



Domestic full trip cancellation insurance

Combined Product Disclosure Statement, Policy Wording and Financial Services Guide

This document contains your insurance policy terms, provisos, exclusions and conditions. It is important that you read and understand it and retain it in a safe place.



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5. hunting, racing other than on foot, playing polo, mountaineering or rock climbing using ropes or climbing equipment (other than hiking), pot holing, or travelling in international waters in a private sail vessel or privately registered sail vessel.
 6. parachuting, BASE jumping, sky diving or travel in any other air supported device other than as a passenger in a licensed passenger aircraft operated by an airline or charter company. This exclusion does not apply to hot air ballooning or parasailing.
 7. diving underwater using an artificial breathing apparatus unless **you** hold an open water diving license or **you** were diving under licensed instruction.
 8. **you** operating a **motor cycle** without **you** holding a valid licence for the country/region/territory the **motor cycle** is being operated in.
 9. any **pre-existing medical condition(s)**.
 10. deliberate exposure to exceptional danger unless in an attempt to preserve life, **your** own or others.
 11. **your** suicide, attempted suicide, intentional self-injury.
 12. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Relating Complex (ARC) or Human Immunodeficiency Virus (HIV).
 13. **you** having a blood alcohol content over the prescribed legal limit when driving or operating any motor vehicle, and/or being under the influence of any alcohol and/ or drug other than a drug administered by, or in accordance with the advice of, a legally qualified medical practitioner.
 14. **you** travelling against medical advice or for the purpose of obtaining medical advice or treatment or if a terminal or malignant prognosis was given before **you** purchased this insurance.
 15. **you** acting illegally or breaking any government prohibition or regulation.
 16. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in this Policy.
 17. the refusal, failure or inability of any person, company or organisation, including but not limited to any airline, other transportation provider, hotel, car rental agency, tour or cruise operator, travel wholesaler, booking agent or other provider of travel or tourism related services, facilities or accommodation, to provide services, facilities or accommodation, by reason of their own **financial default** or the **financial default** of any person, company or organisation with whom or with which they deal.
 18. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
 19. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government.
 20. any interference with **your** travel plans by a government, government regulation or official authority including but not limited to refusal of a visa or permit to **you** or to any **relative** or **travelling companion** or restriction of access to any locality.
 21. **you** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss.
 22. something that at the time of taking out this Policy **you** were aware of or could be expected to be aware of, which could bring about **you** making a claim under this Policy.
 23. any business commitment, financial or contractual obligation, including those of any **travelling companion** or **relative**, except for **your** being retrenched from **your** usual full time employment in Australia.
 24. any loss incurred as a result of any intentional use of military force or other intervention by a government or official authority to intercept, prevent, or mitigate any known or suspected **terrorist act**.
 25. any loss incurred as a result of any **terrorist act**.
 26. losses which are recoverable from any other source or party (other than **Jetstar**).
 27. pregnancy, or childbirth except for:
 - (i) related complications before the 26th week of pregnancy, or
 - (ii) childbirth before the 26th week of pregnancy which was accelerated by accidental **Injury**.
 28. any medical, pharmaceutical, dental or ancillary benefit expense.
 29. This Policy will also not cover any loss, injury, damage or legal liability sustained directly or indirectly by any terrorist or member of a terrorist organization, narcotics trafficker, or purveyor of nuclear, chemical or biological weapons.
- In addition to the above**
30. The Insurer shall not be deemed to provide cover and the Insurer shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose the Insurer, its parent company or its ultimate controlling entity to any sanction, prohibition, or restriction under United Nations resolutions or the trade or economic sanctions, laws, or regulations of the European Union or the United States of America.

31. This policy will not cover any claim, loss, injury, damage or legal liability suffered or sustained by residents of Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.

Age limits

Cover is available under this Policy to people of all ages.

Please note: No insurance premium will be applicable for any **insured person** under 2 years of age and sharing a single airline seat with an adult passenger.

General conditions

The following conditions apply to this insurance:

1. Policy type

This policy only covers **you** for a single **trip** between the dates **you** have selected and which are shown on **your** Certificate of Insurance.

2. Geographical limit

This insurance is only for travel within Australia (including Lord Howe Island, Cocos Island and Christmas Island).

3. Other cover

We will not cover **you** for loss or an event or liability to the extent that it is covered by any other insurance policy, medical or health scheme or Act of Parliament or any benefit which **we** are legally prohibited to pay by law. **We** will however pay the difference between what is payable under that other insurance policy, medical or health scheme or the relevant Act of Parliament and what **you** would have been entitled to recover under this Policy to the extent permitted by law.

4. Currency

All amounts are denominated in Australian dollars. All claims will be paid in Australian dollars.

