



Insurance for Travellers

Combined Financial Services Guide,
Product Disclosure Statement
and Policy Wording

Effective Date 1 March 2019

nib

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Product Disclosure Statement

About this booklet

There are two parts to this booklet. The first part is your Product Disclosure Statement (PDS) which details Important Information about this Policy and your Policy Wording which sets out the detailed terms, conditions and exclusions of the Policy.

The second part of this booklet is the Financial Services Guide (FSG) which provides information about who we are, who we do business with to provide you with insurance, how we and our business partners are paid, how to make a complaint and other details to help you decide whether to use any of the services offered by us.

Because we don't know your own personal circumstances, you should treat any advice in this booklet as purely general in nature. It doesn't consider your objectives, financial situation or needs. You should carefully consider the information provided with regard to your personal circumstances to decide if it's right for you.

Other documents you receive may comprise the PDS. You'll know when this happens because it'll say so in the document.

We may need to update information in this PDS. If we need to do this, we'll either send you a new PDS or a supplementary PDS. You can also get a copy of these simply by calling us.

For more information or to make a claim

Please take the time to read through this booklet and if you have any questions, need more information or to confirm a transaction, please contact us. The name and contact details can be found on the back of this PDS, on the web site from which you obtained this PDS or should be given to you with this document if it has been emailed to you.

To make a claim, contact us:

Phone: 1300 555 017 or +61 3 8523 2777

Email: travel-claims@nib.com.au

Address: PO Box 12090, Melbourne VIC 8006.

Alternatively, you can lodge your online claim, by going to nibtravelinsurance.com.au/travel-claims.

About nib

This policy is underwritten by certain underwriters at Lloyd's (the insurer), managed by nib Travel Services (Australia) Pty Limited, ABN 81 115 932 173, AFS Licence No 308461 (nib) and arranged and promoted by nib Travel Insurance Distribution Pty Limited, ABN 40 129 262 175, AR 336467 (nib Travel Insurance Distribution). For information on how these insurance providers work together and the services they provide, please refer to the Financial Services Guide at the back of this combined document.

Important Information

In this first part of the booklet we explain important information about this Policy including how we'll protect your privacy and how to make a complaint or access our dispute resolution service.

nib International Assistance

nib International Assistance provides emergency assistance, medical evacuation and repatriation services for persons covered under nib travel insurance policies worldwide. All cases are managed from start to finish by our experienced insurance and medical specialists who are available by telephone 24 hours a day for advice and assistance in the event of a medical emergency.

Specific services provided by nib International Assistance to persons covered under this Policy who sustain an Injury or suffer an Illness or mishap while travelling outside their country of residence include:

- Medical transfer to an appropriate specialist hospital
- Repatriation to Australia
- Intra hospital transfer should specialist care be required
- Road ambulance transportation services
- Repatriation of mortal remains.

Additional services include:

- Providing a message service to enable persons covered under the Policy to keep in touch with their family, employees and travel agents
- Organising an evacuation in the event of a political or environmental event which necessitates a persons covered under the Policy to be evacuated.

How to contact nib International Assistance

Phone	+61 3 8523 2800 Within Australia: 1300 555 019
Fax	+61 3 8523 2815
Email	travel-assist@nib.com.au

Duty of Disclosure

Before you enter into, vary or extend an insurance contract, you have a duty of disclosure under the Insurance Contracts Act 1984. When we ask you questions that are relevant to our decision to insure you and on what terms, you must tell us anything that you know and that a reasonable person in the circumstances would include in answering the questions.

When amending or extending your contract of insurance, we will ask you specific questions about any change in your circumstances. You must tell us about any change to something you have previously told us, otherwise you will be taken to have told us that there is no change. You have this duty until we agree to insure, amend or extend the contract.

If you do not tell us anything you are required to tell us, we may cancel your contract or reduce the amount we will pay you if you make a claim, or both.

The cost of this policy

The total premium is the amount we charge you for this Policy. It includes the amount we have calculated for the risk and the taxes and government charges applicable. The premium will be shown on the Certificate of Insurance.

When calculating the premium we take a number of factors into account. These factors and the degree to which they affect the premium will depend on the information you give us, and the level and type of cover you choose. The main factors that impact your premium include:

- the length of your trip;
- your destination;
- travel plan chosen;
- any additional amounts determined by us to cover an existing medical condition; and
- additional premium payable to cover any additional benefits you choose.

This Policy is only valid when you pay the premium and a Certificate of Insurance has been issued to you.

Additional benefits you can purchase prior or post departure

Snow sports cover		
Only available on the International and Annual Multi Trip Travel Plans		
Cover can be purchased for an additional amount unless you are travelling to New Zealand where cover will be provided under the Snow sports section free of charge.		
Any claim arising due to participation in snow sports	Section J	Up to the applicable limit of the relevant section.
Ski lift passes	Section J1	\$300
Ski run closure	Section J2	\$100 per day up to a maximum of \$500
Hire replacement snow equipment	Section J3	\$300

Additional rental vehicle insurance excess cover

Available on the International, Annual Multi Trip and Australian Travel Plans

If you are renting a car, camper van, motorcycle or boat you may have to pay an insurance excess for an accident or theft. We have included cover for rental vehicle insurance excess however you may wish to increase this cover for an additional amount.

Maximum additional cover	Additional units of cover
\$5,000	Additional premium charged for each \$500 unit of additional cover selected

This insurance does not provide cover for your liability resulting out of your use of a mechanically propelled vehicle (e.g. motor vehicle or motor cycle). Please ensure you have liability insurance adequate for the country(ies) where you will be using the rental vehicle.

Specified item cover

Available on the International and Annual Multi Trip Travel Plans

You can cover items worth more than the item limits on payment of an additional amount. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the schedule of benefits.

Maximum individual item limit	\$6,000
Maximum total for all items	\$15,000

Specified item cover

Available on the Australian Travel Plans

You can cover items worth more than the item limits on payment of an additional amount. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the schedule of benefits.

Maximum Personal Computer	\$6,000
Maximum individual item limit	\$4,000
Maximum total for all items	\$10,000

You must insure the total value per item. Please ensure you have proof of value (not more than 12 months old) of any item you specify. This will be required should you make a claim. Depreciation does not apply to specified items in the event of a claim. Specified item cover is subject to the terms and conditions as detailed under Section F1 "Luggage and personal effects in the Policy wording.

Excesses

An excess will apply to each claim you make under this Policy except on the applicable section of the Policy wording listed as “No excess applies to claims under this benefit”. The excess will be subtracted from the amount paid to you if you should make a claim under a section of the Policy where the excess is applicable. If you make more than one claim under your policy the excess will apply to each claim which arises as a result of each separate set of circumstances. The amount of this excess will be shown on your Certificate of Insurance.

You can pay an additional premium on the International, Budget, Annual Multi Trip and Australian Travel Plans to remove the excess.

Cooling off information

If you change your mind within 21 days of buying your Policy, you can cancel it and receive a full refund. Naturally, this doesn't apply if you've made or are entitled to make a claim.

The cooling off period does not apply:

- If you've departed for a trip
- To policy or trip extensions.

To cancel your policy within the cooling-off period, contact us. Your refund will be processed within 15 business days.

The General Insurance Code of Practice

The Insurance Council of Australia Limited has developed the General Insurance Code of Practice (the Code), which is a self-regulatory code for adoption by insurers. We proudly support the Code and embrace its objectives of raising the standards of practice and service in the insurance industry. You can obtain a copy of the Code from codeofpractice.com.au.

Privacy

We collect your personal information, and in some cases your sensitive information in order to issue, arrange and manage your travel insurance or to provide you with related services. We will only collect personal and sensitive information from you or from those authorised by you.

We may disclose your personal and sensitive information to third parties involved in the above process, such as travel agents and consultants, travel insurance providers, insurers and reinsurers, claims handlers, investigators and cost containment providers, medical and health service providers, legal and other professional advisers, your and our agents and our related companies. Some of these third parties may be located in other countries such as the UK, Europe and USA.

Our Privacy Policy details how we collect, use, store and disclose your personal and sensitive information as well as how you can seek access to and correct your personal information or make a complaint. You may not access or correct personal information of others unless you have been authorised by them, or are authorised under law or they are your dependants.

By providing us your personal and sensitive information you consent to us collecting, using, storing and disclosing it in accordance with our Privacy Policy. If you don't provide all of the personal and sensitive information we've requested we may not be able to provide you with our services or products including being able to process your application for insurance.

You can view our full Privacy Policy at nib.com.au/docs/privacy-policy.

Resolving complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on **1300 555 017** or email us at travel-service@nib.com.au

How we handle complaints

If you have a complaint arising out of this insurance or the financial services provided by the insurer, our representatives, affiliates, or service providers, please contact:

Customer Relations

PO Box A975
Sydney NSW 1235
Australia

Phone: **1300 025 121**

Email: idr-care@nib.com.au

nib Travel Services will acknowledge your complaint within 5 business days and provide you with the contact details of the person handling your complaint. We will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, nib Travel Services will agree with you a reasonable alternative timeframe.

If you are not satisfied with the response to your complaint, you should contact the Lloyd's General Representative in Australia for consideration under their dispute resolution process. You can contact Lloyd's at:

Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell St
Sydney NSW 2000

Phone: **+61 2 8298 0783**

Email: idraustralia@lloyds.com

Your dispute will be acknowledged within 5 working days of receipt, and Lloyd's will send a final response on behalf of the Underwriters within 15 business days.

If we are unable to resolve your complaint within 45 days of receiving your original complaint, or if you are still not satisfied with the outcome, you can choose to have your complaint independently reviewed by the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted at:

Website: afca.org.au

Email: info@afca.org.au

Telephone: **1800 931 678** (free call)

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

Contacting nib's Customer Relations or AFCA

How to contact Customer Relations

Phone	1300 025 121 (Monday to Friday from 9am to 5pm, Sydney time, except on public holidays). Calls from mobiles, public telephones or hotel rooms may attract additional charges.
Email	idr-care@nib.com.au to make a complaint. travel-service@nib.com.au to give feedback or pay a compliment.
Post	Customer Relations PO Box A975, Sydney NSW 1235

How to contact The Australian Financial Complaints Authority (AFCA)

Phone	1800 931 678 (Monday to Friday from 9am to 5pm, Melbourne time, except on public holidays)
Email	info@afca.org.au
Online	afca.org.au

Policy wording

This Policy is underwritten by certain underwriters at Lloyd's – one of the world's largest specialist insurance markets.

Our agreement with you

Your Policy is an agreement between you and us, made up of:

- this Policy wording; and
- your Certificate of Insurance, which sets out the cover you've chosen and any terms specific to you.

The cover under this Policy is provided during the period of insurance, once you've paid us your premium. There are also:

- conditions and exclusions which apply to specific covers or sections;
- general exclusions, which apply to any claim you make;
- general conditions, which set out your responsibilities under this Policy;
- claims conditions, which set out our rights and your responsibilities when you make a claim; and
- other terms, which set out how this Policy operates.

Excesses

If you make a claim, you must pay the excess set out in your Certificate of Insurance for every claim you make which applies to that cover or section.

How much we'll pay

The most we'll pay for a claim is the applicable limit set out in the Schedule of benefits for the cover or section you're claiming under, less any excess.

When does the policy begin and end?

Your Policy will be valid for the period of insurance once you've paid your premium and you've been provided with a Certificate of Insurance. The period of insurance will start and end on the dates shown in your Certificate of Insurance, or when you return to your home in Australia, whichever happens first. Cover under the Annual Multi Trip Travel Plan is available for any trip up to 60 continuous days. The Policy is not a renewable contract of insurance.

When does the cover under each benefit begin and end?

This Policy contains a number of different benefits. Cover under those benefits may begin and end at different times. Each section sets out when the cover begins and ends.

Travel plans

When you take out this Policy you must choose from the following travel plans:

- International
- Budget
- Inbound
- Annual Multi Trip
- Australian
- Australian Cancellation and Additional Expenses

Your Certificate of Insurance will show the plan you've chosen.

International Travel Plan

Schedule of benefits		
Benefit	Section	Applicable limits per adult
Cancellation or holiday deferment costs	Section A1	Unlimited
Emergency travel arrangements and accommodation expenses	Section A2	Unlimited
Agent's cancellation fees	Section A3	\$2,000
Loss of reward points	Section A4	Unlimited
Medical and dental expenses	Section B1	Unlimited [^]
Hospital compensation	Section B2	\$8,000 Limit of \$75 for every 24 hours
Critical Illness or Injury – emergency travel expenses for a relative	Section B3	\$20,000
Post-hospital accommodation	Section B4	\$500 Limit of \$100 per day
Dental expenses due to sudden and acute pain	Section B5	\$1,000
Evacuation and repatriation	Section C1	Unlimited

Schedule of benefits		
Benefit	Section	Applicable limits per adult
Non medical evacuation and repatriation	Section C2	Unlimited
Travel delay	Section D1	\$2,000
Airfare compensation	Section D2	\$3,000
Missed connection – Special events	Section D3	\$2,500
Resumption of trip	Section D5	\$3,000
Withdrawal of services	Section D6	\$500
Hijacking	Section D7	Unlimited
Emergency accommodation due to terrorism	Section D8	\$3,000
Home and contents insurance excess	Section D9	\$500
Rental vehicle insurance excess	Section E1	\$5,000
Return of rental vehicle	Section E2	\$750
Luggage and personal effects maximum limit	Section F1	\$12,000
Personal computer individual item limit		\$6,000
Camera & video individual item limit		\$4,000
Smartphones		\$1,000
Watches & jewellery individual item limit		\$700
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$700
Emergency luggage	Section F2	\$500
Stolen cash	Section F3	\$250
Replacement golf and surf equipment	Section F4	\$200
Replacement passports and travel documents	Section F5	\$3,000
Fraudulent use of credit or debit cards	Section F6	\$3,000
Accidental Death	Section G1	\$25,000
Funeral expenses overseas or repatriation of remains	Section G2	\$25,000
Funeral expenses within Australia	Section G3	\$5,000
Total permanent disability	Section G4	\$12,500

Schedule of benefits

Benefit	Section	Applicable limits per adult
Loss of income	Section G5	\$10,000
Personal liability	Section H1	\$3,000,000
Legal expenses	Section H2	\$15,000
Financial default of travel service providers	Section I	\$10,000
Wholesalers		\$5,000
Ski lift passes	Section J1	\$300
Ski run closure	Section J2	\$500
Hire replacement snow equipment	Section J3	\$300
Cruise catch up	Section L1	\$2,000
Cabin or ship's hospital confinement	Section L2	\$500 \$50 per adult per day
Pre-paid shore excursion cancellation	Section L3	\$1,000
Delayed cruise return	Section L4	\$2,000

[^] For up to 12 months after the illness first appears or injury first occurs.

