

Supplementary Product Disclosure Statement (SPDS)

This document is an SPDS that updates and amends the RACV Travel Insurance Combined Financial Services Guide and Product Disclosure Statement with the preparation date of 17 November 2021. This SPDS is issued by the insurer Tokio Marine & Nichido ABN 80 000 438 291. This SPDS amends and updates the PDS and must be read together with the PDS that You are given. The preparation date of this SPDS is 1 March 2022.

Changes to the PDS

Section 22A (Page 20)

Amend text to *Your* component of Cancellation Fees and Lost Deposits for travel and accommodation arrangements that *You* have pre-paid and cannot recover in any other way if *Your Trip* is cancelled or cut short at any time due to any COVID-19 related event outside of *Your* control, *You* cannot claim the expenses from anyone else, and *You* are unable to commence travel or continue *Your Trip*. Any medical diagnosis of COVID-19 must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*.

Section 23A (Page 21)

Amend the start of Section 23A from –

23A If *Your Trip* is disrupted because of: to

23A If *Your Trip* is disrupted due to any COVID-19 related event outside of *Your* control and *You* cannot claim the expenses from anyone else. Any medical diagnosis of COVID-19 must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. Cover includes but is not limited to:

General Exclusion 7 (Page 23)

Amend text to A loss related to COVID-19 whilst on a multi night cruise and/or any loss arising from or related to travel on a multi night cruise.



Travel Insurance

Combined Financial Services Guide
and Product Disclosure Statement
(including policy wording)

Effective 17 November, 2021



Table of contents

Product Disclosure Statement	1
About this document	1
About <i>Tokio Marine & Nichido</i>	1
About RACV	1
Your contract with Us	1
Contacting RACV	1
Contacting <i>Tokio Marine & Nichido</i>	1
Summary of cover	2
Plan types	2
Information about cruising	2
International plan benefits table	3
Domestic plan benefits table	4
Luggage item limits	4
Before You buy	5
Your Duty of Disclosure	5
Who can purchase this policy	5
When are benefits available	5
Cancelling Your policy	5
Making changes to Your policy	6
Medical Conditions and Pregnancy	6
Sports and Activities	7
While You are travelling	8
Overseas emergency assistance	8
Extending Your cover	8
Policy Wording	9
Policy Benefit sections	9
Section 1: Cancellation Fees and Lost Deposits and exclusions	9
Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related expenses and exclusions	10
Section 3: Luggage and Personal Money and exclusions	11
Section 4: Emergency Expenses and exclusions	13
Section 5: Accidental Death and exclusions	14
Section 6: Accidental Disability and exclusions	14
Section 7: Your Legal Liability and exclusions	14
Section 8: Rental Car Excess and exclusions	15
Section 9: Loss of Income and exclusions	15
Section 10: Financial Default and exclusions	15
Section 11: Domestic Pets and exclusions	16
Section 12: Domestic Services and exclusions	16
Section 13: Travel Delay and exclusions	16
Section 14: Hijack and Kidnap and exclusions	17
Sections 15-20: Ski and Winter Sports optional add-on and exclusions	17
Sections 21-24: COVID-19 Benefits and exclusions	20
General Exclusions	23
Words with special meanings	25
Important matters	27
Who is the insurer	27
Who is the RACV and the providing entity	27
Code of practice	27
How Your Premium is calculated	27
How Your claim payment is calculated	27
Your privacy	28
Complaints	28
Claims Information	29
Financial Services Guide	30
What services are provided and who provides them	30
How to contact Us	30
Remuneration	30
Privacy	31

Product Disclosure Statement

About this document

Please take the time to read all information contained in this booklet. It includes important detail that *You* should read which will assist in *Your* decision to decide if this product is right for *You*.

About Tokio Marine & Nichido

This insurance is issued by Tokio Marine & Nichido Fire Insurance Co., Ltd (*Tokio Marine & Nichido*) ABN 80 000 438 291, AFSL 246548. This means that we are the insurer. *Our* managing agent, Tokio Marine Management (Australasia) Pty Ltd. ABN 69 001 488 455 (TMMA) is authorised to act on *Our* behalf to issue *Our* policies and handle and settle claims in relation to those policies, subject to the terms of the authority. When *We* reference the words *Us*, *We* and *Our*, *We* are referring to *Tokio Marine & Nichido*.

Tokio Marine & Nichido is a part of the Tokio Marine Group, a global insurance group operating in 46 countries with over 40,000 employees.

About RACV

RACV (Royal Automobile Club of Victoria Limited) (ABN 44 004 060 833 AR 001243563) wants *You*, *Your* family and loved ones to be safe when *You* travel. The first priority is to members. RACV has partnered with *Tokio Marine & Nichido* to offer *You* 24 hour emergency assistance and protection when *You* travel overseas, as well as quality care for *Trips* taken within Australia.

Your contract with Us

Upon the purchase of a policy *You* will be issued with a *Certificate of Insurance* (COI). The COI will outline what was advised at the time of finalising *Your* policy and confirms *You* have entered into a contract with *Us*. The COI, along with the Combined Financial Services Guide, Product Disclosure Statement and Policy Wording sets out the terms and conditions of the insurance *We* provide to *You* when *You* purchase a policy. These documents explain:

- Things to know **before *You* buy**
- **What** the policy covers and does not cover (known as Exclusions and *General Exclusions*)
- **Limits** under each section of cover
- *Your obligations*, including what *You* need to tell *Us* when *You* apply, and what to do when *You* need to make a claim; and
- **Other things *You* need to know** about *Your* insurance.

Contacting RACV

Phone: 13 13 29

Website: www.racv.com.au

Email: care@racv.com.au

Contacting TMMA

Online: <https://racv.tmmatravel.com.au/assets/content-data/how-to-claim>

Phone: 1300 207 387

Email: racvclaims@tmnfatravelinsurance.com.au

Mail: RACV Travel Insurance c/o TMNFA
GPO Box 4616, Sydney NSW 2001

24 Hour Emergency Assistance while overseas

Phone: +61 2 8055 1699 (reverse charges accepted from the overseas operator)

Words with special meanings

Within *Your* travel policy certain words have definite meanings that are capitalised and in italics. Words that are capitalised and not in italics refer to corresponding section headings within this policy, or otherwise are proper nouns. It is important that *You* are aware of them.

Smart Traveller

For international travel, it is always a good idea to register *Your* details with Smart Traveller before *You* depart, at smartraveller.gov.au.

Summary of Cover

We know that all travellers do not have the same needs, which is why We have designed a number of travel insurance plans including International, Annual Multi-Trip and Domestic, as well as giving You the ability to add optional extras. All plans cover 2 Adults and Your Children and Grandchildren.

We have published a series of Target Market Determinations which outline the target market intended to be suitable for each particular travel insurance plan We offer. A copy of the Target Market Determination can be found at tokiomarine.com.au.

Plan types	Key benefits [#]	Limits
3 International Single Trip options <ul style="list-style-type: none">• Comprehensive• Essentials• Basics 1 Annual Multi-Trip option 3 Domestic Single Trip options <ul style="list-style-type: none">• Comprehensive• Domestic Cancellation• Rental Car Excess	<ul style="list-style-type: none">• 24 hour emergency assistance• New for old replacement of <i>Luggage</i>• Sports and activities included• No additional <i>Premium</i> for <i>Motorcycle</i> and <i>Moped/Scooter</i>• <i>Children</i> and <i>Grandchildren</i> covered for free up to 25 years <small>[#]limits, and sub limits, exclusions and conditions apply.</small>	Each section has limits and sub limits that You should be aware of. A sub limit is a subset of the overall policy benefit section. We also have limits for specified <i>Luggage</i> item limits under Section 3 <i>Luggage</i> .
Choice of excess	Additional <i>Premium</i> options	Things We will not cover
You can choose to vary Your <i>Excess</i> . Our default <i>Excess</i> for international policies is \$250 but can be reduced to \$100 or \$0 for an increased <i>Premium</i> . Our default <i>Excess</i> for Our domestic policies is \$100 but can be reduced to \$0 for an increased <i>Premium</i> . Your <i>Excess</i> will be shown on Your <i>Certificate of Insurance</i> .	<i>Medical Conditions</i> not automatically covered may incur an additional <i>Premium</i> . Refer to the <i>Medical Conditions</i> section for full details. <i>Ski</i> and <i>Winter Sports</i> which must be taken to cover an <i>Accident</i> that occurs whilst participating in <i>Skiing</i> or <i>Winter Sports</i> . <i>Cruise</i> – Refer to the <i>Cruise</i> cover section for when You need to select this option.	Each section outlines what We will not cover, known as <i>Exclusions</i> , and <i>General Exclusions</i> , which apply to all sections of the policy. It is important You understand what the policy covers and does not cover.

Plan types

International Single Trip

Designed for single use *Trips* when You are departing and returning to Australia.

Annual Multi-Trip

Your Annual Multi-Trip policy covers You for international *Trips* as well as *Trips* within Australia where the *Trip* is more than 250km from Your *Home*. If Your *Trip* is in Australia, You are not covered for medical, hospital or dental expenses. When You purchase Your policy please include the countries to where You are travelling. This will determine the *Premium* You pay. Our Annual Multi-Trip can be a good alternative if You plan to make multiple *Trips* over a 12 month period. Compare Your individual requirements before You choose Your plan.

The Annual Multi-Trip offers:

- Annual cover for an unlimited number of *Trips* over a 12 month period
- A maximum duration limit of either 30, 45 or 60 days per *Trip* (or the maximum durations shown on Your *Certificate of Insurance*)
- If You purchase the Annual Multi-Trip plan, the *Sums Insured* under each of the sections of the policy are automatically reinstated on the completion of each *Trip*.

Domestic plans

These plans are single use *Trips* only available for travel within Australia. Please note the domestic policy does not include any medical or evacuation cover as We are a general insurer and cannot cover medical costs in Australia. Therefore, the domestic policy is not suitable for cruises requiring the medical and evacuation benefit.

Information about cruising

Cruise cover

When You purchase Your policy please select the cruise option. This will determine the *Premium* You pay.

Going on an international cruise

Our policy benefit sections include cover for international ocean and river cruising. You will need to select the countries the cruise travels to as Your country of destination.

Going on a domestic cruise – medical

If You are going on a cruise which is only in Australian waters or calling into ports in Australia, You may still require a policy which includes medical cover whilst You are on board the ship (check with Your cruise provider) as the medical providers are not registered with Medicare. You will therefore need to select Australian Cruise as Your country of destination. By selecting Australian Cruise as a destination means You will be offered the international policy options and benefits. This will then allow Us to give You the medical and evacuation benefit whilst at sea but not if You go to a medical provider whilst in port in Australia.

International plan benefits table

Section	Policy Benefits	Comprehensive (per Adult)	Essentials (per Adult)	Basics (per Adult)	Annual Multi-Trip (per Adult)
1A	Cancellation Fees and Lost Deposits#	Sunlimited^^	\$25,000	Not Applicable	Sunlimited^^
1C	Emergency Worker Leave+ (Sub Limit)	\$1,000	\$500	Not Applicable	\$1,000
1E	Travel Agent Fees+ (Sub Limit)	\$4,000	\$2,000	Not Applicable	\$4,000
2A	Overseas Medical and Hospital	Sunlimited**	Sunlimited**	Sunlimited**	Sunlimited**
2B	Cash in Hospital## (Sub Limit)	\$6,000	\$3,500	\$1,500	\$6,000
2C	Overseas Dental## (Sub Limit)	Sunlimited**	\$2,000	\$500	Sunlimited**
2G	Funeral Expenses Overseas*+ (Sub Limit)	\$20,000	\$15,000	\$10,000	\$20,000
3A	Luggage#	\$15,000	\$7,500	\$2,000	\$15,000
3B	Travel Documents+ (Sub Limit)	\$5,000	\$1,500	Not Applicable	\$5,000
3C	Luggage Delay+ (Sub Limit)	\$750	\$500	Not Applicable	\$750
3E	Personal Money+ (Sub Limit)	\$500	\$250	Not Applicable	\$500
4A	Emergency Expenses#	Sunlimited^^	\$25,000	\$5,000	Sunlimited^^
4B	Resumption of Travel+ (Sub Limit)	\$5,000	\$1,500	Not Applicable	\$5,000
4C	Special Events+ (Sub Limit)	\$5,000	\$2,000	Not Applicable	\$5,000
5	Accidental Death*	\$25,000	\$15,000	Not Applicable	\$25,000
6	Accidental Disability*	\$25,000	\$15,000	Not Applicable	\$25,000
7	Your Legal Liability	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
8	Rental Car Excess#	\$8,000	\$4,000	Not Applicable	\$8,000
9	Loss of Income#	\$10,400	\$5,200	Not Applicable	\$10,400
10	Financial Default#	\$10,000	\$5,000	Not Applicable	\$10,000
11	Domestic Pets^#	\$650	Not Applicable	Not Applicable	\$650
12	Domestic Services^#	\$1,500	Not Applicable	Not Applicable	\$1,500
13	Travel Delay#	\$3,000	\$1,500	Not Applicable	\$3,000
14	Hijack and Kidnap*#	\$10,000	\$5,000	Not Applicable	\$10,000
Ski and Winter Sports optional add-on					
15	Ski Overseas Medical and Hospital	Sunlimited**	Sunlimited**	Not Applicable	Sunlimited**
16	Equipment Hire^	\$2,000	\$1,000	Not Applicable	\$2,000
17	Ski Pack^	\$1,000	\$500	Not Applicable	\$1,000
18	Piste Closure^#	\$1,000	\$500	Not Applicable	\$1,000
19	Bad Weather and Avalanche^	\$1,000	\$500	Not Applicable	\$1,000
20	Lift Pass	\$500	\$250	Not Applicable	\$500
COVID-19 Benefits					
21	COVID-19 Overseas Medical and Hospital and Emergency Expenses#	Sunlimited**	Not Applicable	Not Applicable	Not Applicable
22	COVID-19 Cancellation Fees and Lost Deposits	\$3,500 combined limit	Not Applicable	Not Applicable	Not Applicable
23	COVID-19 Additional Expenses# and Special Events		Not Applicable	Not Applicable	Not Applicable
24	COVID-19 Travel Delay#		Not Applicable	Not Applicable	Not Applicable

#Limits and Sub Limits apply. See pages 9-24 for details. ^^Sunlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. **Sunlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a Terrorist Act) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time *You* received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor or Our Consulting Medical Officer*. You must notify *Us* as soon as practicable of *Your* admittance to hospital. *This cover is per person listed in *Your Policy*. ^This cover is per policy. +This Sub Limit is a subset of this overall policy benefit section.

