



AIG Multi Trip, International and Domestic Travel Insurance

Combined Product Disclosure
Statement and Policy Wording



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Section 1 - Product Disclosure Statement (PDS)

The PDS is designed to assist You in Your decision to purchase AIG Multi Trip, International and Domestic Travel Insurance. It contains information about key benefits and significant features of AIG Leisure Travel Insurance.

The PDS also contains important information about Your rights and obligations including:

The Duty of Disclosure on page 22

Privacy Notice on page 12

Cooling Off Period on page 9

Dispute Resolution on page 14

The full terms and conditions that apply to Your policy are contained in the Policy Wording at Section 2 of this booklet.

1.1 How AIG Multi Trip, International and Domestic Travel Insurance is arranged

This Insurance is issued/insured by:

AIG Australia Limited (AIG)

ABN 93 004 727 753 AFSL 381686

Level 12, 717 Bourke Street, Docklands VIC 3008.

AIG issues/insures this product pursuant to an Australian Financial Services Licence ('AFSL') granted to Us by the Australian Securities and Investments Commission.

AIG prepared this **Product Disclosure Statement**.

1.2 Plan Selection

With AIG Multi Trip, International and Domestic Travel Insurance, You have the option to select a plan which best suits Your travel needs.

You may select a One-trip Plan, or a Multi Trip Plan, as explained below.

1. One-trip Plans

A One-trip Plan will cover only one Trip up to a maximum duration as specified to You during Your application process. You select a relevant plan depending on Your travel destination.

International Travel Plans (F12, C12, D12, E12)

- You should select the travel plan designated for Your destination.
- If You have a multiple destination itinerary You should select the travel plan for the destination where You will spend the majority of Your Trip overseas except where You will spend more than 96 hours of Your Trip in the continents of North America, South America or Antarctica.

- If You will spend more than 96 hours of Your Trip in the continents of North America, South America or Antarctica then You must select the Platinum Plan.

Please note: this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

PLAN NAME	PLAN CODE	DESTINATION
		(excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria)
Platinum	F12	travel to USA, Canada, Mexico, Central & South America, Antarctica and Japan
Gold	C12	travel to Europe, Ireland, Middle East, Africa, Mauritius, Scandinavia, Russia and China
Silver	D12	travel to Asia, India, Sub-Continent, United Kingdom and Bali/Indonesia
Bronze	E12	travel to South West Pacific, Norfolk Island and New Zealand

Domestic Travel Plan (Plan Q12):

Travel within Australia (including Lord Howe Island, Cocos Island, Christmas Island). You also have the option to increase the level of Cancellation cover up to a maximum of \$20,000 for single cover and \$40,000 for family cover. An extra premium of \$25 is payable for each \$1,000 of additional Cancellation cover required.

Under the One-trip Plans F12, C12, D12, E12 and Q12, You have an option to select:

Single cover

This will provide cover for one adult plus any of his/her financially dependent children or grandchildren under 25 years travelling with him/her.

Family cover

This will provide cover for any two adults named on the policy travelling together, includes spouse, de facto or adult travelling companion plus their financially dependent children or grandchildren under 25 years travelling with them.

Domestic Cancellation and Emergency Expenses Plans (Plan PH12 and PL12):

- This is an optional plan for travel within Australia (including Lord Howe Island, Cocos Island, Christmas Island).
- Provides basic but essential cover for loss of non-refundable pre-paid travel arrangements as well as Emergency Expenses.
- Cover is restricted to Policy Sections A, B, C, D (not clause D4), G (not clauses G4, G5, G6 and G7) and M.
- Premium for Plans PH12 and PL12 are on a per fare-paying person basis.

2. Multi Trip Plans

A Multi Trip Plan will cover unlimited trips in any one period of insurance as shown on the Certificate of Insurance. The length of any one Trip cannot exceed forty-five (45) days and must involve an overseas destination or a domestic destination of no less than 250km from Your home.

There are two Multi Trip Plans. You should select the travel plan designated for Your destination.

Please note: this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

PLAN NAME	DESTINATION
	(excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria)
Platinum (Plan AF12)	Worldwide
Gold (Plan AC12)	Worldwide except USA, Canada, Mexico, Central & South America, Antarctica

Please Note

- All sums insured for a Multi Trip Plans are per Trip.
- All Multi Trip Plans provide cover for one adult plus any of his/her financially dependent children or grandchildren under 25 years travelling with him/her.
- If You plan to spend more than 96 hours of any one Trip in the continents of North America, South America or Antarctica then You must select Plan AF12.

The Multi Trip Plan covers the person named on the Certificate of Insurance. You may include Your spouse or de facto spouse as a second Policyholder travelling with or without You by payment and selection of the family plan.

1.3 Key Benefits of Your Policy

A summary of some of the key benefits of Your insurance policy can be found below.

You should be aware that exclusions do apply. For detailed information about the benefits, exclusions, the circumstances under which and times benefits are provided and the process for making a claim, please read the full Policy Wording commencing at Section 2 of this booklet.

Cancellation Fees and Lost Deposits

Charges incurred due to unforeseen circumstances outside Your control such as sickness or accident, retrenchment and strikes.

Includes travel agents’ fees and reimbursement for frequent flyer points lost. (Refer to Section D of Your Policy Wording)

Overseas medical, hospital, cash in hospital, dental and related expenses

Medical, dental and accommodation costs and, when agreed to by Us, Your early return to Australia for medical reasons.

Note that Medical cover is not provided under plans PH12, PL12 and Q12.

Cash in Hospital

After 48 hours hospitalisation overseas we will pay You \$50 for every 24 hours You are confined for out-of-pocket expenses and other comforts. This is in addition to Your medical and hospital costs. (Refer to Section E of Your Policy Wording)

Luggage and Personal Money

Covers accidental loss, theft or damage to Your luggage, including duty-free purchases and loss or fraudulent use of credit cards.

Limits apply to any one item of luggage:
\$600 under One-trip International Plans and Multi Trip Plans
\$500 under One-trip Domestic Plan Q12

Special limits apply for camera, video camera, laptop computer equipment, and set of golf clubs:
\$3,000 under One-trip International Plans and Multi Trip Plans
\$500 under One-trip Domestic Plan Q12

This section also provides cover for Your personal money if it is accidentally lost or stolen whilst overseas.

Personal money means cash which is carried as hand luggage or on Your person unless secured in a safe or strong-room where available, otherwise out of sight in a locked private residence or room.

Sporting Equipment

Sporting Equipment is covered for loss or damage as part of Your luggage up to the limit specified in Your selected plan but is not covered when in use. Items included are surfboards, boogie boards, skis, snowboards and tennis racquets. Golf clubs are covered at the higher limit per plan. We will also pay for the hire of replacement golf clubs and ski gear in the event that Your equipment is delayed.

Luggage Specified Items

Cover on items worth more than the limits shown (including sporting equipment and cameras) can be arranged up to a maximum \$4,000 for any one item or set with a maximum of \$8,000 in total by paying an additional premium of 4% on the Insured value of these specified items.

You must provide Us with receipts for purchase or valuations (not more than twelve months old) in support of any claim that may occur.

Emergency cover if luggage is delayed

Note that Luggage cover is not provided under plans PH12 and PL12. (Refer to Section F of Your Policy Wording)

Emergency Expenses

Cover for Additional Accommodation, Meal and Travelling Expenses including emergency personal telephone calls if Your Trip is disrupted.

Travel Delay

Cover for reasonable accommodation and meals if You are delayed by carriers for more than ten hours.

Resumption of Trip

Cover for expenses to resume Your original Trip should You return to Australia with Our consent following the death, or sudden Serious Injury or Illness, of You, Your Travelling Companion or a Relative or close business associate. This cover does not apply to one way tickets. (Not applicable to Plans PH12, PL12 or Q12.)

