



Jetstar essentials travel 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.



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**. **Terrorist act** shall also include any act which is verified or recognised by the (relevant) government as an act of terrorism.

Travel Guard® means **our** assistance provider.

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**.

Trekking means an overnight hike, tramp, trek or similar activity through mountainous terrain, national parks or reserve lands normally undertaken on foot but can be by other means including but not limited to on animal or off-road vehicle, and which involves an overnight stay in the wilderness including campsites, huts or lodges. For purpose of clarity it does not mean **mountaineering**.

Trip means the travel **you** are undertaking and which is either a **return trip** or a **one way trip**:

Return Trip means where **you** have selected the fares which are return **Jetstar** travel tickets departing from and returning to Australia under such travel tickets.

One Way Trip means where **you** have selected a one way **Jetstar** travel ticket departing from Australia and arrives at the destination specified on such travel ticket.

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 travelling companion**, left in a position where it can be taken without **your** knowledge including on the beach or beside the pool while **you** swim, leaving it at a distance where **you** are unable to prevent it from being unlawfully taken.

Valuables means sunglasses, antiques, works of art, jewellery, watches.

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/Insurer means AIG Australia Limited (AIG) ABN 93 004 727 753 AFSL 381686.

You, Your, Yourself means each of the **insured persons** as shown on the Certificate of Insurance and any accompanying **infant**.

General Exclusions

We will not pay a claim under any Section of this Policy if such claim is in connection with:

1. 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.
2. riot or civil commotion unless **you** have already left Australia or **you** have paid for **your** travel and accommodation and **your** Policy was in force prior to the riot or civil commotion.
3. **You** participating in:
 - (a) **extreme sports and sporting activities**;
 - (b) **competition sports**;
 - (c) any professional sports or any sport in which **you** would or could earn or receive remuneration, donation, sponsorship or financial rewards of any kind;
 - (d) racing other than on foot (i.e. human);
 - (e) **expeditions**;
 - (f) hunting trips and safaris that are not provided by a licensed commercial operator;
 - (g) off-piste skiing/snowboarding;
 - (h) white water rafting grade 4 or above;
 - (i) sailing outside of territorial waters;
 - (j) scuba diving unless **you** hold a PADI certification (or similar recognised qualification) or **you** are diving with a qualified instructor. In these situations the maximum depth that **we** will cover is as specified under **your** PADI certification (or similar recognised qualification) but no deeper than thirty (30) meters and **you** must not be diving alone; or
 - (k) motor cycling unless:
 - (i) the **motor cycle** is 125cc or less and **you** or the person in control of the **motor cycle** hold a valid **motor cycle** licence for the country/region/territory the **motor cycle** is being operated in; or
 - (ii) the **motor cycle** is 126cc or greater and **you** or the person in control of the **motor cycle**, holds
 - a current and valid licence for the motor cycle being used in Australia, and
 - a valid **motor cycle** licence for the country/region/territory the **motor cycle** is being operated in; and

at all times local road rules are being adhered to and a **motor cycle** helmet and appropriate safety gear is being worn.

4. **You** participating in:

(a) **mountaineering**;

(b) outdoor rock climbing or abseiling; or

(c) undertaking (non-air) travel above 5,500 metres or **trekking** above 3,000 meters.

Exclusions 4(b) and 4(c) above shall not apply to organised harnessed outdoor rock climbing, harnessed abseiling and **trekking** that are:

- (i) available to the general public without restriction, other than general health and fitness warnings; and
- (ii) provided by a recognised commercial local tour operator or activity provider; and
- (iii) provided under the guidance and supervision of qualified guides and/or instructors of the tour operator or activity provider and always subject to **you** following their advice and/or instruction; and
- (iv) such activity takes place below 5,500 meters.

