. Involving participation by You (during the Journey) in any adventure activities, unless you have chosen the optional Adventure Activities Cover, it is shown on Your Schedule and You have paid the additional premium.
- 33. Involving cover for golfing activities and for loss or theft of golfing equipment (during the Journey) unless you have chosen the optional Golf Cover, it is shown on Your Schedule and You have paid the additional premium.
- 34. Involving cover for any business equipment of documentation (during the Journey) unless you have chosen the optional Business Cover, it is shown on Your Schedule and You have paid the additional premium.
- 35. Arising directly or indirectly from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any Act of Terrorism.
- 36. Arising from any errors or omissions in any booking arrangements or failure to obtain relevant Visa's, passport or travel documents.
- 37. Involving Your Participation in any Professional Sport.
- 38. Provide any cover or benefit hereunder, to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us or Our parent company or its ultimate controlling entity or any reinsurers, to the extent that such cover, claim or service would violate any applicable trade or economic sanctions, law or regulation of any country.

The Covers

Section 1 – Overseas Medical, Dental And Ancillary Expenses

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If You suffer an Injury or Sickness while on Your Journey We will pay for:

1. the cost of medical treatment, ambulance transportation and emergency dental treatment which is provided outside Australia by or on the advice of a Registered Medical Practitioner.
2. Reasonable Ancillary costs.
3. Reasonable costs to evacuate You to another country or to return You Home for treatment, recovery or recuperation, provided the Injury or Sickness first arose during the Journey and the evacuation or return Home is supported by a Registered Medical Practitioner and We agree to the evacuation destination.

However, the costs must be incurred within 12 (twelve) months of the Injury or Sickness, and the maximum We will pay in total for all claims under this Section 1 is the amount set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay for:

1. medical, Hospital, ambulance and dental costs incurred in Australia, or in Australian waters if Medicare covers all or part of those costs.
2. dental treatment caused by or related to the deterioration and/or decay of teeth or associated tissue, involving the use of precious metals or involving cosmetic dentistry.
3. the continuation or follow-up of medical and dental treatment (including medication and ongoing immunisations) started prior to Your Journey.
4. arising from Pre-Existing Medical Conditions except one of the listed Pre-Existing Medical Conditions on pages 16
5. routine medical or dental treatment or prenatal visits.

claims arising directly or indirectly out of pregnancy, childbirth or related complications unless it is a single, uncomplicated pregnancy up to the 26th week or We have agreed in writing to provide cover. In any event, We will not pay Medical Expenses for:
 - (a) regular antenatal care.
 - (b) childbirth at any gestation.
 - (c) care of the newborn child.
6. claims arising from You taking part in cruising activities, winter sports activities or adventure activities unless You have chosen the optional Cover While Cruising, Winter Sports Cover or Adventure Activities Cover, it is shown on Your Schedule and paid the extra premium.
7. private medical or Hospital treatment where public funded services or care is available, including medical or Hospital treatment under any Reciprocal Health Care Agreement between Australia and the Government of any other country, unless We agree in writing to the private treatment.

Special Condition Applying to Section 1 Overseas Medical, Dental and Ancillary Expenses

It is a condition of cover provided by this Section 1 that:

1. If We determine that You should return Home to Australia for treatment and You do not agree to do so, then We will pay You the amount that We determine would cover Your Medical Expenses and/or related costs had You agreed to Our determination.
2. If You are hospitalised We will pay for a shared room. If not available, We will at Our discretion and that of Our medical advisors, pay to upgrade You to a single room.

Section 2 – Cancellation Fees And Loss Of Deposits

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

1. Amendments Or Cancellations

We Cover

If due to unforeseen circumstances outside Your control and not otherwise excluded under this Policy:

1. You have to re-arrange Your Journey prior to leaving Home, We will pay the Reasonable cost of doing so. However, We will not pay more for rearranging Your Journey than the cancellation costs which would have been incurred had the Journey been cancelled.
2. You have to cancel the Journey, as You could not re-arrange it prior to leaving Home, We will pay You:
 - (a) the non-refundable unused portion of all travel costs prepaid in advance including the travel agent's commission. Provided that the travel agent's commission is limited to the lesser of \$4,000 or the amount of commission the agent had earned on the prepaid refundable amount of the cancelled travel arrangements.
 - (b) for frequent flyer or similar flight reward points lost following cancellation of Your airline ticket. The amount We will pay is calculated as follows:
 - i. the cost of the equivalent class airline ticket, based on the best available advance purchase airfare at the time the claim is processed, less Your financial contribution towards the airline ticket multiplied by
 - ii. the total amount of points lost divided by
 - iii. the total amount of points used to obtain the airline ticket.

3. You have to re-arrange a tour which a tour operator or wholesaler has cancelled because there are not enough people to begin or complete the tour, We will pay You the pre-paid cost of the transport arrangements purchased solely to get to the Departure Point and returning from the finishing point of that tour, or re-arrangement costs, whichever is the lesser amount.

The maximum We will pay in total for all claims under this Section 2.1 is the amount set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay any loss or expense:

1. if You were aware of any reason, before Your Period of Insurance commenced, that causes Your Journey to be cancelled, abandoned or shortened.
2. as a result of You or Your Travelling Companion changing plans or deciding not to continue with the intended Journey.
3. a request by a Relative.
4. arising out of any business, financial or contractual obligations, other than the cover provided by Section 3 - Additional Expenses.
5. as a result of delays or rescheduling by a bus line, airline, shipping line or rail authority, other than by strikes.
6. as a result of the mechanical breakdown of any means of transport.
7. arising from an Act of Terrorism.
8. or arising from an Epidemic, Pandemic or outbreak of an infectious disease or any derivative or mutation of such viruses, or the threat or perceived threat of any of these.

2. Financial Default Of Travel Services Provider

We Cover

If as a direct result of the financial default of a Travel Services Provider occurring after You purchased this insurance:

1. You have to re-arrange Your Journey, We will pay the Reasonable costs for You to arrange the same or similar standard of transport or accommodation.
2. The maximum benefit We will pay is the non-recoverable cost which You incurred due to the transport or accommodation being cancelled.
3. You have to cancel Your Journey because You are unable to re-arrange it, We will pay the non-recoverable unused portion of Your pre-paid transport or accommodation costs. We will also pay the cancellation fee charged by Your Travel Services Provider, but no more than the loss of the normal commission available to the Travel Services Provider had the Journey gone ahead as planned.
4. You have to return Home and have incurred necessary additional expenses in so doing, We will pay Your Reasonable additional accommodation and transport costs.

The maximum We will pay in total for all claims under this Section 2.2 is \$1,000 for Single and Duo and Family.

We Do Not Cover

We will not pay any expenses arising from the financial default of a Travel Services Provider, travel agent, tour wholesaler, tour operator or booking agent:

1. before You purchased this insurance.
2. after the date You originally planned to return Home.

Section 3 – Additional Expenses

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

1. Expenses Related To Medical Events

We Cover

1. If Your Journey is disrupted as a direct result of an Injury or Sickness You suffer, We will pay Your Ancillary costs at the same fare class and accommodation standard:
 - i. incurred by You.
 - ii. For Your Travelling Companion who remains with or escorts You.
 - iii. for one person (e.g. a Family member) who travels to and remains with You after You are hospitalised as an inpatient, if You do not have a Travelling Companion with You.

Cover provided by this cover benefit will cease when You are able to continue Your Journey, travel Home or on the completion of the Period of Insurance, whichever is the earlier.

2. We will also pay the Reasonable costs of caring for **Dependants** who are travelling with You and in need of care while You are incapacitated, provided the treating Registered Medical Practitioner provides Us with written advice that You are unable to provide the necessary care. Cover will cease when You are able to continue Your Journey, travel Home or on the completion of the Period of Insurance, whichever is the earlier.
3. We will also pay the Reasonable costs of returning Your Rental Vehicle to the nearest depot if You suffer an Injury or Sickness while on Your Journey, provided the treating Registered Medical Practitioner provides written advice that You are unfit to drive it.

The maximum We will pay in total for all claims under this Section 3.1 is the amount set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay for:

1. any cost or expenses where they are payable under another Section of this Policy.
2. any claims arising from Pre-Existing Medical Conditions except one listed on page 16.

2. Expenses Due To Death

We Cover

If You suffer an Injury or Sickness during Your Journey that directly results in Your death during the Period of Insurance, We will pay:

1. Reasonable Overseas Funeral Expenses; or
2. Reasonable Overseas cremation expenses; or
3. the cost of returning Your remains to Australia.

The maximum We will pay under this Section 3.2 is up to \$20,000 for the cost of returning Your body or ashes to Australia or up to \$10,000 for all Funeral Expenses including burial and cremation costs, in the country in which You die if this is outside Australia.

We Do Not Cover

We will not pay for:

1. the cost of any claims costs payable under another Section of this Policy.

3. Other Additional Expenses

We Cover

We will pay Your Ancillary costs at the same fare class and accommodation standard as originally booked, if the arrangements of Your Journey must be altered due to the following reasons:

1. disruption of Your scheduled transport because of strike, riot, hijack, civil protest, weather, or Accident affecting Your mode of transport occurring after the commencement of the Journey, provided You demonstrate You actively sought to minimise extra costs.

The maximum We will pay in total for all claims under this Section 3.3 Part 1 is \$50,000 per Single and Duo Insured Persons and \$100,000 per Family.