Home Help

If You have been hospitalised overseas for more than 10 days and we have repatriated You back to Australia, we will provide if required (up to \$1,500 for single cover and \$3,000 for family cover) for assistance provided by a company providing housekeeping or similar services registered for GST in Australia. This benefit does not extend to home nursing. (Not applicable to Plans PH12, PL12 and Q12.)

(Refer to Section G of Your Policy Wording)

Accidental Death

Occurring as a result of an accident or Terrorist Act – includes in-flight cover.

Note that Accidental Death cover is not provided under plans PH12 and PL12. (Refer to Section H of Your Policy Wording)

Accident Disability

Provides You with a lump sum benefit if You suffer a permanent disability during Your Trip due to an accident.

(Refer to Section J of Your Policy Wording)

Your liability for causing loss or damage to property, injury or death

Protection for You being liable for injuring other persons or causing damage to their property and, most importantly, Your legal expenses are included.

Note that Liability cover is not provided under plans PH12 and PL12. (Refer to Section K of Your Policy Wording)

Rental vehicle collision damage and theft excess cover

Rental car companies apply an excess in case of accident, damage or theft to the rental vehicle during the rental period. Your policy provides cover for this up to an amount of \$4,000.

Please note that conditions and exclusions apply to this cover. The hiring agreement must incorporate comprehensive motor insurance against loss or damage to the rental vehicle.

If You have selected a One-trip plan (other than PH12 and PL12), You also have the option to increase the level of excess cover up to a maximum of \$6,000. An extra premium of \$15 is payable for each \$500 of additional excess cover required.

Note that Rental Vehicle Excess cover is not provided under plans PH12 and PL12. (Refer to Section L of Your Policy Wording)

Loss of Income

Provides cover for the loss of Your usual income to a limit of \$400 per week for 13 weeks if You are unable to resume work upon Your return due to an accident or Terrorist Act overseas.

Note that Loss of Income cover is not provided under plans PH12, PL12 and Q12. (Refer to Section M of Your Policy Wording)

Financial Default

Provides reimbursement of reasonable costs to assist You should there be a Financial Default of Your travel services provider. This does not include travel agents. (Refer to Section N of Your Policy Wording)

General Exclusions

In addition to the specific exclusions which appear in the Sections referred to above, Your **Policy Wording** also contains **general exclusions**. Please refer to Section C of Your **Policy Wording** titled 'Losses not insured under any Section of the policy'.

Your **Policy Wording** also contains a list of:

- **Important matters at Section A of Your Policy Wording and**
- **Definitions at Section B of Your Policy Wording**

1.4 Important Information

A range of benefits are available under this policy. However there are some circumstances where cover cannot be provided. These are covered in the **Policy Wording** but we draw Your attention to some important points below.

- This policy does not automatically provide cover for travellers with a known existing health disorder (refer Section 1.9 of the PDS titled 'Existing Health Disorders').
- Limits and sublimits apply to certain benefits under the plan (refer to Your **Policy Wording** which is at Section 2 of this booklet).
- This policy is not able to cover any medical, hospital, dental or ancillary benefits incurred in Australia or which we are prevented from paying by reason of any statutory legislation or government regulation such as the National Health Act.
- AIG is subject to compliance with US sanctions laws. Thus, this policy does not cover any claim, loss, injury, damage or legal liability, benefits or services directly or indirectly arising from or relating to a planned or actual trip to or through Cuba, Iran, Syria, Sudan or North Korea. In addition, this policy does not cover residents of these countries or any individual identified on an applicable government watch list.

Please note that You are obliged to check that it is safe to travel to Your destination. Information on safe travel is available at www.smarttraveller.gov.au

Mature Age Traveller

This policy is available and valid only for travellers aged 69 years and under at the date of departure. Travellers 70 years and over may refer to Our Mature Age Travel Insurance. Information and Application for Our Mature Age Travel Insurance is available at <http://aig.com.au>

Australian Resident Traveller

This policy is only available to travellers who are permanent residents of Australia unless otherwise agreed by Us.

Travel on cruise liners for One-trip Plans

Travellers on domestic cruises may take Bronze Plan as there may be circumstances where overseas medical cover can be provided. Travel on cruise liners in the South Pacific should take Bronze Plan.

Travellers cruising in other worldwide locations need to take the plan specified for the port of departure and note our exclusions regarding some countries.

Policy extension

The One-trip Plans can be extended as many times as You need up to a total of 12 months from the date of departure. However, any Existing Health Disorder cover is limited to the term of the original policy.

Adventure activities

Most amateur sporting and adventure activities are covered at no extra cost on ALL plans. Activities covered include snow skiing, bungee jumping, para-sailing, water skiing, white water rafting, trekking, cycling and hot air ballooning.

24 Hour emergency assistance

Pre-trip and emergency assistance is provided on behalf of AIG Multi Trip, International and Domestic Travel Insurance by Travel Guard®, the world’s leading provider of medical assistance and international healthcare.

Travel Guard® operates a network of 24 hour alarm centres, clinics and dedicated air ambulances to provide the best possible medical advice, care and medical transfers for You. By choosing AIG Multi Trip, International and Domestic Travel Insurance, You have direct access to these vital services before and during Your journey.

Our staff are available to assist You every hour of every day as part of Your cover. We will assess Your situation and guide You through the process to solve it.

Depending on Your specific needs, we can:

- Provide pre-trip advice such as what vaccinations are required and the local medical conditions at Your destination
- Help You in the event of lost luggage, travel documents or credit card by putting You in touch with the nearest embassy or other authorities
- When medical care is needed, direct You to suitable medical facilities, monitor Your condition and treatment as well as keeping Your family and friends at home informed

- Authorise and guarantee payment of hospital and medical costs
- Decide if and when evacuation or repatriation is required and coordinate all facets
- Provide help to re-schedule travel plans when Your Trip is interrupted by an emergency.

To contact Travel Guard®, phone **REVERSE CHARGE** from anywhere in the world on **60 3 2772 5592**.

Insured Name and Policy Number must be quoted at the time You call.

1.5 Costs

The premium will be shown on Your Certificate of Insurance. Premiums are based on a number of factors including the destination and length of Your Trip, the number of travellers and their ages.

The base premium will be increased by any optional covers You select.

Premiums are inclusive of applicable government charges including GST and Stamp Duty.

The nature of the excess and when it applies are described in the **Policy Wording** under ‘Important matters about Your policy’.

Excess

If You make a claim You may be required to pay an excess. An excess is an agreed amount that is subtracted from a claim.

The nature of the excess and when it applies are described in the **Policy Wording** under ‘Important matters about Your policy’.

Excess Payable

For One-trip International plans	\$100 AUD
For Multi Trip Plans	\$100 AUD
For One-trip Domestic plan	\$50 AUD

Excess Eliminator

Payment of an additional \$30 per policy or \$50 for Multi Trip plans can remove all excesses on claims on all Plans.

1.6 Cooling Off period

You may return this policy to Us within 14 days of purchasing, provided that no claim has arisen and Your Trip has not commenced. AIG will cancel the policy and give You a full refund of premium.

1.7 Code of Practice

AIG is a signatory to the General Insurance Code of Practice. This aims to raise the standards of practice and service in the insurance industry, improve the way the claims and complaints are handled and help people better understand how general insurance works. Information brochures on the Code are available upon request.

1.8 How to make a Claim

You must register any claim to AIG within 30 days after completion of Your travel.

If You need to make a claim, we will require You to:

- (a) provide Us with original invoices, receipts and other vouchers relating to Your loss or expenses. It is the responsibility of the insured person to provide proof of ownership of any lost, stolen or damaged items and we are under no obligation to make payment without this proof of ownership.
- (b) produce Your Certificate of Insurance.
- (c) provide Us with all information We require.