Guidelines

- This plan ends once you have returned to your usual country of residence, or the period of insurance ends, whichever happens first.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- If you have a High Risk existing medical condition, are 80 years of age or over or require cover for an existing medical condition other than those automatically covered, please contact us to complete a medical screening assessment, which must be completed before the Certificate of Insurance can be issued.
- There is no provision to suspend this plan during the period of insurance.
- This plan can be purchased up to 12 months in advance if you are aged under 70 years of age and up to 12 months in advance if you are 70 years of age or over.
- The premium payable is per adult. Accompanying children are covered at no additional cost.

Is this travel plan available to me?

Residents of Australia	Yes – Regardless of your age.
Non residents of Australia	Yes – If you are under 70 years of age when the Certificate of Insurance is issued.

Do I need to complete a medical screening?

Residents of Australia	0–79 years with no Existing medical Conditions	No
	0–79 years with a High Risk Existing medical condition or requiring cover for any other Existing Medical Condition	Yes
	80 years of age or over regardless of health	Yes
Non residents of Australia <i>(Not available if you are 70 years of age or over)</i>	0–69 years with no Existing medical condition	No
	0–69 years with a High Risk Existing medical condition or requiring cover for any other Existing medical condition	Yes

Following review of a medical screening assessment, in some cases a Doctor's Declaration Form may also be required.

Extensions

Conditions may apply depending on your destination and age

Under 70 years of age when original Certificate of Insurance was issued.	Up to a maximum duration of 12 months from departure date.
For residents of Australia 70 years of age or over when original Certificate of Insurance was issued.	Up to the maximum total duration applicable to your age. Please ask our us.

Budget Travel Plan

Our Budget Travel Plan is a low cost alternative for overseas travel. You may have only purchased an airline ticket but you still could be faced with unexpected medical and dental costs or have your luggage go astray.

Schedule of benefits		
Benefit	Section	Applicable limits per adult
Cancellation or holiday deferment costs	Section A1	\$15,000
Emergency travel arrangements and accommodation expenses	Section A2	\$15,000
Agent's cancellation fees	Section A3	\$1,500
Medical and dental expenses	Section B1	Unlimited [^]
Hospital compensation	Section B2	\$5,000
Dental expenses due to sudden and acute pain	Section B5	\$1,000
Medical evacuation and repatriation	Section C1	\$500,000
Travel delay	Section D1	\$1,000
Hijacking	Section D7	\$5,000
Rental vehicle insurance excess	Section E1	\$2,000
Luggage and personal effects maximum limit	Section F1	\$5,000
Individual item limit		\$500
Emergency luggage	Section F2	\$200
Replacement passports and travel documents	Section F5	\$1,000
Accidental Death	Section G1	\$10,000
Funeral expenses overseas or repatriation of remains	Section G2	\$15,000
Personal liability	Section H1	\$1,000,000
Legal expenses	Section H2	\$5,000
Financial default of travel service providers	Section I	\$3,500
Wholesalers		\$2,000

[^] For up to 12 months after the illness first appears or injury first occurs.

Guidelines

- This plan ends once you have returned to your usual country of residence, or the period of insurance ends, whichever happens first.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- This plan does not cover existing medical conditions unless it is one that is automatically covered. If you have an existing medical condition please ask us about other travel insurance products which may be available.
- This plan does not provide cover for any snow sports.
- There is no provision to suspend this plan during the period of insurance.
- This plan cannot be purchased more than 12 months prior to travel.
- The premium payable is per adult. Accompanying children are covered at no additional cost.

Is this travel plan available to me?	
Travel Plan A Cover for the USA, Canada and Antarctica	Available for Australian residents and non residents up to 69 years of age at the time the Certificate of Insurance is issued. If you are 70 years of age or over, please ask us about other travel insurance products which may be available.
Travel Plan B Cover for Continental Europe, Middle East, Japan, Central and South America and Africa. Not available if more than 72 hours of the trip is spent in USA, Canada or Antarctica.	Available for Australian residents and non residents up to 69 years of age at the time the Certificate of Insurance is issued. If you are 70 years of age or over, please ask us about other travel insurance products which may be available.
Travel Plan C Cover for UK, Asia, Tahiti, Indonesia, New Zealand and Pacific Region. Not available if more than 72 hours of the trip is spent in USA, Canada or Antarctica or the majority of the trip is spent in Plan B destinations.	Available for Australian residents and non residents up to 80 years of age at the time the Certificate of Insurance is issued. If you are 81 years of age or over, please ask us about other travel insurance products which may be available.

Extensions

Conditions may apply depending on your destination and age

Travel Plans A and B

Under 70 years when original Certificate of Insurance issued	Extensions are available up to a maximum total duration of 12 months from departure.
For 70 years or over when original Certificate of Insurance issued	Up to the maximum total duration applicable to your age band. Please ask us.

Travel Plan C

Under 80 years when original Certificate of Insurance issued	Extensions are available up to a maximum total duration of 12 months from departure.
For 80 years or over when original Certificate of Insurance issued	Up to the maximum total duration applicable to your age band. Please ask us.

Inbound Travel Plan

Our Inbound Travel Plan is designed for Non residents of Australia either coming into Australia to visit family, or wanting to see the sights. It provides cover for things like medical or cancellation expenses, loss or theft of luggage, even your rental vehicle insurance excess.

Schedule of benefits

This Schedule of benefits forms part of your Plan and shows the limits for the benefits. Per adult includes any accompanying children under 25 years. You must read this Schedule of benefits together with your Certificate of Insurance and the Product Disclosure Statement (QM8111-0119).

Benefit	Section	Applicable limits per adult
Cancellation or holiday deferment costs	Section A1	\$20,000*
Emergency travel arrangements and accommodation expenses	Section A2	\$20,000
Agent's cancellation fees	Section A3	\$2,000
Medical expenses	Section B1	\$200,000*
Medical evacuation and repatriation	Section C1	\$200,000*
Non medical evacuation and repatriation	Section C2	\$200,000
Travel delay	Section D1	\$1,200
Rental vehicle insurance excess	Section E1	\$1,000

Schedule of benefits

Benefit	Section	Applicable limits per adult
Luggage and personal effects maximum limit	Section F1	\$4,000
Personal computer, camera, video individual item limit		\$1,000
Smartphones		\$1,000
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$500
Emergency luggage	Section F2	\$300
Replacement passports and travel documents	Section F5	\$2,000
Accidental Death	Section G1	\$15,000
Funeral expenses overseas or repatriation of remains	Section G2	\$6,000

* A \$10,000 limit applies to travellers 60 years and over at the time the Certificate of Insurance is issued on Sections A1, B1, C1.

Guidelines

- This plan ends once you have returned to your usual country of residence, or the period of insurance ends, whichever happens first.
- If the Certificate of Insurance is issued prior to your arrival into Australia it provides cover for your travel to and within Australia and your return to your usual country of residence.
- This plan is not available for anyone with an existing medical condition unless it is one that is automatically covered.
- This plan does not provide cover for any snow sports.
- There is no provision to suspend this plan during the period of insurance.
- This plan cannot be purchased more than 12 months prior to travel.
- Policies issued more than 7 days after arrival into Australia have a 28 day waiting period from the date of issue of the Certificate of Insurance for medically related claims.
- You cannot substitute the nominated insured, whose name appears on the Certificate of Insurance.
- The premium payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying children are covered at no additional cost.

Is this travel plan available to me?

This plan is not available to cover you only for your return to your usual country of residence

Residents of Australia	Not Available
Non residents of Australia	<p>Yes, if:</p> <ul style="list-style-type: none">■ You are under 81 years of age at the time the Certificate of Insurance is issued;■ You are entering Australia on a temporary basis; and■ Your trip includes travel within Australia

Extensions

Conditions may apply depending on your destination and age

Extensions are available up to a maximum of 12 months from the departure date.

Annual Multi Trip Travel Plan

Schedule of benefits

This Schedule of benefits forms part of your Plan and shows the limits for the benefits. Per adult includes any accompanying children under 25 years. You must read this Schedule of benefits together with your Certificate of Insurance and the Product Disclosure Statement (QM8111-0119).

Benefit	Section	Applicable limits per adult
Cancellation or holiday deferment costs	Section A1	Unlimited
Emergency travel arrangements and accommodation expenses	Section A2	Unlimited
Agent's cancellation fees	Section A3	\$2,000
Loss of reward points	Section A4	Unlimited
Medical and dental expenses	Section B1	Unlimited [^]
Hospital compensation	Section B2	\$6,000 Limit of \$75 for every 24 hours
Critical Illness or Injury – emergency travel expenses for a relative	Section B3	\$20,000
Post-hospital accommodation	Section B4	\$500 Limited to \$100 per day

Schedule of benefits		
Benefit	Section	Applicable limits per adult
Dental expenses due to sudden and acute pain	Section B5	\$1,000
Evacuation and repatriation	Section C1	Unlimited
Non medical evacuation and repatriation	Section C2	Unlimited
Travel delay	Section D1	\$1,500
Airfare compensation	Section D2	\$3,000
Missed connection – Special events	Section D3	\$4,000
Resumption of trip	Section D5	\$2,500
Withdrawal of services	Section D6	\$500 Limit of \$50 for every 24 hours
Hijacking	Section D7	Unlimited
Emergency accommodation due to terrorism	Section D8	\$3,000 Limit of \$300 per day
Home and contents insurance excess	Section D9	\$500
Rental vehicle insurance excess	Section E1	\$4,000
Return of rental vehicle	Section E2	\$500
Luggage and personal effects maximum limit	Section F1	\$15,000
Personal computer individual item limit		\$6,000
Camera & video individual item limit		\$4,000
Set of golf clubs individual item limit		\$3,000
Smartphones		\$1,000
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$1,000
Emergency luggage	Section F2	\$500
Stolen cash	Section F3	\$250
Replacement golf and surf equipment	Section F4	\$200
Replacement passports and travel documents	Section F5	\$2,000
Fraudulent use of credit or debit cards	Section F6	\$3,000
Accidental Death	Section G1	\$25,000
Funeral expenses overseas or repatriation of remains	Section G2	\$25,000

Schedule of benefits

Benefit	Section	Applicable limits per adult
Funeral expenses within Australia	Section G3	\$5,000
Total permanent disability	Section G4	\$25,500
Loss of income	Section G5	\$10,000
Personal liability	Section H1	\$2,500,000
Legal expenses	Section H2	\$15,000
Financial default of travel service providers	Section I	\$10,000
Wholesalers		\$5,000
Ski lift passes	Section J1	\$300
Ski run closure	Section J2	\$500
Hire replacement snow equipment	Section J3	\$300
Business documents and equipment hire	Section K1	\$2,000
Alternative staff	Section K2	\$5,000
Cruise catch up	Section L1	\$2,000
Cabin or ship's hospital confinement	Section L2	\$500 \$50 per adult per day
Pre-paid shore excursion cancellation	Section L3	\$1,000
Delayed cruise return	Section L4	\$2,000

[^] For up to 12 months after the illness first appears or injury first occurs.

Guidelines

- There is no cover under this plan when you are between trips other than any benefits you may be entitled to under Section A Cancellation and additional expenses.
- Cover under all applicable sections except Section A1 "Cancellation or holiday deferment costs", A3 "Agent's cancellation fees" and A4 "Loss of reward points" will start from the nominated "Commencement Date" you have selected in your Application. Cover under Sections A1, A3 and A4 will commence on the date of issue.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- If you have a High Risk existing medical condition or require cover for an existing medical condition other than those automatically covered, please contact us to complete a medical screening assessment, which must be completed before the Certificate of Insurance can be issued.

- There is no provision to suspend this plan during the period of insurance.
- This plan cannot be purchased more than 12 months prior to the nominated commencement date.
- You cannot substitute the nominated insured, whose name appears on the Certificate of Insurance. This does not apply to Section K2 "Alternative staff" provided the replacement employee submits an Application and if required, they contact us to complete a medical screening assessment and cover is approved by us.
- This plan provides cover for any trip overseas or within Australia.
- You are covered whilst travelling independently of any other named adult on your plan.
- There is no limit to the amount of trips you may take during your 12 month period of insurance.
- The maximum duration of any one trip is 60 days. For any trips longer than this duration please refer to the section headed Extensions and contact us.
- The premium payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying children are covered at no additional cost.

Is this travel plan available to me?

Residents of Australia	Yes – if under 70 years of age at the time the Certificate of Insurance is issued.
Non residents of Australia	Not available
If you are a resident of Australia aged 70 years or over at the time the Certificate of Insurance is issued please ask us about other travel insurance products which may be available.	

Do I need to complete a medical screening?

0–69 years with no Existing Medical Conditions	No
0–69 years with a High Risk Existing Medical Condition or requiring cover for any other Existing Medical Condition	Yes

Extensions

Conditions may apply depending on your destination and age

You can extend your Annual Multi Trip Travel Plan by applying for an International or Australian Travel Plan to cover the period of the trip that exceeds the maximum duration of 60 days. Trip extensions are available provided the current policy has not expired. Trip extensions may not be available if there is a claim made or pending, you suffer from an existing medical condition or you have seen a medical or dental practitioner.

Travel plan selection

You must select a region based on the country(ies) you will be travelling to:

Regions	
Region A	Worldwide
Region B	Worldwide excluding USA, South or Central America and Antarctica if more than 72 hours of any one trip is to these destinations.

Policy expiration

- This policy will expire 12 months from the nominated “Commencement Date” on your Certificate of Insurance and it is not a renewable contract. If it is possible that your policy may expire during your trip you should reapply for a new policy prior to departure by contacting us to obtain a new PDS and Policy wording. If you wish to reapply you should complete a new Application and if required, contact us to complete a medical screening assessment.
- You cannot reapply for a new Annual Multi Trip Travel Plan after departure.
- If you have continuous cover the trip duration limit will start again at the “Commencement Date” nominated on the new Certificate of Insurance.