2. a Travelling Companion, who is a full-time student, is required to sit supplementary examinations conducted by their registered educational institution.
3. loss of passport or travel documents.
4. You are directed into quarantine during Your Journey.
5. You cannot travel as a direct result of a Natural Disaster or following a “do not travel” or “reconsider the need to travel” (or words to that effect) alert issued about one of Your destination countries by the Department of Foreign Affairs and Trade and posted on the Smart Traveller website, provided You make alternate arrangements within 48 (forty-eight) hours of the issue of a public warning or alert.
6. You or a Travelling Companion being required to attend for jury service or having received a summons to give evidence in a court of law.
7. You or a Travelling Companion having been made Redundant from full-time permanent employment in Australia.
8. the cancellation of Your pre-arranged leave by Your employer and You are in full-time permanent employment. Provided You purchased this Policy no later than 7 (seven) days after paying final monies for Your prepaid travel arrangements.
9. cancellation of pre-arranged leave by an employer for a Travelling Companion who is a full-time permanent employee of the police, fire, ambulance or emergency services.
10. serious damage caused by fire, flood or earthquake to Your Home or business premises in Australia.

11. a collision of a motor vehicle, watercraft, aircraft or train in which You are travelling.
12. a Travelling Companion has been affected by any form of Insolvency, administration or bankruptcy of their employer.

The maximum We will pay in total for all claims under this Section 3.3 Other additional expenses, is the amount set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay any losses or costs:

1. if You were aware of any reason or a reasonable person would have been aware, before Your Period of Insurance commenced, that may cause Your Journey to be cancelled or disrupted or delayed.
2. arising from Pre-Existing Medical Conditions except one listed on page 16.
3. if You or Your Travelling Companion change plans or decide not to continue with the intended Journey.
4. relating to loss of passport or travel documents, caused by government confiscation or because those articles were sent through the mail.
5. for expenses which You can claim from anyone else.
6. for delays or rescheduling by a bus line, airline, shipping line or rail authority, unless it is due to a strike, riot, hijack, civil protest, weather or Natural Disaster.
7. arising directly or indirectly from or in connection with an Act of Terrorism.

Special Condition applying to this Section 3.3

If You need to return to Australia and did not have a return ticket/passage booked to Australia before the circumstances giving rise to a claim under this cover, We will reduce the amount of Your claim by the price of the fare to Australia from the place from which You planned to return to Australia. The fare will be at the same fare class as the one You left Australia.

4. Temporary Interruptions To Journey

We Cover

If during Your Journey a member of Your Family or a business partner who is resident in Australia dies unexpectedly, is disabled by an Injury or becomes seriously Sick and requires hospitalisation due to that Injury or Sickness:

1. We will pay the cost for You to return Home at the same class that You booked Your original Journey.
2. We will also pay the cost for Your return to continue Your Journey at the same class You booked Your original Journey, provided:
 - (a) Your Journey is resumed within 60 (sixty) days of Your return to Australia; and
 - (b) Your original Period of Insurance was more than 23 (twenty-three) days; and
 - (c) less than 50% (fifty percent) of Your original Period of Insurance had elapsed at the time of the onset of the disabling Injury, serious Sickness or unexpected death of Your Family member or business partner.

The maximum We will pay in total for all claims under this Section 3.4 is \$3,000 for Single and Duo and \$6,000 for Family.

We Do Not Cover

We will not pay if:

1. the Sickness, Injury or death was caused by an illness or Injury appearing prior to the commencement of Your original Journey, unless You show Us that at the Relevant Time, You were unaware of the likelihood of such hospitalisation or death.
2. the claim is payable under another Section of this Policy.

Section 4 – Hospital Related Expenses

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If You suffer an Injury or Sickness while You are on Your Journey and You are admitted to Hospital for more than 48 (forty-eight) continuous hours, We will pay You:

1. up to \$75 for each day You are in Hospital for any incidental costs You incur, provided We have accepted Your claim under Section 1 – Overseas Medical, Dental And Ancillary Expenses.
2. up to \$100 for each day with a total limit up to \$500 per Insured Person including Accompanying Dependants, where You need accommodation to recover from Your Injury or Sickness after You leave Hospital. Cover begins when You leave Hospital and ends when Your treating Registered Medical Practitioner deems You are fit to resume Your Journey, or after 5 (five) days, whichever occurs first. You must first receive Our consent to incur these costs before We will pay this benefit.

The maximum We will pay in total for all claims under this Section 4 is the amount set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We do not provide cover:

1. for the first 48 (forty-eight) continuous hours You are admitted to Hospital.
2. if You cannot also claim for Section 1 – Overseas Medical, Dental And Ancillary Expenses.

Section 5 – Accidental Death

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If during Your Journey:

1. You suffer an Injury and die within 12 (twelve) months of the Injury; or
2. Your means of transport disappears, sinks or crashes and You are presumed dead and Your body is not found within 12 (twelve) months

We will pay to Your Estate the amount set out in the Table of Benefits on 7 to 10 for this Section 5.

We Do Not Cover

We will not pay for claims arising from Sickness.

Section 6 – Permanent Disability

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If:

1. You suffer an Injury during Your Journey, and because of the Injury, You suffer Permanent Disability within 12 (twelve) months of the Injury; and
2. Your Permanent Disability continues for at least 12 (twelve) consecutive months, and at the end of that period, in the opinion of a Registered Medical Practitioner, is beyond hope of improvement

We will pay under this Section 6 the applicable amount as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay for:

1. claims arising from Sickness.
2. claims arising from Adventure Activities or Winter Sports unless the optional cover has been selected and it is shown on Your Schedule.
3. claims arising from Your participation in activities that We do not cover including:
 - (a) Any Professional Sports, Participation in competitions or tournaments.
 - (b) Hunting.
 - (c) Mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen.
 - (d) Any Activity that includes stunts.
 - (e) Any racing other than on foot.

4. claims arising from Your participation in the following activities:
 - (a) Battle re-enactment (no live firearms).
 - (b) Cave tubing or river tubing.
 - (c) Conservation or charity work (educational and environmental - working with hand tools only).
 - (d) Dune or wadi bashing.
 - (e) Falconry.
 - (f) Football (unless amateur).
 - (g) Flying Fox.
 - (h) Gorge swinging or Canyon swinging.
 - (i) Luge-ing.
 - (j) Rock climbing (unless indoor and harnessed).
 - (k) Yachting - racing and sailing inside territorial waters.

Section 7 - Loss of Income

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If:

1. You are Injured during Your Journey and become disabled; within 30 (thirty) days of the Injury date because of the Injury; and
2. that disablement continues for more than 30 (thirty) days after Your return to Your Home (Your "waiting period"); and
3. it does not allow You to return to do Your normal or suitable work; and
4. You lose all Your Income

We will pay You up to \$400 per week, for up to 26 (twenty-six) continuous weeks, to a maximum limit of \$10,400 for Single and Duo and \$20,800 for Family.

The maximum amount We will pay for all claims combined under this Section 7 is the amount set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay for loss of Income:

1. if You cannot perform Your normal or suitable alternative work and You lose all Your Income.
2. if You cannot provide Us with satisfactory evidence of Your lost Income.
3. for the first 30 (thirty) days of Your disablement from the time You return to Australia.
4. if You suffer Sickness.
5. as a result of death.

Section 8 – Travel

Documents, Credit Cards and Travellers Cheques

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

1. We will pay You for the costs (including communication costs) of replacing Your travel documents, including passports, Transaction Cards, or travellers cheques which You lose or which are stolen from You, during Your Journey.
2. We will also pay for the Reasonable cost of You travelling to the nearest location where such documents can be replaced, provided You comply with any conditions of the issuing body of those documents, travellers cheques, passport or debit or Transaction Cards.
3. We will also pay for any monetary losses resulting directly from the fraudulent use of the Transaction Cards or travellers cheques, provided that this payment will be reduced by any amount You recover from the issuing bank or provider.

The maximum We will pay for all claims under this Section 8 is \$5,000 for Single and Duo, \$10,000 for Family as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay for any losses if relating to:

1. passports, travellers cheques, travel or event admission tickets and travel documents, such as visas, which You do not carry with You, unless they are held in locked safety deposit facilities.
2. claims arising due to an unauthorised person fraudulently using Your Transaction Cards and travellers cheques.
3. You do not report the theft within 24 (twenty-four) hours of discovery to the police and also, in the case of Transaction Cards and travellers cheques, to the issuing bank or provider in accordance with the conditions under which those cards or cheques were issued.
4. You cannot prove that You made a report to the above relevant parties by providing Us with a written statement from them.

Section 9 – Theft of Cash

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

1. We will pay You for notes or coins stolen or lost from Your person, during Your Journey.
2. in the event that all Your notes, coins and Transaction Cards have been stolen and reported to the police, We will arrange with You an immediate cash advance of \$200.

The maximum We will pay for all claims under this Section 9 is \$250 for Single and Duo, \$500 for Family as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay any loss or expense if:

1. You do not report the theft within 24 (twenty-four) hours of discovery to the police or an officer of the bus line, airline, shipping line or rail authority with whom You Were travelling when the theft or loss occurred.
2. You cannot prove that You made such a report by providing Us with a written statement from the party to whom You reported.
3. the cash that was stolen or lost was not on Your person.

Section 10 – Luggage and Personal Effects

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If, during Your Journey, Your Luggage and Personal Effects are stolen, accidentally damaged or are permanently lost, We will pay at Our discretion, the lesser of:

1. the repair cost; or
2. the replacement cost; or
3. the amount it would cost Us to repair or replace the item(s) allowing for any trade discounts We are entitled to; or
4. the original purchase price; or
5. the depreciated value after allowing for age, and wear and tear.

We have at Our discretion, the option to repair or replace the Luggage and Personal Effects instead of paying You.