Domestic plan benefits table

Section	Policy Benefits	Domestic	Domestic Cancellation	Rental Car Excess
1A	Cancellation Fees and Lost Deposits#	\$unlimited^^	\$1,000	Not Applicable
1C	Emergency Worker Leave+ (Sub Limit)	\$750	Not Applicable	Not Applicable
1E	Travel Agent Fees+ (Sub Limit)	\$2,000	Not Applicable	Not Applicable
3A	Luggage#	\$7,500	Not Applicable	Not Applicable
3C	Luggage Delay+ (Sub Limit)	\$500	Not Applicable	Not Applicable
3E	Personal Money+ (Sub Limit)	\$250	Not Applicable	Not Applicable
4	Emergency Expenses#	\$25,000	Not Applicable	Not Applicable
5	Accidental Death*	\$25,000	Not Applicable	Not Applicable
6	Accidental Disability*	\$25,000	Not Applicable	Not Applicable
7	Your Legal Liability	\$10,000,000	Not Applicable	Not Applicable
8	Rental Car Excess#	\$5,000	Not Applicable	Choice of Cover \$1,000 \$2,000 \$3,000 \$4,000 \$5,000 \$6,000 \$7,000 \$8,000
9	Loss of Income#	\$5,200	Not Applicable	Not Applicable
10	Financial Default#	\$3,000	Not Applicable	Not Applicable
13	Travel Delay#	\$1,500	Not Applicable	Not Applicable
Ski and Winter Sports optional add-on				
16	Equipment Hire^	\$1,000	Not Applicable	Not Applicable
17	Ski Pack^	\$500	Not Applicable	Not Applicable
19	Bad Weather and Avalanche^	\$500	Not Applicable	Not Applicable
20	Lift Pass	\$250	Not Applicable	Not Applicable
COVID-19 Benefits				
22	COVID-19 Cancellation Fees and Lost Deposits	\$3,500 combined limit	Not Applicable	Not Applicable
23	COVID-19 Additional Expenses# and Special Events		Not Applicable	Not Applicable
24	COVID-19 Travel Delay#		Not Applicable	Not Applicable

#Limits and Sub Limits apply. See pages 9-24 for details. *This cover is per person listed in *Your Policy*. ^This cover is per policy. ^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.
+This Sub Limit is a subset of this overall policy benefit section.

Section 3 Luggage item limits

The following limits apply to any one item, set or pair of items (including accessories)

Item	Comprehensive and Annual Multi-Trip	Essentials	Basics	Domestic
Camera and Video Cameras	\$3,000	\$1,500	\$750	\$1,500
Laptops and Tablets	\$3,000	\$1,500	\$750	\$1,500
Golf Clubs	\$3,000	\$1,500	\$750	\$1,500
Smart Phones	\$1,000	\$500	\$350	\$500
Dental Prostheses	\$1,000	\$500	\$350	\$500
Other items	\$1,000	\$500	\$350	\$500

Before You buy

Here is some handy stuff *You* should know before *You* buy this policy and before *You* leave for *Your Trip*.

Your Duty of Disclosure

This policy is a 'consumer insurance contract'.

Before *You* start, reinstate, extend, or vary this policy with *Us*, *You* have a duty to take reasonable care not to make a misrepresentation to *Us* ("*Your Duty*") under the Insurance Contracts Act 1984 (Cth).

It is important that *You* understand the following about *Your Duty*:

1. When *You* ask for cover, *You* must answer the specific questions that *We* ask completely and with reasonable care. This may mean, for example, that *You* should take reasonable steps to find out the answer to a question if *You* do not already know the answer before responding to the question;
2. If *You* ask for cover to be extended, altered, or reinstated, *We* may:
 - a. Ask *You* specific questions, as mentioned above. *You* must again answer completely and with reasonable care; and/or
 - b. Give *You* a copy of the matters *You* previously disclosed to *Us* in relation to the cover, and request *You* to tell *Us* if there have been any changes to that matter. *You* must answer honestly and completely in telling *Us* what, if any, changes there have been to that matter;
3. *We* rely on the accuracy of the information that *You* provide to *Us* to decide whether or not to insure *You* and, if so, on what terms (including but not limited to the cost);
4. Whether or not *You* have taken reasonable care not to make a misrepresentation to *Us* will be determined with regard to all the relevant circumstances, including any of *Your* particular characteristics or circumstances which *We* were (or ought to have been) aware of. It may also include the type of insurance cover that *You* have asked for and who it is intended to be sold to, and whether or not an insurance broker was acting on *Your* behalf when *You* asked for cover; and
5. *Your Duty* ends once *We* agree, in writing, to insure *You*.

If *You* fail to comply with *Your Duty*, *We* may be entitled to reduce or deny any claim *You* may make or cancel the policy altogether. If *Your* failure to comply with *Your Duty* is fraudulent, *We* may also have the option of avoiding the contract from the beginning, which is, treating it as though it never existed.

If there is something which *You* do not understand, please contact *Us* and *We* will try and assist *You*.

Who can purchase this policy

Cover is available to:

Australian Residents over the age of 18, provided:

- *You* purchase *Your* policy before *You* begin *Your Trip*; and
- for international cover *Your Trip* begins and ends in Australia; or
- for domestic cover *Your Trip* must be wholly within Australia.

Temporary Residents over the age of 18, provided:

- *You* hold a current Australian visa (not a tourist, study or working holiday visa) that will remain valid beyond the period of *Your* return from *Your Trip*; and
- *You* hold a return ticket; and
- *You* have a primary place of residence in Australia that *You* intend to return to; and
- *You* purchase *Your* policy before *You* begin *Your Trip*; and
- for international cover *Your Trip* begins and ends in Australia; or
- for domestic cover *Your Trip* must be wholly within Australia.

When are benefits available

Your policy is valid only when *You* pay the *Premium* and a *Certificate of Insurance* is issued to *You*. Cover for Cancellation Fees and Lost Deposits (Section 1), COVID-19 Cancellation Fees and Lost Deposits (Section 22) and Financial Default (Section 10) 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 Annual Multi-Trip plan, expiry of 30, 45 or 60 days (depending on the level of policy *You* purchased) from the date *Your Trip* begins, whichever occurs first.

Subject to the terms and conditions of the policy, *You* can claim on this policy when an *Insured Event* occurs during the period of *Your* insurance causing *You* to:

- suffer loss, damage or destruction; or
- incur legal liability.

Cancelling Your policy

Cancelling within the cooling-off period

You have 21 days from the day *You* purchase *Your* policy to decide if the cover is right for *You* and suits *Your* needs. If the policy does not meet *Your* needs *You* can cancel *Your* policy within this "cooling-off period" for a full refund, provided *You*:

- Haven't started *Your Trip*; and/or
- Haven't made a claim; and/or
- Don't intend to make a claim or exercise any other rights under *Your* policy.

Simply contact us on 13 13 29 within the cooling-off period and we can arrange this for *You*.

Cancellation outside the cooling-off period

If *You* would like to cancel *Your* policy outside the cooling-off period then *You* can request *Us* to consider this, provided *You*:

- Haven't started *Your Trip*; and/or
- Haven't made a claim; and/or
- Don't intend to make a claim or exercise any other rights under *Your* policy.

We will consider *Your* request and may at *Our* discretion provide *You* with a pro-rated refund. This refund (and *Our* decision in providing *You* with a refund which will not be unreasonably withheld) will be based on numerous factors including:

- The level of cover/policy type chosen; and/or
- The date *You* purchased *Your* Policy and the date the *Trip* would have begun; and/or
- Any other extenuating circumstances.

Making changes to Your policy

You have up until *Your Trip* departure date (as shown on *Your Certificate of Insurance*) to make changes to *Your* policy, provided that *You* do not want to make a claim in relation to the change. Any change made may incur an additional *Premium*. Once *Your Trip* has commenced no changes can be made to *Your* policy without *Our* approval. If changes are made to the trip length, the *Period of Insurance* on *Your* new *Certificate of Insurance*, when added to the period on *Your* original *Certificate of Insurance*, cannot exceed a combined maximum period of 12 months.

Medical Conditions and Pregnancy

Please read this section carefully.

Our plans do not cover all *Medical Conditions* or all stages of pregnancy. Please read the information below to understand what is covered. If *You* are unsure, need clarification or wish to ask specific questions, then please call 13 13 29.

Once *You* purchase or amend *Your* policy, any specific *Medical Conditions* *You* have listed and *We* have offered cover for which *You* have accepted by paying the additional *Premium*, will be shown on *Your Certificate of Insurance*.

Claims directly or indirectly arising from or made worse by a *Medical Condition* are not covered under this policy unless *You* have listed the *Medical Condition* and *We* have offered cover for which *You* have accepted by paying the additional *Premium*.

What is a Medical Condition?

"Medical Condition" means:

- a. Any physical condition, illness, disease, or complication, reasonably known to *You*, for which treatment, medication, surgery or advice (including investigation) has been received or prescribed by a medical practitioner, dental or health professional in the 24 months prior to *Your* purchase of this policy; and/or
- b. Any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease medically documented prior to *Your* purchase of this policy; and/or
- c. Any new physical condition, illness, *Mental Illness*, disease or assessment that becomes reasonably known to *You* after *Your* purchase of this policy and prior to *Your Trip* departure as shown as the *Period of Insurance* on *Your Certificate of Insurance*; and/or
- d. Any change to a current physical, condition, illness, *Mental Illness*, disease or assessment that becomes reasonably known to *You* after *Your* purchase of this policy and prior to *Your Trip* departure as shown as the *Period of Insurance* on *Your Certificate of Insurance*; and/or
- e. Any condition medically documented that involves/involved *Your* heart, brain, circulatory system/blood vessels, *Your* lung or respiratory conditions, any type of cancer, or any *Mental Illness*, reasonably known to *You*, for which treatment, medication, surgery or

advice has ever been received or prescribed by a medical practitioner or health professional prior to *Your* purchase of this policy and prior to *Your Trip* departure as shown as the *Period of Insurance* on *Your Certificate of Insurance*.

This definition applies to *You*, *Your Travelling Companion*, a *Relative* or any other person.

If *You* are unsure whether *You* have a *Medical Condition*, please call 13 13 29 for assistance.

Cover provided for Medical Conditions

There are three categories of *Medical Conditions*:

- *Medical Conditions* *We* automatically cover;
- *Medical Conditions* which *We* need to assess; and
- *Medical Conditions* which *We* cannot cover.

Medical Conditions We automatically cover

This section outlines the *Medical Conditions* that are covered.

These are covered automatically with no additional *Premium* provided *You* meet the following criteria:

- They are not associated with any conditions *You* list as part of the medical assessment process; and
 - *You* have not been hospitalised (including day surgery or emergency department attendance) for any of the 38 automatically covered conditions in the past 24 months; and
 - Specific requirements are met as outlined in the automatically covered conditions list:
1. Acne
 2. Allergies limited to rhinitis, chronic sinusitis, eczema, food intolerance, hay fever
 3. Asthma providing *You*: have no other lung disease, and are less than 60 years of age at the time *You* purchased the policy
 4. Bell's palsy
 5. Benign positional vertigo
 6. Bunions
 7. Carpal tunnel syndrome
 8. Cataracts
 9. Coeliac disease
 10. Congenital blindness
 11. Congenital deafness
 12. Diabetes type I providing *You*: were diagnosed over 24 months ago; and have no eye, kidney, nerve, or vascular complications; and do not also suffer from a known cardiovascular disease, hypertension, or hypercholesterolaemia; and are under 50 years of age at the date of policy purchase
 13. Diabetes type II providing *You*: were diagnosed over 24 months ago; and have no eye, kidney, nerve, or vascular complications; and do not also suffer from a known cardiovascular disease, hypertension, or hypercholesterolaemia; and are under 50 years of age at the date of policy purchase
 14. Dry eye syndrome
 15. Epilepsy providing there has been no change to *Your* medication regime in the last 24 months; and *You* are not on more than one anticonvulsant medication
 16. Gastric reflux
 17. Gastric/peptic ulcer
 18. Glaucoma
 19. Gout

20. Graves' disease
21. Hiatus hernia
22. Hip/knee replacement if performed more than 24 months ago but less than 10 years ago
23. Hyperlipidaemia (high blood lipids) providing *You* do not also suffer from a known cardiovascular disease and/or diabetes
24. Hypertension (high blood pressure) providing *You* do not also suffer from a known cardiovascular disease and/or diabetes
25. Hypercholesterolaemia (high cholesterol) providing *You* do not also suffer from a known cardiovascular disease and/or diabetes
26. Hyperthyroidism, including Hashimoto's disease
27. Incontinence
28. Insulin resistance
29. Macular degeneration
30. Meniere's disease
31. Migraine
32. Nocturnal cramps
33. Plantar fasciitis
34. Raynaud's disease
35. Sleep apnoea
36. Solar keratosis
37. Trigeminal neuralgia
38. Trigger finger

Please note if *Your Medical Condition* does not meet the automatically covered conditions criteria, *You* must complete a medical assessment. If *You* accept *Our* offer to cover *Your Medical Condition*, *You* must pay any additional *Premium*.

For example – if *You* have asthma, and *You* were hospitalised for asthma 6 months prior to the policy purchase, *You* no longer meet the automatically covered conditions list. This means to have cover for asthma *You* must complete a medical assessment.

Conditions which We need to assess

If *Your Medical Condition* does not meet the automatically covered criteria, *You* will need to complete an online medical assessment. If *We* accept to cover *You* for *Your* conditions, *You* will be required to pay an additional *Premium*. This will be shown on *Your Certificate of Insurance*. *You* can complete this as part of *Your* travel insurance quote at www.racv.com.au or call 13 13 29 for additional assistance.

If *You* do not complete an online medical assessment as described in this section *You* will only be covered for those *Medical Conditions* *We* cover automatically and *You* will not be covered for any other *Medical Conditions*. This means *You* run the risk of a claim which arises from a *Medical Condition* being declined if *You* choose to not declare or accept *Our* offer to cover *Your Medical Conditions*.

Please also read the *General Exclusions* on pages 23–24, which apply in addition to any limitations set out above.