Australian Travel Plan

Schedule of benefits		
Benefit	Section	Applicable limits per adult
Cancellation or holiday deferment costs	Section A1	\$10,000
Emergency travel arrangements and accommodation expenses	Section A2	\$10,000
Agent's cancellation fees	Section A3	\$2,000
Loss of reward points	Section A4	\$10,000
Medical expenses incurred onboard a cruise ship in Australian waters	Section B1	\$50,000
Dental expenses incurred onboard a cruise ship in Australian waters due to sudden and acute pain	Section B5	\$1,000

Schedule of benefits		
Benefit	Section	Applicable limits per adult
Evacuation and repatriation	Section C1	\$10,000
Non medical evacuation and repatriation	Section C2	\$10,000
Travel delay	Section D1	\$500
Missed connection – special events	Section D3	\$2,000
Missed connection – Flight delay within Australia	Section D4	\$2,000
Withdrawal of service	Section D6	\$250
Hijacking	Section D7	Unlimited
Emergency accommodation due to terrorism	Section D8	\$3,000
Home and contents insurance excess	Section D9	\$500
Rental vehicle insurance excess	Section E1	\$5,000
Return of rental vehicle	Section E2	\$750
Luggage and personal effects maximum limit	Section F1	\$4,000
Personal computer individual item limit		\$1,000
Camera & video individual item limit		\$750
Smartphones		\$1,000
Dentures or dental prosthesis individual item limit		\$800
Other individual item limit		\$500
Emergency luggage	Section F2	\$500
Replacement golf and surf equipment	Section F4	\$200
Replacement passports and travel documents	Section F5	\$2,000
Fraudulent use of credit or debit cards	Section F6	\$3,000
Accidental Death	Section G1	\$10,000
Funeral expenses overseas or repatriation of remains	Section G2	\$5,000
Personal liability	Section H1	\$300,000
Financial default of travel service providers	Section I	\$5,000
Wholesalers		\$2,500
Ski lift passes	Section J1	\$300
Ski run closure	Section J2	\$500

Schedule of benefits

Benefit	Section	Applicable limits per adult
Hire replacement snow equipment	Section J3	\$300
Cruise catch up	Section L1	\$2,000
Cabin or ship's hospital confinement	Section L2	\$500 \$50 per adult per day
Pre-paid shore excursion cancellation	Section L3	\$1,000
Delayed cruise return	Section L4	\$2,000

Guidelines

- This plan ends once you have returned to your usual place of residence within Australia or the return date on your Certificate of Insurance, whichever happens first.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- If you require cover for an existing medical condition other than those automatically covered, please contact us to complete a medical screening assessment, which must be completed before the Certificate of Insurance can be issued.
- Snow sports automatically covered.
- There is no provision to suspend this plan during the period of insurance.
- This plan cannot be purchased more than 12 months prior to travel.
- The premium payable is per adult. A maximum of 2 adults can be named on a Certificate of Insurance. Accompanying children are covered at no additional cost.

Is this travel plan available to me?

Residents of Australia	Yes – Regardless of your age
Non residents of Australia	Yes – If you are under 70 years when Certificate of Insurance is issued

If you are a non resident of Australia aged 70 years or over at the time the Certificate of Insurance is issued please ask us about other travel insurance products which may be available.

Extensions

Available to residents of Australia regardless of age and non residents of Australian under 70 years of age up to a maximum total duration of 12 months from departure.

Australian Cancellation and Additional Expenses Travel Plan

Schedule of benefits

This Schedule of benefits forms part of your Plan. It shows the 2 limit options you can choose from under this plan. This plan will cover you for travel within Australia for the non-refundable part of pre-paid travel arrangements or additional travel, meals and accommodation. There is no cover under this policy for claims relating to an existing medical condition (other than those automatically covered), luggage or for any trip greater than 12 months in duration.

You must read this Schedule of benefits together with your Certificate of Insurance and the Product Disclosure Statement (QM8111-0119).

Limit options per fare paying passenger

\$1,000	\$3,000
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Guidelines

- This plan ends once you have returned to your usual place of residence within Australia or the return date on your Certificate of Insurance, whichever happens first.
- The Certificate of Insurance must be issued prior to the commencement of your trip.
- Travellers must be in Australia at the time the Certificate of Insurance is issued.
- There is no provision to suspend this plan during the period of insurance.
- This plan cannot be purchased more than 12 months prior to travel.
- The premium payable is per fare paying passenger.

Is this travel plan available to me?

Residents of Australia and non residents of Australia	Yes – regardless of your age
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Paying your premium

You must pay your premium at the time you take out this Policy.

Your premium is set out on your Certificate of Insurance. If you did not pay your premium at the time you took out this Policy, then we will treat this Policy as never having operated and there'll be no cover.

Words with special meanings

The words and terms used throughout this Policy have special meanings set out below.

Where other words and terms are only used in one section of the Policy, we'll describe their special meaning in that section.

Word or term	Meaning
Applicable limit(s)	the sum insured specified in the schedule of benefits or Policy wording for the travel plan selected as shown on the Certificate of Insurance.
Carrier(s)	the scheduled airline, vessel, train, or motor coach transport in which you are to travel to or from your intended destination.
Children	your children, stepchildren, grandchildren, foster children, nieces and nephews who are travelling with you for the entire duration of your trip and at the time the Certificate of Insurance is issued are either: <ul style="list-style-type: none">■ under 18 years of age or■ between the age of 18 and 24 years, engaged in full-time study and not married or living in a defacto relationship.
Electronic equipment	portable game consoles, portable media players, and satellite navigation units.
Existing medical condition(s)	(a) any chronic or ongoing (whether chronic or otherwise) medical or dental condition, illness or disease of which you were aware or should reasonably have been aware, or which is medically documented within the last 12 months or under investigation in the 12 months prior to the issue of the Certificate of Insurance; Or (b) any physical, mental illness or medical condition, pregnancy including a pregnancy complication or illness of the mother up to and including 26 weeks gestation, defect, illness or disease of which you were aware or should reasonably have been aware, or for which treatment, medication, preventative medication, advice, preventative advice or investigation have been received or prescribed by a medical or dental adviser in the 60 days prior to the issue of the Certificate of Insurance and in the case of the Annual Multi Trip Travel Plan also within 30 days prior to booking any trip.

Word or term	Meaning
Existing medical condition(s) (cont.)	<p>Note: with respect to both parts A and B of this definition</p> <ul style="list-style-type: none"> ■ Where any condition, illness or disease is the subject of an investigation, that condition, illness or disease falls within this definition, regardless of whether or not a diagnosis of the condition, illness or disease has been made. ■ This definition applies regardless of whether or not the condition, illness or disease displays symptoms. ■ This definition applies to you, your travelling party, your relatives, your business colleague, or any other person you have a relationship with whose state of health could impact on your travel plans. ■ An illness or injury the signs and symptoms of which you first become aware of after your Certificate of Insurance was issued and before you went on your trip is not considered an existing medical condition and you do not have to tell us about it. Please refer to Section B1 – Medical and dental expenses under What is covered?
Financial default	the insolvency, bankruptcy, provisional liquidation, financial collapse, appointment of receivers or any other form of insolvency administration of any person, company, or organisation.
High risk	any existing medical condition(s) as listed under 'High Risk Existing Medical Conditions'.
Home in Australia	your usual residential address in Australia. If you do not travel directly to your Home in Australia at the completion of your trip, it means your point of arrival or an Australian hospital if we repatriate you.
Illness	any disease or sickness affecting the body or mind. This includes a Mental Illness.
Injury	a bodily injury that is caused solely and directly by external and visible means as a result of an accident and which does not result from an illness.

Word or term	Meaning
Medical Practitioner	<p>a medical professional registered and certified by the National and/or State Health Board either in Australia or in country in which you are being treated whilst on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example doctors, physiotherapists and dentists.</p> <p>in the case of a Mental Illness, Medical Practitioner means a mental health professional registered and certified by the National and/or State Health Board either in Australia or in the country in which you are being treated whilst you are on your trip, and who is licensed to provide treatment, medication/prescriptions and medical opinions and reports – for example psychologists, general practitioners and psychiatrists.</p> <p>a Medical Practitioner does not include a person who is related to your or a member of your travelling party.</p>
Mental Illness	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 Mental Health Treatment Plan has been prescribed by a Medical Practitioner.
Mental Health Treatment Plan	the evidence based assessment and medical treatment plan, referred to and required by Australian Medicare, which includes, the patient's diagnosed Mental Illness, their Mental Illness medical history and their mental state and medical needs following diagnosis, as well as details of any medications prescribed, the patient's actions to be undertaken to treat their Mental Illness and details of any medical referrals for the diagnosed Mental Illness.
Period of insurance	the period of cover specified in the Certificate of Insurance.
Personal computer	laptops, notebooks, tablet PCs, personal digital assistants (PDAs, and any other hand-held wireless devices that have the capacity to convey data or information.
Point of arrival	an airport, port, station or bus terminal to which your pre-paid scheduled public transport arrives.
Point of departure	an airport, port, station or bus terminal from which your pre-paid scheduled public transport departs.
Pregnancy complication(s)	any secondary diagnosis occurring prior to, during the course of, concurrent with, as a result of or related to the pregnancy, which may adversely affect the pregnancy outcome or your ability to travel.
Premium	the total amount payable for the insurance. It includes commission, stamp duty and GST if applicable.

Word or term	Meaning
Professional sporting activity	an activity for which you receive financial reward, sponsorship or benefits from participating in or training for that activity, regardless of whether or not you are a professional sportsperson.
Relative(s)	a relative of yours, or of a member of the travelling party, who is resident in Australia or New Zealand. It means a spouse, de facto partner, parent, parent in-law, daughter, son, daughter in law, son in law, brother, sister, brother in law, sister in law, grandchildren, grandparent, stepparent, stepchildren, fiance or fiancee, or guardian.
Rental vehicle	any car, camper van, motorcycle or boat you rent from a licenced rental vehicle company and for which you have a signed contract with that company.
Repatriate(d) or repatriation	travel arrangements made by us for your return to your home in Australia or where we consider to be the nearest suitable alternative.
Resident(s) of Australia	someone who currently resides in Australia and is eligible for an Australian Medicare Card.
Scheduled public transport	a public transport system that runs to a timetable.
Snow sports	skiing, snowboarding and ski biking.
Terrorist act	an act or threat of force or violence by any person acting alone or in association with an organisation or foreign government, where the purpose, by its nature or context, is to put the public or a section of the public in fear, to resist or influence a government or, to further an ideological, religious, ethnic or similar act.
Total permanent disability	you have lost any part of your arm between the shoulder and wrist or any part of your leg between the hip and ankle or use of the above, or lost sight in one or both eyes for at least 12 months and after consultation with an appropriate medical specialist and, in our opinion, that loss will continue indefinitely.
Travelling party	you and any travelling companion who has made arrangements to accompany you for at least 50% of the trip.

Word or term	Meaning
Trip(s)	<p>in the case of the International, Budget, Inbound and Australian Travel Plans means the period of travel stated in the Certificate of Insurance. The period begins on the date of departure, as stated in the Certificate of Insurance, from your home in Australia and ends when you return to your home in Australia or when the period of the trip set out in the Certificate of Insurance ends, whichever happens first.</p> <p>In the case of the Annual Multi Trip Travel Plan trip(s) mean a period of travel undertaken by you during the period of insurance, that includes pre paid scheduled public transport or rental vehicle hire for travel for a minimum of 200 km:</p> <ul style="list-style-type: none"> (a) commencing when you leave your workplace or home in Australia, provided you travel from there directly to your point of departure, or if you do not travel directly to your point of departure then when you arrive at your point of departure; and (b) ceasing at the earlier of: <ul style="list-style-type: none"> (i) when you arrive at your workplace or home in Australia, provided you travelled there directly from your point of arrival, or if you do not travel directly to your workplace or home in Australia then when you arrive at your point of arrival; (ii) 60 days after the commencement of the relevant trip; or (iii) the expiry of the period of insurance. <p>The period of travel cannot be altered without our consent.</p>
Unattended	leaving your luggage or personal effects either with a person you have not previously met, or, in a public place where it can be taken without your knowledge or at a distance from which you cannot prevent it from being taken.
We, our(s), us	Certain underwriters at Lloyd's, who deal with you through their agent, nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173 AFSL 308461.
Wholesaler(s)	means a travel service provider engaged in the business of selling travel and accommodation to travel agent(s) and listed in Section I – Financial default in this Policy.
You, your, yours, yourself	<p>the person or persons listed as adults in the Certificate of Insurance and in the case of the International, Budget, Inbound, Annual Multi Trip and Australian Travel Plans, their accompanying children. If 2 adults are named as insureds on the Certificate of Insurance the benefits, terms, applicable limits and conditions will be the same as if a separate Certificate of Insurance had been issued to each adult.</p> <p>In the case of the Australian Cancellation and Additional Expenses you means each fare paying passenger listed in the Certificate of Insurance.</p>

Existing medical conditions

(Not available on Budget, Inbound, Australian Cancellation And Additional Expenses Travel Plans or after departure.)

We automatically cover certain medical conditions for free. These are listed under the heading 'Conditions Automatically Covered for Free'.

You must apply for cover if:

- you have a High Risk existing medical condition, or
- you are 80 years of age or over, regardless of health and you buy the International Travel Plan, or
- you have an existing medical condition you want cover for, if you buy the International, Annual Multi Trip and Australian Travel Plan.

If you do not tell us about an existing medical condition other than those automatically covered, there is no cover for any claim directly or indirectly arising from, or exacerbated by, any existing medical condition.

To apply for cover you must contact us to complete a medical screening assessment. The assessment must be completed before the Certificate of Insurance can be issued.

If your application is approved you will be advised of any restrictions and/or excess that may apply and asked to pay a fee.

The definition of an existing medical condition is set out in the Policy Wording under 'Words with special meanings'.

High Risk Existing Medical Conditions

If you are applying for an International or Annual Multi Trip Travel Plan you must tell us if you have any of the following existing medical conditions.

Cardiovascular/Cerebrovascular Diseases

- Angina (Coronary Artery Disease/Ischaemic heart Disease)
- Myocardial Infarction (Heart Attack)
- Cardiomyopathy
- Cardiac arrhythmias (disturbances to the heart rhythm)
- Congestive cardiac/heart failure
- Cerebrovascular Accident (CVA/Stroke/TIA – Transient Ischaemic Attack)
- Cardiac Valve Disease
- Previous cardiac surgery (stents, bypass surgery, valve replacement, and pacemakers/intracardiac devices)
- Aneurysms
- Peripheral Vascular Disease

Chronic Lung Diseases

- Emphysema
- Chronic bronchitis
- Bronchiectasis
- Chronic obstructive airways/pulmonary disease (COAD/ COPD)

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- Pulmonary Fibrosis/Asbestosis
 - Cystic Fibrosis

Neurological Disorders

- MS (Multiple Sclerosis)
- Parkinson's Disease
- Motor Neurone Disease
- Muscular Dystrophy
- Myasthenia Gravis
- Traumatic Brain Injury

Others

- Organ transplants
- Any back condition, including chronic pain and/or surgery in the last 5 years
- Any condition for which you have undergone surgery or which has been under investigation within the last 12 months.
- Any condition that is awaiting investigation or treatment
- Any cancer that was diagnosed within the last 5 years excluding non-melanoma skin cancers

Conditions Automatically Covered for Free

You must read this section together with the General exclusions, as these may affect your cover.

Provided the following existing medical conditions are stable and you or anyone else to be covered are not waiting for treatment, on a hospital waiting list or awaiting results of medical tests or investigations in relation to any of these conditions, cover is provided without application on all travel plans.