The maximum We will pay for any item (i.e. the item limit) is up to:

- (a) \$4,000 for laptops, tablets, cameras and video cameras
- (b) \$3,000 for mobile phones including PDAs and other items with phone capabilities
- (c) \$1,000 for any single item/pair or set of items and being Valuables which are not specified above.

For the purpose of c. above, a pair or related set of items includes (but is not limited to):

- a camera, lenses (attached or not), tripod and accessories
- a matched or unmatched set of golf clubs, golf bag and buggy
- a matching pair of earrings

and are considered as only one item for which the appropriate single item limit will apply as set out in the Table of Benefits on pages 7 to 10.

The maximum We will pay in total for all claims under this Section 10 is \$15,000 for Single and Duo and \$20,000 for Family.

We Do Not Cover

We will not cover any loss or expense if:

1. You do not report any loss, theft or misplacement within 24 (twenty-four) hours of discovery to the police or an officer of the bus line, airline, shipping line or rail authority with whom You Were travelling when the loss, theft or misplacement occurred.

You must prove that You made such report by providing Us with a written statement from the party to whom You reported.
2. You do not provide the IMEI (International Mobile Equipment Identity) code with Your claim for a mobile phone or any device with phone capabilities. You are also required to provide an authority to enable the IMEI to be blocked with Australian telecommunication providers.
3. the loss or damage is to fragile items, unless the loss or damage was caused by fire or Accident involving the transport vehicle in which the fragile items were being transported.
4. the loss, theft or damage is to watercraft of any type (other than surfboards).
5. Valuables are left in the care of a Carrier, unless security regulations prevented You from keeping the Valuables with You in which case We will pay You up to \$1,000 in total for all loss or expense claimed under this Section 10.
6. Luggage and Personal Effects were sent unaccompanied or by post, courier or under a freight contract.
7. the loss, expense or damage arises from any process of cleaning, repair or alteration.
8. the loss, expense or damage arises from ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
9. the Luggage and Personal Effects were left Unsupervised in a Public Place or with someone You do not know.
10. the Luggage and Personal Effects have an electrical or mechanical breakdown.
11. the Luggage and Personal Effects are fragile, brittle or an electronic component is broken or scratched, unless either:
 - (a) the relevant item is the lens of sunglasses, spectacles, binoculars or photographic or video equipment; or
 - (b) the breakage or scratch was caused by a collision involving a vehicle in which You are travelling.

12. cover is afforded and amounts are payable under another section of this Policy.
13. You are entitled to be reimbursed by the bus line, airline, shipping line or rail authority with whom You were travelling when the loss, theft, misplacement or damage occurred. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the amount of Your loss and what You were reimbursed, up to the limit of Your relevant level of cover for this Section 10 (but after allowing for Depreciation due to age, and wear and tear).

Section 11 – Luggage and Personal Effects Delay Expenses

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If during Your Journey any items of Your Luggage and Personal Effects are delayed, misdirected or misplaced by the Carrier:

1. After You have lodged a Property Incident Report (PIR) with the Carrier We will immediately pay You \$150 per Insured Person up to \$600 for immediate purchase of essential items of clothing and other personal items
2. After more than 12 (twelve) hours We will reimburse You for the reasonable purchase of additional essential items of clothing or other personal items. The maximum We will pay in total for all claims under this Section is \$2,000 for Single, Duo and Family.

We will deduct any amount We pay You under this Section for any subsequent claim under this Section for lost Luggage and Personal Effects paid under Section 10.

We Do Not Cover

We will not pay any claim or loss if:

1. You are entitled to compensation from the bus line, airline, shipping line or rail authority with whom You were travelling on for the relevant amount claimed.

However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your reasonable expenses and what You were reimbursed, up to the limit of Your cover under this Section 11.

2. You cannot provide written proof from the Carrier who was responsible for Your Luggage and Personal Effects about their delay, misdirection or being misplaced.

Section 12 – Travel Delay Expenses

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If Your pre-booked transport is temporarily delayed during the Journey for at least 6 (six) hours due to an unforeseeable circumstance outside Your control:

1. We will pay You up to \$250 for reasonable additional accommodation (room only) expenses.
2. We will reimburse up to the above limit for each full 12 (twelve) hour period that the delay continues beyond the initial 6 (six) hour delay.
3. Provided that You must:
 - (a) claim from the relevant transport provider first, and provide Us with written confirmation from the Transport Provider of the cause and period of the delay and the amount of compensation offered by them; and
 - (b) provide Us with receipts for the hotel accommodation expenses incurred.

The maximum We will pay for all claims under this Section 12 is \$2,000 for Single and Duo and \$4,000 for Family as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay any claim or loss if the delay to Your Journey arises from the financial collapse of any transport, tour or accommodation provider.

Section 13 – Special Events

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If, due to any unforeseeable circumstances outside Your control, Your Journey would otherwise be delayed resulting in You being unable to arrive in time to attend a wedding, funeral, pre-paid conference, wedding anniversary, pre-paid concert or ticketed sporting event, and which cannot be delayed due to Your late arrival, We will pay for the reasonable additional cost of using alternative public transport to arrive at Your destination on time.

The maximum We will pay under this Section 13 is \$5,000 for Single and Duo and \$10,000 for Family as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay for claims

1. arising from an Act of Terrorism.
2. Where You cannot provide the following information to support the claim:
 - (a) Your travel itinerary,
 - (b) Your tickets, invitations, special passes, and
 - (c) Details from Your Carrier confirming the delay.

Section 14 – Personal Liability

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If You become legally liable to pay compensation for:

1. death or bodily injury to someone else, or
2. physical loss of or damage to someone else's property,

as a result of an Accident, or a series of Accidents arising out of the one event, that happens during Your Journey, then We will cover You for:

1. the compensation (including Legal Costs) awarded against You; and
any reasonable Legal Costs incurred by You for settling or defending a claim made against You, provided that You have approval in writing from Us before incurring these costs.

The maximum We will pay for all claims under this Section 14 is the amount set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay any amount You become legally liable to pay if the liability arises directly or indirectly from, or in connection with:

1. death or bodily Injury to You, Your Travelling Companion or to a Relative or employee of any of You.
2. loss of or damage to property belonging to, or in the care, custody or control of You, Your Travelling Companion, a Relative or an employee of any of You.
3. Your ownership, custody, control or use of any firearm or weapon, aerial device, watercraft or motorised vehicle.
4. Your conduct of, or employment in any business, profession, trade or occupation.

5. any loss, damage or expenses which are covered or should have been covered under a statutory or compulsory insurance policy or statutory or compulsory compensation scheme or fund, or under Workers Compensation legislation, or an industrial award or agreement, or any Accident Compensation legislation.
6. Claims arising from Adventure Activities or Winter Sports unless the optional cover has been selected and it is shown on Your Schedule.
7. claims arising from Your participation in activities that We do not cover including:
 - (a) Any Professional Sports, Participation in competitions or tournaments.
 - (b) Hunting.
 - (c) Mountaineering or rock climbing using guides, ropes, rock climbing equipment or oxygen.
 - (d) Any Activity that includes stunts.
 - (e) Any racing other than on foot.
8. claims arising from Your participation in the following activities:
 - (a) Battle re-enactment (no live firearms).
 - (b) Cave tubing or river tubing.
 - (c) Conservation or charity work (educational and environmental – working with hand tools only).
 - (d) Dune or wadi bashing.
 - (e) Falconry.
 - (f) Football (unless amateur).
 - (g) Flying Fox.
 - (h) Gorge swinging or Canyon swinging.
 - (i) Luge-ing.
 - (j) Rock climbing (unless indoor and harnessed).
 - (k) Yachting-racing and sailing inside territorial waters.
9. any fine or penalty, or aggravated, punitive, exemplary or liquidated damages.
10. Sickness, illness or disease that is transmitted by You.
11. any relief or recovery other than monetary amounts.
12. assault or battery committed by You or at Your direction.

13. any act or omission by You which is intended to cause death or bodily Injury, property damage or liability. done by You or any person acting with Your knowledge, connivance or consent.
14. Your rental or use of a two-wheeled or three-wheeled motor vehicle.

Special Conditions applying to this Section 14

1. You must give Our claims department notice of any cause which may give rise to a legal claim against You, as soon as You know about it, and send them any documents relating to such claim; and
2. You must help Our claims department and give them all the information they request to allow them to take or defend any action on Your behalf; and
3. You may give details of Your name, address and travel insurance to other relevant parties, such as an Injured party or police officer; and
4. You must take photographs and videos, and obtain details of witnesses if You can; and
5. You must not offer or promise compensation, negotiate, pay, settle, admit or deny any claim or liability unless You first obtain Our claims department's permission in writing; and
6. We will have complete control of 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 any other party.

Section 15 – Rental Vehicle Insurance Excess

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If Your Rental Vehicle is damaged or stolen whilst in Your control during Your Journey, We will pay the lower of the Rental Vehicle Insurance Excess or the repair costs to the Rental Vehicle that You become legally liable to pay.

The maximum We will pay for all claims under this Section 15 is the lower of the Rental Vehicle insurance Excess or the repair costs, up to \$8,000 for Single and Duo and Family as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay:

1. any administration costs or loss of use penalties.
2. any loss or expense involving the theft or damage to Your Rental Vehicle, if the claim arises from You or any driver not listed on the rental agreement, operating or using the Rental Vehicle in the following circumstances:
 - (a) while affected by alcohol or any other drug in a way that breaches the law of the place You are visiting, except a drug prescribed to You by a Registered Medical Practitioner and taken in accordance with their instructions.
 - (b) without an appropriate licence for the purpose that You or the listed driver were using it.
3. losses for items such as, but not limited to, tyres and/or windscreens if they are not covered by the motor vehicle insurance or damage waiver purchased from the relevant rental company or agency.