5. piloting or crewing of any aircraft, skydiving/parachuting (except tandem skydiving/parachuting when undertaken with a commercial company), gliding, hang-gliding, para-gliding and any other like airborne activities.
5. any **pre-existing medical condition(s)**.
6. deliberate exposure to exceptional danger unless in an attempt to preserve life, **your** own or others.
7. **your** suicide, attempted suicide, intentional self-injury.
8. sexually transmitted disease of any sort, Acquired Immune Deficiency Syndrome (AIDS), or AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV).
9. **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 drug other than a drug administered by, or in accordance with the advice of a legally qualified medical practitioner.
10. **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** purchase this insurance.
11. losses which are recoverable from any other source or party.

12. **war**, civil war, invasion, insurrection, revolution, use of military power or usurpation of government or military power.
 13. **you** acting illegally or breaking any government prohibition or regulation.
 14. any consequential loss, including loss of enjoyment, or any financial loss not specifically covered in the Policy.
 15. 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.
 16. the dispersal or application of pathogenic or poisonous biological or chemical materials; or the release of pathogenic or poisonous biological or chemical materials.
 17. a government authority seizing, withholding or destroying anything of **yours** or any prohibition by or regulation or intervention of any government.
 18. 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.
 19. **you** not acting in a responsible way to protect **yourself** and **your** property or to prevent or reduce **your** loss.
 20. 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.
 21. **you** failing to make precautions to avoid a claim after a warning have been issued in the mass media.
 22. 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**
23. 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.

24. 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.
25. 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.

Pre-Existing Medical Condition(s)

This Policy **DOES NOT** provide cover for travellers with **Pre-existing Medical Condition(s)**, except where detailed below.

A **pre-existing medical condition** 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 (1) year period before **you** applied for 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) 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 insurance.

The medical conditions which follow are not **pre-existing medical conditions**, provided there are no planned medical procedures, and there have been no complications or exacerbations of these conditions within the last six (6) months. In all other circumstances, **pre-existing medical condition** will not be covered under this Policy.

Should **you** require cover for any **pre-existing medical condition**, please refer to **our** alternative travel insurance products available at www.jetstar.com/au/en/travelinsurance

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

General Conditions

The following conditions apply to this insurance:

1. Policy Type

Depending on **your Jetstar** fare selection, **your** cover can be in relation to either a **return trip** or a **one way trip**.

This policy provides cover for a single trip only and the period of cover is:

- (a) In case of a **return trip** between the dates **you** have selected and which are shown on **your** Certificate of Insurance; and
- (b) In case of a **one way trip** between the travel commencement date shown on **your** Certificate of Insurance and terminating on either 13 days from the travel commencement date shown on the Certificate of Insurance or on the date **you** depart the sovereign territory of **your Jetstar** ticketed destination, whichever is sooner.

2. Eligibility

To be eligible for cover under this Policy **you** must be:

- (a) either an Australian citizen or Australian permanent resident; and
- (b) aged under 60 years at the date of departure for **your trip**; and
- (c) intending to return to Australia on completion of the travel, unless otherwise agreed in writing by **us**.

If **you** are 60 years and over, please refer to **our** alternative travel insurance products which are available at www.jetstar.com/au/en/travelinsurance

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. If expenses are incurred in a foreign currency, then the rate of currency exchange used to calculate the amount payable in Australian dollars will be the rate applying at the time the expense is incurred.

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. What You are Required to do

You must not deliberately or recklessly:

- (a) cause loss to any property covered by the Policy; or
- (b) cause loss for which **you** could be held legally liable - either by doing something **you** should not do or failing to do something **you** should do.

If **you** think **you** are covered under this Policy for a claim made against **you**, **you** must immediately give **us** full details of that claim and all legal documents served on **you**. If **you** are covered, **we** have the right to negotiate or defend the claim in **your** name and **we** will require **your** co-operation.

7. 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.
- (c) lodge a written claim against the person or organisation that may be legally liable for **your** loss, illness or **injury**.

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** must co-operate with **us** in any recovery action.

If **you** require hospitalisation or emergency transportation services or need to return home early for any reason and want **us** to pay, **you** must contact **Travel Guard**® and obtain approval before arrangements are made. Failure to do so may affect **your** claim. **You** are expected to follow the advice and instruction of **Travel Guard**® and, where required, **our** advice and instructions.