- Acne
- Allergies – such as allergic rhinitis, chronic rhinitis, hayfever, sinusitis, anaphylaxis, dermatitis, eczema, psoriasis, urticaria, food intolerance, latex allergy
- Anaemia – including iron deficiency anaemia, B12 deficiency, folate deficiency, pernicious anaemia
- Asthma – provided you are under 60 years of age and you have not required cortisone medication, except taken by inhaler or puffer, or hospitalisation for the past 12 months including as an outpatient.
- Bell's palsy
- Benign breast cysts
- Bunion
- Carpal Tunnel syndrome
- Cataracts – with no pending surgery or surgery in last 6 weeks
- Coeliac disease
- Congenital blindness or deafness

- Diabetes Mellitus Types 1 and 2 provided you were not diagnosed within the last 12 months and where you have no known cardiovascular, hypertensive, vascular disease, no related kidney, eye or neuropathy complications
- Epilepsy – you have been seizure free for the past 12 months or do not require more than 1 anti-seizure medication
- Glaucoma
- Goitre, hypothyroidism, Hashimotos disease, Graves disease
- Grommets – if no current ear infection and/or no ear infection in the last 4 weeks
- Hiatus hernia, Gastro-oesophageal reflux disease, Peptic ulcer disease
- High Blood Pressure (Hypertension) – stable
- High Cholesterol (Hypercholesterolaemia)
- High Lipids (Hyperlipidaemia)
- Hip and knee replacements – if performed more than 9 months ago and less than 10 years ago, with no history of dislocation
- Insulin resistance, impaired glucose tolerance
- Incontinence
- Macular degeneration
- Menopause
- Migraines except where you have been hospitalised in the past 12 months
- Nocturnal cramps
- Osteoporosis – where there have been no fractures and you do not require more than 1 medication or suffer any back pain condition
- Plantar fasciitis
- Pregnancy related conditions, including a pregnancy complication or illness of the mother up to and including 26 weeks gestation provided:
 - ◆ there haven't been any pregnancy complications or illnesses in this pregnancy or any previous pregnancy; or
 - ◆ this pregnancy hasn't been assisted by a medical reproductive program eg: IVF.
- Raynaud's Disease
- Trigeminal neuralgia
- Trigger finger
- Routine screening tests where no underlying disease has been detected.

Section A – Cancellation and additional expenses

Section A is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section A?	
International Travel Plan	All Sections
Budget Travel Plan	Section A1, A2 and A3
Inbound Travel Plan	Section A1, A2 and A3
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation and Additional Expenses Travel Plan	All Sections

You must read Section A together with the General exclusions as these may affect your cover.

What are the events that will be covered under Section A?

We will cover you under Section A in respect of your planned trip if one of the following events occurs after the issue of the Certificate of Insurance:

1. you are unable to start or finish the trip because of the death, sudden serious illness or serious injury arising before or during the trip of:
 - (a) you; or
 - (b) a member of your travelling party; or
 - (c) a relative, who is a resident in Australia or New Zealand or your usual country of residence under the Inbound Travel Plan.

But before we will cover you, you must provide us with proof that:

- (a) the death has occurred or the illness or injury requires hospitalisation or confinement; or
 - (b) you or a member of your travelling party are certified medically unfit to travel by a Medical Practitioner; or
 - (c) in the case of a Mental Illness:
 - (i) a diagnosis has been made by a Medical Practitioner; and
 - (ii) the diagnosed individual has been assigned a Mental Health Treatment Plan; and
 - (iii) the Mental Illness prevents you from travelling.
2. you are unable to start or finish the trip because of the death, sudden serious illness or serious injury arising before or during the trip of a business partner or co-worker. But before we will cover you, you must provide us with proof that the business partner or co-worker's absence due to death, sudden serious illness or serious injury made the cancellation or ending of the trip necessary and you have written confirmation of that fact from a senior representative or director of the business.

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3. your pre-paid scheduled public transport services or pre-paid tour have been cancelled or restricted because of severe weather, natural disaster, riot, strike or civil insurrection.
 4. you make reasonable additional travel arrangements within 48 hours of a public warning of severe weather, natural disaster, riot, strike or civil insurrection that could impact your travel arrangements. This cover is limited to \$1,000.
 5. your pre-paid accommodation has been destroyed or is uninhabitable due to severe weather or natural disaster and no alternative equivalent accommodation is available in the vicinity. You must have done everything reasonable to obtain alternative accommodation.
 6. a member of the travelling party is required to do jury service or has received a summons to give evidence in a court of law.
 7. a member of the travelling party is confined in compulsory quarantine.
 8. you have been involved in, or your travel arrangements have been cancelled or delayed by, a motor vehicle, railway, air or marine accident or incident. You must have written confirmation of the accident or incident from an official body in the country where the accident or incident happened.
 9. your passport, travel documents or credit cards are lost or damaged.
 10. a member of your travelling party, who is a full-time student, is required to sit supplementary examinations conducted by their educational institution.
 11. a member of your travelling party has been made redundant from full-time permanent employment in Australia.
 12. the cancellation of pre-arranged leave by an employer for a member of your travelling party who is a full-time permanent employee of the police, fire, ambulance or emergency services.
 13. you are unable to start the trip because your employer cancels your pre-arranged leave and you are in full-time permanent employment. Cover is only available if you purchased this travel insurance no later than 7 days after paying final monies for your prepaid travel arrangements and is limited to \$1,000 per adult, including any accompanying children.
 14. your usual place of residence or business premises in Australia or your usual country of residence under the Inbound Travel Plan has been destroyed or rendered insecure due to a natural disaster, fire or malicious damage. Cover is limited to expenses incurred in returning you to the nearest practical accommodation to your home in Australia or in your usual country of residence under the Inbound Travel Plan.
 15. a wedding, conference, pre-paid concert, course, tuition or ticketed sporting event has been cancelled, and the sole purpose of the trip is to attend that wedding, conference, concert, course, tuition or ticketed sporting event.
 16. a member of your travelling party has been affected by any form of insolvency, administration or bankruptcy of their employer.
 17. a tour operator or wholesaler has cancelled a tour because there are not enough people to begin or complete the tour. Cover is limited to the pre-paid cost of the transport arrangements purchased solely to get to the departure point and returning from the finishing point of that tour, or rearrangement costs, whichever is the lesser.

Section A1 – Cancellation or holiday deferment costs

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, Australian and Australian Cancellation and Additional Expenses Travel

Plans begins from the time the Certificate of Insurance is issued to you and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends at the completion of any trip or when the period of insurance ends, whichever happens first.

What is covered?

We will pay the value of unused pre-paid travel arrangements for anyone named on your policy, less any refunds you are entitled to, if you have to cancel these arrangements because of an event set out under “What are the events that will be covered under Section A?”, or the reasonable cost of rearranging your trip, provided that this cost is not greater than the cancellation fees or lost deposits which would have been incurred had the trip been cancelled. We will also pay the value of pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used due to death, Illness or Injury, less any refunds you are entitled to, if you have to cancel these arrangements. If cancellation is due to an Illness or Injury you must provide us with documentation from your Medical Practitioner to confirm you are medically unfit to commence or continue with your trip. We will not pay for cancellation or holiday deferment costs unless these costs are medically justified and if you have already commenced your trip you must have our consent.

What is not covered?

1. We will not pay for any event other than those listed under “What are the events that will be covered under Section A?”
2. We will not pay for the value of unused pre-paid transport costs where we have repatriated you a distance equivalent to, or greater than, the total distance remaining on your itinerary at the point of repatriation. Where the total distance of the repatriation is less than the unused travel arrangements we will calculate your entitlement on a pro-rata basis, taking into account the cost of your original ticket.
3. We will not pay for the value of any pre-paid snow sports arrangements on the International or Annual Multi Trip Travel Plans, unless you are travelling to New Zealand, or you have purchased Snow Sports Cover and cover is provided under Section J.
4. Any cover where you have made a claim for the same costs under any other section of the policy.
5. We will not pay for any non-refundable costs for anyone not named on your policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children is the applicable limit set out in the section in the Schedule of benefits which relates to the travel plan you have chosen, unless you have chosen the Australian Cancellation And Additional Expenses Travel Plan then the most we will pay is up to the applicable limit per fare paying passenger set out in the Schedule of benefits.

If you are claiming for pre-paid theme park and event tickets, golf green fees or tuition fees that cannot be used because of an event set out under "What are the events that will be covered under Section A?" the applicable limit is \$500 per adult, including accompanying children.

Section A2 – Emergency travel arrangements and accommodation expenses

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, Annual Multi Trip, Australian and Australian Cancellation and Additional Expenses Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for expenses you incur for reasonable additional travel, accommodation, meals and internet use and emergency telephone calls less any refunds you are entitled to, if you have to interrupt your trip after it has begun, because of an event set out under "What are the events that will be covered under Section A?".

We will pay the higher of the non-refundable cancellation fees (Under Section A1) or the additional rearrangement costs that have been incurred as a result of the same event. If the interruption to your trip requires repatriation refer to Section C for details of cover. You must not organise any additional travel or accommodation in excess of \$2,000 without our prior consent.

What is not covered?

1. We will not pay for any event other than those listed under "What are the events that will be covered under Section A?"
2. Any additional travel you undertake must be at the fare class that you originally chose, except where written approval is provided by us.
3. If you return to your home in Australia or your usual country of residence under the Inbound Travel Plan, because of the interruption and you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay you the cost of an economy class airfare at the carrier's regular published rates for the return journey.
4. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia, or your usual country of residence under the Inbound Travel Plan, except as set out under Section D5 "Resumption of trip".
5. We will not pay for additional accommodation where you have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.
6. We will not pay for accommodation expenses for periods where you have not forfeited pre-paid accommodation arrangements, except as set out under Section B4 "Post-hospital accommodation".
7. Any cover where you have made a claim for the same event under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit for the reasonable cost of additional meals is \$75 per adult, including accompanying children for each 24 hour period up to a maximum of \$500 per adult, or the applicable limit per fare paying passenger as set out in the schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans whichever is the lesser.

For additional travel and accommodation the most we will pay you under this benefit is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen. We will also pay you for necessary emergency internet use and telephone calls up to a maximum of \$250.

Under the Budget Travel Plan, we will cover you if you are staying with friends or relatives whilst overseas and a person who resides at that address, who is under 70 years of age is hospitalised or confined to bed for a minimum of 12 hours due to serious illness or sudden injury. We will pay the cost of reasonable emergency accommodation expenses for you up to \$250 per person per day up to \$2,500.

Section A3 – Agent's cancellation fees

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, Australian and Australian Cancellation and Additional Expenses Travel Plans begins from the time the Certificate of Insurance is issued to you and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends at the completion of any trip or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for agent's cancellation fees when you have paid the agent the full amount for your trip and you have cancelled because of an event set out under "What are the events that will be covered under Section A?". If only a deposit has been paid at the time of cancellation, we will pay the agent's cancellation fees up to the maximum amount of the deposit.

What is not covered?

1. We will not pay for any event other than those listed under "What are the events that will be covered under Section A?"
2. We will not pay more than the level of commission and/or service fees normally earned by the agent, had the trip not been cancelled.

What is the most we will pay?

The most we will pay per adult, including accompanying children under the International, Budget, Inbound, Australian and Annual Multi Trip Travel Plan, is the applicable limit set out in the Schedule of benefits, or up to the applicable limit per fare paying passenger set out in the Schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans.

Section A4 – Loss of reward points

When does the cover begin and end?

The cover under this benefit for the International, Australian and Australian Cancellation And Additional Expenses Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends at the completion of any trip or when the period of insurance ends, whichever happens first.

What is covered?

We will choose between paying for or reinstatement of lost Frequent Flyer or similar flight reward points, due to the cancellation of your airline ticket because of an event set out under “What are the events that will be covered under Section A?”.

The amount we will pay is calculated as follows:

- (a) the cost of the equivalent class airline ticket, based on the best available advance purchase airfare for the same season of the following year, less your financial contribution towards the airline ticket;
- (b) multiplied by the total amount of points lost;
- (c) divided by the total amount of points redeemed to obtain the airline ticket.

Example:

Equivalent class advance purchase airfare = \$1,000

Points lost = 5,000

Points redeemed to obtain original ticket = 20,000

Claimable amount = $\$1,000 \times \frac{5,000}{20,000} = \250

What is not covered?

We will not provide cover if you can recover your Frequent Flyer or similar reward points or their value from any source.

What is the most we will pay?

Cover under the International and Annual Multi Trip Travel Plans is unlimited. However, we will only pay up to \$10,000 per adult, including accompanying children, on the Australian Travel Plan or up to the applicable limit per fare paying passenger set out in the Schedule of benefits on the Australian Cancellation And Additional Expenses Travel Plans whichever is the lesser.

Section B – Medical and dental expenses

Section B is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section B?	
International Travel Plan	All Sections
Budget Travel Plan	Section B1, B2 and B5
Inbound Travel Plan	Section B1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections B1 and B5 whilst cruising in Australian waters
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section B together with the General exclusions as these may affect your cover.

Section B1 – Medical and dental expenses

When does the cover begin and end?

The cover under this benefit for the International, Budget and Inbound Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins when you leave on your trip and ends at the completion of any trip, or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Australian Travel Plan when you are cruising in Australian waters, begins when you leave on your trip and ends when you return to Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for:

- medical, hospital and ambulance expenses you incur as a result of a death, illness or injury; or
- dental treatment expenses you incur as a result of an injury to healthy natural teeth (no cover on the Inbound Travel Plan);

that you suffer while you are overseas under the International, Budget and Annual Multi Trip Travel Plans, or on board a cruise ship in Australian waters under the Australian and Annual Multi Trip Travel Plans or within Australia under the Inbound Travel Plan.

We will pay for medical treatment that in our opinion cannot be safely delayed until your return to Australia and is required urgently to stabilise your illness or injury. This decision will be determined by us.

All treatment must be provided by a qualified and registered Medical Practitioner in the country you are being treated in, utilising evidence based techniques and methodology.

Where your need treatment for an Injury by a physiotherapist, chiropractor, osteopath or emergency dental treatment, you may have the first 6 treatments without asking us. Any treatments after that must be with our consent.

To determine if expenses are reasonable and necessary, we may consider all relevant factors, including the average reimbursement received by the provider for similar treatment. All expenses under this section must be incurred within 12 months of the date of the Illness or Injury.

What is not covered?