Conditions which We cannot cover

Under no circumstances is cover or the purchase of a policy available for:

- travel booked or undertaken against the advice of any medical practitioner
- conditions (or related conditions) for which *You* are travelling to seek medical treatment or review
- conditions involving drug or alcohol dependency.

Under no circumstances is cover available for:

- any condition or illness for which *You* are currently awaiting surgery, treatment, investigation or procedures
- for any *Medical Condition* of a *Relative, Travelling Companion*, or any other person not listed on the *Certificate of Insurance*.

Pregnancy

Our policies provide limited cover for pregnancy. The following restrictions will apply for any person where a claim arises and is related in any way to pregnancy regardless of whether it has been assessed or not. Cover is only provided:

- for unexpected complications before the 26th week; or
- childbirth before the 26th week which was accelerated by accidental injury.

We cover single non-complicated pregnancies automatically. For all other pregnancies a medical assessment must be completed.

As with all travel insurance it is important that expectant mothers consider if they should travel, seek their doctor's advice and ensure *Our* policy provides the coverage they need.

Sports and Activities

Sports and activities included in *Your* cover

Most amateur sporting and adventure activities are covered at no additional cost. There are some sports that have conditions of cover and some that *We* do not cover at all. Below is an overview of the sports *We* do not cover and those with conditional cover. Whatever sport or activity *You* choose to do, it is a condition of cover that *You* act in a responsible way to protect *Yourself*.

We cover a broad range of activities and *We* have included the most common in this section. If the activity *You* wish to participate in is not listed below and *You* are unsure if *We* cover it, then please contact us on 13 13 29.

We cover *Mopeds, Scooters* and *Motorcycles* at no additional cost however note *General Exclusion 13* for the conditions.

Activities included only under certain conditions

If *You* wish to participate in:

abseiling, assault course, breathing observation, bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coasteering, fishing trips (overnight), go karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, jet boating, mud buggying, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), target shooting, all types of trekking or hiking below 3,000 metres in height, tubing, zip lining or zorbing, then *You* will need to observe the following conditions. Specifically the activity must:

1. be conducted through a commercial operator; and
2. be available to general public; and
3. not be considered *Extreme Risk*; and
4. not require any special skills, pre-fitness training program prior to the participation of the activity, or a high level of fitness to undertake.

Activities not covered

The following activities are not covered under any of *Our* policies and are listed on pages 23-24 under *General Exclusions*:

- trekking or hiking on or above 3,000 metres in height
- *Skiing* or snowboarding (unless *You* have purchased *Our* Ski and Winter Sports option)
- any kind of mechanised snow-mobiles except as provided by the recognised piste authorities for transport to and from areas designed for recreational *Skiing* (unless *You* have purchased *Our* Ski and Winter Sports option)
- bob sleighing, snow rafting, parapenting, heli-*Skiing*, aerobic *Skiing*, skijoring, *Skiing* with any form of power assisted equipment
- *Backcountry Skiing*
- racing or participating in any timed event (other than on foot)
- any kind of professional sport
- hunting
- *Open Water Sailing*
- participating in any rodeo activity, either as an amateur or as a professional
- mountaineering or rock climbing using ropes or climbing equipment (other than for hiking)
- parachuting, sky diving or base jumping
- hang gliding or paragliding
- travel in any air supported device, other than as a passenger, in a fully licensed aircraft operated by an airline or charter company. This does not apply to regulated or licensed ballooning
- diving underwater unlicensed using an artificial breathing apparatus
- polo
- horse jumping
- running with the bulls
- freestyle BMX
- motocross
- canoeing or kayaking grade 5 rapids and above.



While *You* are travelling

Overseas Emergency Assistance

If something unexpected happens while *You* are overseas, *We* want to ensure *We* can help make it as stress free as possible. If *You* have an emergency medical situation, *Our* team will help to keep *You* in touch with *Your* family and colleagues and assist in locating embassies and consulates around the world.

If *You* have an overseas emergency, contact *Our* assistance team immediately, 24 hours a day, 7 days a week on: **+61 2 8055 1699** (reverse charges accepted from the overseas operator).

If *You* are hospitalised, *You*, or a member of *Your* travelling party, must contact *Us* as soon as possible. The team is available 24 hours a day, 7 days a week. If *You* do not contact *Us*, then to the extent permissible by law, *We* will not pay for any expenses (including medical) or for any evacuation/repatriation or airfares that have not been approved or arranged by *Us*.

If *You* are not hospitalised but *You* are being treated as an outpatient and the total cost of any consultation or treatment will exceed \$2,000, *You* must contact *Us* as soon as possible. *We* will not pay for any expenses that have not been approved by *Us*.

For all other *Insured Events* please follow the claims process outlined in Claims Information.

Extending *Your* cover

We will extend the term of *Your* cover free of charge if any delay is due to a reason which is covered under *Your* policy.

For all other reasons, *You* can apply to extend *Your* single trip policy by contacting *Us* at least 5 days prior to *Your* original policy's expiration date. Extension of cover is subject to *Our* approval (which will not be unreasonably withheld) and *Your* payment of any additional *Premium*. *We* may agree to extend *Your* cover only if *You* agree to certain conditions. There may be circumstances where *We* are not able to extend *Your* cover based on *Your* circumstances and this will be discussed with *You*.

Where *We* have agreed to extend cover, *We* will issue *You* with a new *Certificate of Insurance*. The *Period of Insurance* on *Your* new *Certificate of Insurance*, when added to the period on *Your* original *Certificate of Insurance*, cannot exceed a combined maximum period of 12 months.

You cannot extend cover under *Our* Annual Multi-Trip plan.

Policy Wording

Policy Benefit sections

Section 1: Cancellation Fees and Lost Deposits

This section covers:

1A Your component of Cancellation Fees and Lost Deposits for travel and accommodation arrangements that You have pre-paid and cannot recover in any other way if Your Trip is cancelled or cut short at any time, through severe circumstances beyond Your control that You did not expect or intend. This includes pre-paid tickets for tours and theme parks.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$unlimited^^
Essentials	\$25,000
Basics	Not Applicable
Annual Multi-Trip plan	\$unlimited^^
Domestic	\$unlimited^^
Domestic cancellation	\$1,000

^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit.

All Sub Limit benefits in this section are subject to the main benefit outlined in 1A above.

1B If We pay a claim under 2E or 4B then You cannot claim for unused non-refundable tickets that are for the return Trip to Australia.

1C Emergency Worker Leave - 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 1D) 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:

1. You are an employee of the armed forces, police, fire or ambulance services; and
2. Your employer cancels Your leave:
 - a. so You can attend an unforeseen emergency; or
 - b. to relocate You overseas unexpectedly.

The maximum We will pay for Sub Limit 1C is:

Type of policy	Sub Limit per Adult
Comprehensive	\$1,000
Essentials	\$500
Basics	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	\$750

1D Frequent Flyer Points - 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; and
- c. before You submit a claim under this section You must first request the airline refund Your points.

1E Travel Agent Fees - Non-recoverable fees You have been charged by Your travel agent, up to the limits shown in the table below.

The maximum We will pay for Sub Limit 1E is:

Type of policy	Sub Limit per Adult
Comprehensive	\$4,000
Essentials	\$2,000
Basics	Not Applicable
Annual Multi-Trip plan	\$4,000
Domestic	\$2,000

Section 1 Exclusions

We will not cover You for losses, liability or expenses that are for, related to or as a result of:

- 1.1 A change of plans (this includes but is not limited to medical reasons unless You have supporting documentation from Your Treating Doctor or Our Consulting Medical Officer) because You, Your Travelling Companion or any other person change Your mind and decide not to proceed with Your original Trip.
- 1.2 The breakdown or dissolution of any personal or family relationship.
- 1.3 Claims arising from Your Home or business (other than severe damage to Your Home or 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 permanent employment in Australia nor will it apply to benefits available under Section 1C.
- 1.4 You not complying with what Your ticket conditions require.
- 1.5 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.
- 1.6 If You were aware of any reason, before Your Period of Insurance commenced, that may cause Your Trip to be cancelled, abandoned or shortened.
- 1.7 Cancellation, delays or rescheduling caused by Your Transport Provider.
- 1.8 Mechanical breakdown of any means of transport.
- 1.9 The death, injury or illness of any Relative who is residing in a nursing home or require similar home care assistance or not a resident in Australia.

- 1.10 The government of any country not allowing *You* to enter or stay in that country.
- 1.11 *You* intentionally injure *Yourself*.
- 1.12 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 to Australia, at the same cabin class as *Your* initial departure fare.
- 1.13 Any *Terrorist Act*, threat of a *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* unless the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to *Your* country/region of intended travel since *You* purchased *Your* policy.
- 1.14 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 is agreed by *Us*.
- 1.15 The *Financial Default* of a *Travel Services Provider*, travel agent, tour wholesaler, tour operator or booking agent. Refer to Section 10.
- 1.16 More than the normal remuneration payable to the travel agent had the *Trip* gone ahead as planned.
- 1.17 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 2: Overseas Medical, Hospital, Cash in Hospital, Dental and Related Expenses

This section covers:

- 2A** Reasonable overseas medical and hospital expenses *You* have to pay as a result of an injury or illness that *You* incurred/sustained (including injury arising from a *Terrorist Act* subject to policy terms and exclusions) which first shows itself during the *Period of Insurance* on *Your Certificate of Insurance*. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. *We* will pay up to 12 months from the time *You* first received treatment for the injury or illness.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$unlimited**
Essentials	\$unlimited**
Basics	\$unlimited**
Annual Multi-Trip plan	\$unlimited**
Domestic	Not Applicable

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time *You* received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. *You* must notify *Us* as soon as practicable of *Your* admittance to hospital.

All Sub Limit benefits in this section are subject to the main benefit outlined in 2A above.

- 2B Cash in Hospital** – 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 up to the limits shown in the table below.

The maximum *We* will pay for Sub Limit 2B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$6,000
Essentials	\$3,500
Basics	\$1,500
Annual Multi-Trip plan	\$6,000
Domestic	Not Applicable

- 2C Overseas Dental** – Up to the limits shown in the table below 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.

The maximum *We* will pay for Sub Limit 2C is:

Type of policy	Sub Limit per Adult
Comprehensive	\$unlimited**
Essentials	\$2,000
Basics	\$500
Annual Multi-Trip plan	\$unlimited**
Domestic	Not Applicable

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, sub-limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time *You* received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. *You* must notify *Us* as soon as practicable of *Your* admittance to hospital.

- 2D** Up to \$500 for necessary emergency dental costs for relief of sudden and acute pain given or prescribed by *Your Treating Doctor* and incurred outside Australia.
- 2E** At *Our* discretion, *We* will decide on which action to take subject to medical restraints and as agreed by *Our Consulting Medical Officer*. If *We* bring *You Home* to Australia *We* will use *Your* return ticket towards *Our* costs. The cost of moving *You* to another country or to bring *You Home* to Australia, if it is medically necessary.
- 2F** Overseas *Additional Accommodation, Meal and Travelling Expenses* of *Your Travelling Companion* or *Relative* if *We* agree with *Your Treating Doctor* or *Our Consulting Medical Officer* 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*.

2G Funeral Expenses Overseas – Funeral expenses if *You, Your Children or Grandchildren* die while overseas. *We* will pay the cost incurred overseas for a funeral/cremation or the return of *You, Your Children's or Grandchildren's* remains to Australia provided *You* (in the case of *Children or Grandchildren*), *Your Travelling Companion or Relative* contacts *Us* first and obtains *Our* agreement.

The maximum *We* will pay for Sub Limit 2G is:

Type of policy	Sub Limit per person
Comprehensive	\$20,000
Essentials	\$15,000
Basics	\$10,000
Annual Multi-Trip plan	\$20,000
Domestic	Not Applicable

2H If *You* are hospitalised, die or are evacuated and *Your Children or Grandchildren* 16 years or under are left without supervision whilst on *Your Trip*, *We* will provide care for them until *We* can arrange:

- their return to Australia; or
- for a *Relative* to arrive to care for them.

This benefit is provided *You, Your Travelling Companion or a Relative* contacts *Us* first and obtains *Our* agreement.

2I If *Your Treating Doctor* certifies that *You* are unfit to drive, up to \$500 to return *Your Rental Vehicle* to the owner's nearest depot. This does not apply to the Basics plan.

Please note that *We* do not cover any medical costs incurred in Australia.

Section 2 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

- Any medical conditions (except as specified under "Medical Conditions" on pages 6–7) unless *We* have assessed and accepted *Your* condition and where required an additional *Premium* has been paid.
- An *Accident* that occurs whilst participating in *Skiing* or a *Winter Sport* unless *You* have purchased the *Ski and Winter Sports* option.
- Any medical or dental problem of *Yours* that *You* told *Us* about when *You* took out this insurance and *We* told *You* that *We* would not cover it.
- Medical, hospital, dental, evacuation costs, 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.
- 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.
- You* intentionally injure *Yourself*.
- 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 places of departure to Australia, at the same cabin class as *Your* initial departure fare.

2.8 If *You* do not reasonably in the circumstances follow the medical advice *We* have obtained in consultation with *Your Treating Doctor*, *We* will not be responsible for any subsequent medical, hospital or evacuation expenses.

2.9 If *You* have not notified *Us* as soon as practicable of *Your* admittance to hospital.

2.10 If *You* have received medical treatment under a reciprocal national health scheme. Please visit www.dfat.gov.au for details of the agreements with Australia.

2.11 *Your* diagnosis of COVID-19. Please refer to Section 21.

2.12 All *General Exclusions* on pages 23–24 apply to this section as well.

Section 3: Luggage and Personal Money

This section covers:

3A Luggage – For the repair or replacement cost of *Your Luggage* that *You* lose or that is stolen or damaged, that *We* think is reasonable. At *Our* sole discretion *We* also have the option to repair or replace the *Luggage*. If *We* decide to replace *Your Luggage* it will be with new *Luggage*.

The most *We* will pay for any one item depends on the plan that *You* have selected and can be found on page 4 but will not exceed the limits in the table below.

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

Luggage left in a motor vehicle is only covered if it is completely obstructed from view, is locked in the boot or locked luggage compartment and there is evidence that forced entry was gained.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$15,000
Essentials	\$7,500
Basics	\$2,000
Annual Multi-Trip plan	\$15,000
Domestic	\$7,500

All Sub Limit benefits in this section are subject to the main benefit outlined in 3A above.