You may lodge Your claim online or download a claim form from the claims page at www.aig.com.au

For any other enquiries in relation to entitlement to claim under this Policy, contact AIG for assistance on **phone: 1800 017 682**

In the event of claims under some policy sections an excess will apply. Please refer to the **Policy Wording**.

1.9 Existing Health Disorders

This policy does not automatically provide cover for travellers with an existing health disorder.

Existing Health Disorder means:

- (a) any illness, disease or other condition, including symptoms thereof suffered by You, Your Relative, business associates, or Travelling Companion, which in the one year period before You applied for this insurance:
 - (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) It shall also mean any congenital, hereditary, chronic or ongoing condition of Yours, Your Relative, business associates, or Travelling Companion which You or they are aware of, or could reasonably be expected to be aware of, before You applied for this insurance.

Existing Health Disorder cover is only available in respect of medical conditions for persons insured under this policy.

Assessment of Application

If you have an Existing Health Disorder, simply call Travel Guard® on 1800 008 473 to complete our phone-based medical assessment. Before you call, please refer below to conditions that may be covered as you may not require a formal assessment.

If you wish to apply for cover:

- Travel Guard® will fairly assess applications but cannot guarantee acceptance.
- Travel Guard® may either:
 - (i) accept, or
 - (ii) decline, andif applicable, may request additional premium payment for the Existing Health Disorder cover.
- If the Existing Health Disorder is accepted, a non-refundable administrative fee will also be charged for assessing Your application for Existing Health Disorder cover. Payment can be made by Credit Card over the phone.
- Travel Guard® will advise you of the outcome of the assessment on the phone and arrange a confirmation letter to be sent to you.
- If cover can be provided, Travel Guard® will advise you of the terms of cover and Plan Code, together with an Assessment Number.
- Cover of Existing Health Disorders is limited to the approval for the original Policy and cannot be extended.
- You must retain a copy of our confirmation letter, which contains your Assessment Number, in the event of submitting a claim.

To be assessed by Travel Guard®, you will need to:

- a. Telephone the Travel Guard® Medical Assessment Unit on 1800 008 473 (8.30am to 5pm week days, excluding public holidays)
- b. Request an 'Existing Health Disorder' assessment.

You will need to provide the medical assessment unit with the following:

- (i) Relevant traveller's full name and age;
- (ii) Details of the Trip;
- (iii) Details of condition, current treatments and medications;
- (iv) Contact details of the relevant traveller's current Doctor; and
- (v) Medical reports as required by the medical assessment unit.

The provision of any information or reports required by the medical assessment unit will be at your expense.

Policy cover for Existing Health Disorder cannot commence until **Travel Guard®** have reviewed the required information and advised acceptance of Our decision.

Automatic Acceptance

The conditions which follow are automatically covered under this Policy, subject to You satisfying provisions 1 and 2 below.

Provisions for Automatic Acceptance

1. Automatic acceptance is only available for Your conditions provided there are no planned procedures, and there have been no complications or exacerbations of the condition within the last 6 months. In all other circumstances, cover

for Existing Health Disorders is subject to application and assessment as outlined under Assessment of application in the PDS.

2. Automatic acceptance does not apply if You request an Existing Health Disorder assessment for any reason. If You request an Existing Health Disorder assessment Travel Guard will fairly assess Your application on the basis of Your medical history. Travel Guard cannot guarantee acceptance and the assessment outcome may be to decline cover for Existing Health Disorders even if You suffer a condition that is noted on the Automatic Acceptance list below.

If in any doubt we recommend that you undergo a medical assessment. Please note additional charges apply and applications can only be made by persons travelling under this policy.

Acne, Allergies, Asthma (nil attacks requiring hospitalisation or medical treatment within the last 12 months), **Broken/ Fractured Bones** (providing these are completely healed with no ongoing treatment or residual problem), **Cataracts, Coeliac Disease, Eczema, Essential Tremor, Gastric Reflux, Glaucoma, Haemorrhoids, Hayfever, Hiatus Hernia, Hip/ Knee Replacements** (performed more than 12 months ago and no ongoing treatment or residual problem), **Hypothyroidism, Insomnia, Menopause/HRT, Restless Leg Syndrome, Tinnitus, Varicose Veins.**

1.10 Privacy Notice

This notice sets out how AIG Australia collects, uses and discloses personal information about:

- You, if an individual; and
- other individuals You provide information about.

Further information about Our Privacy Policy is available at www.aig.com.au or by contacting Us at australia.privacy.manager@aig.com or on 1300 030 886.

How We collect Your personal information

AIG Australia usually collects personal information from You or Your agents.

AIG Australia may also collect personal information from:

- Our agents and service providers;
- other insurers;
- people who are involved in a claim or assist Us in investigating or processing claims, including third parties claiming under Your policy, witnesses and medical practitioners;
- third parties who may be arranging insurance cover for a group that You are a part of;
- providers of marketing lists and industry databases; and
- publicly available sources.

Why We collect Your personal information AIG

Australia collects information necessary to:

- underwrite and administer Your insurance cover;
- improve customer service and products and carry out research and analysis, including data analytics; and
- advise You of Our and other products and services that may interest You.

You have a legal obligation under the Insurance Contracts Act 1984 to disclose certain information. Failure to disclose information required may result in AIG Australia declining cover, canceling Your insurance cover or reducing the level of cover, or declining claims.

To whom We disclose Your personal information

In the course of underwriting and administering Your policy We may disclose Your information to:

- your or our agents, entities to which AIG is related, reinsurers, contractors or third party providers providing services related to the administration of Your policy;
- banks and financial institutions for policy payments;
- your or our agents, assessors, third party administrators, emergency providers, retailers, medical providers, travel carriers, in the event of a claim;
- entities to which AIG Australia is related and third party providers for data analytics functions;
- other entities to enable them to offer their products or services to You; and
- government, law enforcement, dispute resolution, statutory or regulatory bodies, or as required by law.

AIG Australia is likely to disclose information to some of these entities located overseas, including in the following countries: United States of America, Canada, Bermuda, United Kingdom, Ireland, Belgium, The Netherlands, Germany, France, Singapore, Malaysia, the Philippines, India, Hong Kong, New Zealand as well as any country in which you have a claim and such other countries as may be notified in the AIG Australia Privacy Policy from time to time.

You may request not to receive direct marketing communications from AIG Australia.

Access to Your personal information

Our Privacy Policy contains information about how You may access and seek correction of personal information We hold about You. In summary, You may gain access to Your personal information by submitting a written request to AIG Australia.

In some circumstances permitted under the Privacy Act 1988, AIG Australia may not permit access to Your personal information. Circumstances where access may be denied include where it would have an unreasonable impact on the privacy of other individuals, or where it would be unlawful.

Complaints

Our Privacy Policy also contains information about how You may complain about a breach of the applicable privacy principles and how We will deal with such a complaint.

Consent

Your application includes a consent that You and any other individuals You provide information about consent to the collection, use and disclosure of personal information as set out in this notice.

The Financial Claims Scheme

The protection provided under the Federal Government’s Financial Claims Scheme (the Scheme) applies to the Policy. In the unlikely event that the Insurer is unable to meet its obligations under the Policy, persons entitled to make a claim under the insurance cover under the Policy may be entitled to payment under the Scheme (access to the Scheme is subject to eligibility criteria). Information about the Scheme can be obtained from the APRA website at <https://www.fcs.gov.au>.

1.11 Dispute Resolution

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, GPO 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.

Schedule of Benefits

This Section contains the Schedule of Benefits

It also contains a brief summary of some information concerning Your Policy. You should read the Product Disclosure Statement (Section 1 of this Booklet) and the Policy Wording (Section 2 of this booklet) for detailed information about the benefits, exclusions, the circumstance under which and times benefits are provided.