4. Where You cannot provide Us with a copy of:
 - (a) Your relevant rental agreement; and
 - (b) The authorised driver's licence; and
 - (c) The original inspection report and the incident/ damage report; and
 - (d) The repair quote or invoice; and
 - (e) A written statement from the rental car company or agency advising that You are liable to pay the Excess or liability fee; and
 - (f) Details of any other insurance You may have that may cover the above.

Special Conditions applying to this Section 15

1. This cover does not take the place of Rental Vehicle Insurance or Third-Party Damage Insurance and only provides cover for the Excess component up to the applicable benefit limit.

Section 16 – Pet Care

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

We Cover

If Your final inward Journey Home by aircraft or sea vessel is delayed for more than 12 (twelve) hours due to poor weather conditions, a strike, industrial action or mechanical breakdown, We will pay for:

1. extra kennel or cattery fees for Your pets; or
2. extra costs incurred for the services of Your pet sitter.

You must provide Us with relevant documents, such as the Carrier's report of delay and the pet fee invoice/receipt when requested.

The most We will pay under Section 16 is up to \$600 for extra kennel or cattery fees or pet sitter fees as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay any kennel or cattery fees You have to pay as a result of quarantine regulations.

Section 17 – Optional Covers

If You have selected any of the following Optional Covers and paid the premium they will be shown on Your Schedule and cover will be provided as set out below, for your selected options.

The following covers must be read in conjunction with the General Exclusions on pages 20 to 22, General Conditions on pages 18 to 20, the Words with Special Meanings on pages 45 to 49 and Your Schedule.

17.1 Cover While Cruising

This Option 17.1 Cover while Cruising will cover:

17.1.1 Medical And Evacuation Cover While Cruising Cover

We Cover

1. We will pay for Your costs incurred outside Australia for emergency:
 - (a) medical, surgical and Hospital treatment,
 - (b) dental treatment for Injury to healthy teeth,
 - (c) medical evacuation from the Cruise Vessel to the nearest Overseas Hospital,
 if You suffer a Sickness or Injury during Your Journey We will pay up to a maximum limit set out in the Table of Benefits on pages 7 to 10.
2. We will pay for Your costs incurred outside Australia for emergency dental treatment for sudden and acute pain to normal healthy teeth.

Provided that:

 - (a) You must give Us written certification from the Registered Medical Practitioner that treatment is necessary to alleviate Your pain.
 - (b) any treatment You receive must be given by a Registered Medical Practitioner in the country where You receive the treatment.

The maximum We will pay under 2. above is \$1,000 per Insured Person during your Journey as set out in the Table of Benefits on pages 7 to 10.

3. If You suffer an Injury or Illness that results in death, We will pay:
 - (a) for Your burial or cremation Overseas, or the transporting of Your remains to a funeral home in Australia up to a maximum limit of \$25,000; or
 - (b) for Funeral Expenses incurred within Australia up to a maximum limit of \$5,000.

The maximum We will pay for all claims under this Optional Covers Section 17.1.1 is the amount set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay:

1. if You have made a claim for the same costs under another Section of this Policy.
2. for any Medical Expenses after You return Home.

17.1.2 Cabin Confinement Cover

We Cover

If You suffer an Injury or Sickness during Your Journey and, as a result, the Cruise Vessel's medical officer confines You to:

1. Your cabin; or
2. a Hospital bed in the Cruise Vessel's Hospital.

We will pay You \$75 per completed 24 (twenty-four) hours up to a maximum limit of \$2,500 for all claims under this Optional Covers Section 17.1.2 as set out in the Table of Benefits on pages 7 to 10.

17.1.3 Pre-Paid Shore Excursion Cancellation Cover

We Cover

The cancellation fees and loss of deposits, if You cannot participate in Your pre-paid shore excursions due to your confinement in:

1. Your cabin; or
2. a Hospital bed in the Cruise Vessel's Hospital on the advice of the Cruise Vessel's medical officer.

We will pay under this Optional Covers Section 17.1.3 is \$1,000 per Single or \$2,000 per Duo or Family for all claims as set out in the Table of Benefits on pages 7 to 10.

17.1.4 Lost, Damaged Or Delayed Arrival Of Formal Attire Cover

We Cover

1. If during Your Journey, Your Formal Attire is stolen, accidentally damaged or permanently lost, then We will, at Our discretion, pay the lesser of:
 - (a) the repair cost; or
 - (b) the replacement cost; or
 - (c) the amount it would have cost Us to repair or replace the item(s) allowing for any trade discounts We are entitled to; or
 - (d) the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
 - (e) the original purchase price.

We have, at Our discretion, the option to repair or replace the Formal Attire instead of paying You.

The maximum We will pay under this Optional Covers Section 17.1.4 Benefit 1 is \$1,000 for Single and Duo and \$2,000 for Family as set out in the Table of Benefits on pages 7 to 10.

2. Your Formal Attire, if it is delayed, misdirected or misplaced while on the outward portion of Your Journey, for over 12 (twelve) hours from the time You boarded the Cruise Vessel, and it is necessary to purchase or hire replacement Formal Attire.

The maximum We will pay under this Optional Covers Section 17.1.4 Benefit 2 is \$250 for Single and Duo and \$500 for Family \$500 as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

1. We will not pay any claims for loss, theft or misplacement of Your Formal Attire if You do not report it within 24 (twenty-four) hours to the police or an officer of the Carrier with whom You were travelling on when the loss, theft or misplacement occurred. You must prove that You made such report by providing Us with a written statement from the party to whom You reported it.
2. We will not pay for loss or damage to Your Formal Attire if You are entitled to compensation from the bus line, airline, shipping line or rail authority with whom You were travelling for the relevant amount claimed.

However, if You are not reimbursed the full amount, We will pay the difference between the amount of Your reasonable expenses and what You were reimbursed, up to the limit of Your relevant cover.

17.1.5 Marine Rescue Diversion Cover

We Cover

If during Your Journey, Your Cruise Vessel is diverted from its scheduled course in order to affect a marine rescue, in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue:

We will pay \$100 for each day, up to a maximum of 5 (five) days under this Optional Covers Section 17.1.5. The maximum limit We will pay is \$250 for Single and Duo and \$500 for Family as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay if Your Cruise Vessel diverts from its scheduled course for any reason other than to affect a marine rescue.

17.1.6 Missed Port Cover

We Cover

If during Your Journey the Cruise Vessel does not dock at a scheduled port due to:

1. adverse weather restrictions; or
2. mechanical breakdown.

Provided that:

- (a) You provide Us with a written statement from the cruise company or relevant authority confirming the reason for the missed port; and
- (b) You provide Us with Your original itinerary that details the scheduled ports.

We will pay \$100 for each missed scheduled port under this Optional Covers Section 17.1.6. The maximum limit We will pay is \$500 for Single and Duo and \$1,000 for Family as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay if Your Cruise Vessel does not dock at a scheduled port for any reason other than adverse weather restrictions or mechanical breakdown.

17.2 Winter Sports Cover

Cover under this option 17.2 Winter Sports Cover is only available where:

1. You are not engaging in Professional Sport activities; and
2. The activity is not part of a tournament of competition; and
3. You follow the safety guidelines and use the appropriate safety equipment for that activity.

Subject to the above criteria being met, We will extend cover to You for Winter Sports Activities which include:

Big foot Skiing.

Cat Skiing.

Cascading.

Cross-country skiing (along a designated cross-country ski route only).

Glacier skiing.

Heli-skiing.

Ice Hockey (recreational only).

Ice skating.

Lugeing – ice.

Mono skiing.

Off-piste skiing – with professional guide.

Recreational ski racing (not training for, or participating in a competition).

Skiing (recreational only).

Snowmobiling.

Tobogganing.

This option 17.2 Winter Sports Cover will cover:

17.2.1 Emergency Rescue Cover

We Cover

1. If You suffer an Injury or Sickness while participating in Winter Sports Activities during Your Journey, We will arrange for:
 - (a) Your emergency medical treatment while Overseas.
 - (b) passing on any necessary messages to Your Family or employer in the case of an emergency.
 - (c) provision of any written guarantees for payment of Reasonable expenses for emergency hospitalisation while Overseas.
 - (d) Your medical transfer or evacuation, if You must be transported to the nearest Hospital for emergency medical treatment Overseas or be brought back to Australia with appropriate medical supervision.
 - (e) the return Home of Your Dependents if they are left without supervision following Your hospitalisation or evacuation.

The maximum We will pay in total for all claims under this Optional Covers Section 17.2.1 Benefit 1 is \$100,000 per Single and Duo and \$200,000 per Family as set out in the Table of Benefits on pages 7 to 10.

2. If You die as a result of an Injury or Sickness while participating in Winter Sports Activities, We will pay for Funeral Expenses incurred Overseas or the cost of bringing Your remains Home.

The maximum We pay under this Optional Covers Section 17.2.1 Benefit 2 is \$20,000 for the costs of Funeral Expenses Overseas or \$10,000 for the cost of bringing Your remains Home as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay:

1. for Medical Expenses, medical evacuation or Funeral Expenses incurred Overseas or bringing Your remains back to Australia, unless it has been first approved by Us.
2. any costs covered by another Section of this Policy.
3. if You decline to promptly follow the medical advice We have obtained, and We will not be responsible for subsequent medical, Hospital or evacuation costs.
4. for any claims arising:
 - (a) for search and rescue unless You have taken the Search & Rescue Optional Cover.
 - (b) outside the period 15th (fifteenth) December to 31st (thirty-first) March in Northern Hemisphere resorts and outside the period 15th (fifteenth) June to 30th (thirtieth) September in Southern Hemisphere resorts.