3B Travel Documents – If *Your* travel documents, credit cards or traveller's cheques carried with *You* are lost or illegally used by someone other than *You, Your Relative or Travelling Companion*.

The maximum *We* will pay for Sub Limit 3B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$5,000
Essentials	\$1,500
Basics	Not Applicable
Annual Multi-Trip plan	\$5,000
Domestic	Not Applicable

3C Luggage Delay – If *You* have to buy essential clothing and personal items during *Your Trip* because *Luggage* carried by *Your Transport Provider* is delayed by more than 10 hours, *We* will pay up to the limits shown in the table below. Receipts must be provided as proof of purchase of such items and be dated prior to the date of recovery of *Your* delayed *Luggage*.

Following a loss under this policy section *We* will allow on settlement one automatic reinstatement of the *Sum Insured*.

The maximum *We* will pay for Sub Limit 3C is:

Type of policy	Sub Limit per Adult
Comprehensive	\$750
Essentials	\$500
Basics	Not Applicable
Annual Multi-Trip plan	\$750
Domestic	\$500

3D If *Your* golf equipment is lost, stolen, 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 \$250 per *Adult*. Any claim must be supported by receipts. This does not apply to the Basics cover.

3E Personal Money – If *Your Personal Money* is stolen whilst *You're* on *Your Trip*, then *We* will pay the value of this *Personal Money* up to the limits shown in the table below. It is *Your* responsibility to provide proof of ownership of any stolen *Personal Money* and *We* are under no obligation to make payment without this proof of ownership.

The maximum *We* will pay for Sub Limit 3E is:

Type of policy	Sub Limit per Adult
Comprehensive	\$500
Essentials	\$250
Basics	Not Applicable
Annual Multi-Trip plan	\$500
Domestic	\$250

3F Skis, poles and snowboards that *You* have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm, provided *You* have purchased *Our* Ski and Winter Sports option.

Section 3 Exclusions

We will not cover *You* for losses or expenses that are for:

- 3.1 Items for trade, trade samples or *Your* tools of trade or profession.
- 3.2 Brittle or fragile items like glassware, china, ceramics, pottery etc. or an electronic component that becomes broken or scratched unless it is either:
 - the lens of spectacles, laptop computers, binoculars, photographic, video equipment; or
 - a breakage or scratch caused by an *Accident* involving any vehicle *You* were travelling in.
- 3.3 Any claim where *Your* financial services provider has not paid and *You* have not abided by their

terms and conditions.

3.4 Negotiable items including (but not limited to) cheques, promissory notes or money orders, gold or precious metals, precious unset or uncut gemstones.

3.5 *Luggage* that *You* leave *Unattended*.

3.6 *Luggage*:

- left in an unlocked motor vehicle; or
- not completely obstructed from view even if the motor vehicle is locked; or
- left overnight in a motor vehicle.

3.7 *Valuables* left *Unattended* in a motor vehicle at any time or in the cargo hold of any aircraft, ship, train or bus, unless security regulations prevented *You* from keeping the *Valuables* with *You*. This includes any loss from the point of check-in until *You* receive the goods.

3.8 *Luggage* that *You* send or leave somewhere else and that will not be travelling with *You* on *Your Trip*.

3.9 Sporting equipment, including surfboards, snowboards, sailboards and boogie boards, and *Valuables* including drone and radio-controlled/remote-controlled model car, vehicle, plane, boat and the like whilst they are in use.

3.10 Electrical or mechanical breakdown.

3.11 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.

3.12 The cost of consultation fees to replace prescription medication.

3.13 Loss of or damage to *Luggage* not reported to the *Transport Provider*, police, hotel or appropriate authority within 24 hours; or as soon as reasonably practicable after *You* becoming aware of the loss or damage (but no later than 72 hours after *You* become aware of the loss or damage); and where no written report is obtained, unless *We* agree that it was not reasonably practical for *You* to obtain a written document or statement in light of all the circumstances.

3.14 The repair or replacement cost of *Your Luggage* that is damaged where the *Transport Provider* or *Travel Services Provider* has already provided recompense.

3.15 Loss of value of money or shortages of money, caused by mistakes of any person.

3.16 Losses due to devaluation or depreciation of currency.

3.17 *Personal Money* not carried on *Your* person unless secured in a safe or strong room where available.

3.18 *We* will not pay if *You* are entitled to compensation from the *Transport Provider* *You* were travelling on for the relevant amount claimed. However, if *You* are not reimbursed the full amount, *We* will pay the difference between the amount of *Your* expenses and what *You* were reimbursed, up to the limit of *Your* cover.

3.19 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 4: Emergency Expenses

This section covers:

4A Emergency Expenses – general

If *Your Trip* is disrupted because of:

- *Your* passport or travel documents being lost or stolen, provided they are not left *Unattended*
- *You* innocently breaking any quarantine regulation
- *Natural Disaster*, severe weather condition
- *Your Home* or business premises in Australia is destroyed by fire, storm, earthquake or flood
- *Your Treating Doctor* or *Our Consulting Medical Officer* certifying that 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 power failure, riot, strike or civil commotion but only those expenses *You* cannot claim from someone else.

We will cover *Your Additional Accommodation Meal and Travelling Expenses* including emergency personal telephone calls which are of a reasonable nature and equivalent standard to *Your* pre-booked arrangements.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$unlimited^^
Essentials	\$25,000
Basics	\$5,000
Annual Multi-Trip plan	\$unlimited^^
Domestic	\$25,000

^^\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit.

All Sub Limit benefits in this section are subject to the main benefit outlined in 4A above.

4B Resumption of Travel – We will cover *Your Additional Accommodation, Meal and Travelling Expenses*, including emergency personal telephone calls to return *You* to *Your Home* in Australia which are of a reasonable nature and equivalent standard to *Your* pre-booked arrangements, if unexpectedly there is a death or sudden *Serious Injury or Illness* involving:

- *You*; or
- *Your Travelling Companion*; or
- a *Relative* of either *You* or *Your Travelling Companion*, 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 providing there was 7 days of *Your Trip* remaining.

Expenses in Section 4B can only be incurred with *Our* consent and *You* must provide *Us* with a letter from *Your Treating Doctor* or *Our Consulting Medical Officer* has agreed to support *Your* claim that it was medically necessary or the condition of the other person was serious enough to warrant *Your* early return back to Australia.

The maximum We will pay for Sub Limit 4B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$5,000
Essentials	\$1,500
Basics	Not Applicable
Annual Multi-Trip plan	\$5,000
Domestic	Not Applicable

4C Special Events – If *Your Trip* is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, musical festival 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 maximum We will pay for Sub Limit 4C is:

Type of policy	Sub Limit per Adult
Comprehensive	\$5,000
Essentials	\$2,000
Basics	Not Applicable
Annual Multi-Trip plan	\$5,000
Domestic	Not Applicable

Section 4 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

- 4.1 *You* intentionally injure *Yourself*.
- 4.2 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 places of departure to Australia, at the same cabin class as *Your* initial departure fare.
- 4.3 *Additional Accommodation, Meal and Travelling 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*.
- 4.4 The standards and expectations of *Your* pre-paid travel arrangements being below or not meeting the standard expected.
- 4.5 *You* not advising *Us* prior to re-arranging *Your* flights.
- 4.6 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 5: Accidental Death

This section covers:

- 5A** • The death of *You*, *Your Children* or *Grandchildren* 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) during *Your Trip*; or
- The disappearance of *You*, *Your Children* or *Grandchildren* because *Your* means of transport disappeared, sank or was wrecked and *Your*, *Your Children's* or *Grandchildren's* bodies have still not been found 12 months later.

We will pay *You* a lump sum benefit. All persons listed on *Your Certificate of Insurance* are covered, per person, for the amount shown in the table below.

Type of policy	Limit per person
Comprehensive	\$25,000
Essentials	\$15,000
Basics	Not Applicable
Annual Multi-Trip plan	\$25,000
Domestic	\$25,000

Section 5 Exclusions

We will not cover *You* for losses that are for, related to or as a result of:

- 5.1 Death caused by sickness, disease or suicide.
- 5.2 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 6: Accidental Disability

This section covers:

- 6A** If during *Your Trip*, *You* suffer an injury from an *Accident* that:
1. is caused by violent, external and visible means; and
 2. occurs solely and directly and independently of any other cause (including sickness or disease); and
 3. results within 12 months of the date of the *Accident*, in *Your Permanent* total:
 - a. loss of sight in one or both eyes; or
 - b. loss of use of one or more *Limbs*; or
 - c. brain injury which prevents *You* from doing the same work *You* did prior to the *Accident* or completing the same study *You* were undertaking prior to the *Accident*.

We will pay *You* a lump sum benefit. All persons listed on *Your Certificate of Insurance* are covered, per person, for the amount shown in the table below.

Type of policy	Limit per person
Comprehensive	\$25,000
Essentials	\$15,000
Basics	Not Applicable
Annual Multi-Trip plan	\$25,000
Domestic	\$25,000

Section 6 Exclusions

We will not cover *You* for losses that are for, related to or as a result of:

- 6.1 *You* intentionally injuring *Yourself*.
- 6.2 Disability caused by sickness or disease.
- 6.3 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 7: Your Legal Liability

This section covers:

- 7A** • 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; and/or
- *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.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$10,000,000
Essentials	\$10,000,000
Basics	\$10,000,000
Annual Multi-Trip plan	\$10,000,000
Domestic	\$10,000,000

Section 7 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

- 7.1 Injury to *Your Travelling Companion* or to a *Relative* or employee of either of *You*.
- 7.2 Any admission of liability by *You* except with *Our* prior consent.
- 7.3 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.
- 7.4 A claim against *You* arising out of ownership, custody, or use of any motor vehicle or mechanically propelled vehicle, any aircraft, watercraft, firearms, drone, or radio-controlled/remote-controlled model car, vehicle, plane, boat and the like.
- 7.5 A claim arising from the conduct of a business, profession or trade, including *You* providing professional advice or service.
- 7.6 Any fine or penalty, punitive, aggravated or exemplary damages.
- 7.7 Any conduct intended to cause bodily injury, property damage or liability with reckless disregard for the consequences of *You* or any person acting with *Your* knowledge, consent or connivance.
- 7.8 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*.
- 7.9 Disease that is transmitted by *You*.
- 7.10 Assault and/or battery committed by *You* or at *Your* direction.
- 7.11 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 8: Rental Car Excess

This section covers:

8A The *Rental Vehicle* insurance excess or the cost of repairs which would have been covered under the excess, whichever is the lesser, if *You* rent a vehicle from a registered motor vehicle rental company with whom *You* have a binding legal agreement, and it is involved in an *Accident* or stolen whilst in *Your* control and *You* are legally liable to pay an excess under the insurance policy for the *Rental Vehicle*. This includes payments that *You* are responsible for under the terms of *Your Rental Vehicle* agreement following accidental damage to windscreens and tyres.

This cover does not replace *Rental Vehicle* insurance and only provides cover for the excess component up to the applicable benefit limit stated on *Your* policy. We will cover drivers accepted by the rental company and listed on *Your Rental Vehicle* agreement.

The maximum benefit for this entire section is:

Type of policy	Limit per policy
Comprehensive	\$8,000
Essentials	\$4,000
Basics	Not Applicable
Annual Multi-Trip plan	\$8,000
Domestic	\$5,000
Rental Car Excess plan	\$limit chosen

Section 8 Exclusions

We will not cover *You* for *Your* claim for Rental Car Excess that is for, related to or as a result of:

- 8.1 Any costs *You* become liable for if the *Rental Vehicle* agreement does not include comprehensive insurance with an applicable excess.
- 8.2 Any loss or damage arising from the operation of the *Rental Vehicle* in violation of the terms and conditions of the *Rental Vehicle* agreement or loss or damage which occurs beyond the limits of any public roadway.
- 8.3 Any loss or damage arising from the operation of the *Rental Vehicle* while affected by alcohol or any other drug in a way that is against the law of the place *You* are in.
- 8.4 Any loss or damage that falls outside of *Your Rental Vehicle* insurance excess.
- 8.5 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 9: Loss of Income

This section covers:

9A The loss of *Your* usual income for a maximum of 26 weeks while *You* cannot resume *Your* pre-Trip existing original employment if *You* are injured during *Your Trip* as a result of an *Accident* or *Terrorist Act* and *You* lose all *Your* income because *You* cannot do *Your* normal permanent work when *You* return from *Your Trip*. This benefit is only available if *Your* loss of income occurs within 90 days of the *Accident* or *Terrorist Act* (and/or *Your* subsequent return to Australia).

The benefits for this section are:

Type of policy	Maximum Benefit Limit per Adult	Weekly Limit per Adult
Comprehensive	\$10,400	\$400
Essentials	\$5,200	\$200
Basics	Not Applicable	Not Applicable
Annual Multi-Trip plan	\$10,400	\$400
Domestic	\$5,200	\$200

Section 9 Exclusions

We will not cover *You* for *Your* claim that arises from, or is related to:

- 9.1 The first 4 consecutive weeks of loss of income after *You* planned to resume *Your* original employment.
- 9.2 Any further Loss of Income benefit after *We* have paid *You* for 26 weeks.
- 9.3 Any inability to work as a result of sickness or disease which has arisen independently of the *Accident* or *Terrorist Act*.
- 9.4 A claim that *You* do not notify *Us* of within 60 days of *Your* return.
- 9.5 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 10: Financial Default

This section covers:

10A If due to a *Financial Default* of a *Travel Services Provider* *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 is capped at *Your* non recoverable costs which *You* have incurred due to the *Trip* being cancelled.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$10,000
Essentials	\$5,000
Basics	Not Applicable
Annual Multi-Trip plan	\$10,000
Domestic	\$3,000

All Sub Limit benefits in this section are subject to the main benefit outlined in 10A above.

10B If due to the *Financial Default* of a *Travel Services Provider* *Your Trip* is cancelled because *You* cannot rearrange it, *We* will pay the non-recoverable unused portion of *Your* pre-paid travel costs.

We will also pay for the cancellation fee charged by *Your* travel agent up to the limits shown in the table below.

The maximum We will pay for Sub Limit 10B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$4,000
Essentials	\$2,000
Basics	Not Applicable
Annual Multi-Trip plan	\$4,000
Domestic	\$1,500

10C If You have to return Home and have incurred necessary additional expenses in doing so, We will pay the reasonable additional accommodation and travelling expenses incurred.