Schedule of Benefits

Your Policy wording provides information about the benefits, exclusions and the circumstances and times under which the benefits are provided.

SCHEDULE OF INTERNATIONAL BENEFITS		
One-Trip Plans - F12, C12, D12, E12		
BENEFITS	Maximum sum insured per Trip	
	SINGLE COVER for One-Trip Plan	FAMILY COVER for One-Trip Plan
Cancellation Fees and Lost Deposits	Unlimited	Unlimited
Travel Agents fees	\$4,000	\$8,000
Overseas Medical and Hospital	Unlimited	Unlimited
Overseas Dental (sub limits apply please see E3)	\$2,000	\$4,000
Funeral Expenses Overseas	\$20,000	\$40,000
Emergency Expenses	Unlimited	Unlimited
Cash in Hospital	\$6,000	\$12,000
Luggage (sub limits apply please see section F)	\$15,000	\$30,000
Personal Money	\$500	\$1,000
Resumption of Journey	\$3,000	\$6,000
Travel Delay	\$1,000	\$2,000
Hijack and Kidnap	\$10,000	\$20,000
Special Events, Missed Connections	\$2,000	\$4,000
Home Help	\$1,500	\$3,000
Accidental Death	\$25,000*	\$50,000*
Accidental Disability	\$10,000	\$10,000
Your Legal Liability	\$2,500,000	\$2,500,000
Rental Vehicle Excess	\$4,000	\$4,000
Loss of Income	\$5,200	\$10,400
Financial Default	\$10,000	\$20,000

* Cover is limited to up to \$1000 each for the accidental death of Your dependent children and grandchildren under 25 years of age travelling with You.

SCHEDULE OF BENEFITS
Multi Trip Plans - AF12, AC12

BENEFITS	Maximum sum insured per Trip	
	DOMESTIC Travelling	INTERNATIONAL Travelling
Cancellation Fees and Lost Deposits	Unlimited	Unlimited
Travel Agents fees	\$4,000	\$8,000
Overseas Medical and Hospital	N/A	Unlimited
Overseas Dental (sub limits apply please see E3)	N/A	\$2,000
Emergency Expenses	Unlimited	Unlimited
Funeral Expenses Overseas	N/A	\$20,000
Cash in Hospital	N/A	\$6,000
Luggage (sub limits apply please see section F)	\$15,000	\$15,000
Personal Money	N/A	\$500
Resumption of Journey	N/A	\$3,000
Travel Delay	\$1,000	\$1,000
Hijack and Kidnap	\$10,000	\$10,000
Special Events, Missed Connections	\$2,000	\$2,000
Home Help	N/A	\$1,500
Accidental Death	\$25,000*	\$25,000*
Accidental Disability	\$10,000	\$10,000
Your Legal Liability	\$2,500,000	\$2,500,000
Rental Vehicle Excess	\$4,000	\$4,000
Loss of Income	N/A	\$5,200
Financial Default	\$10,000	\$20,000

* Cover is limited to up to \$1000 each for the accidental death of Your dependent children and grandchildren under 25 years of age travelling with You.

SCHEDULE OF DOMESTIC BENEFITS
Q12

BENEFITS	Maximum sum insured per Trip	
	SINGLE COVER	FAMILY COVER
Cancellation Fees and Lost Deposits	\$10,000	\$20,000
Travel Agents fees	\$4,000	\$8,000
Emergency Expenses (except for G2 and G7)	\$10,000	\$20,000
Luggage (sub limits apply please see section F)	\$3,000	\$6,000
Travel Delay	\$300	\$600
Hijack and Kidnap	\$10,000	\$20,000
Special Events, Missed Connections	\$2,000	\$4,000
Accidental Death	\$10,000*	\$20,000*
Accidental Disability	\$10,000	\$10,000
Your Legal Liability	\$500,000	\$1,000,000
Rental Vehicle Excess	\$4,000	\$4,000
Financial Default	\$10,000	\$20,000

* Cover is limited to up to \$1000 each for the accidental death of Your dependent children and grandchildren under 25 years of age travelling with You.

SCHEDULE OF DOMESTIC CANCELLATION AND EMERGENCY EXPENSES PLAN - PH12, PL12

BENEFITS	Maximum sum insured per Insured person per Trip	
	HIGH PLAN	LOW PLAN
Cancellation Fees, Lost Deposits and Emergency Expenses	\$2,000	\$1,000



Section 2 - Policy Wording

Section 2 - Policy Wording

A) Important matters about your policy

- A1. **This document contains Your travel insurance policy terms and conditions. It is important that You read and understand it and retain it in a safe place.**

In the event of a claim arising under this policy You will be required to furnish evidence of the circumstances and the value of such loss.

Please retain documents such as receipts, accounts, police or doctor's reports, valuations and proof of ownership in support of Your claim.

A2. **Plan Selection**

With AIG Multi Trip, International and Domestic Travel Insurance, You have the option to select a plan which best suits Your travel needs.

You may select a plan for one Trip, or a Multi Trip Plan, as explained below.

1. One-trip Plans

A One-trip Plan will cover only one Trip up to a maximum duration. You select a relevant plan depending on Your travel destination.

International Travel Plans (F12, C12, D12, E12)

- You should select the travel plan designated for Your destination.
- If You have a multiple destination itinerary You should select the travel plan for the destination where You will spend the majority of Your Trip overseas except where You will spend more than 96 hours of Your Trip in the continents of North America, South America or Antarctica.
- If You will spend more than 96 hours of Your Trip in the continents of North America, South America or Antarctica then You must select the Platinum Plan.

Please note: this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

PLAN NAME	PLAN CODE	DESTINATION
		(excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria)
Platinum	F12	travel to USA, Canada, Mexico, Central & South America, Antarctica and Japan
Gold	C12	travel to Europe, Ireland, Middle East, Africa, Mauritius, Scandinavia, Russia and China
Silver	D12	travel to Asia, India, Sub-Continent, United Kingdom and Bali/Indonesia
Bronze	E12	travel to South West Pacific, Norfolk Island and New Zealand

Domestic Travel Plan (Plan Q12)

Travel within Australia (including Lord Howe Island, Cocos Island, Christmas Island). You also have the option to increase the level of Cancellation cover up to a maximum of \$20,000 for single cover and \$40,000 for family cover. An extra premium of \$25 is payable for each \$1,000 of additional Cancellation cover required.

Under the One-trip Plans F12, C12, D12, E12 and Q12, You have an option to select:

Single cover

This will provide cover for one adult plus any of his/her financially dependent children or grandchildren under 25 years travelling with him/her.

Family cover

This will provide cover for any two adults named on the policy travelling together, includes spouse, de facto or adult travelling companion plus their financially dependent children or grandchildren under 25 years travelling with them.

Domestic Cancellation and Emergency Expenses Plans (Plan PH12 and PL12)

- This is an optional plan for travel within Australia (including Lord Howe Island, Cocos Island, Christmas Island).
- Provides basic but essential cover for loss of non-refundable pre-paid travel arrangements as well as Emergency Expenses
- Cover is restricted to Policy Sections A, B, C, D (not clause D4), G (not clauses G4, G5, G6 and G7) and M.
- Premium for Plans PH12 and PL12 are on a per fare-paying person basis.

2. Multi Trip Plans

A Multi Trip Plan will cover unlimited trips in any one period of insurance as shown on the certificate of insurance. The length of any one Trip cannot exceed forty-five (45) days and must involve an overseas destination or a domestic destination of no less than 250 km from Your home.

There are two Multi Trip Plans. You should select the travel plan designated for Your destination.

Please note: this policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from travel in, to or through Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan, or Syria.