5. Australian law

This Policy is governed by the laws of the Australian state or territory in which the **insured person** resides and any dispute or action in connection therewith shall be conducted and determined in Australia.

6. If **you** have a loss

If **you** suffer a loss that may lead to a claim under the Policy, **you** must:

- (a) do what **you** can to prevent any further loss or expense.
- (b) not admit liability for any loss.

If **we** agree to provide cover **you** agree to let **us** take over and pursue any legal right of recovery **you** may have and **you** are expected to co-operate with **us** in any recovery action.

7. Making a claim

If **you** need to make a claim, **we** will require **you** to:

- (a) provide **us** with original invoices, receipts and other vouchers relating to **your** loss or expenses.
- (b) produce this Policy and **your** Certificate of Insurance.
- (c) provide **us** with all information **we** require.

A claim can be lodged online at www.jetstarstravelinsurance.com.au.

For any enquiries in relation to entitlement to claim under this Policy, please contact AIG for assistance on 1800 257 504.

8. Cancellation

Subject to **your** rights under the cooling off period, **we** will not refund any part of the premium if **you** cancel **your** cover after any part of this Policy has commenced or a claim has arisen.



The Benefits

SECTION 1

Cancellation or amendment of your trip

We will pay:

- 1.1 The cost of cancellation fees and lost deposits on prepaid tickets and bookings (other than tickets purchased using frequent flyer or similar points, cover for which is detailed under 1.3) that **you** cannot claim from anyone else if **your trip** is shortened or cancelled due to an unforeseeable event or any unforeseeable circumstance outside **your** control; or
- 1.2 The reasonable costs of re-scheduling **your** travel due to an unforeseeable event or any unforeseeable circumstance outside **your** control. The maximum amount **we** will pay **you** will not be more than the amount **we** would have paid under section 1.1 above.
- 1.3 Where an airline ticket was purchased using frequent flyer or similar air points, **we** will pay **you** for frequent flyer or similar air points lost following cancellation of **your** air ticket. The amount payable will be calculated as follows:

If the airline will not refund **your** points, **we** will refund to **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued.

If the airline will only refund a portion of **your** points, **we** will refund to **you** the cost of the equivalent class air ticket based on the quoted retail price at the time the ticket was issued, less the value of the portion of **your** points refunded back to **you**.

For this benefit to become payable:

- (a) the reason for cancellation must be covered under this section of the Policy, and
- (b) the loss of such points cannot be recovered from any other source.
- (c) before **you** submit a claim under this section **you** must first request the airline to refund **your** points.

Excess

You are required to pay an **excess** for any accepted claim under this section.

The **excess** payable: \$100 per event.

Under section 1:

- (i) The most **we** will pay under this section is \$5,000 per **insured person** per **trip**.

In addition to the general exclusions applying to each section of this Policy, no coverage will be provided in connection with:

- 1.4 **you** failing to take precautions to avoid a claim after a warning has been issued in the mass media.
- 1.5 **you** or **your travelling companion** changing **your** mind and deciding not to proceed with **your** original **trip**.
- 1.6 **you** not complying with **your** ticket or other booking conditions.
- 1.7 cancellation or disruption to travel in connection with **you** or **your travelling companion's** business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to **you** being retrenched from **your** usual full time employment in Australia.
- 1.8 additional expenses or fees arising from errors or omissions made by **you** (or on **your** behalf) in the process of booking **your trip**.
- 1.9 tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from **your** destination.
- 1.10 cancellation, delays, or rescheduling caused by **your** transport provider.
- 1.11 mechanical breakdown of any means of transport.
- 1.12 the death, **injury** or illness of any person who is not residing in Australia or New Zealand, other than an **insured person**.
- 1.13 the cost of a return air ticket if **you** have not purchased a return ticket. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure, at the same cabin class as **your** initial departure fare.

SECTION 2

Additional accommodation and meals

We will pay:

- 2.1 **Your** reasonable **additional accommodation and meal expenses** if **your trip** is disrupted because of:
- **Your** travel documents being lost or stolen;
 - natural disaster or severe weather conditions;
 - cancellation, delay or diversion for **your** scheduled transport caused by riot, strike or civil commotion;
 - serious damage to **your** home or business premises in Australia;
 - **your** treating doctor certifying that **you** or **your travelling companion** are unfit to continue with **your** original itinerary; or
 - an accident involving **your** means of transport.

Under section 2:

- (i) The most **we** will pay under this section for all **additional accommodation and meal expenses** claims during **your trip** is \$750 per **insured person**.