Section 10 Exclusions

We will not cover You for Your claim that arises from, or is related to:

- 10.1 The *Financial Default* of any travel agent, tour wholesaler, tour operator or booking agent.
- 10.2 *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.
- 10.3 Accommodation expenses incurred after the date You originally planned to return Home.
- 10.4 More than the loss of the normal remuneration payable to the travel agent had the Trip gone ahead as planned.
- 10.5 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 11: Domestic Pets

This section covers:

11A Up to \$650 if Your pet suffers an injury during Your Trip and requires veterinary treatment, provided that at the time of the injury, Your pet was in the care of a *Relative*, friend or boarding kennel or cattery.

The maximum benefit for this entire section is:

Type of policy	Limit per Adult
Comprehensive	\$650
Essentials	Not Applicable
Basics	Not Applicable
Annual Multi-Trip plan	\$650
Domestic	Not Applicable

All sub limit benefits in this section are subject to the main benefit outlined in 11A above.

11B \$25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats owned by You, if You are delayed beyond Your original return date due to an event covered under this policy.

Section 11 Exclusions

We will not cover You for Your claim that arises from, or is related to:

- 11.1 Any boarding kennel or cattery fees incurred outside of Australia.

11.2 Any pets located outside of Australia.

11.3 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 12: Domestic Services

This section covers:

12A If You are injured during Your Trip and become disabled as a result of the injury and the disablement continues after Your return Home, We will reimburse You up to \$50 per day in respect of expenses incurred in the provision of housekeeping services that You are unable to fully perform Yourself.

The maximum amount We will pay for all claims combined under this section is shown in the table below. The amount applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$1,500
Essentials	Not Applicable
Basics	Not Applicable
Annual Multi-Trip plan	\$1,500
Domestic	Not Applicable

Section 12 Exclusions

We will not cover You for Your claim that arises from, or is related to:

- 12.1 If You do not have a medical certificate confirming Your disablement and verifying the need for housekeeping services as a result of Your disablement.
- 12.2 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 13: Travel Delay

This section covers:

13A If Your scheduled transport is delayed for at least 6 hours for reasons outside Your control and You cannot claim the expenses from anyone else, We will pay for Your *Additional Accommodation, Meal and Travelling Expenses* including emergency personal telephone calls, up to the daily limits, for each day the delay continues up to the maximum benefit.

The benefits for this section are:

Type of policy	Maximum Benefit Limit per Adult	Daily Limit per Adult
Comprehensive	\$3,000	\$500
Essentials	\$1,500	\$250
Basics	Not Applicable	Not Applicable
Annual Multi-Trip plan	\$3,000	\$500
Domestic	\$1,500	\$250

Section 13 Exclusions

We will not cover You for Your claim that arises from, or is related to:

- 13.1 *Additional Accommodation, Meal and Travelling 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, Meal and Travelling Expenses* are incurred directly as a result of the hospitalisation or death of You or Your Travelling Companion and are agreed by Us.
- 13.2 *Additional Accommodation, Meal and Travelling Expenses* in Section 4A if You claim the benefit under this section.
- 13.3 All *General Exclusions* on pages 23–24 apply to this section as well.

Section 14: Hijack and Kidnap

Subject to the *General Exclusions* on pages 23–24, this section covers:

- 14A** If You are hijacked or kidnapped We will pay up to the daily limits, for each day that You, Your Children or Grandchildren are held captive up to the maximum benefit limit.

Type of policy	Maximum Benefit Limit per person	Daily Limit per person
Comprehensive	\$10,000	\$1,000
Essentials	\$5,000	\$500
Basics	Not Applicable	Not Applicable
Annual Multi-Trip plan	\$10,000	\$1,000
Domestic	Not Applicable	Not Applicable

Ski and Winter Sports Option

If You wish to be covered for these activities during Your Trip, when You purchase Your policy please select the Ski and Winter Sports option. This will determine the Premium You pay.

IMPORTANT: You must purchase the Ski and Winter Sports option in order to be covered for Overseas Medical and Hospital expenses that are incurred following an Accident that takes place whilst participating in Skiing or a Winter Sport. Not all Winter Sports are covered and these are explained on pages 7–8.

This option covers: leisure bigfoot *Skiing*, cat *Skiing*, cross country *Skiing* (along a designated cross country ski route only), glacier *Skiing*, ice hockey, ice skating, lugging (on ice only), and mono *Skiing*, *Off-piste Skiing* (with a professional guide only), recreational *Ski* racing, and recreational *Skiing*, snowmobiling and tobogganing. In all cases “*Skiing*” also means snowboarding.

If You take part in any of the above-mentioned activities, it is a condition of cover that You act in a responsible way to protect Yourself and that:

- You are on-piste (or if *Off-piste*, You are with a professional guide at all times);
- You follow the safety guidelines for the *Ski* and *Winter Sport* concerned and where applicable, You use the appropriate and recommended safety equipment;
- the *Skiing* and *Winter Sport* is not part of a competition or tournament, including training or practicing;

- the *Skiing* and *Winter Sport* is not undertaken on a professional basis; and
- the *Skiing* and *Winter Sport* is not excluded by the policy or listed in *General Exclusions*.

Please remember that any *Winter Sports* equipment You have left behind or left *Unattended* is not covered under this section. However ski's, poles and snowboards that You have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm may be covered under Section 3F.

The cover described in sections 15 to section 20 is only available if ‘Ski and Winter Sports Option’ is shown on Your *Certificate of Insurance*.

Section 15: Ski & Winter Sports Overseas Medical and Hospital

This section covers:

- 15A** Reasonable overseas medical and hospital expenses You have to pay as a result of an injury whilst participating in *Skiing* or *Winter Sports* which first occurs after the departure date as shown on Your *Certificate of Insurance*.

Please note that We do not cover any medical costs incurred in Australia.

Type of policy	Limit per Adult
Comprehensive	\$unlimited**
Essentials	\$unlimited**
Basics	Not Applicable
Annual Multi-Trip plan	\$unlimited**
Domestic	Not Applicable
Domestic cancellation	\$1,000

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during Your *Period of Insurance*. Benefits may be paid up to 12 months from the time You received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by Your *Treating Doctor* or Our *Consulting Medical Officer*. You must notify Us as soon as practicable of Your admittance to hospital.

15B Cash in Hospital – 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 up to the limits shown in the table below.

The maximum We will pay for Sub Limit 15B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$6,000
Essentials	\$3,500
Basics	\$1,500
Annual Multi-Trip plan	\$6,000
Domestic	Not Applicable

15C Overseas Dental – Up to the limits shown in the table below 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.

The maximum *We* will pay for Sub Limit 15C is:

Type of policy	Sub Limit per Adult
Comprehensive	Sunlimited**
Essentials	\$2,000
Basics	\$500
Annual Multi-Trip plan	Sunlimited**
Domestic	Not Applicable

**Sunlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of an injury (including arising from a *Terrorist Act*) or illness occurring which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time *You* received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. *You* must notify *Us* as soon as practicable of *Your* admittance to hospital.

15D At *Our* discretion, *We* will decide on which action to take subject to medical restraints and as agreed by *Our Consulting Medical Officer*. If *We* bring *You* home to Australia *We* will use *Your* return ticket towards *Our* costs. The cost of moving *You* to another country or to bring *You Home* to Australia, if it is medically necessary.

15E If *You* are hospitalised, die or are evacuated and *Your Children* or *Grandchildren* 16 years or under are left without supervision whilst on *Your Trip*, *We* will provide care for them until *We* can arrange:

- their return to Australia; or
- for a *Relative* to arrive to care for them.

This benefit is provided *You*, *Your Travelling Companion* or a *Relative* contacts *Us* first and obtains *Our* agreement.

15F Funeral Expenses Overseas – Funeral expenses if *You*, *Your Children* or *Grandchildren* die while overseas. *We* will pay the cost incurred overseas for a funeral/ cremation or the return of *You*, *Your Children's* or *Grandchildren's* remains to Australia provided *You* (in the case of *Children* or *Grandchildren*), *Your Travelling Companion* or *Relative* contacts *Us* first and obtains *Our* agreement.

The maximum *We* will pay for Sub Limit 15F is:

Type of policy	Sub Limit per person
Comprehensive	\$20,000
Essentials	\$15,000
Basics	\$10,000
Annual Multi-Trip plan	\$20,000
Domestic	Not Applicable

Section 15 Exclusions

We will not cover *You* for *Your* claim that arises from, or is related to:

- 15.1 All Section 2 Exclusions on page 11 apply to this section.
- 15.2 All *General Exclusions* on pages 23-24 apply to this section.

Section 16: Snow Ski Equipment Hire

This section covers:

16A The costs of hiring alternative snow *Skiing* equipment following accidental loss, theft of, or damage to, *Your* snow *Skiing* equipment for which a claim has been accepted by *Us* under Section 3 of this policy.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$2,000
Essentials	\$1,000
Basics	Not Applicable
Annual Multi-Trip plan	\$2,000
Domestic	\$1,000

All other benefits in this section are subject to the main benefit outlined in 16A above.

16B The misdirection or delay, for a period more than 24 hours, of snow *Skiing* equipment owned by *You*.

16C The reimbursement of the snow ski equipment hire insurance excess if *You* have chosen and paid for additional snow ski equipment hire excess cover.

Section 16 Exclusions

We will not cover *You* for *Your* claim that arises from, or is related to:

- 16.1 *Your* participation in bobsleighbing, snow rafting, parapenting, heli-*Skiing*, aerobic *Skiing*, *Backcountry Skiing*, skijoring, *Skiing* with any form of power assisted equipment.
- 16.2 All *General Exclusions* on pages 23-24 apply to this section as well.

Section 17: Ski Pack

Subject to the *General Exclusions* on pages 23-24, this section covers:

17A If, as a result of *Your* injury or sickness during *Your Trip*, *You* are unable to utilise the full duration of *Your* pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, *We* will reimburse *You* the irrecoverable cost of the unused portion. *You* must obtain a medical certificate from *Your Treating Doctor* or *Our Consulting Medical Officer* in support of *Your* claim for *Your* injury or sickness.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$1,000
Essentials	\$500
Basics	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	\$500

Section 18: Piste Closure

Subject to the *General Exclusions* on pages 23–24, this section covers:

18A If as a result of not enough snow, bad weather or power failure in *Your* pre-booked holiday resort, or all lift systems are closed for more than 24 hours, *We* will pay up to \$100 per 24 hour period for either:

- the cost of transport to the nearest resort; or
- the cost of additional ski passes.

You need to obtain a written document or statement from the appropriate authority or weather information provider confirming the piste closure and how long it lasted unless *We* agree that it was not reasonably practical for *You* to obtain a written document or statement in light of all the circumstances.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$1,000
Essentials	\$500
Basics	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	Not Applicable

Section 19: Bad Weather and Avalanche

This section covers:

19A The reasonable *Additional Accommodation Meal* and *Travelling Expenses* that *You* need to pay if *Your* pre-booked outward or return *Trip* is delayed for more than 12 hours from *Your* scheduled departure time because of an avalanche or bad weather.

The maximum amount for this section is below and applies to the total of all claims combined regardless of the number of persons the claims relate to.

Type of policy	Limit per policy
Comprehensive	\$1,000
Essentials	\$500
Basics	Not Applicable
Annual Multi-Trip plan	\$1,000
Domestic	\$500

Section 19 Exclusions

We will not cover *You* for *Your* claim that arises from, or is related to:

19.1 *Your* participation in bobsleighbing, snow rafting, parapenting, heli-Skiing, aerobatic Skiing, Backcountry Skiing, skijoring, Skiing with any form of power assisted equipment.

19.2 *You* being unable to obtain a written document or statement from the appropriate authority or weather information provider confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted unless *We* agree that it was not reasonably practical for *You* to obtain a written document or statement in light of all the circumstances.

19.3 All *General Exclusions* on pages 23–24 apply to this section as well.

Section 20: Lift Pass

Subject to the *General Exclusions* on pages 23–24, this section covers:

20A The loss or theft of *Your* lift pass. Claims under this section are calculated according to the expiry date of the lift pass – depending on how many days there are left to run on the original lift pass, any refund is pro-rated, based on the original value of the pass.

The maximum benefit for this section is:

Type of policy	Limit per Adult
Comprehensive	\$500
Essentials	\$250
Basics	Not Applicable
Annual Multi-Trip plan	\$500
Domestic	\$250



COVID-19 Benefits

Cover under this policy is extended to include claims arising from COVID-19 in the circumstances following under the sections listed.

IMPORTANT: You must purchase the Comprehensive or Domestic policy in order to be covered for any COVID 19 benefits.

The combined maximum benefit for Sections 22–24 is:

\$3,500 per Adult Comprehensive

\$3,500 per Adult Domestic

Section 21: COVID-19 Overseas Medical and Hospital and Emergency Expenses

You must purchase the Comprehensive policy in order to be covered for Overseas Medical and Hospital expenses that are incurred following a diagnosis of COVID-19. Any diagnosis of COVID-19 must be made by Your Treating Doctor or Our Consulting Medical Officer.

This section covers:

21A Reasonable overseas medical and hospital expenses *You* have to pay as a result of diagnosis of COVID-19 which first shows itself during the *Period of Insurance* on *Your Certificate of Insurance*. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. We will pay up to 12 months from the time *You* first received treatment for the illness.

Type of policy	Limit per Adult
Comprehensive	\$unlimited**
Essentials	Not Applicable
Basics	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	Not Applicable

**\$unlimited means that generally there is no cap on the maximum dollar amount which may be paid out for this benefit, subject to the specific terms and conditions, Sub Limits and exclusions that apply to this benefit. This benefit covers reasonable overseas medical and hospital costs as a result of diagnosis of COVID-19 which first shows itself during *Your Period of Insurance*. Benefits may be paid up to 12 months from the time *You* received treatment for the injury or illness, but only for reasonable expenses incurred during that time. All medical treatments must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*. *You* must notify *Us* as soon as practicable of *Your* admittance to hospital.

21B Cash in Hospital – 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 up to the limits shown in the table below.