This exclusion 4 will not apply to those resorts which are open outside these time periods and have sufficient snow for normal skiing activities.

17.2.2 Own Winter Sports Equipment Cover

We Cover

1. If, during Your Journey, Your own Winter Sports Equipment is stolen, accidentally damaged or permanently lost, We will, at Our discretion pay the lesser of:
 - (a) the repair cost; or
 - (b) the replacement cost; or
 - (c) the amount it would cost Us to repair or replace the items allowing for any trade discounts We are entitled to; or
 - (d) the cost of repairing or replacing the lost or damaged part of a pair, set or collection; or
 - (e) the original purchase price.

We have the option, at Our discretion, to repair or replace the Winter Sports Equipment instead of paying You for a pair or set of items. For example (but not so limited), a matched or unmatched set of skis or ski poles are considered as only one item and the appropriate benefit limit will be applied.

2. We will pay for theft of Your Winter Sports Equipment from the Concealed Storage Compartment of a locked motor vehicle, provided the theft occurs during daylight hours and there is evidence of forced entry to the motor vehicle.

The maximum We will pay for all claims under this Optional Covers Section 17.2.2 is \$2,000 for Single and Duo and \$4,000 per Family as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay any claims if:

1. You do not report the loss, theft or damage within 24 (twenty-four) hours of discovery to the police or an officer of the bus line, airline, shipping line or rail authority with whom You were travelling or the Carrier if it was sent as unaccompanied freight. You must provide Us with written evidence that You reported the loss or damage.
2. the loss or damage arises from any process of cleaning, repair or alteration.
3. the loss or damage arises from use, ordinary wear and tear, deterioration, atmospheric or weather conditions, insects, rodents or vermin.
4. Your own Winter Sports Equipment was left Unsupervised 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 8 am and 6 pm.
5. You are entitled to be reimbursed by the bus line, airline, shipping line, freight Carrier or rail authority. However, if You are not reimbursed the full amount of Your claim, We will pay the difference between the reasonable amount of Your loss and what You were reimbursed, up to the limit of Your cover as set out in the Table Of Benefits on pages 7 to 10.

17.2.3 Winter Sports Equipment Hire Cover

We Cover

1. We will pay the cost of the hiring replacement equipment if Your Winter Sports equipment is lost, delayed or damaged during Your Journey.
2. We will also reimburse the Winter Sports Equipment hire insurance Excess if You have chosen and paid for Winter Sports Equipment hire cover from the hire company or agency and You are charged an Excess following the loss of, or damage to the Winter Sports Equipment hired by You.

The maximum We will pay for all claims under this Optional Covers Section 17.2.3 is \$2,000 for Single and Duo and \$4,000 for Family as set out in the Table of Benefits on pages 7 to 10.

17.2.4 Ski Pack Pre-Paid Fees Cancellation Cover

We Cover

We will pay the cost of non-refundable, pre-paid ski lift passes or ski equipment hire or tuition fees that cannot be used due to:

1. Sickness or Injury sustained during Your Journey, provided You give Us a medical certificate in support of Your claim from the treating Registered Medical Practitioner.
2. the loss or theft of Your lift pass.

The maximum We will pay for all claims under this Optional Covers Section 17.2.4 is \$1,000 for Single and Duo and \$2,000 for Family as set out in the Table of Benefits on pages 7 to 10.

17.2.5 Piste Closure Cover

We Cover

If, during Your Journey, 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 (twelve) hours while You are at the resort, We will pay the cost of either:

1. transport to the nearest resort; or
2. additional ski passes.

The maximum We will pay for all claims under this Optional Covers Section 17.2.5 is \$100 per 24 (twenty-four) hours up to \$1,000 for Single and Duo and \$2,000 for Family as set out in the Table of Benefits pages 7 to 10.

17.2.6 Bad Weather And Avalanche Closure Cover

We Cover

We will pay Your Ancillary costs at the same fare class and accommodation standard, if because of an avalanche or bad weather, Your pre-booked outward or return Journey is delayed for more than 12 (twelve) hours from Your planned departure time.

The maximum We will pay for all claims under this Optional Covers Section 17.2.6 is \$1,000 for Single and Duo and \$2,000 for Family as set out in the Table of Benefits on pages 7 to 10.

17.3. Search And Rescue Expenses Cover

This option 17.3 Search and Rescue Expenses will cover:

We Cover

The reasonable costs incurred by a recognised rescue provider or police authorities, chargeable to an Insured Person, to search for and to bring them to a place of safety following reports that they are missing and it has become necessary for the rescue or Police authorities to instigate a search and rescue operation. Provided that:

1. it is known or believed the Insured Person may have sustained an Injury or suffered a Sickness; or
2. the weather or safety conditions are such that it becomes necessary to do so in order to prevent the Insured Person from sustaining Injury or suffering a Sickness.

Under this Optional Covers Section 17.3 We will pay up to a maximum of \$25,000 for Single and \$50,000 for Duo or Family any one event; or an aggregate maximum up to \$120,000 for all Insured Persons in any one Period of Insurance as set out in the Table of Benefits on pages 7 to 10, unless a higher amount has been selected for this cover and is shown on Your Schedule.

17.4 Adventure Activities Cover

Cover under this option 17.4 Adventure Activities Cover is only available where:

1. You are not competing professionally; and
2. The activity is not part of a tournament of competition; and
3. You follow the safety guidelines and use the appropriate safety equipment for that activity.

We will extend cover to You for Adventure Activities which include:

Animal conservation and handling

Cascading

Deep Sea Fishing

Mountain Biking downhill racing or extreme ground condition

Paragliding

Parascending over land or snow

Quad Bike riding

Rock Climbing Outdoors – not mountaineering

Segway tours

Sky Diving

Additional Exclusion applying to this Section 17.4

This additional option 17.4 will not provide cover for claims under Section 6 – Permanent Disability or Section 14 – Personal Liability that arise from You participating in any of the Adventure Activities.

17.5 Golf Cover

This option 17.5 Golf Cover will cover:

We Cover

1. We will cover You for the cost of hiring golf equipment, if Your own golf equipment (not borrowed or hired) is necessary for You to continue with the original itinerary of Your Journey and is:
 - (a) delayed in reaching You on Your outward Journey; or
 - (b) lost, stolen or damaged during Your Journey.The maximum We will pay under this Optional Covers Section 17.5 Part 1 up to \$100 for each 24 (twenty-four) hours with a maximum limit of \$1,000.
2. We will also pay for the unused percentage of Your green fees, golf tuition fees or golf equipment hire which You have pre-paid for and cannot be refunded if You:
 - (a) suffer Sickness or Injury during Your Journey and cannot take part in the golf activities as planned; or
 - (b) suffer a loss or theft of documents or golfing equipment during Your Journey which wholly prevents You from taking part in the pre-paid golfing activity.The maximum We will pay under this Optional Covers Section 17.5 Part 2 is \$150 for each 24 (twenty-four) hours.

The maximum We will pay in total for all claims under this optional section 17.5 is \$3,000 per adult Insured Person including Accompanying Dependants for Single and Duo and Family, as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not provide any cover where You have made a claim for the same costs and/or fees under another Section of this Policy.

17.6 Business Cover

This option 17.6 Business Cover will cover:

We Cover

1. If Your business equipment is accidentally damaged, lost or stolen during Your Journey, We will pay the:
 - (a) reasonable costs of replacing Your business documents, Business Samples, demonstration goods, tools of trade or storage media for electronic data.
 - (b) value of any business documents and stationery combined with legal and labour expenses incurred in replacing them.

The maximum We will pay under this Optional Covers Section 17.6 Part 1 is:

- i. \$2,000 for business documents, samples, tools of trade and storage media for electronic equipment.
 - ii. \$1,000 per single article or pair or set.
2. If You need to replace business equipment essential to Your intended business, that has been lost, stolen or damaged and is covered under Part 1 above, We will also pay for necessary and reasonable courier expenses incurred to replace that business equipment.

The maximum We will pay in total for all claims under this Optional Section 17.6 Part 2 is \$500.

3. We will pay the cost of hiring replacement business equipment, if Your business equipment is delayed in reaching You during Your outwards Journey, or stolen, lost, damaged or delayed for more than 24 (twenty-four) hours during Your Journey.

The maximum We will pay for all claims under this Optional Covers Section 17.6 Part 3 is \$100 per 24 (twenty-four) hours up to a maximum limit of \$1,000.

4. We will cover You for the loss of or theft of business money (meaning cash or travellers cheques) which is the property of You (if self-employed) or Your employer, while it is being carried by You or held in locked safety deposit facilities.

Under this Optional Section 17.6 Part 4 We will pay \$2,000 per adult Insured Person up to a maximum limit and \$4,000 as set out in the Table of Benefits on pages 7 to 10.

We Do Not Cover

We will not pay for:

1. the commercial value to You of documents.
2. any cover where You have made a claim for the same costs under another Section of this Policy.

Special Condition applying to this Section 17

When requested, You must provide Us with written evidence from the appropriate authority and/or other parties, and relevant invoices/receipts, in support of Your claim.

Words With Special Meanings

When the following words and phrases appear in this PDS (including the Policy wording), the Schedule or any other document We tell You forms part of Your Policy, they have the meanings given below. These words and phrases will always appear capitalised. Words in the singular include the plural and vice versa.