1. There is no cover for any medical, hospital, dental or ambulance expenses you incur in Australia under the International, Budget and Annual Multi Trip Travel Plans. We cannot cover these because we are not allowed to do so by law. Under the Annual Multi Trip Travel Plan we will provide cover for any medical, hospital, ambulance or dental expenses you incur on board a cruise ship in Australian waters. Under the Australian Travel Plan there is no cover for any medical, hospital or ambulance expenses you incur in Australia however, we will provide cover for any medical, hospital, ambulance or dental expenses you incur on board a cruise ship in Australian waters.
2. There is no cover for dental treatment you require during the trip in the case of the Inbound Travel Plan.
3. There is no cover for any person whose date of birth is after the date that the Certificate of Insurance was issued unless you advised us and we agreed to provide cover.
4. There is no cover for damage to dentures or dental prostheses under this section. Refer to Section F1 "Luggage and personal effects" for cover that may be available.
5. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
6. There is no cover for any existing medical condition unless you have applied for cover for the existing medical condition, we have agreed to cover it in writing and, if applicable, you have paid the additional fee or the medical condition is one that is automatically covered.
7. There is no cover for any medical, hospital or ambulance expenses you incur in your usual country of residence under the Inbound Travel Plan.
8. There is no cover for ongoing payments under this benefit if we decide that you are capable of being repatriated to or within Australia under the International, Budget, Annual Multi Trip Travel Plans or the Australian Travel Plan if you are cruising in Australian waters or your usual country of residence under the Inbound Travel Plan. If you do not agree to return to your home in Australia or your usual country of residence under the Inbound Travel Plan we will not make any further payment for medical expenses and associated costs as determined by us.
9. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the applicable limit set out in the section in the Schedule of benefits which relates to the travel plan you have chosen, subject to the following:

- The most we will pay for medical costs for an Illness or Injury that first became apparent after your Certificate of Insurance was issued, and before you went on your trip is the amount you would have incurred if you had cancelled your trip when the Illness or Injury first became apparent.
- The most we will pay per adult, including accompanying children for an event solely requiring dental treatment is \$1,000.

Section B2 – Hospital compensation

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when you are hospitalised overseas under the International, Budget or Annual Multi Trip Travel Plans and ends when you are discharged from hospital.

What is covered?

We will cover you if you are hospitalised overseas for more than 48 continuous hours because of an Illness or Injury which first happened while you were outside Australia on your trip.

What is the most we will pay?

We will pay per adult, including accompanying children \$75 for every 24 hours up to a maximum of \$8,000 International Travel Plan and \$6,000 Annual Multi Trip Travel Plan.

We will pay per adult, including accompanying children \$50 for every 24 hours up to a maximum of \$5,000 on the Budget Travel Plan.

Section B3 – Critical Illness or Injury – emergency travel expenses for a relative

When does the cover begin and end?

The cover under this benefit begins when you are hospitalised overseas under the International or Annual Multi Trip Travel Plans and ends when you are discharged from hospital.

What is covered?

We will pay for a return economy class airfare and reasonable accommodation for a friend or relative to travel directly to you, if you are hospitalised as a direct result of you suffering a sudden life-threatening critical Injury or Illness during your trip. Before we will pay this you must have our written consent.

What is the most we will pay?

We will pay per adult, including accompanying children up to a maximum of \$20,000.

Section B4 – Post-hospital accommodation

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit begins when you leave hospital and ends when your Medical Practitioner deems you are fit to resume your trip, or after 5 days, whichever occurs first, under the International or Annual Multi Trip Travel Plans.

What is covered?

We will cover you if you are hospitalised overseas for more than 48 hours because of an illness or Injury which first happened while you were outside Australia on your trip, and you need accommodation to recover from your illness or Injury after you leave hospital. Before we will pay this you must have written consent from us.

What is not covered?

1. We will not pay for post-hospitalisation accommodation expenses when you have also made a claim for cancelled accommodation expenses covering the same period of time.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

We will pay per adult, including accompanying children the daily amount of \$100 up to a maximum of \$500.

Section B5 – Dental expenses due to sudden and acute pain

When does the cover begin and end?

The cover under this benefit for the International and Budget Travel Plans begins when you leave on your trip and ends when you return to Australia or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Annual Multi Trip Travel Plan begins from the time the Certificate of Insurance is issued to you and ends at the completion of any trip or when the period of insurance ends, whichever happens first.

The cover under this benefit for the Australian Travel Plan when you are cruising in Australian waters, begins when you leave on your trip and ends when you return to Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for dental treatment expenses you incur overseas under the International, Budget and Annual Multi Trip Travel Plans or on board a cruise ship within Australian waters under the Australian and Annual Multi Trip Travel Plans to relieve sudden and acute pain. We will pay expenses which we believe are reasonable and necessary to treat the pain. Before we will pay this you must give us written certification from your treating dentist that treatment is necessary to alleviate your pain and provide itemised costs detailing the extent of treatment required. Any treatment you receive must be given by a dentist or oral surgeon who is registered to practice in the country where you receive treatment.

What is not covered?

1. There is no cover for expenses incurred for dental treatment due to normal wear and tear or the normal maintenance of dental health.
2. There is also no cover for any dental expenses you incur in Australia under the International and Annual Multi Trip Travel Plans. Dental expenses incurred on board a cruise ship within Australian waters will be covered under the Australian or Annual Multi Trip Travel Plans.
3. There is no cover for any dental treatment you require under the Inbound Travel Plan.
4. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$1,000.

Section C – Evacuation and repatriation

Section C is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section C?	
International Travel Plan	All Sections
Budget Travel Plan	Section C1
Inbound Travel Plan	All Sections
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation and Additional Expenses Travel Plan	Section C2

You must read Section C together with the General Exclusions as these may affect your cover.

Section C1 – Medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, Annual Multi Trip and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if you have to interrupt your trip after it has begun because you have suffered an Illness or Injury while you are on your trip, and in our opinion you need to be evacuated or repatriated. We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia, or to your usual country of residence under the Inbound Travel Plan, or to another destination of our choice. The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless it is medically justified and you have received our consent.

We will either:

- return you to your home in Australia or your usual country of residence under the Inbound Travel Plan with a medical attendant; or
- pay for a return economy class airfare, reasonable accommodation and additional expenses for a friend or relative to fly to, remain with and escort you in place of a medical attendant; or
- return you to your home in Australia without an attendant.

Under the International, Australian and Annual Multi Trip Travel Plans, we will also pay you for necessary home services provided by a registered home services business, up to a maximum of \$500 per adult, including accompanying children, if you have been repatriated to your home in Australia by us during your trip and your Illness or Injury restricts your ability to perform these duties. You must have our consent before you incur any costs for home services.

What is not covered?

1. We will not cover you if you evacuate or repatriate when it is not deemed medically necessary by us or without our consent.
2. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia, or your usual country of residence under the Inbound Travel Plan.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia or your usual country of residence under the Inbound Travel Plan.
4. There is no cover under this benefit because of an Illness or Injury, the signs and symptoms of which you first became aware of before you went on your trip.
5. Any additional costs for travel you undertake that is not at the fare class that you originally chose, unless undertaken with our consent.
6. If you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay you the cost of an economy class airfare at the carrier's regular published rates for the return journey.
7. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the applicable limit set out in the section in the Schedule of benefits which relates to the travel plan you have chosen.

Section C2 – Non-medical evacuation and repatriation

When does the cover begin and end?

The cover under this benefit for the International, Inbound, Australian, Australian Cancellation And Additional Expenses and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or your usual country of residence under the Inbound Travel Plan or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if you have to interrupt your trip after it has begun because of one of the events listed in “What are the events that will be covered under Section A?”, while you are on your trip, and in our opinion you need to be evacuated or repatriated.

We will pay expenses which we believe are reasonable and necessary to bring you back to your home in Australia, or to your usual country of residence under the Inbound Travel Plan, or to another destination of our choice.

The decision to evacuate or repatriate you is ours, and we will not pay for any evacuation or repatriation expenses unless you have received our prior consent.

What is not covered?

1. We will not cover you if you evacuate or repatriate without our consent.
2. We will not pay for any expenses you incur to resume your trip after you have returned to your home in Australia, or your usual country of residence under the Inbound Travel Plan.
3. For repatriation, we will not pay more than the cost of repatriation to your home in Australia or your usual country of residence under the Inbound Travel Plan.
4. Any additional travel you undertake must be at the fare class that you originally chose unless you have our consent.
5. If you do not have a return ticket at the time of the event that causes a claim under this section, we will deduct from the amount we pay you the cost of an economy class airfare at the carrier's regular published rates for the return journey.
6. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen.

Section D – Extra travel cover

Section D is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section D?	
International Travel Plan	Sections D1 – D3, D5 – D9
Budget Travel Plan	Section D1 and D7
Inbound Travel Plan	Section D1
Annual Multi Trip Travel Plan	Sections D1 – D3, D5 – D9
Australian Travel Plan	Sections D1, D3, D4 and D6 – D9
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section D together with the General exclusions as these may affect your cover.

Section D1 – Travel delay

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if your scheduled public transport from or within Australia or overseas in respect of any individual leg of your trip is delayed for at least 6 hours for a reason outside your control, and for each subsequent 24 hours (or part of that time) from the original departure time.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit, is the applicable limit which is the total of:

- (a) the reasonable cost of rearranging your travel arrangements, including additional accommodation and travel arrangements to resume your pre-paid arrangements; and
- (b) up to a maximum of \$250 per day for the International and Annual Multi Trip Travel Plans, \$200 per day for the Budget Travel Plan and the Inbound Travel Plan and \$75 for Australian Travel Plan for the cost of reasonable additional accommodation and \$50 for meals.

Section D2 – Airfare compensation

When does the cover begin and end?

The cover under this benefit for the International or Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if, because of an Injury occurring during your trip that happens after your departure from Australia, the carrier requires you to be brought back to Australia with a medical attendant. However, We will only do so if either:

- there are more than 5 days of the trip or 25% of the length, whichever is the greater, remaining; or
- you have been confined to hospital overseas for more than 25% of the trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is the cost of your original air ticket (less any refund that is due to you), up to a maximum of \$3,000.

Section D3 – Missed connection – special events

When does the cover begin and end?

The cover under this benefit for the International, Annual Multi Trip and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if your trip is interrupted by an event that is not anticipated, is unexpected, and outside of your control, and you are unable to arrive at your destination by the time originally scheduled for the purpose of attending a wedding, funeral, conference, 25th or 50th Wedding Anniversary, concert or ticketed sporting event which cannot be delayed as a consequence of your late arrival. We will pay for the reasonable additional cost of using alternative public transport to arrive at the destination on time.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$2,500 on the International Travel Plan, \$4,000 on the Annual Multi Trip Travel Plan and \$2,000 on the Australian Travel Plan.

Section D4 – Missed connection – Flight Delay within Australia

When does the cover begin and end?

The cover under this benefit for the Australian Travel Plan begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if your trip is interrupted because you miss your onward connection within Australia due to the late arrival of your flight caused by circumstances outside of your control, for the reasonable additional costs of using alternative transport to continue to your intended destination within Australia. However, cover only applies where the missed onward connection is booked with at least 90 minutes published connecting time.

What is not covered?

1. We will not pay for losses for a missed connection where your original booked connection time was under 90 minutes.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$2,000.

Section D5 – Resumption of trip

This benefit is in place of, and not in addition to, any benefit payable under Section A1 “Cancellation or holiday deferment costs”.

When does the cover begin and end?

The cover under this benefit for the International and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

There is no cover under this policy for any period of time you are in Australia. The policy will recommence when you leave Australia to resume your trip.

What is covered?

We will cover you if you have to return to Australia because of the hospitalisation or death of a relative in Australia during your trip as a direct result of sudden serious illness or serious injury. We will pay you for the transport costs you have paid to resume your original trip so you can use any pre-paid travel, accommodation or tours.

However, we will only do so if:

- you obtain our consent for the resumption of your trip, and
- you have more than 25% of your trip remaining, and
- your return overseas occurs prior to the original expiry date of your cover for your original trip, and
- no claim due to the same event is made under any other section of this policy.

What is not covered?

1. We will pay no more than the cancellation costs that would have been incurred on those pre-paid arrangements had you not resumed your journey.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$3,000 on the International Travel Plan and \$2,500 on the Annual Multi Trip Travel Plan.

Section D6 – Withdrawal of services

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if all electrical and water facilities in your room, or waiter service at meals, or kitchen services where no food is served, or all chambermaid services are withdrawn due to unforeseeable circumstances at the pre-paid accommodation that you are staying at during your trip.

These services must be withdrawn for 48 hours continuously and you must have written confirmation of your claim from the accommodation manager.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is up to \$50 for each completed 24 hour period up to a maximum \$500 on the International and Annual Multi Trip Travel Plans and \$250 on the Australian Travel Plan.

Section D7 – Hijacking

When does the cover begin and end?

The cover under this benefit for the International, Budget, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if the scheduled public transport on which you are travelling is hijacked during your trip and you subsequently want to cancel your trip and return to your home in Australia. We will pay you for your reasonable additional travel expenses and the cost of pre-paid travel arrangements that you do not use, less any refunds due to you.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the applicable limit set out in the section in the schedule of benefits which relates to the travel plan you have chosen.

Section D8 – Emergency accommodation due to terrorism

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you after your trip has begun for expenses you incur for necessary emergency accommodation if your trip is interrupted due to a terrorist act.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is a daily benefit of \$300 up to a maximum of \$3,000.

Section D9 – Home and contents insurance excess

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the home and contents insurance excess if your usual place of residence in Australia is damaged or burgled during your trip and you make a claim against your home and contents insurance.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$500.

Section E – Rental vehicle expenses

Section E is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section E?	
International Travel Plan	All Sections
Budget Travel Plan	Section E1
Inbound Travel Plan	Section E1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section E together with the General exclusions as these may affect your cover.

Section E1 – Rental vehicle insurance excess

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or or your usual country of residence under the Inbound Travel Plan, when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the rental vehicle insurance excess, or the cost of repairing the vehicle, whichever is lower, if:

- you rent a vehicle from a rental company;
- it is damaged by accident, storm, fire or theft; and
- you are a nominated driver on the Rental Vehicle Agreement.

For this benefit to apply, the rental vehicle must have comprehensive motor vehicle insurance for the period of hire.

What is not covered?

1. This cover is not in place of rental vehicle insurance and only provides cover for the excess component up to the applicable limit.
2. Any cover for your liability resulting out of your use of a mechanically propelled vehicle (e.g. motor vehicle or motor cycle).
3. Any cover where you have made a claim for the same costs under any other section of the policy.
4. Any cover where the loss event is not covered by the rental vehicle's comprehensive motor vehicle insurance.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the amount set out in that section of the schedule of benefits which relates to the travel plan you have chosen.

Section E2 – Return of rental vehicle

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will pay towards the cost of returning your rental vehicle to the nearest depot, including airport concession charges, if due to a claimable event covered by any section of this policy you are unable to do so during your trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$750 International and Australian Travel Plans and \$500 Annual Multi Trip Travel Plan.