PLAN NAME	DESTINATION
	(excluding Afghanistan, Cuba, Democratic Republic of Congo, Iran, Iraq, Liberia, Sudan or Syria)
Platinum (Plan AF12)	Worldwide
Gold (Plan AC12)	Worldwide except USA, Canada, Mexico, Central & South America, Antarctica

Please Note

- All sums insured for a Multi Trip Plans are per Trip.
- All Multi Trip Plans provide cover for one adult plus any of his/her financially dependent children or grandchildren under 25 years travelling with him/her.
- If You plan to spend more than 96 hours of any one Trip in the continents of North America, South America or Antarctica then You must select Plan AF12.

The Multi Trip Plan covers the person named on the Certificate of Insurance. You may include Your spouse or de facto spouse as a second Policyholder travelling with or without You by payment and selection of the family plan Multi Trip.

- A3. The most We will pay under any section is the amount shown in the schedule of benefits for the plan You have selected. For some plans and sections there is an amount of money (excess) that You must contribute when You claim and these are shown below. When You pay Us the excess eliminator extra premium, which is shown on Your Certificate of Insurance, then You will not have to pay the excess.

Excess Payable

For One-trip International plans	\$100 AUD
For Multi Trip Plans	\$100 AUD
For One-trip Domestic plan	\$50 AUD

- A4. We will try to get You medical attention when You travel but Our Emergency Service cannot guarantee that appropriate medical facilities will always be available.

The Emergency Service is only provided to assess and monitor Your condition and cannot take over the running of Your medical treatment.

Please note that where Your claim is not covered under the policy, the providing of Emergency Assistance will not in itself be an admission of liability of Your claim.

A5. Your Duty of Disclosure

Before you enter into an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984.

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

You have this duty until we agree to insure you.

If you do not tell us something

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount 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 and treat the contract as if it never existed.

- A6.** Your policy is valid only when You pay the premium and a Certificate of Insurance is issued to You. Cover for Cancellations or Lost Deposits (Section D) and Financial Default (Section N) begins on the date Your policy is issued.

Cover for all other benefits commences on the date Your Trip begins, and terminates on

- completion of Your Trip, or
- expiry of the period shown on Your Certificate of Insurance, or
- in the case of an Multi Trip Plan, expiry or 45 days from the date Your Trip begins, whichever occurs first.

- A7.** The policy is a contract between You and Us; You pay Us the premium and in return We give You the cover described in the policy. The policy is issued and underwritten by AIG and is governed by the laws in the State or Territory in which it is issued.

- A8.** You are free to take out travel insurance with any insurer You choose.

- A9.** There is a special limit that applies to the accidental death benefit of all claims made under family cover. See Section H.

- A10.** 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 begun or a claim has arisen.

- A11.** We will automatically extend cover for a period that is necessary for You to complete Your Trip if Your return

is delayed because of anything for which You can claim under this policy.

- If You wish to extend Your Trip under Your One-trip Plans, You may prior to expiry of Your original policy, arrange an extension of Your original policy by payment of the incremental premium.

Cover must not exceed a period of 12 months in total from the date of the commencement of Your Trip on Your original policy.

Please note, if You have a Multi Trip Plan, You cannot extend Your Trip beyond 45 days.

- Existing Health Disorder cover is not available on any extension of Your policy.

- A12.** We will not pay a claim if Your claim is fraudulent.

- A13.** We may refuse to pay a claim under this policy if You do not observe any condition of this policy.

B) Definitions (meaning of words)

Additional Accommodation, Meal and Travelling Expenses

means only those reasonable expenses over and above what You expected to pay for accommodation, meal and travelling expenses including emergency personal telephone calls, had the Trip gone ahead as planned.

Existing Health Disorder means

- a) any illness, disease or other condition, including symptoms thereof suffered by You, Your Relative, business associates, or Travelling Companion, which in the 1 year period before the date the Certificate of Insurance was issued:
- (i) first manifested itself, worsened, became acute or exhibited symptoms which would have caused an ordinarily prudent person to seek diagnosis, care or treatment; or
 - (ii) required taking prescribed drugs or medicine, or tests or further investigation had been recommended by a legally qualified medical practitioner; or
 - (iii) was treated by a legally qualified medical practitioner or treatment had been recommended by a legally qualified medical practitioner.
- (b) It shall also mean any congenital, hereditary, chronic or ongoing condition of Yours, Your Relative, business associates, or Travelling Companion which You or they are aware of, or could reasonably be expected to be aware of, before the date the Certificate of Insurance was issued.

Financial Default means insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection,

restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

Limb(s) means any part of the arm between the shoulder and the wrist or any part of the leg between the hip and the ankle.

Luggage means personal items, including sporting equipment, dentures and or dental prostheses designed to be worn or carried by You which You take with You or buy during Your Trip, unless they are excluded under "What is not covered" in Section F and C.

Motor Cycle means

- (i) a motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels on the ground or;
- (ii) any quad-bike.

Permanent means lasting twelve (12) calendar months from the date of occurrence and at the end of that period being beyond hope of improvement.

Relative means someone who is resident in Australia or New Zealand and is Your spouse or defacto spouse of either gender, parent, parent-in-law, daughter, son, daughter or son-in-law, brother, sister, brother or sister-in-law, niece or nephew, grandchild, grandparent, step-parent, stepdaughter, stepson, aunt, uncle, fiancée, fiancé or guardian.

Rental Vehicle means a passenger class motor vehicle rented or hired by You from a recognised motor vehicle rental company for the carriage of passengers and does not include caravans, Motor Cycles or any vehicle designed to be used for the carriage of commercial goods.

Serious Injury or Illness means a condition which necessitates treatment by a legally qualified medical practitioner and which results in You or any other person to which this insurance applies being certified by that medical practitioner at the time as being unfit to travel or continue on with Your original Trip.

Total Loss means the total physical loss or loss of use of one or more limbs. For an eye, it means the entire and irrecoverable loss of sight in that eye.

Travelling Companion means the person who is to travel with You for at least 50% of the Trip and who made arrangements to accompany You before You began the Trip.

Trip

- (i) in respect of any One-trip Plans, means the travel You are undertaking and commences from the time You leave Your home or place of departure to start Your trip until You return home or until the end of the period of insurance shown as the return date on the certificate of insurance, whichever is sooner.
- (ii) in respect of any Multi Trip Plans, means the travel You are undertaking and commences from the time You leave Your home or place of departure to start Your trip until You return home or until the end of the period of insurance shown on

the certificate of insurance, whichever is sooner. The length of any one trip cannot exceed forty-five (45) days and must involve an overseas destination or a domestic destination of no less than 250 km from Your home.

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

Transport Provider means any airline, bus line, shipping line or railway that has accepted Your fare.

Travel Service Provider means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line or railway company.

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

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

We, Our, Us means AIG Australia Limited (AIG) ABN 93 004 727 753 AFSL 381686.

You, Your, Yourself means the person or persons named on the Certificate of Insurance. If You select single cover the policy covers You and Your financially dependent children or grandchildren all under 25 years of age who travel with You.



If You select family cover the policy covers the same persons as single cover plus Your spouse, defacto partner of either gender or any adult Travelling Companion named in the Certificate of Insurance.

C) Losses not insured under any section of this policy

What is not covered

Your policy does not provide for losses, liability or expenses that are for, related to or as a result of:

- C1. You not acting in a responsible way to protect Yourself and Your property or to prevent or reduce Your loss.
- C2. 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 Your making a claim under this policy.
- C3. Hunting, racing other than on foot, playing polo, professional sport, 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.
- C4. You or Your Travelling Companion, or any other person for whom You may cancel or alter Your travel plans, whether that person is directly involved with Your travel or not, being affected by alcohol or drugs unless the drugs were prescribed and used as directed by a doctor.
- C5. You acting illegally or breaking any government prohibition or regulation.
- C6. War, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
- C7. Any consequential loss, economic or otherwise, loss of enjoyment or other loss not mentioned in this policy.
- C8. Nuclear explosion including all effects thereof; or radioactive contamination caused by ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste caused by the combustion and or ongoing combustion of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any nuclear equipment or component thereof.
- C9. The dispersal or application of pathogenic or poisonous biological or chemical materials; or The release of pathogenic or poisonous biological or chemical materials.
- C10. Any claim if You are not a permanent resident in Australia or if You do not plan to return to live in Australia at the end of Your Trip.
- C11. 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 does not apply to hot air ballooning or parasailing.