The maximum We will pay for Sub Limit 21B is:

Type of policy	Sub Limit per Adult
Comprehensive	\$6,000
Essentials	Not Applicable
Basics	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	Not Applicable

21C At *Our* discretion, We will decide on which action to take subject to medical restraints and as agreed by *Our Consulting Medical Officer*. If We bring *You Home*

to Australia We will use *Your* return ticket towards *Our* costs. The cost of moving *You* to another country or to bring *You Home* to Australia, if it is medically necessary.

21D If *You* are hospitalised, die or are evacuated and *Your Children* or *Grandchildren* 16 years or under are left without supervision whilst on *Your Trip*, We will provide care for them until We can arrange:

- their return to Australia; or
- for a *Relative* to arrive to care for them.

This benefit is provided *You*, *Your Travelling Companion* or a *Relative* contacts *Us* first and obtains *Our* agreement.

21E Funeral Expenses Overseas – Funeral expenses if *You*, *Your Children* or *Grandchildren* die while overseas. We will pay the cost incurred overseas for a funeral/ cremation or the return of *You*, *Your Children's* or *Grandchildren's* remains to Australia provided *You* (in the case of *Children* or *Grandchildren*), *Your Travelling Companion* or *Relative* contacts *Us* first and obtains *Our* agreement.

The maximum We will pay for Sub Limit 21E is:

Type of policy	Sub Limit per person
Comprehensive	\$20,000
Essentials	Not Applicable
Basics	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	Not Applicable

21F Emergency Expenses – We will cover *Your Additional Accommodation Meal* and *Travelling Expenses* which are of a reasonable nature and equivalent standard to *Your* pre-booked arrangements for any *Insured Event* which we have accepted cover under section 21A.

We will also cover if *Your Trip* is disrupted because of:

- *You* are quarantined due to close contact of a COVID-19 case; or *Your Travelling Companion* is diagnosed with COVID-19.

Section 21 Exclusions

We will not cover *You* for losses that are for, related to or as a result of:

21.1 All Section 2 Exclusions on page 11 apply to this section.

21.2 All *General Exclusions* on pages 23–24 apply to this section.

Section 22: COVID-19 Cancellation Fees and Lost Deposits

This section covers:

22A *Your* component of Cancellation Fees and Lost Deposits for travel and accommodation arrangements that *You* have pre-paid and cannot recover in any other way if *Your Trip* is cancelled or cut short at any time due to *Your* diagnosis of COVID-19, and *You* are unable to commence travel or continue *Your Trip*. Any medical diagnosis of COVID-19 must be provided by *Your Treating Doctor* or *Our Consulting Medical Officer*.

The combined maximum benefit for Sections 22–24 is:

Type of policy	Limit per Adult
Comprehensive	\$3,500
Essentials	Not Applicable
Basics	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	\$3,500

All Sub Limit benefits in this section are subject to the main benefit outlined in 22A above.

22B We will also pay *Your* component of Cancellation Fees and Lost Deposits if *Your Relative* or business partner in Australia dies or is hospitalised with COVID-19 and *Your Trip* is cancelled or cut short at any time.

22C Cover is provided if *Your* pre-paid accommodation *You* planned to stay at is closed for cleaning due to an outbreak of COVID-19.

The following benefit Section 22D only applies if *Your Trip* destination is Australia or New Zealand:

22D If the person *You're* due to stay with in Australia or New Zealand is diagnosed with COVID-19, or directed by a local public health authority into a period of quarantine and *You* are unable to stay with them.

22E Essential Worker Leave – The cost of Cancellation Fees and Lost Deposits on prepaid tickets and bookings 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:

1. *You* are a permanent employee of the healthcare industry, and;
2. *Your* employer cancels *Your* leave due to COVID-19.

Section 22 Exclusions

We will not cover *You* for losses that are for, related to or as a result of:

22.1 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 section.

22.2 All *General Exclusions* on pages 23–24 apply to this section as well.

Section 23: COVID-19 Additional Expenses

This section covers:

23A If *Your Trip* is disrupted because of:

- The pre-paid accommodation *You* planned to stay at is closed for cleaning due to an outbreak of COVID-19; or
- *You* are denied boarding on *Your* scheduled pre-paid public transport due to *You* being suspected of being infected with COVID-19; or
- *Your Relative* or business partner in Australia dies or is hospitalised with COVID-19 and *You* need to return *Home*.

We will cover *Your Additional Accommodation Meal and Travelling Expenses* including emergency personal telephone calls which are of a reasonable nature and equivalent standard to *Your* pre-booked arrangements.

The following benefits in Section 23A only apply if *Your Trip* destination is Australia or New Zealand:

- *You* can no longer stay with the person you planned to stay with in Australia or New Zealand because they are diagnosed with COVID-19 and directed to enter a period of quarantine; or
- *Your* pre-paid accommodation in Australia or New Zealand is shutdown or closes as a result of COVID-19; or

We will cover *Your Additional Accommodation Meal and Travelling Expenses* including emergency personal telephone calls which are of a reasonable nature and equivalent standard to *Your* pre-booked arrangements.

The combined maximum benefit for Sections 22–24 is:

Type of policy	Limit per Adult
Comprehensive	\$3,500
Essentials	Not Applicable
Basics	Not Applicable
Annual Multi-Trip plan	Not Applicable
Domestic	\$3,500

All Sub Limit benefits in this section are subject to the main benefit outlined in 23A above.

23B \$25 for each 24 hour period in respect of additional boarding kennel or cattery fees for domestic dogs and cats that are owned by *You* and located within Australia, if *You* are delayed beyond *Your* original return date due to any *Insured Event* which *We* have accepted cover under the COVID-19 Benefits.

23C Special Events – If *Your Trip* is for the purpose of attending a prearranged special event like a wedding, significant occasion, funeral, conference, musical festival or sporting event which cannot be delayed due to *Your* late arrival and the *Trip* is delayed because of COVID-19 related delays and outside *Your* control, *We* will pay *You* the reasonable additional cost of using alternative public transport to arrive at *Your* destination on time.

Section 23 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

23.1 *Additional Accommodation Meal and Travelling 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.

23.2 All *General Exclusions* on pages 23–24 apply to this section as well.

Section 24: COVID-19 Travel Delay

This section covers:

24A If *Your* scheduled transport is delayed for at least 6 hours for COVID-19 related delays outside of *Your* control and *You* cannot claim the expenses from anyone else, *We* will pay for *Your Additional Accommodation, Meal and Travelling Expenses* including emergency personal telephone calls, up to the daily limit, for each day the delay continues up to the combined maximum benefit for Sections 22-24.

Type of policy	Maximum Benefit Limit per Adult	Daily Limit per Adult
Comprehensive	\$3,500	\$1,000
Essentials	Not Applicable	Not Applicable
Basics	Not Applicable	Not Applicable
Annual Multi-Trip plan	Not Applicable	Not Applicable
Domestic	\$3,500	\$1,000

Section 24 Exclusions

We will not cover *You* for losses, liability or expenses that are for, related to or as a result of:

24.1 *Additional Accommodation Meal and Travelling 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.

24.2 All *General Exclusions* on pages 23-24 apply to this section as well.



General Exclusions

General Exclusions apply to all sections of *Your* policy.

You should read the *General Exclusions* together with all policy benefit sections including the specific exclusions referred to under each section of cover. *We* will not cover any claim arising from or related to the following:

1. Claims directly or indirectly arising from loss, theft, or damage to property, or death, illness or injury if *You* fail to take reasonable care or put *Yourself* in a situation where a reasonable person could foresee that loss, theft, or damage to property, or a death, illness or injury might happen.
2. Consequential loss of any kind (which occurs as an indirect result of an event occurring), including but not limited to loss of enjoyment or any loss of revenue, profit, depreciation, diminution in value or lost opportunity.
3. *You* being aware at the time of purchasing the policy of something that would give rise to *You* making a claim under this policy or *You* arrange to travel when *You* know of circumstances that may lead to *Your Trip* being disrupted or cancelled.
4. Any loss or claim whereby the Department of Foreign Affairs and Trade (DFAT) has issued a 'DO NOT TRAVEL' advisory to *Your* country/region of intended travel:
 - a. prior to *You* purchasing *Your* policy. Where these circumstances apply, if the DO NOT TRAVEL advisory is lifted prior to *Your Trip* departure date, this exclusion no longer applies. However, *You* will not be able to lodge a claim for an *Insured Event* that occurred during a period in which the DO NOT TRAVEL advisory was in effect; or
 - b. after *Your* purchase of this policy and prior to *Your Trip* departure date. Where these circumstances apply:
 - i. if the DO NOT TRAVEL advisory is lifted prior to *Your Trip* departure date, this exclusion no longer applies but *You* will not be able to lodge a claim for an *Insured Event* that occurred during a period in which the DO NOT TRAVEL advisory was in effect; and
 - ii. Regardless of whether or not the DO NOT TRAVEL advisory is lifted prior to *Your Trip* departure date, this exclusion does not apply to Section 1: Cancellation Fees and Lost Deposits and Section 10: Financial Default.
5.
 - a. Coronavirus disease (COVID-19); and/or
 - b. Severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2); and/or
 - c. Any mutation or variation of SARS-CoV-2; and/or
 - d. Any fear or threat of a), b), or c) aboveUnless *You* have purchased a policy with COVID-19 benefits as outlined in Sections 21-24.
6. Claims directly or indirectly arising from any government or public health authority mandatory quarantine or isolation order imposed on *You* related to border, region or territory travel in response to COVID-19.
7. A loss related to COVID-19 if any part of *Your Trip* is on a multi night cruise.
8. A diagnosis of COVID-19 unless provided by *Your Treating Doctor* or *Our Consulting Medical Officer*.
9. Where *You* have failed to provide in a reasonable period of time any document which *We* have requested from *You* and which is reasonably necessary to progress *Your* claim.
10. A loss which is recoverable by compensation under any workers compensation or transport accident laws, government sponsored fund, plan, or medical benefit scheme, or any other similar type of legislation required to be effected by or under a law.
11. Errors, omissions in any booking arrangements or failure to obtain the relevant visa, passport or travel documents.
12. *You* or *Your Relative* acting illegally or breaking any government prohibition, laws or regulation including visa requirements or a government authority detaining anyone or confiscating or destroying anything.
13. *You* driving a motor vehicle or riding a *Moped* or *Scooter* without a current Australian drivers licence (not including learners permit) or a valid drivers' licence for the country *You* are in, even if that country does not require *You* to hold a licence;
You riding a *Motorcycle* without a current Australian motorcycle licence or a valid motorcycle licence for the country *You* are in, even if that country does not require *You* to hold a motorcycle licence;
You travelling as a passenger on a *Motorcycle*, *Moped* or *Scooter* that is under the control of a person who does not hold a current motorcycle or drivers licence that is valid for the country *You* are in;
You riding or travelling as a passenger, on a *Motorcycle*, *Moped*, *Scooter* or *Quad Bike* without wearing a helmet.
14. Any act of *War*, whether declared or not, or from any rebellion, revolution, insurrection or taking of power by the military.
15. A nuclear reaction or contamination from nuclear weapons or radioactivity, biological and/or chemical materials, substances, compounds, or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.
16. *You* did not follow the advice of authorities whilst participating in *Skiing* or *Winter Sports* relating to safety, for example (but not limited to) the closure of ski runs due to insufficient snow cover.
17. Any loss, injury, damage or legal liability sustained directly or indirectly by *You* if *You* are a:
 - terrorist;
 - member of a terrorist organisation;
 - narcotics trafficker; or
 - purveyor of nuclear, chemical or biological weapons.

18. Any *Medical Condition* related to or associated with any *Medical Condition*, except as provided for under the section “*Medical Conditions*” pages 6–7.
19. Claims directly or indirectly arising from, or made worse by, any *Medical Condition* unless *You* have listed the *Medical Condition* and *We* have offered cover for which *You* have accepted by paying the additional *Premium*.
20. Claims directly or indirectly arising from or made worse by any *Medical Condition* of a *Relative*, *Travelling Companion* or any other person not listed on the *Certificate of Insurance*.
21. Any *Medical Condition* not advised to *Us* after the purchase of this policy but prior to *Your Trip* departure as shown as the *Period of Insurance* on *Your Certificate of Insurance*.
22. Any claim in respect of travel booked or undertaken against the advice of *Your Treating Doctor* or *Our Consulting Medical Officer*.
23. Any claim in respect of travel booked or undertaken to seek medical treatment or review.
24. Any claim in respect of travel booked or undertaken to participate in a clinical trial.
25. Any claim in respect of travel booked or undertaken even though *You* knew, or a reasonable person in *Your* circumstances would know, *You* were unfit to travel, whether or not *You* had sought medical advice.
26. Any claim associated with pregnancy, childbirth or related complication except as provided for on pages 6–7 and if required where an additional *Premium* has been paid.
27. Any claim that involves a hospital where *You* are being treated for addiction to or complications of drugs or alcohol, or are using it as a nursing, convalescent or rehabilitation place.
28. Any claim that involves the cost of medication in use at the time *Your Trip* began or for maintaining a course of treatment *You* were on prior to *Your Trip*.
29. Suicide or attempted suicide of *You*, *Your Travelling Companion*, a *Relative* or any other person.
30. Treatment, procedure or any transmission of any sexually transmitted disease/virus unless *You* have obtained and paid for *Medical Conditions* cover.
31. *You* being under the influence or addicted to intoxicating liquor or drugs except a drug prescribed to *You* by *Your Treating Doctor* and taken in accordance with their instruction.
32. Despite their best advice otherwise following *Your* call to *Our* emergency assistance team, *You* received private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the government of Australia and any other country, unless in consultation with *Your Treating Doctor*, *We* agree that private treatment is necessary in all the circumstances.
33. Any claim that relates to or connected with elective surgery including cosmetic, body piercing, or tattooing, or treatment or is a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or sickness that would otherwise be covered by this policy.
34. *You* hunting, racing or participating in any timed event (other than on foot), engaging in *Open Water Sailing*, participating in any rodeo activity (either as an amateur or professional), going mountaineering or rock climbing using ropes or climbing equipment (other than for hiking), trekking or hiking on or above 3,000 metres in height, taking part in any professional sport, parachuting, sky diving, base jumping, hang gliding, polo, horse jumping, running with the bulls, freestyle BMX, motocross, canoeing or kayaking grade 5 rapids and above.
35. *You* diving underwater using an artificial breathing apparatus.
36. *You* travelling in any air supported device other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to licensed ballooning.
37. *You Skiing Backcountry* or outside resort boundaries. This exclusion does not apply to *Off-piste Skiing* provided:
 - a. *You* have purchased *Our Ski and Winter Sports* option; and
 - b. *You* are with a professional guide.
38. *Skiing* and *Winter Sports* unless *You* have paid for *Our Ski and Winter Sports* option.
39. The following sports unless; with a commercial operator, are not considered *Extreme Risk*, do not require high levels of fitness, a pre-fitness training program prior to the participation of the activity, or special skills and are available to the general public: abseiling, assault course, breathing observation bubble diving, bungee jumping, camel or elephant riding, canoeing or kayaking (grade 3 and 4 rapids), canopy walking, canyoning, cave tubing, coasteering, fishing trips (overnight), go karting, gorge or canyon swinging, hot air ballooning, husky sledge driving, mud bugging, ostrich riding, paintballing, parasailing, quad biking, scuba diving (unlicensed), target shooting, all types of trekking or hiking below 3,000 metres in height, tubing, zip lining, zorbing.
40. *Skiing* or the riding of any kind of mechanised snow-mobles except as provided by the recognised piste authorities for transport to and from areas designed for recreational *Skiing* (unless *You* have purchased *Our Ski and Winter Sports* option), bob sleighing, snow rafting, parapenting, heli-*Skiing*, aerobatic *Skiing*, ski joring, *Skiing* with any form of power assisted equipment.