Accident(s)	means an unexpected event caused by something external and visible.
Accompanying	means travelling with the Insured Person for 100% (one hundred percent) of the Journey.
Act of Terrorism	means the planning, use or threat of use of violence against persons or property for the purpose of advancing political, religious or ideological goals.
Ancillary	means the cost of the accommodation or transport You actually use less the cost of the accommodation or transport You expected to use had the Journey proceeded as planned.
Backcountry	means ungroomed and unmarked slopes or pistes, or unmarked or unpatrolled areas inside or outside a ski resort's boundaries.
Business Samples	means demonstration goods or examples of goods sold by You or Your company.
Carrier	means an aircraft, vehicle, train, tram, vessel or other scheduled transport operated under a licence for the purpose of transporting passengers. However, it does not mean a taxi, limousine or similar service.
Chronic	means a persistent and lasting condition. It may have a pattern of relapse and remission.
Concealed Storage Compartment	means a boot, trunk, glove box, enclosed centre console, or concealed cargo area of a sedan, station wagon, hatchback, van or motorhome.
Cruise Vessel	means a boat or ship on which travel is taken for pleasure or as a holiday as a paying passenger, for a minimum of 3 (three) nights in duration.
Departure Point	means the station, airport, port, terminal or motor vehicle rental agency from where You are scheduled to board Your mode of transport or collect Your Rental Vehicle to commence Your Journey.
Dependant or Dependents	means Your unmarried children (including step or legally adopted children) who are: (a) under 19 (nineteen) years of age; or (b) under 25 (twenty-five) years of age and full-time students at an accredited institution of higher learning; and at the time of an event giving rise to a claim are primarily dependent upon You for maintenance and support and are travelling with You on the Journey. (c) A child who is physically or mentally incapable of self-support upon attaining age 18 (eighteen) may continue to be covered under this Policy whilst remaining incapacitated and unmarried provided they travel with You on the Journey.
Depreciation	means the deduction from the original purchase price of an amount calculated to be the reduction in value because of wear and tear and/or the passing of time.
Duo	means You and Your Travelling Companion as shown on Your Schedule but does not include Dependents.
Epidemic	means a sudden development and rapid spreading of a contagious disease in a region where it developed in a simply endemic state or within a previously unscathed community.
Excess	means the deduction We will make from the amount otherwise payable under Your Policy for each claimable incident or event.
Family	means You, Your spouse or partner and Your Dependents.

Formal Attire	means dinner suit, dress shirt, bowtie, evening gown, cocktail dress or other items of clothing which are required attire for formal dining/functions, this includes wedding attire but does not include Jewellery.
Funeral Expenses	means the costs charged by a funeral director for arranging Your funeral service and by a cemetery for Your burial or a crematorium for Your cremation. It does not include the cost of memorialisation.
Health Legislation	means the Australian National Health Act 1953 (Cth), the Health Insurance Act 1973 (Cth), the Private Health Insurance Act 2007 (Cth), the Private Health Insurance (Health Insurance Business) Rules 2017 (Cth), including any amendment, consolidation or re-enactment of either Act or Rules, and/or any similar laws in any other jurisdictions in force at the time of an Insured Person's Injury or Sickness which govern the payment of medical and Hospital expenses by third parties.
Heli-skiing	means downhill skiing or snowboarding from locations only accessible by helicopter.
Home	means the place where You normally reside in Australia.
Hospital	means an established Hospital registered under any legislation that applies to it, that provides in-patient medical care.
Income	means the amount of money You earn from personal exertion in a trade, business, profession or occupation after the deduction of income tax.
Injure or Injured or Injury	means bodily injury caused solely and directly by violent, accidental, visible and external means, which happens at a definite time and place during Your Period of Insurance and does not result from any illness, Sickness or disease.
Insolvency	means bankruptcy, provisional liquidation, liquidation, 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.
Insured Person	means each person shown on Your Schedule and who are citizens or permanent Residents of Australia or non-permanent residents who have a valid Medicare, Private Health Fund or Overseas Student Travel Insurance in Australia.
Insurer	means The Hollard Insurance Company Pty Ltd (AFSL No 241436).
Jewellery	means a form of personal adornment, such as brooches, rings, necklaces, earrings, and bracelets. It does not include watches or items of clothing.
Journey	means travel which begins when You leave Home or Your place of business to commence Your travel and ends when You arrive back Home or at a Hospital or nursing home in Australia (if You are evacuated or repatriated), whichever is earlier.
Legal Costs	means fees, costs and expenses (including any applicable taxes and charges) in connection with a legal action. It also means any costs which You are ordered to pay by a court or arbitrator (other than any fine or penalty, or aggravated, punitive, exemplary or liquidated damages) or any other costs We agree to pay.
Luggage and Personal Effects	means Your suitcases, trunks and similar containers including their contents and articles worn or carried by You including Your Valuables. It does not mean any bicycle, Business Samples or items that You intend to trade, passport or travel documents, cash, bank notes, currency notes, cheques, travellers' cheques, negotiable instruments, watercraft of any type (other than surfboards), furniture, furnishings, household appliances, hired items or any other item listed as excluded on Your Schedule.
Medical Expenses	means all Reasonable costs necessarily incurred outside Your country of residence including ambulance, Hospital, theatre and surgical fees, Medical Expenses and diagnostic or remedial treatment, physiotherapy or chiropractic services given, referred or prescribed by a Registered Medical Practitioner.

Moped	means any two-wheeled or three-wheeled motor vehicle with an engine displacement of not greater than 125cc.
Motorcycle	means any two-wheeled or three-wheeled motor vehicle with an engine displacement greater than 125cc.
Natural Disaster	means extraordinary natural phenomena such as floods, earthquakes, tsunamis, landslides, volcanic eruptions, atypical cyclonic storms, falling objects from space and meteorites, and in general any extraordinary atmospheric, meteorological, seismic or geological phenomenon.
Off-piste	means areas that are not groomed terrain and/or are not marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.
Overseas	means outside Australia and its territories.
Pandemic	means a form of an Epidemic that extends throughout an entire continent, even the entire human race.
PDS	means Product Disclosure Statement.
Period of Insurance	means the start date shown on Your Schedule until the end date shown on Your Schedule.
Permanent Disability	means You have permanently lost all of the sight in one or both eyes, or the use of a hand at or above the wrist or a foot at or above the ankle.
Policy	means this PDS, the Schedule and any written document We tell You forms part of Your Policy.
Pre-Existing Medical Condition	<p>means a medical condition of which You Were aware of:</p> <ol style="list-style-type: none"> 1. prior to the time of the Policy being issued that involves: <ol style="list-style-type: none"> (a) Your heart, brain, circulatory system/blood vessels; or (b) Your lung or Chronic airways disease; or (c) Cancer; or (d) back pain requiring prescribed pain relief medication; or (e) surgery involving any joints, the back, spine, brain or abdomen requiring at least an overnight stay in Hospital; or (f) Diabetes Mellitus (Type 1 or Type 2); or (g) in the 2 (two) years prior to the time: <ol style="list-style-type: none"> i. for which You have been in Hospital or emergency department or day surgery; or ii. for which You have been prescribed a new medication or had a change to Your medication regime; or iii. requiring prescription pain relief medication. 2. prior to the time of the Policy being issued that is: <ol style="list-style-type: none"> (a) pregnancy; or (b) connected with Your current pregnancy or participation in an IVF program. 3. for which, prior to the time of the Policy being issued: <ol style="list-style-type: none"> (a) You have not yet sought a medical opinion regarding the cause; or (b) You are currently under investigation to define a diagnosis; or (c) You are awaiting specialist opinion. <p>For the purposes of this definition, “medical condition” includes a dental condition. This definition applies to You, Your Travelling Companion, a Relative or Dependant.</p>
Professional Sport	means any sporting event where any participant receives, or is eligible to receive, an appearance fee, wage, salary or prize money in excess of \$1,000.

Participation	includes training for, coaching or otherwise competing in that sporting event.
Public Place	means any place that the public has access to, including but not limited to planes, trains, cruise ships, taxis, buses, air or bus terminals, stations, wharves, streets, shops, museums, galleries, hotels, hotel foyers and grounds, beaches, restaurants, private car parks, public toilets and general access areas.
Quad Bike	means a motorised vehicle designed to travel on four or more wheels, having a seat straddled by the operator and handlebars for steering control.
Reasonable	means, for medical or dental expenses, the standard level of care given in the country You are visiting or, for other expenses, the comparable level You have booked for the rest of Your Journey or, as determined by Us at Our discretion.
Reciprocal Health Care Agreement	means an agreement between the government of Australia and the government of another country where Australian residents are provided with subsidised essential medical treatment. (Please visit www.dfat.gov.au for details of Reciprocal Health Care Agreements with Australia.)
Redundant	means loss of permanent paid full-time employment (except voluntary redundancy), after a continuous working period of two years with the same employer.
Registered Medical Practitioner	means a qualified doctor or dentist, other than You or a Relative, holding the necessary certification in the country in which they are currently practising.
Registered Psychiatrist	means a psychiatrist registered with and accredited by the Australian Health Practitioner Regulation Agency (AHPRA) or, if You are Overseas, an equivalent regulatory body which governs psychiatrists in the jurisdiction in which You seek medical assistance.
Relative	means Your or Your Travelling Companion's mother, mother-in-law, father, father-in-law, step parent, step parent-in-law, sister, sister-in-law, brother, brother-in-law, wife, husband, son, son-in-law, daughter, daughter-in-law, step child, foster child, grandparent, grandchild, partner, fiancé(e), spouse or guardian, only if they are under 85 (eighty-five) years of age and resident in Australia.
Relevant Time	means: <ol style="list-style-type: none"> 1. For Single Policy type is at the time they are issued. 2. For Annual Policy type will be the latter of when part of the Journey is paid for, or when the Policy is issued.
Rental Vehicle	means a campervan/motorhome that does not exceed 4.5 (four and a half) tonnes, a sedan, coupe, hatchback, station-wagon, SUV, four-wheel drive or mini bus/people mover rented from a licensed motor vehicle rental company or agency.
Residents of Australia	means someone who currently resides in Australia and is eligible for an Australian Medicare Card.
Schedule	means the document We give You which confirms that We have issued a Policy to You and sets out details of Your cover.
Sick or Sickness	means a medical condition, not being an Injury, the symptoms of which first occur or manifest during Your Period of Insurance.
Single	means You as shown on Your Schedule but does not include Dependants
Ski pack	means pre-booked and pre-paid ski passes, Winter Sports Equipment hire, tuition fees or lift passes.
Winter Sports Activities	means snow based activities conducted on groomed ski slopes within ski resort boundaries.
Winter Sports Equipment	means skis, poles, boots, bindings, snowboards or ice skates.