- C12. Any loss, consequential loss or liability arising directly or indirectly out of any failure, malfunction, breakdown, inability to perform normal functions or interruption of operation of any computer hardware, integrated circuit, operating system, application, software, electronic equipment, computer chip, programmed or embedded logic control system or similar device being affected due to date based functionality or performance being affected by the use of any date format.
- C13. 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 applied for this insurance.
- C14. Diving underwater using an artificial breathing apparatus unless You hold an open water diving licence or You were diving under licensed instruction.
- C15. Motor Cycling as a rider or passenger unless
 - (i) You or the person in control of the Motor Cycle hold a current and valid Motor Cycle license for the country the Motor Cycle is being operated in; and
 - (ii) if the Motor Cycle is 126cc or greater You or the person in control of the Motor Cycle hold a current and valid license for the Motor Cycle in their home country; and
 - (iii) at all times local road rules are being adhered to and a Motor Cycle helmet and appropriate safety gear is being worn.
- C16. A government authority seizing, withholding or destroying anything of Yours or any prohibition by or regulation or intervention of any government.
- C17. 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 unless otherwise provided under section N.
- C18. Any loss, injury, damage or legal liability sustained directly or indirectly by You if You are:
 - (i) a terrorist;
 - (ii) a member of a terrorist organization;
 - (iii) a narcotics trafficker; or
 - (iv) a purveyor of nuclear, chemical or biological weapons.

- C19. Any claim arising from errors or omissions in Your booking arrangements by You, Your travel agent or any other person acting on Your behalf.
- C20. Any costs which You would have been expected to pay had the reason for the claim not occurred (for example, the cost of food which You would have paid for in any case).
- C21. Any claim where You have failed to follow the advice or instruction of Us, or Travel Guard®, such as when You refuse to come back to Australia when Travel Guard® considered You were fit to return home.
- C22. Any consequential loss, whether financial or non-financial, including but not limited to any legal or other professional costs and/or travel expenses arising directly or indirectly out of any claim made by You under this policy.

In addition to the above

- C23. 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.
- C24. This policy will not cover any loss, injury, damage or legal liability arising directly or indirectly from planned or actual travel in, to, or through Cuba, Iran, Syria, Sudan, North Korea, or the Crimea region.
- C25. 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.

D) Cancellation fees and lost deposits

You may have to pay an excess for each problem or incident You claim for under this Section unless You have paid for the excess eliminator. See Section A3 for details. If You make a claim You will be required to give Us things like reports or a certificate from the doctor who treated You to show that Your claim is necessary.

What is covered

- D1. 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 D5) that You cannot claim from anyone else if Your Trip is shortened or cancelled because of something unexpected and outside Your control or the reasonable cost of rearranging Your travel because of something unexpected and outside

Your control, provided this cost is not greater than the cancellation fees or lost deposits which would have been incurred if the Trip had been cancelled.

- D2. If We pay a claim under E4 or G2 then You cannot claim for unused non refundable tickets that are for the return Trip to Australia.
- D3. 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 D5) that You cannot claim from anyone else, if Your travel is cancelled prior to the commencement of Your Trip because Your annual leave is cancelled by Your employer after You have booked Your holiday, provided that:
 - a) You are a full time employee of armed forces, police, fire or ambulance services; and;
 - b) Your employer has to cancel Your leave:
 - (i) so You can attend an unforeseen emergency; or
 - (ii) to relocate You overseas unexpectedly.

The maximum We will pay under Section D3 is \$1,000 for single cover and \$2,000 for family cover.

- D4. Non-recoverable Fees You have been charged by Your Travel Agent, up to \$4,000 for single cover or \$8,000 for family cover, but We will not pay more than the loss of the normal remuneration available to the agent had the Trip gone ahead as planned.
- D5. 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 refund Your points.

This cover is not available under Cancellation and Emergency Expenses Plans (PH12 and PL12).

What is not covered

Losses, liability or expenses that are for, related to or as a result of:

- D6. Any Existing Health Disorder unless agreed to by Us in writing. See Section B for details.
- D7. Any medical or dental problem of Yours which You told Us about when You took out this insurance and We told You We would not cover.
- D8. You not taking precaution to avoid a claim after there was a warning in the mass media of a strike, riot or bad weather or other circumstances.
- D9. A change of plans because You or Your Travelling Companion change Your mind and decide not to proceed with Your original Trip.
- D10. Claims arising from Your business (other than severe damage to Your business premises) or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply to You being involuntarily retrenched from Your usual full time employment in Australia nor will it apply to benefits available under Section D3.
- D11. You not complying with what Your ticket conditions require.
- D12. 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.
- D13. You knowingly making travel arrangements through an unlicensed travel agent.
- D14. Cancellation, delays or rescheduling caused by Your Transport Provider.
- D15. Mechanical breakdown of any means of transport.
- D16. The death, injury or illness of any Relative who is not residing in Australia or New Zealand.
- D17. The government of any country not allowing You to enter or stay in that country.
- D18. 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.
- D19. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- D20. Your suicide, attempted suicide or intentional self injury.
- D21. Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
- D22. The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your

claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.

- D23. Any Terrorist Act or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- D24. The non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by Us as part of a claim under this Policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- D25. See also Section C.

E) Overseas medical, hospital, cash in hospital, dental and related expenses

You may have to pay an excess for each injury or illness You claim for under this Section except for E2 and E6 unless You have paid the excess eliminator. See Section A3 for details.

What is covered

- E1. Necessary overseas medical and hospital expenses You have to pay as a result of an injury or illness (including injury arising from a Terrorist Act subject to policy terms and exclusions including C9) which first occurs or becomes apparent after the issue date of Your certificate of insurance. All medical treatments must be provided by a legally qualified medical practitioner.

We will pay up to 12 months from the time You first received treatment for the injury or illness.
- E2. If You are hospitalised overseas for more than 48 hours We will also pay \$50 for each 24 hour period You are in hospital from the first day of hospitalisation.
- E3.a. Up to \$2,000 for emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by external and visible means as a result of an accident and which does not result from an illness or disease, but not treatment that can be delayed until You return to Australia.
- E3.b. Up to \$500 for emergency dental costs for relief of sudden and acute pain given or prescribed by a legally qualified practitioner and necessarily incurred outside Australia.
- E4. The cost of moving You to another country or to bring You home to Australia. If You want to move and want Us to pay for it, You must contact Us first and get Our agreement. At Our discretion, We will decide on which action to take subject to medical restraints and as

- agreed by Our medical adviser. If We bring You home to Australia We will use Your return ticket towards Our costs.
- E5. Additional Accommodation, Meal and Travelling Expenses of Your Travelling Companion or Relative if We agree with Your doctor that a Travelling Companion or Relative must travel to see You, or stay with You until You are able to resume Your Trip, or escort You home.
- E6. Funeral expenses if You die while overseas. We will pay the cost incurred overseas for a funeral or cremation and the return of Your remains to Australia - but the most we will pay is \$20,000.