8. How to Make 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. 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 this Policy and **your** Certificate of Insurance.
- (c) provide **us** with all information **we** require. A claim form can be downloaded from www.jetstar.com/au/en/travelinsurance

Alternatively, should **you** have any enquiries in relation to entitlement to claim under this Policy, contact AIG for assistance on:

Phone within Australia: 1800 257 504

Phone outside Australia: + 61 3 9522 4597

9. 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.

10. Automatic Extension

If **your** return to **your** home in Australia is delayed due to a claimable event under any of the sections under this Policy (other than the Legal Liability section), **we** will automatically extend **your** Policy without an additional premium charge:

- up to thirty (30) consecutive days from the date of expiry of the Policy; or
- forty eight (48) consecutive hours after the date of discharge from hospital if the delay was due to **you** being hospitalised overseas,

whichever is earlier, unless **we** have approved an extension beyond the forty eight (48) consecutive hours for reasons such as availability of flight or fitness to fly. In all cases, **you** must take the first available flight confirmed by **us**.



The Benefits

SECTION I

Cancellation Fee, Loss of Deposits

A Policy **excess** of \$250 applies to each and every event per **insured person**.

We will pay:

- 1.1 the non-refundable unused portion of any amount paid for **your** prepaid travel tickets and bookings following cancellation, alteration, curtailment, or incompletion of **your trip** due to an unforeseeable event or any unforeseeable circumstances outside **your** control;
- 1.2 if incurred, **your** travel agent's cancellation fees of up to \$1,500 or the loss of the normal remuneration available to the agent had the **trip** gone ahead as planned, whichever is the lesser;
- 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:
 - (a) 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, or
 - (b) 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 benefit 1.3 to become payable:

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

In addition to the General Exclusions applying to each Section of the Policy, no coverage will be provided in connection with:

- 1.4 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.
- 1.5 **you** or **your travelling companion** changing **your** mind and deciding not to proceed with **your** original **trip**.

- 1.6 (a) any business commitment, financial or contractual obligation, including those of any **travelling companion** or **relative**; or
 - (b) 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.
- 1.7 the 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**.
- 1.8 any **terrorist act**.
- 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 strikes by airline staff, airline contractors or suppliers or any other airline entity.
- 1.11 cancellation, delays or rescheduling caused by carriers.
- 1.12 **you** not complying with **your** ticket conditions.
- 1.13 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**.

SECTION 2

Overseas Medical, Hospital, Dental and Related Expenses

A Policy **excess** of \$250 applies to each and every event per **insured person**.

We will pay:

- 2.1 **Your** reasonable medical, surgical and hospital expenses necessarily incurred outside Australia, as a result of **you** suffering an accidental **injury** or illness which first occurs or becomes apparent during **your trip**. All medical treatment must be provided by a legally qualified medical practitioner.

If you are hospitalised you must contact Travel Guard® as soon as possible.

- 2.2 **Your** reasonable emergency overseas dental costs up to \$500 for the relief of sudden and acute pain, given or prescribed by a legally qualified dental practitioner and necessarily incurred outside Australia.
- 2.3 The reasonable cost of repatriating **you** to another country/region/territory or to bring **you** home to Australia as a result of **injury** or illness and on the written advice of a legally qualified medical practitioner. 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 based on strict medical necessity and as agreed by **our** medical adviser. If **we** bring **you** home to Australia, **we** will use **your** return ticket towards **our** costs.
- 2.4 In the event of **your** death, the reasonable cost of returning **your** remains to **your** residence in Australia, or the reasonable cost of a funeral or cremation if **your** body is buried or cremated at the place of **your** death. The maximum **we** will pay under this benefit is \$20,000 per **insured person**.
- 2.5 The reasonable extra travel and accommodation expenses (less any refund received for the unused prepaid travel and accommodation arrangements) actually and necessarily incurred on the written advice of a legally qualified medical practitioner and with **our** written agreement, for one person to travel to, remain with, or accompany **you** back to **your** residence in Australia, as a result of **you** suffering an accidental **injury**, or illness during **your trip**.