In addition to the general exclusions applying to each section of this Policy, no coverage will be provided in connection with:

- 2.2 **additional accommodation and meals expenses** where **we** have paid a claim for lost prepaid accommodation and meal expenses under section 1 in respect of the same period. This exclusion will not apply where the **additional accommodation and meals expenses** are incurred directly as a result of the hospitalisation or death of **you** or **your travelling companion**, and are agreed by **us**.

Financial Services Guide

This Financial Services Guide (“**FSG**”) provides information to assist **you** to decide whether **you** wish to use any of the services offered by **AIG**. It also sets out other information required by law to be included in an **FSG**.

For example, the **FSG** contains information about remuneration that may be paid to **Jetstar Airways Pty Ltd** and other relevant people or organisations related to the services offered. It also contains information about how **you** may access dispute resolution.

General advice warning

When arranging **your** insurance **we** may provide **you** with General Advice. General Advice is provided without taking into consideration **your** personal circumstances, objectives or financial situation.

Because of this **you** need to read the Product Disclosure Statement to consider if it is right for **you** before deciding whether to acquire the **Jetstar** full trip cancellation travel insurance policy to ensure that it suits **your** needs.

How Jetstar is remunerated

From the premium **you** pay, **Jetstar**, who are responsible for most of the distribution costs incurred in connection with the product, will receive remuneration based on a percentage of the premium. **You** may request further details as to the remuneration payable by contacting **AIG**, provided such request is made within a reasonable time after **you** receive this **FSG** and before **we** provide **you** with any General Advice.

About Jetstar

Jetstar is appointed for this purpose as a General Insurance Distributor under ASIC Class Order CO 05/1070 to distribute this insurance product issued by **AIG**. **Jetstar** is not authorised to provide any advice or bind any businesses on behalf of **AIG**.

Contact details for **Jetstar** are:

Jetstar Airways Pty Ltd

ABN 33 069 720 243
GPO Box 4713
Melbourne VIC 3001
Australia
Phone: 131 538

Jetstar may deal in specified general insurance products that are issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753 AFSL 381686
Level 12 717 Bourke Street
Docklands Vic 3008

Providing instructions to AIG

If **you** have any enquiries regarding **your** Policy, **you** may contact AIG by:

- Telephone – 1800 257 504
- Fax – (03) 9522 4651
- Email – traveladmin@aig.com
- Letter or
- In person

If **you** need to contact **Jetstar**, contact details are provided on pages 3 and 23.

For travel insurance enquiries please contact AIG on 1800 257 504.

If you have a complaint

Resolving your complaints

AIG are committed to handling any complaints about **our** products or services efficiently and fairly.

We welcome every opportunity to resolve any concerns you may have with our products or service. You can register a complaint by telephoning us on 1800 339 669, lodging your complaint on our website or by writing to:

The Compliance Manager
AIG Australia Limited
Level 12, 717 Bourke Street,
Docklands VIC 3008

As soon as we receive your complaint we will take all possible steps to resolve it. You will receive a written response to your complaint within 15 working days, unless we agree on a longer time frame with you.

If you are not satisfied with our response to your complaint, you may wish to have the matter reviewed by our Internal Dispute Resolution Committee (IDRC). The IDRC is comprised of senior management of the company who have the experience and authority to decide on matters brought to them. If you wish to have your complaint reviewed by IDRC please telephone or write to the person who has signed the response letter to your complaint and provide them with detailed reasons for requesting the review. This information will greatly assist the IDRC in reviewing your claim or enquiry.

Your complaint will then be treated as a dispute. You may also make a request for a review by the IDRC by contacting:

The Chairperson IDRC
AIG Australia Limited
Level 12, 717 Bourke Street,
Docklands VIC 3008

A written response setting out the final decision of the IDRC and the reasons for this decision will be provided to you within 15 working days of the date you advise us you wish to take your complaint to the IDRC.

If we are unable to provide a written response setting out the final decision we will keep you informed of progress at least every 10 days. If you are not satisfied with the finding of the IDRC, or if we have been unable to resolve your complaint within 45 calendar days, you may be able to lodge a complaint with the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. AFCA can make decisions with which we are obliged to comply. Its contact details are:

Website: <https://www.afca.org.au>

Email: info@afca.org.au

Tel: 1800 931 678 (local call fee applies)

In writing to Australian Financial Complaints Authority, GP
Box 3, Melbourne VIC 3001

You should note that use of AFCA does not preclude you from subsequently exercising any legal rights which you may have if you are still unhappy with the outcome. Before doing so however, we strongly recommend that you obtain independent legal advice.

If your complaint does not fall within AFCA's rules, we will advise you to seek independent legal advice or give you information about any other external dispute resolution options (if any) that may be available to you.



Bring on tomorrow[®]

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