What is not covered

Losses, liability or expenses that are for, related to or as a result of:

- E7. Any Existing Health Disorder unless agreed to by Us in writing. See Section B for details.
- E8. The replenishment of any medication in use at the time of applying for this insurance or for the maintenance of any form of treatment commenced before then.
- E9. Any medical or dental problem of Yours which You told Us about when You took out this insurance and We told You We would not cover it.
- E10. Medical, hospital, dental or any ancillary benefits expenses incurred in Australia or for which we are prevented from paying by reason of any statutory legislation or government regulation OR Expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
- E11. Medical, hospital, dental or any ancillary benefits expenses incurred more than 12 months from the time You first received treatment for the injury or illness.
- E12. Any claim for which You are entitled to receive reimbursement from workers compensation or other statutory scheme or private health insurance.
- E13. 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.
- E14. Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- E15. Your suicide, attempted suicide or self intentional injury.
- E16. Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
- E17. The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended

place of departure to Australia, at the same cabin class as Your initial departure fare.

E18. See also Section C.

F) Luggage and Personal Money

You may have to pay an excess for each incident You claim for under this Section except F4 and F5 unless You have paid the Excess Eliminator. See Section A3 for details.

What is covered

- F1. We will pay for the repair cost or loss in cash of any Luggage You lose or which is stolen or damaged after allowing for depreciation that We think is reasonable. At Our sole discretion We also have the option to repair or replace the Luggage.
- F2. Payment will not exceed the original price You paid. The most We will pay for each item depending on the plan You have selected is:

PLAN		
	F12, C12, D12, E12, AF12, AC12	Q12
Camera, video camera, laptop computer equipment and set of golf clubs	\$3,000	\$500
Dental prostheses (including dentures)	\$1,000	N/A
Each other item	\$600	\$500

A pair or set of items is treated as one item (eg. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs).

The limit for any specified item may be increased to \$4,000 with a maximum for all specified items of \$8,000. You must have paid the appropriate additional premium and in the event of any claim can show us in support of Your claim a receipt or valuation issued in the twelve months before the commencement of Your Trip.

- F3. Luggage left in a motor vehicle is only covered during daylight hours if it is locked in the boot or locked luggage compartment and forced entry was gained. No cover applies if left Unattended in the passenger compartment or overnight in the motor vehicle, nor does cover apply to mobile phones, computer equipment, or jewellery items left Unattended in a motor vehicle at any time.
- F4. If Your travel documents, credit cards or travellers cheques carried with You are lost or illegally used by someone other than You, Your Relative or Travelling Companion, We pay any amounts You have to pay to replace them or resulting from their fraudulent use. The maximum We will pay is \$3,000.

- F5. If You have to buy essential clothing and personal items overseas because Luggage carried by Your Transport Provider overseas is delayed by more than 10 hours, We will pay up to \$300 per Trip for single cover and \$600 per Trip for family cover. Receipts must be provided as proof of purchase of such items and be dated prior to the date of recovery of Your delayed Luggage. The amount paid by Us will be deducted from any Luggage claim payable under F1.
- F6. Following a loss under this policy section We will allow on settlement one automatic reinstatement of the sum insured.
- F7. If Your golf or snow skiing equipment is lost, delayed or damaged while on the Trip (other than whilst in use), We will pay the necessary cost of hiring replacement equipment up to the amount of \$100 single and \$150 family policy. Any claim must be supported by receipts.
- F8. if Your personal money is accidentally lost or stolen whilst overseas, then We will pay the value of this personal money up to \$500 per Trip for Single Cover and \$1,000 per Trip for Family Cover.

For the purpose of this section, personal money means cash which is carried as hand luggage or on Your person unless secured in a safe or strong-room where available, otherwise out of sight in a locked private residence or room.

It is the responsibility of the Insured Person to provide proof of ownership of any accidentally lost or stolen personal money and We are under no obligation to make payment without this proof of ownership.

What is not covered

- F9. Furniture.
- F10. Items for trade, trade samples or Your tools of trade or profession.
- F11. Brittle or fragile items, glassware, china, ceramics, pottery etc or an electronic component that becomes broken or scratched unless it is:
- the lens of spectacles, laptop computers, binoculars, photographic or video equipment.
 - a breakage or scratch caused by an accident involving any vehicle You were travelling in.
- F12. The loss of Your travel documents, credit cards or travellers cheques if You do not report it immediately to the company that issued them and follow their instructions.
- F13. Negotiable items, gold or precious metals, precious unset or uncut gemstones.
- F14. Luggage that You leave Unattended or with someone You do not know looking after it.
- F15. Luggage left in a motor vehicle unless it is locked in the boot or locked luggage compartment or any Luggage

left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.

- F16. Mobile phones, computer equipment, or jewellery left Unattended in a motor vehicle at any time.
- F17. Luggage that You send or leave somewhere else and which won't be travelling with You on Your Trip.
- F18. Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, while You are using them.
- F19. Electrical or mechanical breakdown.
- F20. Normal wear and tear, deterioration or losses caused by atmospheric or climatic conditions, mould or fungus, insects, rodents, vermin or any process of cleaning, ironing, repairing, restoring or alteration.
- F21. The cost of consultation fees to replace prescription medication.
- F22. Loss of Luggage not reported to the Transport Provider, police, hotel or appropriate authority within 24 hours of You becoming aware of the loss and where no written report is obtained.
- F23. Loss of value of money, or shortages of money caused by mistakes of any person.
- F24. Losses due to devaluation or depreciation of currency.
- F25. Personal money not carried as hand luggage or on Your person unless secured in a safe or strong-room where available, otherwise out of sight in a locked private residence or room.
- F26. See also Section C.

G) Emergency expenses

You may have to pay an excess for each incident You claim under this Section except G5, unless You have paid the excess eliminator. See Section A3 for details.

What is covered

- G1. **Your Additional Accommodation Meal and Travelling expenses including emergency personal telephone calls.**

If Your Trip is disrupted because of:

- Your passport or travel documents being lost or stolen
- You innocently breaking any quarantine regulation
- natural disaster, severe weather conditions
- 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 amended itinerary
- an accident involving Your means of transport

- cancellation, delay or diversion of Your scheduled transport caused by riot, strike, civil commotion, - but only those expenses You cannot claim from someone else.

G2. Your Additional Accommodation Meal and Travelling Expenses, including emergency personal telephone calls to return You to Your Home in Australia.

If unexpectedly there is a death or sudden Serious Injury or Illness involving:

- You, Your Relative or Travelling Companion or their Relative in Australia or New Zealand, Your close business associate in Australia.

We will also pay Your transport costs to resume Your original overseas Trip if You rejoin it within 60 days of returning to Australia or New Zealand. The most We will pay is \$3,000 single cover and \$6,000 family cover.

- G3.** Expenses in Sections G2 can only be incurred with Our consent and You must provide Us with a letter from the treating doctor to support Your claim that it was medically necessary or the condition of the other person was serious enough to warrant Your early return home.

Travel Delay

- G4.** If Your scheduled transport is delayed for at least ten hours for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your expenses up to \$300 for single cover and \$600 for family cover for each day the delay continues but if You claim this benefit We will not pay for accommodation, meal and travelling expenses in Section G1.

Hijack and Kidnap

- G5.** If You are hijacked or kidnapped We will pay \$1,000 for single cover or \$2,000 for family cover for each 24 hours that You are held captive. The most We will pay is for 10 days.

Special Events, Missed Connections

- G6.** If Your Trip is for the purpose of attending a prearranged wedding, funeral, conference or sporting event which cannot be delayed due to Your late arrival and the Trip is delayed because of something unexpected and outside Your control, We will pay You the reasonable additional cost of using alternative public transport to arrive at Your destination on time. The most We will pay is \$2,000 for single cover and \$4,000 for family cover.

Home Help

- G7.** Following hospitalisation overseas for a period of not less than 10 days for which a claim is admissible under Your policy We will following agreed repatriation by Us, provide if required up to \$1,500 for single cover and \$3,000 for family cover towards home help (not nursing)

provided by a company providing housekeeping or similar services registered for GST in Australia.