In addition to the General Exclusions applying to each Section of the Policy, no coverage will be provided in connection with:

- 2.6 medical, surgical, hospital, dental, ambulance, and nursing home expenses and any other related expenses incurred in Australia.
- 2.7 medical, surgical, hospital, dental ambulance, and nursing home expenses and any other related expenses incurred more than 12 consecutive months after the accidental **injury**, or illness which is the subject of the claim, first occurred.
- 2.8 expenses incurred for continuing treatment including any medication commenced prior to the date the travel was purchased, and which **you** have been advised to continue during **your trip**.
- 2.9 expenses incurred for dental treatment due to normal wear and tear, or the normal maintenance of dental health, or lack thereof.
- 2.10 any claim for which **you** are entitled to receive reimbursement from workers' compensation and other statutory scheme or private health insurance.
- 2.11 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**.
- 2.11 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 2.12 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 and Australia, at the same cabin class as **your** initial departure fare.

SECTION 3

Emergency Expenses

A Policy **excess** of \$250 applies to each and every event per **insured person**.

3.1 Accommodation, Meals and Travelling Expenses

We will pay:

Your reasonable **additional accommodation, meals and travelling expenses**, including emergency personal telephone calls, if **your trip** is disrupted as a result of:

- **your** passport or travel documents being lost or stolen.
- natural disaster or severe weather conditions.
- **you** innocently breaking any quarantine regulation.
- cancellation, delay or diversion of **your** scheduled public transport services caused by riot, strike, 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 amended itinerary.
- an accident involving **your** means of transport.

The most we will pay for all claims under this Section 3.1 is \$500 per insured person.

3.2 Early Return Home

We will pay:

Your additional expenses to return to **your** home in Australia if there is an unexpected death or sudden **injury** or illness involving

- **your travelling companion**;
- **your relative** residing in Australia or New Zealand;
- **your traveling companion's relative** residing in Australia or New Zealand; or
- **your** close business associate in Australia.

For coverage under 3.2, **you** must contact **us** first and get **our** agreement on the expenses incurred. **You** must also 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.

The most we will pay for all claims under this Section 3.2 is \$500 per insured person.

3.3 Missed Transport Connection for Special Events

We will pay:

If **you** have to attend a prearranged wedding, funeral, conference or sporting event, which cannot be delayed because of **your** late arrival but due to any unforeseeable circumstances outside **your** control, **you** miss **your** transport connection and are unable to arrive at **your** destination by the time originally intended, **we** will pay for **your** reasonable additional expenses incurred to enable **you** to use alternative scheduled public transport services to arrive at **your** destination on time.

The most we will pay for all claims under this Section 3.3 is \$500 per insured person.

In addition to the General Exclusions applying to each Section of this Policy, no coverage will be provided in connection with additional travelling expenses where **we** have also paid a claim under Section 1 in respect of the same period.

3.4 Hijack and Kidnap

We will pay:

If whilst on **your trip**, the schedule public transport services on which **you** are travelling is hijacked or **you** are kidnapped, **we** will pay **you** an amount of \$500 for each complete 24 hour period that **you** are held captive. The maximum period for which **we** will pay is 10 days.

The most we will pay under this Section 3.4 is \$5,000 per insured person.

3.5 Home Help in Australia

We will pay:

Up to \$500 per week towards the cost of home help services **you** necessarily incur immediately upon **your** return to Australia, provided that such home help:

- (a) is required as a result of **injury** or illness that necessitate **your** hospitalisation for at least 10 consecutive days during **your trip**;
- (b) does not include nursing or medical services;
- (c) is supplied by a company providing housekeeping or similar services who is registered for GST in Australia and it is not supplied by a family member or business associate;

- (d) is certified by a legally qualified medical practitioner, who is not a family member, as necessary and directly relating to the **injury** or illness which necessitated the hospitalisation.

The most we will pay for all claims under this Section 3.5 is \$1,500 per insured person.