Sporting Equipment	means equipment needed and used to participate in a particular sport and which can be carried about with You.
Transaction Card(s)	means a debit card, credit card or travel money card.
Travel Services Provider	means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.
Travelling Companion	means a person with whom You have made arrangements before Your Policy was issued, to travel with You for at least 50% (fifty percent) of Your Journey.
Unsupervised	means leaving Your Luggage and/or Personal Effects: <ul style="list-style-type: none"> (a) with a person who is not shown on Your Schedule or who is not a Travelling Companion or who is not a Relative; or (b) with a person who is shown on Your Schedule or who is a Travelling Companion or who is a Relative, but who fails to keep Your Luggage and/or Personal Effects under close supervision; or (c) where they can be taken without Your knowledge; or (d) at such a distance from You that You are unable to prevent them being taken, and includes forgetting or misplacing items of Your Luggage and/or Personal Effects, leaving them behind or walking away from them.
Valuables	means Jewellery, watches, precious metals or semi-precious stones/precious stones and items made of or containing precious metals or semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones), tablets/4 players, PDAs, electronic games, CDs, mini discs, DVDs, cartridges, video and audio tapes.
We, Our, Us	means The Hollard Insurance Company Pty Ltd (AFSL No 241436) and TCA Insurance Services Pty Ltd (TravelCard) acting as their Authorised Representative (AR no. 1262773).
You and Your	means each person shown on Your Schedule.

Important Information

About TCA Insurance Services Pty Ltd

TCA Insurance Services Pty Ltd (ABN 76 621 476 220) is the authorised representative (AR No 1262773) of the Insurer. TCA Insurance Services Pty Ltd may also be expressed as 'We', 'Us', and 'Our'.

We are a managing general underwriter and hold a binding authority to enter into travel insurance policies on behalf of the Insurer. We issue the PDS and any Policy documentation in accordance with the authority granted by the Insurer. The binding authority permits Us to issue policies, provide ongoing administration services to You and the Insured Person and to settle claims. For all of the services permitted under the binding authority We will act on behalf of the Insurer and not for You.

To find out more about Us visit Our website:
www.travelcard.com.au

Who Is the Insurer?

Our Insurer is the APRA licensed The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473, holding Australian Financial Services Licence No 241436.

To find out more about Our Insurer visit the website:
www.Hollard.com.au

The TravelCard

Where We agree, You can choose to receive a TravelCard (The TravelCard) which is a prepaid debit card with an initial nil value.

The TravelCard is one of the ways that We may pay certain approved claims under Section 1 Overseas Medical, Dental and Ancillary Expenses, Section 9 Theft of Cash and Section 11 Luggage and Personal Effects Delay Expenses claims when You are on Your Journey and have the TravelCard with You.

If an amount is paid in relation to a claim and loaded onto the TravelCard, it may be, if We approve, used to pay certain service providers or, to withdraw the amount from an ATM, subject to terms agreed at the time of the claim.

If there is any problem with the Travelcard or You cannot access any amount paid in relation to a claim as agreed with Us, contact Us:

- Whilst travelling Overseas on +61 2 7909 2777
- Whilst travelling in Australia on 1300 123 413

The TravelCard will not be available for everyday purchases or use by You. It is not a credit card, cannot be loaded with Your own monies and is not linked to any deposit account or other product You may have.

You will not own any funds that are loaded onto the TravelCard or be entitled to any interest. Any funds loaded onto the TravelCard that are unused within 3 (three) days may be withdrawn. This will not impact Your right to claim under this insurance.

The TravelCard may be retained by You after Your insurance has expired and may be re-activated by the purchase of a new TravelCard Real Time Travel Insurance policy of insurance for a period of 3 years.

You can always choose not to use the TravelCard.

Use of the card is subject to the TravelCard Terms and Conditions which contain further details about the TravelCard. The TravelCard Terms and Conditions are sent with the TravelCard and You need to read and keep them in a safe place. They are also available free of charge by calling 1300 123 413 or at www.travelcard.com.au.

The TravelCard does not form part of this Policy. We have entered into a separate agreement with PCI Holdings AG who have agreed to make The TravelCard's that have been issued to them by the issuer Wirecard Bank Limited available to Our approved customers for the limited use described above and in the TravelCard Terms and Conditions.

A TravelCard will not ever be "issued" to You and remains the property of WireCard Bank Ltd. It must be surrendered on demand and cannot be transferred.

We may change the provider of this service at any time.

Any terms and conditions of the TravelCard will only apply to the extent that they are reasonably necessary to protect Our legitimate interests.

General Advice

You should carefully read the PDS before buying this product to determine whether it is suitable for You. Any advice that is contained in this PDS is general only and does not take into account Your individual needs, objectives or financial situation or of those Insured Persons that are covered under the Policy.

Code of Practice

The Insurer, The Hollard Insurance Company Pty Ltd, is a member of the Insurance Council of Australia and is also a signatory to the General Insurance Code of Practice. The objectives of the Code are to:

- Promote better, more informed relations between Insurers and their Customers;
- Improve consumer confidence in the general insurance industry;
- Provide better mechanisms for the resolution of complaints and disputes between Insurers and their customers; and
- Commit Insurers and the professionals they rely upon to higher standards of customer service.

TCA Insurance Services Pty Ltd and The Hollard Insurance Company Pty Ltd proudly support the Code of Practice. You can obtain a copy of the Code from the Insurance Council of Australia website at www.insurancecouncil.com.au or by calling (02) 9253 5100 or 1300 728 228.

Communication

We will communicate electronically with You or Your financial services adviser, including providing You with Your Policy documentation and notices, unless You tell Us otherwise. You will need to provide Us with the appropriate telephone numbers and current email addresses. Our communication will be effective once delivered to You or Your Financial Services Adviser. It is important that You tell Us as soon as possible of any change in the contact details supplied by You.

Cooling Off Period

After You have purchased Your TravelCard Leisure International Travel Insurance, You have 21 (twenty-one) days from when Your Policy commences to consider the information in Your PDS and whether this Policy is suitable for You. This is called the Cooling Off Period. Within this time You may cancel the Policy and receive a full refund of the premium paid including taxes and fees.

You cannot cancel Your Policy within the Cooling Off Period if You have made a claim under the Policy or You or an Insured Person have commenced a Journey.

You can exercise Your Cooling Off Rights by contacting Us.

Cancellation of Your Insurance

You may contact Us and instruct Us to cancel Your insurance if You meet the following conditions:

1. You are within the Cooling Off Period; or
2. You have not made a claim; and
3. Your Journey has not commenced.

We may cancel Your Policy of insurance, where permitted by law, where You have:

1. failed to comply with Your Duty of Disclosure; or
2. made a misrepresentation to Us prior to entering into the Policy; or
3. failed to comply with a provision of a Policy, which includes failure to pay the premium and all associated charges; or
4. made a fraudulent claim under this Policy or any other current Policy; or
5. failed to notify Us of a specific act or omission as required by this Policy.

If We cancel Your Policy, We will do so by giving You written notice. We will deduct from the premium an amount to cover the period for which You have been insured by Us, and refund to You what is left.

Any policy fee or non-refundable tax included in Your premium will not be refunded when You cancel Your Policy after the conclusion of the Cooling Off Period.

Cost Of Your Insurance

The cost of Your insurance will include the amount We have calculated for underwriting the risk of Your insurance, taxes and any other government charges that may be applicable; and a policy fee. The total cost of Your insurance will be shown on Your Schedule.

In calculating Your premium, We will take a number of factors into consideration. These factors and the degree to which they affect the premium will depend on the information You give us, and the level and type of cover You choose.

The factors that may impact Your premium include:

1. The number and duration of Journeys;
2. The destinations;
3. The Optional covers You choose; and
4. Any additional amounts determined by Us to cover the risk of Your insurance.

This Policy is only valid when You pay the premium and all charges, and We issue a Schedule confirming Our acceptance of Your insurance.

Financial Claims Scheme And Compensation Agreements

In the unlikely event that the Insurer were to become insolvent and could not meet its obligations under the Policy, a person entitled to claim may be entitled to payment under the Financial Claims Scheme. Access to the Scheme is subject to eligibility criteria and for more information see APRA website at www.fcs.gov.au and the APRA hotline on 1300 55 88 49.

The Hollard Insurance Company Pty Ltd is an insurance company authorised under the Insurance Act 1973 (Cth). Hollard are not subject to the Australian Financial Services Licensee Corporations Act 2001 (Cth) requirement to have compensation arrangements in place to compensate retail clients for loss or damage suffered because of breaches by the licensee or its representatives of Chapter 7 of that Act. Hollard has compensation arrangements in place that are in accordance with the Insurance Act.