What is not covered

Losses, liability or expenses that are for, related to or as a result of:

- G8.** You not taking precaution to avoid a claim after there was warning in the mass media of a strike or riot.
- G9.** Any Existing Health Disorder unless agreed to by Us in writing. See Section B for details.
- G10.** 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.
- G11.** Using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- G12.** Your suicide, attempted suicide or self intentional injury.
- G13.** Sexually transmitted diseases of any sort, Acquired Immune Deficiency Syndrome (AIDS) or AIDS related complex (ARC) or Human Immunodeficiency Virus (HIV).
- G14.** The cost of a return ticket if You have not purchased a return air ticket to Australia. We will deduct from Your claim the cost of the fare between Your last intended place of departure to Australia, at the same cabin class as Your initial departure fare.
- G15.** Additional accommodation expenses where We have also paid a claim for the cost of cancellation fees or lost deposits on bookings in respect of the same period. This exclusion will not apply where the additional accommodation expenses are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion, and are agreed by Us.
- G16.** See also Section C.

H) Accidental Death

What is covered

- H1.** Your death if it occurs within 12 months as a result of an injury caused by an accident or Terrorist Act (subject to policy terms and exclusions including C9) during Your Trip.
- H2.** Your disappearance because Your means of transport disappeared, sank or was wrecked and Your body has still not been found 12 months later.
- H3.** If You select family cover You and Your spouse are each covered for half the amount shown and single cover does not apply.
- H4.** Your dependant children under 25 years travelling with You are covered up to \$1,000 each.

What is not covered

- H5. Death caused by illness or suicide.
- H6. See also Section C.

J) Accidental Disability

What is covered

- J1. If during Your Trip, You suffer an injury from an accident that
 - (i) is caused by violent, external and visible means and;
 - (ii) occurs solely and directly and independently of any other cause (including sickness or disease) and
 - (iii) results within 12 months of the date of the accident, in Your Permanent Total Loss of
 - (a) sight in one or both eyes; or
 - (b) use of one or more Limbs

We will pay You a lump sum benefit of \$10,000.

What is not covered

- J2. Self inflicted Injury.
- J3. Disability caused by sickness or disease.
- J4. See also Section C

K) Your liability for causing loss or damage to property, injury or death

What is covered

- K1. Compensatory damages You become legally liable to pay because during Your Trip You injured someone, caused someone to die, or lost or damaged someone's property.
- K2. Your reasonable legal costs and expenses for settling and defending the claim made against You as long as You have incurred them with Our approval.

What is not covered

- K3. Injury to Your Travelling Companion or to a Relative or employee of either of You.
- K4. Loss of or damage to property belonging to or in the care or control of You, a Relative of Yours, Your Travelling Companion, or an employee of any of the aforementioned.
- K5. A claim against You arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft or firearms.
- K6. A claim arising from the conduct of a business, profession or trade, including You providing professional advice or service.
- K7. A claim which would be covered under workers compensation legislation, an industrial award or agreement, or accident compensation legislation.

- K8. Any fine or penalty.
- K9. Punitive, aggravated or exemplary damages.
- K10. Any Terrorist Act or any loss arising out of the intentional use of military force to intercept, prevent, or mitigate any known or suspected Terrorist Act.
- K11. See also Section C.

L) Rental vehicle collision damage and theft excess cover

What is covered

- L1. We will reimburse You up to \$4,000* for any excess or deductible which You become legally liable to pay under Your rental vehicle hiring agreement if the rental vehicle is involved in an accident or is stolen during the rental period.
- L2. If Your doctor or dentist certifies that You are unfit to drive, up to \$250 to return Your hired car to the owner's nearest depot, but not exceeding the sum insured in the plan selected.

* You have the option to increase the amount of cover by payment of an extra premium of \$15 for each additional \$500 of excess cover required to a maximum of \$6,000.

Conditions

1. The rental vehicle must be rented from a recognized rental agency.
2. The hiring arrangement must incorporate comprehensive motor insurance against loss or damage to the rental vehicle.
3. You must comply with all requirements of the rental organization under the hiring agreement and of the insurer under such insurance.

What is not covered

- L3. Loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement or loss or damage which occurs beyond the limits of any public roadway.
- L4. Wear and tear, gradual deterioration, damage from insects or vermin, inherent vice, latent defect or damage.
- L5. See also Section C.

M) Loss of Income

What is covered

- M1. Loss of Your usual income up to \$400 per week while You cannot resume Your pre-Trip existing original employment if You are injured overseas as a result of

an accident or Terrorist Act (subject to policy terms and exclusions including C9) and within 90 days of being injured You lose all Your income because You cannot do Your normal work when You return to Australia.

What is not covered

- M2. The first 4 consecutive weeks after You planned to resume Your original employment.
- M3. Any further benefit after We have paid You for 13 weeks.
- M4. Any injury which is covered by workers compensation or statutory benefits.
- M5. Any inability to work as a result of sickness or disease.
- M6. Claims that are not notified to Us within 60 days of Your return to Australia.
- M7. See also Section C.

N) Financial default

What is covered

If due to a Financial Default of a Travel Services Provider,

- N1. You have to re-arrange Your Trip, We will pay the reasonable costs for You to arrange the same or similar standard of transport and accommodation. The maximum we will pay will not exceed Your non-recoverable costs which You have incurred due to the Trip being cancelled.
- N2. Your Trip has to be cancelled because You cannot re-arrange it, We will pay the non-recoverable unused portion of Your prepaid travel costs. We will also pay for the cancellation fee charged by Your travel agent up to \$4,000 for single cover or \$8,000 for family cover, but We will not pay more than the loss of the normal remuneration available to the agent had the Trip gone ahead as planned.
- N3. You have to return home and have incurred necessary additional expenses in doing so, We will pay the reasonable additional hotel accommodation and transportation expenses incurred.

What is not covered

- N4. Financial Default of any travel agent, tour wholesaler, tour operator or booking agents
- N5. Financial Default, if it had already occurred at the time Your Certificate of Insurance was issued or the date Your Trip was paid for, whichever occurs last.
- N6. Accommodation expenses incurred after the date You originally planned to return home.

P) Claims

- P1. When something happens that might lead to a claim, You must:
 - tell Us promptly
 - tell the police, Transport Provider, hotel or other authority within 24 hours and obtain a copy of that report
 - send Us Your claim form as soon as possible
 - provide Us at Your expense with any information about the claim We may ask for, including:
 - reports from police, Transport Provider, hotel or other authority
 - doctor's reports
 - accounts, receipts and quotations
 - valuations and proof of ownership dated prior to the date of loss
 - letters or notices You receive from anyone else about Your claim
 - Your original tickets if We have paid to bring You home
 - a letter from Your travel agent setting out the charges incurred if Your claim is for cancellation fees or lost deposits.
- P2. If You can claim from anyone else and We also pay You, then You must refund Us the amount We paid if they pay You. You cannot claim from Us and them unless We are only making up the difference.
- P3. We have the sole right to make admissions, settle any claims against You and defend You. We may refuse to protect You if You admit fault, make any offer or payment or defend a claim in court without Our consent.
- P4. You must assist Us even after We have paid Your claim if We want to recover the amount of any payment from anyone who caused You to suffer loss or damage, or if We want to defend You against an allegation that You caused someone else loss or damage. This could include attending court to give evidence.
- P5. We will be entitled to conduct in Your name the defence or settlement of any claim or to prosecute in Your name.
- P6. We pay all claims in Australian dollars at the rate of currency exchange that applied at the time of the event that caused the claim.
- P7. You must do all You can to minimise the cost of any claim under Your Policy.
- P8. You must at all times follow Our or medical adviser's advice or instruction.



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