In addition to the General Exclusions applying to each Section of this Policy, no coverage will be provided in connection with:

- 3.6 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**.
- 3.7 any expenses incurred from using a hospital for addiction treatment or as a nursing, convalescent or rehabilitation place.
- 3.8 the cost of a return ticket if **you** have not purchased a return air ticket to Australia. **We** will deduct from **your** claim the cost of the fare between **your** last intended place of departure and Australia, at the same cabin class as **your** initial departure fare.
- 3.9 additional travelling expenses where **we** have also paid a claim for the cost of cancellation fees or loss of deposits on bookings in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of **you** or **your travelling companion**, and are agreed by **us**.
- 3.10 any **terrorist act**. This exclusion does not apply to Section 3.4 above.
- 3.11 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**. This exclusion does not apply to Section 3.4 above.
- 3.12 (a) any business commitment, financial or contractual obligation, including those of any **travelling companion** or **relative**; or
(b) 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.

SECTION 4

Luggage

A Policy **excess** of \$250 applies to each and every event per **insured person** made under this Section except for Section 4.2.

We will pay:

- 4.1 For accidental loss of or damage to **your luggage** and personal effects. At **our** discretion, **we** may choose to replace, repair, or pay for the loss or damage in cash, after making allowance for depreciation, and wear and tear. Payment will not exceed the original price **you** paid for **your luggage** and personal effects.

Maximum **we** will pay for each item* is:

	Maximum Sum Insured
Electronic equipment and valuables	\$250 per item and \$750 for all electronic equipment and valuables combined
Each other item	\$250 per item

* A pair or set of items is treated as one item (e.g. a set of golf clubs, and a pair of earrings)

- 4.2 For emergency replacement of **luggage** up to \$300 per **trip** if **your** total **luggage** is delayed, misdirected or temporarily misplaced by any carrier for more than 10 hours. Claims must be supported by written confirmation from the carrier responsible and receipts for the replacement items **you** needed to purchase. (No **excess** is applicable). The amount paid by **us** will be deducted from any **luggage** claim payable under Section 4.1.
- 4.3 For the non-recoverable cost of replacing personal travel documents, credit cards and travellers cheques taken with **you** on the **trip**.
- 4.4 For **your** legally liability for payment arising out of unauthorised use of **your** travel documents, credit cards and travellers' cheques, following theft during the **trip** by any person not **your relative**.
- The most we will pay for all claims combined under this Section 4 is \$2,500 per insured person.**

In addition to the General Exclusions applying to each Section of the Policy, no coverage will be provided in connection with:

- 4.5 losses, liability or expenses that are for or relate to any furniture, furnishings and fittings.

- 4.6 damage or loss arising from electrical or mechanical breakdown of any item.
- 4.7 scratching or breakage of fragile or brittle items. This exclusion does not apply to the lens of spectacles, laptop computers, binoculars, photographic or video equipment. It also does not apply to any breakage or scratch caused by an accident involving any vehicle **you** were travelling in.
- 4.8 damage or loss arising from wear, 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.
- 4.9 **luggage** or travel documents left **unattended** in any **public place**.
- 4.10 **luggage** or travel documents left **unattended** in a motor vehicle unless it is locked in the boot or locked luggage compartment.
- 4.11 any **luggage** left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.
- 4.12 **electronic equipment** or **valuables** left **unattended** in a motor vehicle at any time.
- 4.13 any **luggage** shipped under any freight agreement or sent by postal or courier services.
- 4.14 any **luggage** that **you** leave somewhere else and which will not be travelling with **you**.
- 4.15 loss of or damage to any sporting equipment, including surfboards, snowboards, sailboards and boogie boards, whilst in use.
- 4.16 any goods that are intended for sale, trade, tools of trade or trade samples.
- 4.17 losses due to devaluation or depreciation of currency.
- 4.18 loss, destruction or damage recoverable from any other sources.
- 4.19 loss of cash and negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 4.20 any **electronic equipment** and **valuables** not carried as hand-luggage.
- 4.21 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.

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.



Insurance products and services are provided by
AIG Australia Limited ABN 93 004 727 753 AFSL 381686.

Copyright 2018.