If You Have A Complaint

We are committed to providing You with a superior customer experience. We will also provide the same level of care in managing Your personal information. If You are not happy with Our service, Our products or how We have handled Your personal information, contact Us directly or through Your financial services adviser so that We can resolve the matter efficiently and fairly.

Step 1 Contact Us – Internal Disputes Resolution Stage 1

If We are unable to resolve Your issue or You are dissatisfied with the response, You can contact the TravelCard Complaints Manager using the following details:

- Telephone: 1300 123 413
- Email: complaints@travelcard.com.au

By providing as much information as possible regarding Your complaint at this initial contact stage, We can ensure that We have every opportunity to resolve the matter swiftly. We will take Your complaint seriously.

You will receive an acknowledgement of the complaint lodgment within 1 (one) working day, and We will confirm within 5 (five) working days if We require any further information.

We will endeavour to resolve Your complaint within 15 (fifteen) working days of notification of the complaint, providing that We have received all of the necessary information from You.

If We cannot meet that timeframe, either because We require further information, assessment or investigation is required, We will advise how long We expect this to take. We will also be in contact with You, at a minimum, every 10 (ten) working days throughout the complaint process.

Step 2 Contact Us – Internal Disputes Resolution Stage 2

If You are not satisfied with the Stage 1 response You have the opportunity to request that the complaint be independently reviewed by the Internal Disputes Resolution Committee who have the full authority to deal with the complaint. The Internal Disputes Resolution Committee will be guided by the principles of good faith, equity and merit in the consideration of the complaint.

Step 3 Contact the Financial Ombudsman Service – External Disputes Resolution

In the unlikely event that We have not resolved the matter to Your satisfaction or Your complaint has not been resolved in 45 (forty-five) calendar days, You may contact the Financial Ombudsman Service (FOS). FOS is a national scheme for insureds which is free of charge to access and is aimed at resolving disputes between an Insured and their Insurer.

FOS decisions are binding on Us (up to specified jurisdictional limits). FOS decisions are not binding on You and You have the right to seek further legal assistance.

To contact FOS:

- Mail: GPO Box 3 Melbourne VIC 3001 Australia
- Telephone: 1800 367 287
- Fax: (03) 9613 6399
- Website: www.fos.org.au
- Email: info@fos.org.au

Managing Your Privacy

We collect Your personal information, so that We can determine whether We will offer You a Policy. We also provide claims handling services, which may involve the collection of sensitive information, as well as other policy management services. It is Your decision whether to provide Us with Your personal information but without it, We may not be able to provide You with Our products and services. If You provide Us with personal information about another person, You must only do so with their consent and You agree to make them aware of this privacy notice.

We may also use the information that We collect to improve Our products and services, conduct research, and offer products and services that might be of interest to You.

We may share Your personal information with third parties for underwriting, claims setting up and administering Your TravelCard and policy management services, or to enable them to offer You products and services provided by them. These parties may include Our Insurers and Reinsurers, Your Broker and those organisations We rely on, to provide Our products and services. Disclosure may also be made to government or regulatory bodies, or as required by law.

If You do not want to receive offers from Us or third parties, please let Our team know.

We may need to disclose information to persons located Overseas (including to Israel and the European Union), given the nature of Our services.

Our Privacy Policy has more details, including:

- Where and from whom We collect personal information
- Where We store Your personal information
- How We use and access Your personal information
- How to make a complaint

By providing Us with Your personal information, or other people's that You are authorised to share, You provide Us with consent for its uses and disclosures, until We are told otherwise.

If You wish to withdraw any of these consents, including for things such as receiving information on products and offers, please let Us know.

To get a free copy of Our Privacy Policy, please visit Our website or ask Our helpful team for more details.

Our Contract With You

Your Policy is a contract between You and Us.

When We enter into the Policy with You, We provide cover to those persons within the class of persons agreed between Us and You and shown on Your Schedule who become Insured Persons for the purpose of this insurance.

Insured Persons do not enter into any agreement with us, for example they have no rights to cancel or vary the Policy. The Insured Persons' interests are included by reason of the provisions of the Insurance Contracts Act 1984 (Cth) and they must observe the requirements, terms and conditions of the Policy to receive the benefits We undertake to provide.

We do not provide any notices or give advice in relation to the Policy to Insured Persons or take into account any Insured Person's particular objectives, financial situation or needs. Anyone wishing to access the insurance covers under the Policy as an Insured Person should do so through You and, if requiring financial product advice to ensure that the cover is appropriate to their needs, they should obtain this advice from a person who is licensed to do so.

When Does Cover Under The Policy Begin And End?

Cover commences from the inception date of cover shown on Your Schedule that We issue confirming Our acceptance of Your insurance and continues for the Period of Insurance shown on Your Schedule.

Cover for cancellation fees and lost deposits will begin from the time these fees and deposits are paid within the Period of Insurance and cover for all other Policy Sections begins on the date when the Insured Person commences their Journey.

Unless Injury or Sickness is suffered during the Period of Insurance triggering payment of a benefit or on-going compensation to an Insured Person, their access to cover will end when:

- the Period of Insurance expires, or the Policy otherwise ends earlier (e.g. cancellation); or
- the Insured Person returns to the Departure Point and completes their Journey; or
- the person no longer falls within the definition of Insured Person (i.e. You notify Us in writing that the person no longer falls within the class of persons agreed with You and shown on Your Schedule.

Financial Services Guide

This Financial Services Guide (FSG) is designed to provide You with information that will assist You to decide whether to use any of the services offered by TCA Insurance Services Pty Ltd. This FSG also contains other important information about the types of financial services We can offer You, how We and others are paid, any potential conflicts of interest that We may have, Our complaints processes including internal and external dispute resolution procedures and how You can access them, and the compensation arrangements that We have in place to compensate clients for losses.

The Product Disclosure Statement (PDS) sets out information to assist You to decide whether to obtain TravelCard Real Time Travel insurance.

Who Is TCA Insurance Services Pty Ltd?

TCA Insurance Services Pty Ltd (ABN 76 621 476 220) is an authorised representative (AR No 1262773) of the Insurer, The Hollard Insurance Company Pty Ltd ABN 78 090 584 473 (AFSL 241436). We are authorised to deal in general insurance products and provide general advice on travel insurance products.

We act under a binder authority from the Insurer. This means that it can issue, vary, renew or cancel policies, and handle and settle claims under these policies on behalf of the Insurer.

We will act on behalf of the Insurer and not on Your behalf when providing these services.

The Insurer, The Hollard Insurance Company is responsible for the provision of the financial services by Us to You and authorises the distribution of this FSG.

We are located on Level 47, MLC Building, 19 Martin Place, Sydney NSW 2000, Australia.

The Financial Services That We Provide

Any advice given to You about the TravelCard Real Time Insurance Products will be of a general nature only and will not take into account Your personal objectives, financial situation and needs. You should carefully read the PDS to decide if the product/s meet Your needs, objectives and financial circumstances before making a decision to purchase the product.

How We Are Paid

We will receive a commission from the Insurer for every Policy that is issued on its behalf. The commission that We will receive will be included in the premium charged and is received after You have paid the premium.

This commission is calculated as a percentage of the premium. We may also charge You a Policy fee and it will be shown on Your Schedule.

We may also receive a share of the profits earned by the Insurer if they make an underwriting profit in accordance with any agreed underwriting targets. This amount is calculated and paid retrospectively only when the Insurer achieves its underwriting target in a given year.

We may appoint and pay a commission or fee to Our Intermediary Partners a range of Brokers, Authorised Representatives and financial services associations.

Our employees and representatives will be paid an annual salary and may be paid a bonus based on the performance of the business.

Our Intermediary Partners and employees may also receive financial and non-financial incentives to assist in selling and marketing the TravelCard products.

You may request particulars about the above remuneration...however the request must be made within a reasonable time after You have been given this document and before the relevant financial service has been provided to You by us.

TCA Insurance Services Pty Ltd Compensation Arrangements

We hold Professional indemnity insurance that will cover Us and Our employees for financial services that We may provide to You.

Complaints Management Framework

We are committed to providing You with a superior customer experience. We will also provide the same level of care in managing Your personal information. If You are not happy with Our service, Our products or how We have handled Your personal information contact Us so that We can resolve the matter efficiently and fairly. For more information about Our Complaints Management Framework which includes Our Internal and External Dispute Resolution process refer to page 52 of The PDS.

Any Questions

If You have any questions about the financial services that We provide, please contact Us

- Telephone: 1300 123 413.
- Email: customersupport@travelcard.com.au
- Mail: Level 47, 19 Martin Place, Sydney, NSW, 2000

Please retain this document for Your reference and any future dealings with TCA Insurance Services Pty Ltd.

TCA Insurance Services Pty Ltd (TCA) ABN 76 621 476 220 is an authorised representative (AR 1262773) of the Insurer, The Hollard Insurance Company Pty Ltd (Hollard) ABN 78 090 584 473 (AFSL 241436). Any advice provided is general only and may not be right for you. Please consider the Combined Financial Services Guide and Product Disclosure Statement (available at www.travelcard.com.au) before deciding whether to buy the policy.

Any advice provided by Catriona Rowntree in relation to TravelCard Real Time Insurance products is general advice only and is provided as an AFS Representative (No 1262872) of Hollard through an arrangement with TCA.

Mail: Level 47, 19 Martin Place, Sydney, NSW, 2000

Telephone: Customer Service & Claims: 1300 123 413
International Claims: + 61 2 7909 2777

Website: www.travelcard.com.au