Words with special meanings

Within *Your* travel policy certain words have definite meanings that are highlighted in *italic* and capitalised. Words that are capitalised and not in *italics* refer to corresponding section headings within this policy, or otherwise are proper nouns. It is important that *You* are aware of them.

Accident means any unexpected, unintended or unforeseeable incident or injury caused solely and directly and independently by an external identifiable event. This excludes injury or illness arising from a sickness or disease.

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. This excludes alcohol.

Adult means a person or persons who are listed on the *Certificate of Insurance*, aged 18 or over, and are not defined as a *Child* or *Grandchild*.

Backcountry means *Skiing* in a sparsely inhabited rural region over ungroomed and unmarked slopes (i.e. marked pistes are not present) where fixed mechanical means of ascent are often not present.

Certificate of Insurance means the most recent certificate that *We* provide to *You*. It contains the information *You* have given *Us* and on which *We* have issued *Your* insurance policy. It also includes the amount *You* are insured for, *Excesses* that apply, optional covers *You* have chosen, the type of cover *You* have and when the policy starts and ends. If *You* vary this policy *We* will send *You* an updated *Certificate of Insurance*.

Children or Child means *Your* children travelling with *You* up to the age of 25, who are financially dependent on *You* and not working full time. They must be listed as such on *Your Certificate of Insurance*. They are covered for free provided they do not require medical assessment and are travelling with *You* the whole time. A child can be a child of any *Adult* listed on *Your Certificate of Insurance*.

Consulting Medical Officer means *Our* appointed medical practitioner/registered medical professional who advises *Us* on *Your* medical condition or injury.

Epidemic means a rapidly spreading contagious or infectious disease or illness in a region as declared by the World Health Organisation or a national public health authority.

Excess means the agreed dollar amount, on the policy *You* have purchased, that will be subtracted from the assessed claimable amount on *Your* claim. This applies to each and every *Insured Event*.

Extreme Risk means sports or activities that can be considered to be of above-average, high risk, high intensity and exceeding what is usual or reasonable. *Extreme Risk* refers collectively to high adrenaline or dangerous sports or activities.

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.

General Exclusions means the exclusions listed on pages 23–24.

Grandchildren or Grandchild means *Your* grandchildren travelling with *You* up to the age of 25, who are financially dependent on their parents and not working full time. They must be listed as such on *Your Certificate of Insurance*. They are covered for free provided they do not require medical assessment and are travelling with *You* the whole time. A grandchild can be a grandchild of any *Adult* listed on *Your Certificate of Insurance*.

Home means *Your* permanent and usual place of residence in Australia.

Insured Event means an event for which *We* have agreed to provide cover under this policy. It also means a single incident; or a single or number of incidents either having the same original cause or attributable to the one source.

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 *Valuables*, sporting equipment, dentures and or dental prosthesis designed to be worn or carried by *You* which *You* take with *You* or buy during *Your Trip*, unless they are excluded under *General Exclusions* and Section 3.

Medical Condition has the meaning given to that term on page 6–7.

Mental Illness means any sickness, disorder or condition recognised or provided for in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders, where a clinical diagnosis has been made and treatment has been prescribed by a medical practitioner, prior to the *Trip* departure. A clinical diagnosis for *Mental Illness* can also be made after the *Trip* departure by *Your Treating Doctor*.

Moped or Scooter means any two or three wheeled motor vehicle with an engine capacity up to 50cc.

Motorcycle means any two or three wheeled motor vehicle with an engine capacity equal to or greater than 50ccs'.

Natural Disaster means an extraordinary natural event, natural act or force of nature including floods, earthquakes, avalanches, forest fires, tsunamis, landslides, volcanic eruptions, atypical cyclones or storms and other severe weather conditions but does not include an *Epidemic* or *Pandemic*.

Off-piste means any *Skiing* within a short distance from the designated areas of a ski resort's boundaries on groomed terrain or marked slopes or trails that are open, maintained, monitored and patrolled by the ski resort.

Open Water Sailing means sailing more than 12 nautical miles from any landmass.

Pandemic means a geographically widespread outbreak of a contagious or infectious disease that causes serious illness in humans as declared by the World Health Organisation or national public health authority.

PDS means this Product Disclosure Statement.

Period of Insurance means the period during which You are insured and which is shown on *Your Certificate of Insurance*.

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

Personal Money means cash that is carried on *Your* person unless secured in a safe or strong room where available.

Premium means the amount *You* pay for *Your* insurance.

Public Place means any place the public has access to including but not limited to airports, bus terminals, stations, buses, cruise ships, planes, taxis, trains, beaches, hostels, hotels, hotel foyers and grounds, galleries, museums, private car parks, public toilets, shops, malls, streets and restaurants.

Quad Bike means any motorised vehicle designed to travel on four or more wheels with a seat straddled by the rider and a set of handlebars that are used for controlling the steering.

RACV means Royal Automobile Club of Victoria Limited ABN 44 004 00 833 AR 001243563.

Relative means a relative who is *Your* spouse or de facto 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, cousin, fiancée, fiancé or guardian.

Rental Vehicle means a car (sedan, station wagon, coupe and hatchback), SUV, four-wheel drive, mini bus or a campervan/motorhome rented or hired by *You* from a registered motor vehicle rental company for the carriage of passengers and does not include any vehicle designed to be used for the carriage of commercial goods. ** Please note this definition does not include, *Motorcycles*, *Mopeds* or *Scooters*, trucks, caravans, trailers, boats or jet skis.

Serious Injury or Illness means a condition which necessitates treatment by *Your Treating Doctor* or *Our Consulting Medical Officer* and which results in *You* or any other person to which this insurance applies being certified by that *Treating Doctor* or *Our Consulting Medical Officer* at the time as being unfit to travel or continue on with *Your* original *Trip*.

Skiing means skiing and snowboarding.

Sum Insured means the maximum amount that *We* will pay as shown in the Table(s) of Benefits on pages 3-4.

Table(s) of Benefits means the table set out on pages 3-4, which sets out the maximum benefit payable in respect of each section of cover.

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

Tokio Marine & Nichido means Tokio Marine & Nichido Fire Insurance Co., Ltd ABN 80 000 438 291, AFSL 246548.

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.

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

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*. They must arrive and depart with *You*.

Travel Services Provider means any scheduled service airline, hotel, accommodation provider, motor vehicle rental or hire agency, bus line, shipping line, cruise line or railway company that owns and/or operates the assets.

Treating Doctor means:

1. Whilst on *Your Trip* - the medical practitioner/registered medical professional who is treating *You* for *Your* medical condition or injury.
2. If *You* have not left on *Your Trip* - the medical practitioner/registered medical professional who is treating *You* in Australia.

Trip means:

1. in respect of all plans except the Annual Multi-Trip and Rental Car Excess 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.
2. in respect of any Annual 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* as shown on the *Certificate of Insurance*, whichever is sooner. The length of any one trip cannot exceed 30, 45 or 60 days (depending on the option chosen) and must be at least 250Kms from *Your Home*.
3. in respect of Rental Car Excess plan means the day *Your Rental Vehicle* agreement commences and *You* collect *Your Rental Vehicle* until the day *Your* agreement ends and *You* return *Your Rental Vehicle*, or until the end of the *Period of Insurance* as shown on the *Certificate of Insurance*, whichever is sooner.

Unattended means but is not limited to, when an item is not on *Your* person at the time of the loss, theft or damage, or not under *Your* control at the time of the loss, theft or damage, left in a position where it can be taken or damaged without *Your* knowledge including on the beach or beside the pool while *You* swim, in a *Public Place* or leaving it a distance or where *You* are unable to prevent it from being unlawfully taken or damaged. *Unattended* also means leaving an item

behind, forgetting the item, walking away from it, or leaving it in a Public Place.

Valuables means passport, travel documents, jewellery, watches, precious metals or semi-precious stones/precious stones and items made from them, furs, binoculars, telescopes, computer games, any kind of photographic, audio or video equipment, computers, mobile phones, smart phones, tablets, electronic games, portable navigation equipment and any equipment or accessories related to these items, drones and radio-controlled/remote-controlled vehicles including (but not limited to) model cars, vehicle, planes, and boats and the like and any equipment or accessories related to these items.

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 Tokio Marine & Nichido Fire Insurance Co, Ltd.

Winter Sports means leisure bigfoot *Skiing*, cat *Skiing*, cross country *Skiing* (along a designated cross country *Ski* route only), glacier *Skiing*, ice hockey, ice skating, luge (on ice only), mono *Skiing*, *Off-piste Skiing* (with a professional guide only), recreational *Ski* racing, recreational *Skiing*, snowmobiling and tobogganing. In all cases “*Skiing*” also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practising, purposes.

You, Your, Yourself means the person or persons named on the *Certificate of Insurance*.

Important Matters

Who is the insurer?

Tokio Marine & Nichido Fire Insurance Co., Ltd (*Tokio Marine & Nichido*) ABN 80 000 438 291 AFSL 246548 is the insurer and the issuer of this policy, and *PDS*. Our Australian Financial Services Licence (AFSL) authorises Us to provide financial product advice about general insurance products, and to issue interests in general insurance products. We also have an Australian Prudential Regulation Authority (APRA) authorisation to conduct general insurance business in Australia.

Our managing agent and representative, Tokio Marine Management (Australasia) Pty. Ltd. ABN 69 001 488 455 (TMMA) is authorised under a binder and managing agent agreement to act on Our behalf to issue Our policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of *Tokio Marine & Nichido*, TMMA is also authorised to provide financial advice in relation to those policies. *Tokio Marine & Nichido* are responsible for the Product Disclosure Statement in this document.

The Financial Claims Scheme

You may be entitled to payment under the Federal Government's Financial Claims Scheme in the unlikely event that *Tokio Marine & Nichido* is not able to meet its obligations under the policy. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from the Australian Prudential Regulation Authority (APRA) website at www.apra.gov.au and the APRA hotline on 1300 55 88 49.

Who is the RACV and the providing entity?

RACV (AR 001243563), its employees and call centre staff, arrange the issue of the insurance to You as an authorised representative of *Tokio Marine & Nichido*, on behalf of the insurer. RACV's contact details are provided on page 1.

The person who provides You with this *PDS* is the providing entity. The capacity in which they act is displayed in the Financial Services Guide on pages 30–31.

Code of practice

We are signatories to the General Insurance Code of Practice, which sets out a commitment by the general insurance industry to raise standards of service and to promote better relations between customers and insurers.

The Code describes standards in areas such as buying insurance, claims handling and dispute resolution.

For more information on the Code or to obtain a copy, You can call Us on (02) 8055 1687, email Us at racvservice@tmnfatravelinsurance.com.au or You can access the Code at www.codeofpractice.com.au.

How Your Premium is calculated

The amount We charge You for this insurance policy is the total amount of *Premium* that We determine covers Our risk, associated costs and any government charges like Stamp Duty and GST. When We issue Your policy the total *Premium* and any government charges will be displayed on Your *Certificate of Insurance*. If You change Your policy in any way, You may need to pay an additional amount or You may be entitled to a refund of part of Your *Premium*.

In order to calculate Your *Premium* We take a number of factors into consideration including:

- where You are travelling
- for how long
- the number of travellers and their ages
- the plan You select
- the *Excess* level chosen
- *Medical Conditions* and pregnancy
- plus any other optional extras You choose.

For example:

- the plan – the higher the level of cover the more Your *Premium* will be
- the length of Your *Trip* – in most cases the longer the *Trip* the greater the *Premium*
- the *Excess* You select– the lower the *Excess* You choose the higher the *Premium*
- coverage options – cover like *Ski* and *Winter Sports* and cruise cover increases Your *Premium*.

How Your claim payment is calculated

Factors that contribute to the calculation of the amount We will pay You for a claim include:

- the actual amount of the loss
- applying the various benefits and limits provided under the plan You have purchased
- less the *Excess* You have nominated on Your *Certificate of Insurance*
- less any compensation, refund or credit You may have received from Your pre-paid booking for Your *Trip*.

For example –

You have purchased *Our* Comprehensive policy and *Your* camera is stolen from *You* whilst at the local market. The following scenario applies:

- *You* paid \$3,000 for *Your* camera when *You* bought it 2 years ago. *Our* policy covers new for old, so there is no depreciation to factor in
- the limit under this policy for an item like a camera is \$3,000 and the overall limit for *Luggage* is \$15,000
- *You* chose to pay the additional *Premium* when *You* bought the policy to reduce *Your Excess* to \$0
- the result is, if *You* have met all the terms and conditions of the policy, *We* will replace *Your* camera or cash settle, up to the cost of an equivalent replacement to a maximum of \$3,000.

Your privacy

Your privacy is important to *Us*. *Tokio Marine & Nichido* is dedicated to upholding *Your* privacy and protecting *Your* personal information. *We* are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. *Tokio Marine & Nichido* has ongoing practices, procedures and systems in place to ensure that *We* manage personal information in an open and transparent way.