Section F – Luggage and personal effects

Section F is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section F?	
International Travel Plan	All Sections
Budget Travel Plan	Sections F1, F2 and F5
Inbound Travel Plan	Sections F1, F2 and F5
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections F1, F2 and F4 – F6
Australian Cancellation And Additional Expenses Travel Plan	No Cover

You must read Section F together with the General exclusions as these may affect your cover.

Section F1 – Luggage and personal effects

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, Annual Multi Trip and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for each of the following:

1. accidental loss, theft of, or damage to, your luggage or personal effects including things you buy during the trip, while they are accompanying you during your trip.
2. loss of, or damage to, dentures or dental prostheses whilst not on your person during your trip.
3. the cost of medical consultation fees you incur to replace prescription medication which is accidentally lost, stolen or damaged, together with the cost of the medication itself.
4. theft of, or damage to, your luggage or personal effects while they are left in a locked motor vehicle or a motor home during daylight hours and there is forced entry into the vehicle.
5. theft of, or damage to, your luggage or personal effects while they are left in a locked storage facility and there is forced entry into the facility.

In the event of a claim under this section we will reinstate the applicable limit for an event that arises from any other set of circumstances.

What is not covered?

There is no cover under Section F1 for any of the following:

1. accidental loss or damage to or theft of:
 - (a) cash, bank or currency notes, cheques or negotiable instruments other than allowed for under Section F3 "Stolen Cash";
 - (b) fragile or brittle items (e.g. glass or china), except loss or damage caused by fire, or by accident to the transport carrying them;
 - (c) damage to computer screens at any time, computer software or applications;
 - (d) damage to smartphone screens at any time, software or applications;
 - (e) luggage or personal effects that are being transported independently of you;
 - (f) property that you leave unattended or that occurs because you do not take reasonable care to protect it;
 - (g) luggage or personal effects for which you are entitled to compensation from the carrier;
 - (h) personal computers, smartphones, communication or photographic equipment, electronic equipment, jewellery or watches left unattended by you in a motor vehicle or a motor home for any length of time, even if they are locked in the motor vehicle or motor home;
 - (i) luggage or personal effects left unattended by you during non daylight hours in a motor vehicle or a motor home for any length of time;
 - (j) luggage or personal effects left unattended by you in a tent or caravan for any length of time;

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- (k) personal computers, smartphones, communication or photographic equipment, electronic equipment, jewellery or watches checked in as luggage;
 - (l) trade items, trade samples or your tools of trade or profession other than as allowed for under Section K1.“Business Documents And Equipment Hire”;
 - (m) gold or precious metals, precious unset or uncut gemstones;
 - (n) watercraft of any type (excluding theft of surfboards or damage to surfboards whilst in the custody of the carriers);
 - (o) a drone i.e. an aircraft without a human pilot aboard
 - (p) sporting equipment whilst in use; or
 - (q) snow sports equipment without payment of the additional premium. Not applicable to Australian Travel Plan or for travel to New Zealand where cover is automatically provided.
 - (r) luggage or personal effects that have been left in a locked storage facility for greater than 48 hours.
2. wear and tear or depreciation of property or damage by the action of insects or vermin, mildew, rust or corrosion.
 3. mechanical or electrical breakdown, or malfunction repair costs.
 4. any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the applicable limit set out in that section of the Schedule of benefits which relates to the travel plan you have chosen. We will not pay more than the original price you paid for an item, even if the applicable limit set out in the schedule of benefits is higher.

We will choose between:

- repairing or replacing your items to a condition no better than their condition at the time of loss, damage or theft; or
- paying you their value in cash, taking into account an allowance for age, wear and tear. The way in which we depreciate is set out under Depreciation in the Claims section.

The limits for specific items are set out in the Schedule of benefits and depends on the travel plan you have chosen, unless you have separately insured an item under Specified item cover.

A pair or related set of items – for example, a camera, lenses (attached or not), tripod and accessories or a chain and pendant – are only one item for this purpose unless each individual item has been separately insured under Specified item cover.

If you have separately insured an item under Specified item cover, depreciation does not apply. You must have a receipt or valuation (less than 12 months old) for any item you specify. Items separately insured under Specified item cover are covered up to the amount specified even if this amount exceeds the total luggage limit set out in the Schedule of benefits.

Section F2 – Emergency luggage

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you towards the cost of purchasing essential articles such as clothing, toiletries and personal requisites if your accompanied luggage is delayed, misdirected or temporarily misplaced by the carrier for a period in excess of 10 hours during your trip. If your luggage is not recovered, the amount paid by us for the loss will be reduced by the total of any amounts paid for under this section.

What is not covered?

1. Any cover where you have made a claim for the same costs under any other section of the policy.
2. Any cover for purchase of jewellery, perfume, fragrances or alcohol.
3. This benefit does not apply on the leg of your trip that returns you to your home in Australia or your usual country of residence under the Inbound Travel Plan.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the applicable limit set out in the section in the Schedule of benefits which relates to the travel plan you have chosen.

If after 72 hours your accompanied luggage is still missing, the applicable limit for this benefit is doubled.

Section F3 – Stolen cash

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the loss of cash that was either carried on your person at the time of loss or secured in a locked safe, provided that you reported the loss to the police within 12 hours of becoming aware of the loss and obtained a written police report.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$250.

Section F4 – Replacement golf and surf equipment

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

If your golf or surf equipment is accidentally lost, delayed or damaged during your trip we will pay for the cost of hiring replacement golf or surf equipment.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying child or children under this benefit is \$200.

Section F5 – Replacement passports and travel documents

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for the cost of reissuing or replacing your travel or personal documents, drivers licence, travellers' cheques, passport, or debit or credit cards, after they have been stolen, accidentally lost or damaged during your trip.

We will also cover the reasonable cost of you travelling to the nearest location where the documents can be replaced. You must comply with any conditions of the issuing body of the travel documents, travellers' cheques, passport, or debit or credit cards.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$3,000 on the International Travel Plan, \$2,000 on the Inbound, Annual Multi Trip and Australian Travel Plans and \$1,000 on the Budget Travel Plan.

Section F6 – Fraudulent use of credit or debit cards

When does the cover begin and end?

The cover under this benefit for the International, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the fraudulent use of your credit or debit card if it was accidentally lost or stolen during your trip. You must comply with any conditions of the issuing body of the credit or debit card.

What is not covered?

1. There is no cover under this benefit if the credit or debit cards are fraudulently used by you, your relative or a travelling companion.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay is \$3,000 per adult, including accompanying children.

Section G – Death expenses, permanent disability and loss of income

No excess applies to claims under this section.

Section G is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section G?	
International Travel Plan	All Sections
Budget Travel Plan	Sections G1 and G2
Inbound Travel Plan	Sections G1 and G2
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Sections G1 and G2
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section G together with the General exclusions as these may affect your cover.

Section G1 – Accidental death

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, Australian and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay your Estate if during your trip:

- you suffer an injury which results in your death within 12 months of the Injury being sustained; or
- you disappear because your means of transport disappeared, sank or was wrecked, and your body has still not been found 12 months after your disappearance.

What is not covered?

1. There is no cover if your death is due to an illness or your suicide.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult will be \$25,000 for the International or Annual Multi Trip Travel Plans, \$10,000 for the Budget Travel Plan, \$15,000 for Inbound Travel Plan and \$10,000 for the Australian Travel Plan. Cover for the accompanying dependant children is limited to \$1,000 each.

Section G2 – Funeral expenses overseas or repatriation of remains

When does the cover begin and end?

The cover under this benefit for the International, Budget, Inbound, Annual Multi Trip and Australian Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for expenses for your burial or cremation overseas or the transporting of your remains to a funeral home in Australia if you die during the trip.

What is not covered?

1. There is no cover if your death is due to your suicide.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$25,000 on the International and Annual Multi Trip Travel Plans, \$15,000 on the Budget Travel Plan, \$5,000 on the Australian Travel Plan and \$6,000 on the Inbound Travel Plan.

Section G3 – Funeral expenses within Australia

When does the cover begin and end?

The cover under this benefit for the International or Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for funeral expenses incurred within Australia if during your trip you suffer an Injury which results in your death.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult will be \$5,000 for the International and Annual Multi Trip Travel Plans. There is no cover for any accompanying children.

Section G4 – Total permanent disability

When does the cover begin and end?

The cover under this benefit for the International and the Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you if during your trip you suffer an Injury and as a result of that Injury you suffer total permanent disability within 12 months of sustaining the injury.

What is not covered?

1. There is no cover if you suffer total permanent disability as a result of an illness.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children is \$12,500 on the International Travel Plan, or \$25,000 on the Annual Multi Trip Travel Plan.

Section G5 – Loss of income

When does the cover begin and end?

The cover under the International or Annual Multi Trip Travel Plan begins from the time you leave Australia on your trip and ends 6 months from the first day in respect of which compensation is paid or when you are fit to resume your employment, whichever happens first.

What is covered?

We will cover you if due to an Injury you suffer during your trip, and on the advice of your Medical Practitioner, you are unable to return to your usual place of employment or take up an offer of employment in Australia. This benefit is only payable if you are unable to resume or begin your employment within 30 days of the Injury. Before we make any payment we will contact Centrelink or similar bodies to confirm any payments that must be deducted from any payment we make.

What is not covered?

1. We will not pay you in respect of the first 30 days after you originally planned to resume work in Australia.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is up to \$1,666 per month for a period of 6 months.

Section H – Personal liability and legal expenses

Section H is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section H?	
International Travel Plan	All Sections
Budget Travel Plan	All Sections
Inbound Travel Plan	Section H1
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	Section H1
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section H together with the General exclusions as these may affect your cover.

Section H1 – Personal liability

When does the cover begin and end?

The cover under this benefit for the International, Budget, Australian, Inbound and Annual Multi Trip Travel Plans begins when you leave on your trip and ends when you return to your home in Australia, or your usual country of residence under the Inbound Travel Plan, or when the period of insurance ends, whichever happens first.

What is covered?

We will pay you for your legal liability to pay damages or compensation because your negligence during the trip causes:

- Injury to a person who is not a member of your family or travelling party; or
- loss or damage to property that is not owned by you or a member of your family or travelling party, or which is not in your or their custody or control.

We will also pay your legal costs in relation to that liability, but only if you get our consent before you take or are involved in any legal action.

What is not covered?

There is no cover for any liability:

- arising out of your trade, business or profession; or
 - for Injury to an employee arising out of, or in the course of, their employment by you; or
 - arising out of your unlawful, wilful or malicious act; or
 - arising out of your ownership, possession or use (including as a passenger) of a mechanically propelled vehicle for example; motor vehicle, motor cycle or any aircraft or watercraft, or firearm; or
 - arising out of you passing on an illness to another person.

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2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the applicable limit set out in that section of the schedule of benefits which relates to the travel plan you have chosen. The applicable limit is a combined total for your liability and your costs.

Section H2 – Legal expenses

When does the cover begin and end?

The cover under this benefit under the International, Budget and Annual Multi Trip Travel Plans begins from the time you leave on your trip and ends when you return to your home in Australia or the period of insurance ends, whichever happens first.

What is covered?

We will cover you for legal costs and expenses incurred in pursuit of compensation and/or damages arising from, or out of personal injury or your death occurring during the trip.

Before we will cover you for any legal costs and expenses under this benefit you or your Estate must obtain our express consent in writing and we will have complete control over the selection and appointment of your lawyers and the conduct of the proceedings.

What is not covered?

1. There is no cover for:
 - (a) any claims against a travel agent, tour operator, accommodation provider or carrier involved in the arrangement or provision of your travel or accommodation;
 - (b) any legal expenses incurred without our written consent;
 - (c) any claims reported in excess of 180 days after the commencement of the incident giving rise to such a claim;
 - (d) any claim in which we consider that no benefit would be achieved in pursuing such claim; or
 - (e) any claim against any insurance company.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is the applicable limit set out in the section of the Schedule of benefits which relates to the travel plan you have chosen.

Section I – Financial default

Cover under Section I depends on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

Am I covered under Section I?	
International Travel Plan	All Sections
Budget Travel Plan	All Sections
Inbound Travel Plan	No Cover
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section I together with the General exclusions as these may affect your cover.

When does the cover begin and end?

The cover under this benefit for the International, Budget, Annual Multi Trip and Australian Travel Plans, begins from the time of issue of the Certificate of Insurance and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

If your accommodation, transport, or tour is cancelled due to the financial default of:

- scheduled serviced airlines, hotels, resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators or;
- a wholesaler listed in the table below;

we will pay you the lesser of:

- the value of unused prepaid accommodation, transport or tour; or
- the reasonable cost of additional expenses you incur in rearranging your accommodation, transport or tour;

less refunds you're entitled to.

We will also pay your travel agent's cancellation fees you incur because of the financial default.

The financial default must have happened after your Certificate of Insurance was issued.

Wholesaler List

50 Degrees North Pty Ltd ABN 86 143 495 318

Abercrombie & Kent (Australia) Pty Ltd ABN 55 005 422 999

Adventure Destinations Pty Ltd ABN 24 126 175 193

African Wildlife Safaris Pty Ltd ABN 18 006 516 285

Australia New Zealand Central Reservations Office Pty Ltd
ABN 16 073 214 490

AAT Kings Tours Pty Ltd ABN 97 079 722 464

Academy Travel Pty Ltd ABN 69 150 402 841

Adventure World Travel Pty Ltd ABN 69 122 505 631

Albatross Travel Group Pty Ltd ABN 45 010 565 143

Bunnik Travel Pty Ltd ABN 38 077 203 466

Club Mediterranean (Australia) Pty Ltd ABN 73 001 302 012

Dah Holdings Pty Ltd ABN 67 107 041 912

Exciting Destinations Pty Ltd ABN 28 112 971 838

Exotic Destinations Pty Ltd ABN 17 075 947 910

Four Corners Travel Group Pty Ltd ABN 95 004 712 734

Global Travel Specialists Pty Ltd ABN 63 101 298 248

Greece and Mediterranean Travel Centre Pty Ltd ABN 70 102 271 830

Insight Vacations Pty Ltd ABN 36 002 640 057

International Rail Australasia Pty Ltd ABN 94 116 403 635

J.C. Holidays Pty Ltd ABN 84 164 930 723

Keygate Holdings Pty Ltd ABN 46 088 941 682

Peregrine Adventures Pty Ltd ABN 54 006 831 974

Rail Plus Australasia Pty Ltd ABN 84 081 473 172

Scenic Tours Pty Ltd ABN 85 002 715 602

Sunlover Holidays Pty Ltd ABN 24 113 463 415

The Impulse Travel Group Pty Ltd ABN 92 100 392 345

The Travel Corporation Pty Ltd ABN 18 080 121 731

Trafalgar Tours (Aust.) Pty Ltd ABN 73 000 717 715

Travel & Living Pty Ltd ABN 51 105 498 066

Travel Makers Pty Ltd ABN 26 114 388 082

Wendy Wu Tours Pty Ltd ABN 87 082 688 202

Wildlife Safari (Australia) Pty Ltd ABN 89 053 908 964

World Challenge Expeditions Pty Ltd ABN 69 104 769 584

What is not covered?