We may use *Your* personal information (such as *Your* name, date of birth, contact details, and in certain cases explained in *Our* Privacy Policy, sensitive information) for the following purposes:

- to determine whether and on what terms *We* might issue *You* an insurance policy
- to open and administer any products and services *You* may sign up for
- to help improve *Our* products and services
- to undertake market research, customer data analysis and direct marketing activities
- to manage and resolve complaints made
- to report information required by law or regulations
- to perform any other appropriately related functions.

If *You* don't provide all the information requested, the main consequence is that *We* may not be able to issue *You* with a policy or process *Your* claim.

Unless it is unreasonable or impracticable under the circumstances, *We* will collect *Your* personal information directly from *You*, *Your* advisor or someone authorised by *You*, for example, *Your* insurance broker, financial planner, legal services provider, agent or carer.

In issuing and/or managing *Your* policy or claim *We* may need to disclose *Your* personal information to third parties such as another insurer, *Our* reinsurers, an insurance broker, *Our* legal providers, *Our* accountants, loss investigators or adjusters, anyone acting as *Your* agent or regulatory bodies as well as *Our* various third party service providers described in *Our* Privacy Policy. *We* may also disclose *Your* information as required by law.

In providing *You* with *Our* services it may be necessary to disclose *Your* information overseas where *We* have a presence or engage such parties, including but not limited to Japan, USA, Canada, Bermuda, New Zealand, Thailand, Hong Kong, Europe, The United Kingdom, Singapore and India.

We will otherwise collect, hold, use and disclose *Your* personal information in accordance with *Our* Privacy Policies, which set out how *You* may access and correct the personal information that *We* hold about *You* and how to lodge a complaint.

To learn more about collection and use of *Your* personal information, see *Our* Privacy Policy, which can be viewed at *Our* website www.tokiomarine.com.au and RACV's Privacy Policy which can be viewed at www.racv.com.au.

Complaints

You are entitled to make a complaint to *Us* about any aspect of *Your* relationship with *Us*.

If *You* need to make a complaint, *You* can do so over the phone or in writing. *We* will conduct complaints handling in a fair, transparent and timely manner.

Stage 1

- within 10 business days, if *We* have all the relevant information and *We* have completed *Our* investigation, *We* will provide *You* with *Our* decision on *Your* complaint in writing
- within 10 business days, if *We* require additional information or require more time to investigate, *We* will let *You* know and will attempt to agree with *You* to an alternative timeline
- if *You* are satisfied with *Our* decision, *Your* complaint has been resolved
- if the decision does not resolve *Your* complaint to *Your* satisfaction, *You* can request *Us* to review *Our* decision.

Stage 2

- *Your* complaint will be reviewed by the relevant department manager or an employee with appropriate authority, knowledge and experience. The person reviewing *Your* complaint will be independent from the individual whose decision or conduct is the reason for *Your* complaint
- *We* will keep *You* informed about the progress of *Our* review at least every 10 business days
- within 10 business days, if the reviewer has all the information they need and has completed their investigation, *You* will be advised of *Our* final decision
- within 10 business days, if the reviewer requires more information or more time, they will let *You* know and will attempt to agree with *You* to an alternative timeline
- if *You* are satisfied with the final decision, *Your* complaint has been resolved
- if the final decision does not resolve *Your* complaint to *Your* satisfaction, *You* are entitled to refer *Your* complaint to the Australian Financial Complaints Authority (AFCA)
- AFCA is an independent external dispute resolution scheme.

We further advise that Stage 1 and Stage 2 of *Our* complaints process described above will not exceed 30 calendar days in total, unless *We* are unable to provide *You* with a final decision within 30 calendar days.

If *We* are unable to provide *You* with a final decision within 30 calendar days, *We* will inform *You* before the end of that period of the reasons for the delay and *Your* right to refer *Your* complaint to AFCA, together with contact details for AFCA.

If Your problem is not resolved

If *You* disagree with *Our* decision, *You* can appeal to the Australian Financial Complaints Authority (AFCA). We will advise *You* how to do this and provide all relevant assistance.

AFCA is an independent industry dispute resolution scheme. The decisions made by AFCA are binding on *Us* provided *You* agree. *You* do not have to accept any decisions that *We* or AFCA makes. *You* always have the option of seeking other solutions.

You can contact AFCA on 1800 931 678 (local call cost) or by email to info@afca.org.au. *You* can also visit the AFCA website at www.afca.org.au. *You* can also write to AFCA at GPO Box 3, Melbourne, Vic, 3001.

Claims Information

How to make a claim

You must let *Us* know of *Your* claim as soon as possible, after *Your* return to Australia either by:

Web: racv.tmmatravel.com.au/assets/content-data/how-to-claim

Phone: 1300 207 387

Email: racvclaims@tmnfatravelinsurance.com.au or

Writing to Us at GPO Box 4616 Sydney 2001.

Providing *Us* with the information *We* need, helps *Us* to make timely and accurate decisions about *Your* claim. When *You* contact *Us*, *We* will let *You* know what *You* need to do and how the process will work. *We* will not be able to assess *Your* claim unless *You* provide *Us* with all the information *We* require. *We* can reduce *Your* claim by the amount of any prejudice *We* have suffered due to any delay by *You* in submitting the required information. Full details should be submitted within 30 days of *Your* return.

For all claims, *We* require: evidence of the *Insured Event* *You* are claiming for, including and not limited to: receipts, reports, proof of ownership, bank/credit card statements.

Any costs or expenses associated with obtaining these documents will be at *Your* own cost.

If *You* cannot provide supporting documents for *Your* claim, then *We* may reduce or refuse to pay *Your* claim.

We may also refuse to pay a claim under this policy if *You* do not observe any of the conditions of this policy.

Examples of supporting documents required –

For Cancellation Fees and Loss Deposit claims:

- full itinerary
- travel invoices for all pre-booked costs being claimed
- written confirmation of any compensation or refund applicable or any credits being held by *Your* transport or accommodation provider
- if *You* are claiming due to medical reasons, *We* will require a medical certificate from *Your Treating Doctor* confirming unfit to travel and stating medical condition; *We* may also request a copy of *Your* medical history
- if claiming due to the death or illness of a *Travelling Companion* or a *Relative*, *We* will require a copy of the death certificate or a medical report/certificate/history
- if *You* are claiming due to an *Accident*, *We* require a supporting incident report such as a workplace/

police/ambulance report.

For Medical, Dental or Hospital claims:

- all medical and dental certificates and reports relevant to the claimed condition/illness
- *We* may also request a copy of *Your* medical history
- proof of expenses incurred.

For Luggage or Personal Money claims:

- if lost or stolen, please report it immediately to police, obtain and retain a written report of the incident
- if damage or misplacement occurs caused by an airline or any other operator or provider of accommodation, please report the incident to an appropriate official. Obtain and retain a written report with any offer they might make for settlement
- proof of ownership e.g. receipts, bank statements, valuation certificates (issued prior to the date of loss)
- lost or stolen mobile phones –proof that *Your* phone has been blocked and the IMEI blocked
- If the claim is for damaged items, *We* require proof of damage and repair report/invoice.

For Emergency Expenses or Travel Delay claims:

- documentation to substantiate the incident occurring e.g. loss report, medical report, police report, confirmation from *Transport Provider* confirming cause
- receipt for all additional expenses being claimed
- itinerary/invoices showing original pre-paid arrangements
- written confirmation of the actual delay and actual delay time.

You must not admit fault or liability

Do not admit any fault or liability to any claim under this policy. *You* must not promise or offer to pay any money or become involved in litigation without *Our* authorisation.

Claims are payable in Australian dollars

We will pay all claims to *You* in Australian dollars. All conversions will be calculated using the Oanda rate at the time *You* incurred the expense. Alternatively, *You* can provide a copy of *Your* credit card statement to show the conversion rate used by *Your* bank for the expense.

Excess

If an *Excess* applies to *Your* claim, the *Excess* will be deducted from *Your* claim. An *Excess* will apply to each and every *Insured Event*.

Claims assessment

We will assess *Your* claim within 10 business days of *You* notifying *Us* and *You* providing *Us* with all the necessary supporting documentation. If *We* need any additional information, a written notification or phone call will be made to *You* within 10 business days.

If You can claim from anyone else

If *You* can make a claim against someone else in relation to a loss or expense covered under this policy *You* must do so first. If they do not pay the full amount of *Your* loss or expense for *Your* claim, *We* will only make up the difference up to the policy limit.

Subrogation

If *You* are aware of any third party that *You* or *We* may recover money from, *You* must let *Us* know.

We may, at *Our* discretion and subject to applicable law, in *Your* name and on *Your* behalf, undertake, control and settle proceedings for *Our* own benefit to

recover compensation or secure indemnity from any party in respect of anything covered by this policy.

You must assist and permit to be done, all acts and things as required by Us for the purpose of recovering compensation or securing indemnity from other parties to which We may become entitled or subrogated, upon Us paying Your claim under this policy regardless of whether We have yet paid Your claim and whether or not the amount We pay You is less than full compensation for Your loss.

We will apply any money We recover from someone else under a right of subrogation in the following order:

1. to Us, Our costs (administration and legal) arising from recovery
2. to Us, an amount equal to the amount that We paid to You under Your policy
3. to You, Your uninsured loss (less Excess)
4. to You, Your Excess.

If We have paid Your Total Loss and You receive a payment from someone else for that loss or damage, You must pay Us the amount of that payment up to the amount of the claim We paid You.

If We pay You for lost or damaged property and You later recover the property or it is replaced by a third party, You must pay Us the amount of the claim We paid You.

Fraud

We will not pay if Your claim is fraudulent.

Insurance fraud places additional costs on honest policyholders. Fraudulent claims contribute to the rise in insurance Premiums. We encourage the community to assist in the prevention of insurance fraud. You can help by reporting insurance fraud to Us on 1300 207 387. All information will be treated as confidential and protected to the full extent of the law.

GST

Business Travellers – How GST affects Your claim

If You are entitled to claim an input tax credit in respect of a cost for which a claim is made, or would be entitled to an input tax credit if You were to incur the relevant cost (i.e. in replacing a lost or stolen item), the amount We would otherwise pay will be reduced by the amount of that input tax credit.

Financial Services Guide

This Financial Services Guide (FSG) is an important document that has been designed to help You make an informed decision about the financial services that *Tokio Marine & Nichido* can provide. The terms “We”, “Our”, and “Us” means *Tokio Marine & Nichido*. The FSG also contains information about any remuneration paid to Us and to others, and how Your complaints are dealt with.

This FSG has been prepared by *Tokio Marine & Nichido*. You should read this FSG carefully and contact Us if You have any questions.

What services are provided, and who provides them?

Tokio Marine & Nichido (ABN 80 000 438 291) (AFSL No 246548) is responsible for the financial services disclosed

in this FSG. The services disclosed in this FSG will be provided by *Tokio Marine Management (Australasia) Pty Ltd (TMMA)* on behalf of *Tokio Marine & Nichido*.

Tokio Marine & Nichido is the insurer issuing this travel insurance. It is the holder of an Australian Financial Services Licence (AFSL) authorising it to provide financial product advice about general insurance products, and to issue interests in general insurance products. It is also authorised by the Australian Prudential Regulation Authority (APRA) to conduct general insurance business in Australia.

TMMA is a representative and wholly owned subsidiary of *Tokio Marine & Nichido* and is also its managing agent in Australia. This means that TMMA has the authority, pursuant to a binder and managing agent agreement, to act for *Tokio Marine & Nichido* to issue its insurance policies and handle and settle claims in relation to those policies, subject to the terms of the authority. As a representative and managing agent of *Tokio Marine & Nichido*, TMMA is also authorised to provide financial advice in relation to those policies.

RACV is an authorised representative of *Tokio Marine & Nichido* AR 001243563. RACV is authorised to sell travel insurance on behalf of *Tokio Marine & Nichido* under these arrangements.

Tokio Marine & Nichido takes responsibility for and is liable for any statement made in relation to this FSG.

Where We issue an insurance policy, We will give You a Product Disclosure Statement (PDS). You may also download one from racv.com.au. The PDS contains important information to assist You in choosing an insurance product that suits You. The PDS provides details about the features and benefits of Our insurance products, what is covered, what is not, and how claims will be handled.

How to Contact Us

For general information You may contact Us or TMMA by:

Phone: (02) 8055 1687

Email: racvservice@tmnfatravelinsurance.com.au

Mail: GPO Box 4616, SYDNEY NSW 2001.

Specific claims and service contact information for the product You have purchased is contained in the PDS.

Remuneration

How We are paid

We will charge You a Premium for any policy issued by Us as described in the PDS.

TMMA receives a management fee for administering the insurances of *Tokio Marine & Nichido* consisting of the reimbursement of total expenses incurred plus 3% of these expenses. This is not an additional fee paid by You but is payable by Us to TMMA (from the Premium You pay to purchase the insurance).

How Our staff are paid

All employees of *Tokio Marine & Nichido* and TMMA who provide a service do not receive specific payments or commissions for the giving of that service. Our employees are paid an annual salary, which can be based on performance against sales targets and/or include an annual bonus payment based on a number of factors, including sales targets and other performance criteria.

How the RACV is paid

The Royal Automobile of Victoria Limited (ABN 44 004 060 833 AR 001243563), its associates, and/or AAA Travel Pty Ltd ABN 30 138 014 105 (AAA Travel) are paid a fee and/or commission by *Us* for issuing *Your* insurance policy. This is not an additional fee paid by *You* but is payable by *Us* to the RACV (from the *Premium You* pay to purchase the insurance).

Privacy

Your privacy is important to *Us*. *Tokio Marine & Nichido* is dedicated to upholding *Your* privacy and protecting *Your* personal information. *We* are bound in Australia by the Privacy Act 1988 (Cth) and its associated Australian Privacy Principles, along with any other applicable privacy laws and codes, when collecting, using, disclosing, holding, handling and transferring any personal information. *Tokio Marine & Nichido* has ongoing practices, procedures and systems in place to ensure that *We* manage personal information in an open and transparent way.

To learn more about collection and use of *Your* personal information, refer to page 28 of the *PDS* or see *Our* Privacy Statement, which can be viewed at *Our* website www.tokiomarine.com.au or contact *Us*.

Sales enquiries contact

Call 13 13 29, visit racv.com.au or an RACV shop

24 hour emergency assistance

For contact details see page 1

Claims enquiries

1300 207 387

For the latest government travel advisory notices
visit: www.smarttraveller.gov.au