1. There is no cover under this benefit for the financial default of your travel agent.
2. We will not pay more than the level of commission and/ or service fees normally earned by the agent, had the trip not been cancelled.
3. Any additional travel you undertake must be at the fare class that you originally chose, except where we agree differently on the basis of a written recommendation from your Medical Practitioner.
4. We will not pay for additional accommodation where you have claimed for cancelled accommodation expenses covering the same period of time or for additional transport costs in excess of the distance of the cancelled travel arrangements.

What is the most we will pay?

The most we'll pay per adult, including accompanying children under this benefit, is the applicable limit set out in that section of the Schedule of benefits which relates to the travel plan you've chosen.

Section J – Snow sports cover

No excess applies to claims under this section.

Section J only applies if you have purchased the International or Annual Multi Trip Travel Plans and paid the additional premium to cover snow sports unless you are travelling within Australia or to New Zealand where you are automatically covered. This option and the travel plan you have selected will appear on your Certificate of Insurance.

Am I covered under Section J?	
International Travel Plan	All Sections
Budget Travel Plan	No Cover
Inbound Travel Plan	No Cover
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section J together with the General exclusions as these may affect your cover.

Section J1 – Ski lift passes

When does the cover begin and end?

The cover under this benefit begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for non-refundable, pre-paid ski lift passes or ski equipment hire or tuition fees that cannot be used due to your illness or injury sustained during your trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit, is \$300.

Section J2 – Ski run closure

When does the cover begin and end?

The cover under this benefit begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will pay you if you are prevented from skiing at a pre-booked ski resort for more than 24 continuous hours during your trip, because insufficient snow, too much snow or high winds caused a total closure of the lift system.

What is not covered?

1. We will not cover you for claims in respect of ski resorts that do not have skiing facilities at least 1,000 metres above sea level. We will not cover you for claims that arise due to insufficient snow in Northern Hemisphere ski resorts outside the period 15 December to 31 March, or in Southern Hemisphere ski resorts outside the period 1 July to 30 September.
2. Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$100 per day up to a maximum of \$500.

Section J3 – Hire replacement snow equipment

When does the cover begin and end?

The cover under this benefit begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will pay you the reasonable cost of the hiring replacement equipment if your snow skiing equipment is lost, delayed or damaged during the trip.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$300.

Section K – Business benefits

Section K is divided into different benefits which are only available on the Annual Multi Trip Travel Plan.

Am I covered under Section K?	
International Travel Plan	No Cover
Budget Travel Plan	No Cover
Inbound Travel Plan	No Cover
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	No Cover
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section K together with the General exclusions as these may affect your cover.

Section K1 – Business documents and equipment hire

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Annual Multi Trip Travel Plan begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will pay for the reasonable cost of replacing documents, samples, tools of trade necessary to fulfil your professional commitments or storage media for electronic data which may have been accidentally damaged, destroyed or lost whilst in your control or possession. We will pay the value of any documents, as stationery combined with legal and labour expenses incurred in replacing them and not the commercial value to you.

If your business equipment is stolen, lost, damaged or delayed for more than 24 hours during the trip we will pay you the reasonable cost of hiring replacement equipment.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$2,000.

Section K2 – Alternative staff

No excess applies to claims under this benefit.

When does the cover begin and end?

The cover under this benefit for the Annual Multi Trip Travel Plan begins when you leave on your trip and ends when you return to your home in Australia or when the period of insurance ends, whichever happens first.

What is covered?

We will cover you for the reasonable travel and accommodation costs for a replacement employee to complete the assignment for which you were originally sent, if, as a result of death, Illness or Injury, where a claim is accepted under Section A1 “Cancellation or holiday deferment costs” and B1 “Medical and dental expenses” of the policy, the Medical Practitioner deems it necessary that you return to Australia. We will only cover a replacement employee after they apply for cover and cover is approved by us prior to their departure. If approved, the replacement employee will be covered as if they were the person named in the Certificate of Insurance.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay per adult, including accompanying children under this benefit is \$5,000.

Section L – Additional cruising benefits

Section L is divided into different benefits which apply depending on the travel plan you have chosen. This plan appears on your Certificate of Insurance.

In addition to all other sections that apply to the travel plan you have chosen, the following extra benefits are provided for cruising.

Am I covered under Section L?	
International Travel Plan	All Sections
Budget Travel Plan	No Cover
Inbound Travel Plan	No Cover
Annual Multi Trip Travel Plan	All Sections
Australian Travel Plan	All Sections
Australian Cancellation and Additional Expenses Travel Plan	No Cover

You must read Section L together with the General exclusions as these may affect your cover.

Section L1 – Cruise catch up

What is covered?

We will cover you if because of an event that is unexpected and outside of your control, your inbound flight is delayed for at least 6 hours, and as a result you miss your cruise departure from the embarkation port.

We will pay for the reasonable additional costs of public transport in economy class, to get you to the ship's next port of call or the next convenient destination so you can catch up with the cruise. We will also pay for any additional accommodation costs for the nights you miss on the cruise.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

The most we will pay under this benefit is \$2,000 per adult, including accompanying children, which is the total of:

- (a) the reasonable cost of rearranging your travel arrangements, including additional accommodation and travel arrangements to catch up to your cruise; and
- (b) up to a maximum of \$250 per day for the cost of reasonable additional accommodation and \$50 for meals.

Section L2 – Cabin or ship's hospital confinement

What is covered?

We will cover you if you are confined or quarantined to your cabin or the ship's hospital by the ship's medical officer for more than 24 continuous hours because of an Illness or Injury which first happened while you were on the cruise.

We will require written confirmation from the ship's medical officer, that your confinement was necessary.

What is not covered?

Any confinement to your cabin which has not been confirmed in writing by the ship's medical officer.

What is the most we will pay?

We will pay \$50 per adult for every 24 hours up to a maximum of \$500 per adult.

Section L3 – Pre-paid shore excursion cancellation

What is covered?

We will cover you for the cancellation fees and lost deposits if you cannot go on a shore excursion(s) because of an Illness or Injury which first happened while you were on the cruise.

We will require written confirmation from the ship's medical officer, that you weren't able to go on the excursion because of that Illness or Injury.

What is not covered?

Any costs for which you are entitled to compensation from the tour operator.

What is the most we will pay?

We will pay up to \$1,000 per adult.

Section L4 – Delayed cruise return

What is covered?

We will cover you if during your cruise, the ship is diverted from its scheduled itinerary to assist in a marine rescue and because of the diversion you miss your scheduled public transport you had booked to return home after the cruise.

What is not covered?

Any cover where you have made a claim for the same costs under any other section of the policy.

What is the most we will pay?

We will pay up to \$2,000 for the cost of rearranging your transport home.

General conditions

There are conditions set out in this General conditions section, in the Claims section and under each particular cover and section. If any of these conditions aren't met, we may refuse a claim, reduce the amount we pay or in some circumstances we may cancel your Policy. When making a claim, you must have met and then continue to comply with the conditions of your Policy. Any person covered by your Policy, or claiming under it, must also comply with these conditions.

If you, or someone covered under your Policy, don't meet these conditions or make a fraudulent claim we may:

- Refuse to pay your claim or reduce what we pay for your claim
- Cancel your Policy.

Automatic extensions

If the scheduled public transport you're travelling on is delayed, or your trip is delayed by an event that entitles you to make a claim under this Policy, the period of insurance will automatically be extended beyond the period of your original trip. This extension lasts until you're capable of travelling to your final destination via the most efficient and direct route, including the journey there, or for a period of 6 months beyond the period of insurance, whichever happens first.

Assistance and co-operation

At all times when you deal with us you must:

- Provide us with all reasonable assistance we may need
- Be truthful and frank
- Not behave in a way that's abusive, dangerous, hostile, improper or threatening
- Co-operate fully with us, even after we've paid a claim.

Care and maintenance

You must take reasonable care to prevent damage, Injury or loss. We won't pay for damage, Injury, loss or your liability to which your failure to take reasonable care is a contributing factor. At all times, you must:

- Prevent damage to property insured, as well as to others and their property
- Minimise the cost of any claim under your Policy
- Comply with all laws.

Changes to your circumstances

You must tell us as soon as possible if circumstances occur, or if changes or alterations are intended or made which increase the risk of loss, damage or Injury.

Examples include:

- You intend spending more time in a country or the region other than those you nominated in your application.
- You intend spending more than 72 hours in the USA, South or Central America or Antarctica.

If you don't nominate the appropriate country or region for your trip any claim under the Policy may be reduced to nil.

Other interests

You must not transfer any interests in your Policy without our written consent.

Any person whose interests you've told us about and we've noted on your Policy Schedule is bound by the terms of your Policy.

General exclusions

These general exclusions apply to all sections of this Policy.

You should read them, together with the cover and the specific exclusions referred to under each section of cover.

There is no cover under any section of this Policy for any claim arising directly or indirectly because of any of the following:

1. You travel:
 - (a) even though you know you are unfit to travel; or
 - (b) against medical advice; or
 - (c) when you know you will have to consult a Medical Practitioner; or
 - (d) for the purpose of obtaining medical advice or treatment.
2. You fail to maintain a course of treatment you were on at the time your trip commenced.
3. The death, Illness or Injury, is caused or exacerbated by, or consequential upon, an existing medical condition of you, a member of the travelling party, a non-travelling relative or business partner.
This exclusion will not apply if you have applied to cover your existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for or the medical condition is one that is automatically covered.
4. The death, Illness or Injury of you, a member of the travelling party, a non-travelling relative or business partner is caused or exacerbated by or consequential upon, any condition which has been the subject of a medical investigation within the period of 12 months prior to the issue of the Certificate of Insurance, in respect of which no diagnosis has been made. This exclusion will not apply if you have applied to cover your existing medical condition, cover has been granted by us in writing and you have paid us any additional amount we asked for or the medical condition is one that is automatically covered.
5. A death, Illness, or Injury in relation to any medical condition, where a terminal prognosis was made prior to the issue of the Certificate of Insurance or 30 days prior to booking any trip under the Annual Multi Trip Travel Plan.
6. The birth of a child, at any gestation regardless of the cause.
7. Any pregnancy related condition, including a pregnancy complication or illness of the mother after 26 weeks gestation.
8. Your treatment in a health spa, convalescent or nursing home or any rehabilitation centre unless agreed by us.
9. Any medical charges in excess of reasonable and necessary expenses, or charges caused directly or indirectly by an error of the medical provider.

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10. Any cover under the International Travel Plan if you are 80 years of age or over at the time the Certificate of Insurance is issued unless you have applied for cover, and cover has been granted by us in writing and you have paid us any fee asked for.
 11. Any cover under the Budget Travel Plan, Regions A and B, where you are 70 years of age or over at the time the Certificate of Insurance is issued.
 12. Any cover under the Budget Travel Plan, Region C, or the Inbound Travel Plan, where you are 81 years of age or over at the time the Certificate of Insurance is issued.
 13. Any cover under the Annual Multi Trip Travel Plan where you are 70 years of age or over at the time the Certificate of Insurance is issued.
 14. The death, Illness or Injury of a person who is not a member of your travelling party and is 80 years of age or over at the time the Certificate of Insurance is issued.
 15. A member of the travelling party decides to alter their plans or not to continue with the trip.
 16. A member of the travelling party:
 - (a) intentionally and recklessly places themselves in circumstances, or undertakes activities, which pose a risk to their personal safety (except in an attempt to save a human life); or
 - (b) deliberately injures themselves; or
 - (c) is under the influence of, or is addicted to, intoxicating liquor or a drug, except a drug taken in accordance with the advice of a registered Medical Practitioner; or
 - (d) has AIDS or an AIDS defining Illness; or
 - (e) takes part in a riot or civil commotion; or
 - (f) acts maliciously; or
 - (g) hunts, plays polo, races (except on foot), mountaineers using support ropes, paraglides, rock climbs, abseils, participates in base jumping, running with the bulls, or pot holing; or
 - (h) travels in international waters in a private sail vessel or privately registered sail vessel; or
 - (i) participates in, or trains for, a professional sporting activity; or
 - (j) scuba dives unless you hold an open water diving licence or you were diving under licensed instruction; or
 - (k) rides a motor cycle, whilst on the trip,
 - (i) without wearing a helmet, or
 - (ii) without an unrestricted motorcycle licence that is valid in your country of residence, or
 - (iii) with an engine capacity greater than 250cc; or
 - (l) rides a 4 wheel motor cycle even as a pillion passenger; or
 - (m) participates in a snow sports activity if you have purchased a Budget or Inbound Travel Plan.

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- (n) participates in a snow sports activity without payment of the additional premium. Cover available on International and Annual Multi Trip Travel Plans only. Not applicable for travel to New Zealand or within Australia where cover is automatically provided.
 - (o) participates in any competitive record attempts involving aerial devices or aircraft.
17. a loss which is recoverable under some other scheme that provides coverage for any medical treatment. For example, Medicare, a private health fund, national reciprocal health fund or scheme, workers' compensation scheme, travel compensation fund or accident compensation scheme. We will not pay for private medical care when reciprocal health cover is available and accessible. In any case, we will only pay for private medical care where approval has been given by nib International Assistance.
18. any consequential loss or loss of enjoyment.
19. a loss caused by, or in any way connected with a criminal or dishonest act by you or by a person with whom you are in collusion.
20. a loss caused by, or in any way connected with war, invasion, act of a foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power or civil insurrection, except as provided for in event 3 under "What are the events that will be covered under Section A?"
21. a loss caused by, or in any way connected with the use, existence or escape of nuclear weapons material, or ionising radiation from, or contamination by, radioactivity from any nuclear fuel, or nuclear waste from the combustion of nuclear fuel.
22. a loss caused by, or in any way connected with any government intervention, prohibition, or regulation except as provided for in event 7 under "What are the events that will be covered under Section A?".
23. a government authority seizing, withholding or destroying anything of yours or any prohibition by or regulation or intervention of any government or any government not allowing you to enter or to stay in that country.
24. an act or threat of terrorism. This exclusion does not apply to Section B1 "Medical and dental expenses", Section D7 "Hijacking", D8 "Emergency accommodation due to terrorism", Section F1 "Luggage and personal effects" or under Section C1 "Medical evacuation and repatriation" for the cost of repatriation to or within Australia, if the carrier requires you to be brought back with a medical escort.
25. the cancellation or delay of travel arrangements due to mechanical breakdown of transportation or failure of the carrier to operate the service. This exclusion does not apply to Section D1 "Travel delay", Section D3 "Missed connection – special events" or Section L1 "Cruise catch up".
26. you fail to take reasonable precautions to avoid a financial loss after a public warning of a strike, riot, civil commotion, or natural disaster.
27. you operate a rental vehicle in violation of the rental agreement.
28. the financial default of a travel agent, scheduled serviced airlines, hotel and resort operators, car and campervan hire companies, cruise lines, railway operators and theme park operators to the extent that your loss is covered by a scheme or fund (not a contract of insurance), or would be covered but for this insurance.

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29. the financial default of any person, company or organisation involved in your travel arrangements and that financial default occurred prior to the issue of the Certificate of Insurance.
 30. a loss under the Annual Multi Trip Travel Plan which occurs in excess of 60 days of any trip.
 31. credit card conversion fees or any other bank charges.
 32. any medical related claims for 28 days from the date the Certificate of Insurance was issued if you purchase your policy more than 7 days after arrival into Australia under the Inbound Travel Plan.

Sanctions limitation and exclusion clause

You're not insured under any section of this Policy the provision of cover or a liability to pay a benefit would expose us and/or our reinsurer(s) to any sanction, prohibition or restriction under United Nations resolutions or any sanctions, laws or regulations of Australia, the European Union, the United Kingdom or the United States.

Claims

This section describes what you must do, as well as conditions that apply when you make a claim and at the time loss or damage occurs which is likely to give rise to a claim.

What to do after an incident
Prevent further loss or damage
Inform the Police if something was stolen or vandalised, or if you're required by law to do so
Take details of other people involved in an incident or any witnesses to it
Call us as soon as possible
Complete a claim form if we require it
Provide information in support of your claim, including letters or notices given to you by another party
Pay your excess

What not to do after an incident
Admit guilt or fault except in a Court or to the Police
Offer or negotiate to pay a claim or make repairs
Admit liability
Dispose of damaged items unless we've said you can
Authorise repairs except for essential temporary repairs
Delay telling us about an incident as it may reduce the amount we pay for your claim
Give us false or misleading information

You must also:

- (a) give us any documents, letters or notices relating to a claim or possible claim, medical certificates, itemised medical accounts, original receipts, rental agreements, repair quotes, ticket and luggage checks or information that we reasonably ask for. This will be at your expense;
- (b) forward immediately any letters or documents you receive from anyone else relating to a potential claim;
- (c) not make any promise or offer of payment, or admit fault to anyone, or become involved in any litigation in respect of an event that may result in a claim under this policy, without our consent;
- (d) in the event of a claim caused by any medical condition, obtain evidence from the Medical Practitioner as soon as you are aware of signs or symptoms of the condition;
- (e) In the event of a claim caused by any Mental Illness, obtain evidence from the Medical Practitioner as soon as you are aware of signs or symptoms of the condition and provide details of your Mental Health Treatment Plan as assigned by your Medical Practitioner;
- (f) in cases of theft, damage or loss, report the matter to the police, transport provider, hotel or other authority within 24 hours and obtain a copy of that report; and
- (g) report any loss or damage to your accompanying luggage in writing to the carrier within 3 days and send to us a property irregularity report, along with details of any settlement that they make in relation to the loss or damage.

Settling claims

Paying the claim

1. An excess may apply to a claim you make under this Policy. The amount of the excess is shown on your Certificate of Insurance. This excess will apply to each event that results in a claim. Where applicable we will deduct the excess from any payment we make to you. This excess will be reimbursed to you if we successfully recover an amount exceeding the amount of the excess.
2. Claims will be paid to you or your personal representative in Australian dollars on the basis of the exchange rate that applied at the time of the event that gave rise to the claim. We will not pay more than your actual loss.

Depreciation

The nominated depreciation rate will apply to each year of age up to a maximum of 80% of the original purchase price of that item.

Depreciation amounts	
10%	Camping, sporting and leisure equipment (not leisure clothing), and musical instruments.
15%	Clothing, footwear, personal effects, luggage, prescription glasses, sunglasses, costume jewellery and books.
20%	Personal and or laptop computers, communication or photographic equipment, electronic equipment, ipods, mobile phones, CDs and DVDs.
50%	Toiletries including skin care, makeup, perfume, medication.

Items not listed above will also be subject to depreciation at our reasonable discretion.

Claims conditions

These claims conditions apply to every plan.

Claims service standard

Our claims service standard is to settle your claims within 10 working days upon the receipt of a completed Claim Form and all necessary supporting information. If more information is required we will contact you within 10 working days.

GST

If you're a business you must tell us if you're registered, or are required to be registered, for GST. When you do this, we need you to give us:

- Your ABN
- The percentage of any input tax credit you will claim, or will be entitled to claim, on your premium.

When we pay a claim, your GST status will determine the amount we pay you. Your claim settlement amount will be adjusted to allow for any ITC entitlement.

Unless we say otherwise, all amounts in your Policy are inclusive of GST. There may be other taxation implications affecting you, depending upon your own circumstances. We recommend you seek professional advice.

How claims administration and legal proceedings are undertaken

When a claim is made we have the right, at our discretion, to exercise all the legal rights of the person making the claim relating to the incident and to do so in their name. We'll take full control of the administration, conduct or settlement of the claim including any recovery or defence we think is necessary.

We'll also report any suspected fraudulent act to the Police for further investigation.

Other insurance and contribution

You must notify us of any other insurance which will or may, whether in whole or in part, cover any loss insured under your Policy.

If at the time of any loss, damage or liability there's any other insurance (whether effected by you or by any other person) which covers the same loss, damage or liability you must provide us with any reasonable assistance we require to make a claim for contribution from any other insurer(s).

Providing proof

You must be able to prove to us you've suffered a loss covered by your Policy before we'll pay you for it. We may ask you for this proof if you make a claim under your Policy. So your claim can be assessed quickly, make sure you keep the following:

- proof that you owned the item; and
- proof of its value and age.

Therefore you should keep all relevant receipts, accounts, valuations and police or medical reports. We will not pay any claim when the only proof of ownership is:

- a photograph; or
- a photocopy of any documentation; or
- a copy of the user's manual downloaded from the internet unless you also submit a Statutory Declaration.

If you cannot provide the evidence or proof that we ask for we may not pay you.

Salvage

We're entitled to obtain and retain any items or materials salvaged or recovered after you make, and we agree, to pay a claim by replacing or paying to replace any items or materials. We may sell the items or materials and keep the proceeds. We may choose to sell the items or materials to you, provided you agree to pay market price.

Subrogation, recovery action and uninsured loss

We may at any time, at our expense and in your name, use all legal means available to you of securing reimbursement for loss or damage arising under your Policy. In the event we do so, you agree to give all reasonable assistance for that purpose.

If you've suffered loss that wasn't covered by your Policy as a result of the incident, we may offer to attempt to recover this. You may also specifically ask us to recover this for you. You'll need to give us documents supporting your loss. Before we include any uninsured loss in the recovery action we'll also ask you to agree to the basis on which we'll handle your recovery action. You may need to contribute to legal costs in some circumstances.

Preventing our right of recovery

If you've agreed not to seek compensation from any person liable to compensate you for loss, damage or liability covered by your Policy, we won't cover you for that loss, damage or liability.

Other terms

These other terms apply to how your Policy operates.

Cancellation by you

Once the Certificate of Insurance has been issued you are not entitled to a refund of any part of the premium except as provided for in under the section headed "Cooling-off information".

By us

We can cancel your insurance in any way permitted by law, including if you have:

- failed to comply with your Duty of Disclosure; or
- made a misrepresentation to us before the policy was entered in to; or
- failed to comply with a provision of a policy, including failure to pay the premium; or
- made a fraudulent claim under this policy or any other current policy; or
- failed to notify us of a specific act or omission as required by the policy.

If we cancel your policy, we will do so by giving you written notice. We will deduct from the premium an amount to cover the shortened period for which you have been insured by us, and refund to you what is left.

Changing your Policy

Changes to this Policy only become effective when we agree to them and send you a new Certificate of Insurance detailing the change.

If you wish to change your personal details or travel dates after your Certificate of Insurance has been issued, please contact us. We'll either amend the policy over the telephone or in certain circumstances we may ask you to complete and submit to us a Policy Amendment Form which needs to be assessed and approved prior to any amendment to your policy. Also refer to section headed "Changing the period of insurance" in the Policy wording.

Changing the period of insurance

The period of insurance can't be changed without our consent. If you wish to defer or alter the period of insurance, we may ask you to submit a Policy Amendment Form. We'll decide whether or not to alter the period of insurance based on the information you give us, together with any additional information we ask for.

If we agree to defer or alter that period of insurance you will be issued with a new Certificate of Insurance which will show the change of the period of insurance and any premium adjustment.

Joint and co-insureds

If more than one person is insured under your Policy, we'll treat a statement, act, omission, claim, request or direction by that person as having been made by all insured.

We only need a request from one person insured to cancel or change your Policy.

Jurisdiction

This Policy will be governed and construed in accordance with the laws of Australia. You unconditionally agree to submit to the exclusive jurisdiction of the courts of Australia.

Notices

Any notice we give you will be in writing, and will be effective once it's delivered to you personally or to your last known address (including when it's an electronic one).

It's important for you to tell us of any change of address as soon as possible.

Certain underwriters at Lloyd's are responsible for the PDS and Policy Wording in this document, which were prepared on 14 January 2019.

Financial Services Guide

About nib Travel Insurance Distribution

In this section you can find information about who nib Travel Insurance Distribution is, and the financial services we provide to you. It aims to help you make an informed decision about the services nib Travel Insurance Distribution offers and how we're paid for those services. You can also find out about how we deal with any complaints and disputes.

Your insurance is underwritten by certain underwriters at Lloyd's (the insurer) – giving you the security of a policy issued by one of the world's largest specialist insurance markets.

nib Travel Insurance Distribution Pty Ltd, ABN 40 129 262 175, AR 336467, (nib Travel Insurance Distribution) is an authorised representative of nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173, AFSL 308461 (nib). nib Travel Insurance Distribution is authorised by nib to distribute and issue travel insurance policies. nib Travel Insurance Distribution may also provide you with general advice about the travel insurance product. nib Travel Services and nib Travel Insurance Distribution are wholly owned subsidiaries of nib holdings limited, ABN 51 125 633 856, and are part of the nib Group of companies.

nib acts as the underwriting agent of the insurer under a binding authority from the insurer which means it can issue, vary, renew or cancel your insurance on their behalf. nib is authorised to provide general financial product advice and deal in general insurance products and also handles and settles any claims you make.

nib and our representatives act on behalf of the insurer and not on your behalf.

nib receives a percentage of the premiums you pay to the insurer for the services it provides. nib pays a percentage of its commission to nib Travel Insurance Distribution for its role. nib may also receive a profit-based commission from the insurer, based on the profitability and performance of all insurances placed by nib, if the insurer makes an underwriting profit in any given year.

Representatives of nib Travel Insurance Distribution are paid an annual salary and may be paid a bonus based on business performance. nib Travel Insurance Distribution pays commission to entities which refer clients to them, which is calculated as a percentage of the premium paid. nib Travel Insurance Distribution also works with affiliates who introduce or refer customers to them. If you are referred to nib Travel Insurance Distribution by an affiliate, the affiliate who referred you is paid a referral fee from the commission that nib Travel Insurance Distribution receives from nib. The referral fee is calculated as a percentage of the gross premium when you buy a policy and is at no extra cost to you. Depending on certain eligibility criteria, an affiliate can receive additional benefits such as discounted travel insurance or marketing assistance from nib Travel Insurance Distribution.

For more information on commissions or remuneration paid for financial services provided, contact nib Travel Services either before you buy your insurance or within a reasonable time of receiving this Combined FSG and PDS.

Feedback, complaints and disputes

If you have any feedback about our service – positive or negative – we would like you to share it with us. You can either call us on 1300 555 017 or email us at travel-service@nib.com.au

How we handle complaints

If you have a complaint arising out of this insurance or the financial services provided by the insurer, our representatives, affiliates, or service providers, please contact:

Customer Relations

PO Box A975
Sydney NSW 1235
Australia

Phone: 1300 025 121

Email: idr-care@nib.com.au

nib will acknowledge your complaint within 5 business days and provide you with the contact details of the person handling your complaint. We will respond to your complaint within 15 business days. If more time is needed to collect necessary information or complete any further investigation required, nib will agree with you a reasonable alternative timeframe.

If you are not satisfied with the response to your complaint, you should contact the Lloyd's General Representative in Australia for consideration under their dispute resolution process. You can contact Lloyd's at:

Lloyd's Underwriters' General Representative in Australia

Level 9, 1 O'Connell St
Sydney NSW 2000

Phone: +61 2 8298 0783

Email: idraustralia@lloyds.com

Your dispute will be acknowledged within 5 working days of receipt, and Lloyd's will send a final response on behalf of the Underwriters within 15 business days.

If we are unable to resolve your complaint within 45 days of receiving your original complaint, or if you are still not satisfied with the outcome, you can choose to have your complaint independently reviewed by the Australian Financial Complaints Authority, or AFCA. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

AFCA can be contacted at:

Website: afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

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

Other information about us

Your privacy

We take your privacy seriously and adhere to the Privacy Policy detailed on our website at nib.com.au/docs/privacy-policy.

Professional Indemnity Insurance

nib and its representatives (including nib Travel Insurance Distribution) are covered under professional indemnity insurance arrangements that comply with the requirements of Chapter 7 of the Corporations Act. The insurance (subject to its terms and conditions) will continue to cover claims in relation to nib's representatives that no longer work for it (but who did at the time of the relevant conduct).

Where a financial service is provided to you by one of nib's and nib Travel Insurance Distribution's partners, that partner is required to hold professional indemnity insurance arrangements for compensating clients for losses they suffer as a result of a breach of their obligations under the Corporations Act relating to the financial services provided by them.

nib Travel Services is responsible for this FSG which was prepared on 14 January 2019.

Notes

Notes

Customer Service

Phone: 1300 555 017 (within Australia)

Phone: +61 3 8523 2777 (outside of Australia)

Fax: 1300 657 117

Email: travel-service@nib.com.au

Claims

Phone: 1300 555 017 (within Australia)

Phone: +61 3 8523 2777 (outside of Australia)

Fax: 1300 657 157

Email: travel-claims@nib.com.au

Medical Underwriting

Phone: 1300 555 017 (within Australia)

Phone: +61 3 8523 2777 (outside of Australia)

Fax: 1300 657 127

Email: travel-emc@nib.com.au

nib International Assist

Phone: 1300 555 019 (within Australia)

Phone: +61 3 8523 2800 (outside of Australia)

Fax: (03) 8523 2815

Email: travel-assist@nib.com.au

Insurance underwritten by certain underwriters at Lloyd's, who deal with you through their agent nib Travel Services (Australia) Pty Ltd ABN 81 115 932 173 AFSL 308461.

