



Travel Insurance

- Product Disclosure Statement and Policy Booklet

Thank you for choosing NRMA Insurance.

This Product Disclosure Statement (PDS) is issued by Insurance Australia Limited, ABN 11 000 016 722, AFSL 227681 trading as NRMA Insurance. The information in this PDS is current at the preparation date. From time to time, we may include more up-to-date information in the PDS that is not materially adverse without notifying you. You can get more up-to-date information by contacting us. If you ask us for any updates, we will give you a free copy. If we need to, we will issue a supplementary or replacement PDS.

This PDS has been designed to help you get the most out of your policy. When you take out an insurance policy with us, the cover we agree to provide you is set out in your current Certificate of Insurance, and described in this PDS, as well as any supplementary PDS we may issue. Together, they make up the terms and conditions of your insurance contract with us. Read them carefully and store them together in a safe place.

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Contact details

This PDS contains information you need to know about your policy. If you have any questions, or if there's anything we can help with, get in touch today.

- 🔍 Enquiries 132 132
- 📞 Claims 131 123
- 🌐 Web nrma.com.au

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1 24-hour Emergency Hotline

When You Have an Emergency While Travelling

If you have any difficulties while travelling, call our Emergency Assistance Hotline and speak with one of our expertly trained, multilingual staff.

You can contact our assistance team 24 hours a day, 7 days a week, reverse charge:

Within Australia **02 8895 0695**

While overseas **(Int. code) 61 2 8895 0695** (reverse charges from overseas operator).

Please advise your policy number and contact details when you call.

The Emergency Assistance Hotline, provided on our behalf by First Assistance, is for emergencies only. For all other claims, please contact NRMA Insurance upon your return to your home in Australia.

Our team can assist you with travel information and advice, including pre-trip information. In medical cases we can help you locate facilities, monitor your condition and for International Plans only, relocate you or bring you home if medically needed.

If you are hospitalised, you or a member of your travelling party must contact us as soon as reasonably possible. You must also contact us if you are being treated as an outpatient and the total cost of such treatment will exceed \$2,000, and in such cases we will not pay for any expenses or for any evacuation/repatriation or airfares that have not been approved by us. If any costs or expenses are incurred without our approval and before contacting us, we will only cover such costs or expenses or for any evacuation/repatriation or airfares if we would have approved them up to an amount we would have otherwise incurred had contact been made and approval provided. In addition, we can help you locate embassies and consulates around the world, and can provide:

Emergency travel assistance — access to travel information for you and referring you to travel agents for airline and hotel reservations.

Medical assistance — you can speak with a medical professional about your medical requirements, 24 hours a day.

Medical monitoring — we will organise for the continued monitoring of your medical condition by a First Assistance medical officer.

Medical referral — we will provide names and addresses of suitable doctors, hospitals, clinics and dentists when consultations or minor treatment are required.

Lost luggage or travel documents — we can put you in contact with the relevant authorities and help with replacement and/or recovery when the usual channels have failed.

Legal referral — if you need legal advice, we can put you in touch with an embassy, consulate or alternative source.

Message line — in an emergency we can pass on messages to your relatives, a friend or business associates if medical or travel problems disrupt your travel.

2 Things to Know

Who Can Purchase this Policy?

On condition that you purchase your policy before you begin your trip, and your trip begins and ends in Australia, cover is available to:

Australian Residents provided:

- you reside permanently in Australia.

Temporary Residents provided:

- you hold a current Australian Visa (not a tourist or working holiday visa) that will remain valid beyond the period of your return and allow you to re-enter Australia
- you hold a return ticket to Australia, and
- you have a primary place of residence in Australia that you intend to return to after the trip.

Understanding the Cover

It is important you read this document to understand what is covered, is not covered, and what your rights and responsibilities are.

When you insure with us, we will confirm your premium, any excesses that apply, optional covers you have chosen and the period of cover of the policy. All this will be set out in the Certificate of Insurance that we issue to you.

There are terms and conditions as well as some limitations and certain exclusions that apply to specific parts of your policy. To fully understand what your policy covers, please read the relevant sections of the PDS for details.

If you require another copy of this document please contact us, your insurance adviser or refer to our/their website.

Excess

An excess is your contribution towards the cost of a claim.

The amount and types of excesses that may apply to your policy are shown on your Certificate of Insurance. We will reduce the amount we pay you for a claim for any one event by the amount of any applicable excesses.

Excesses are applied to each separate event. More than one excess may apply to each event.

The following excesses may apply to your policy:

- standard excess - this applies to all claims under the policy, except in the limited circumstances noted under 'Who We Cover' in the 'What We Cover' section;
- imposed excesses - these apply in addition to the standard excess and any applicable pre-existing medical imposed excess for any claim made by, or related to, any person that an imposed excess is listed for on the Certificate of Insurance; and
- pre-existing medical imposed excesses - these apply to a claim under your policy in addition to the standard excess and any applicable imposed excesses for a claim if:
 - they are listed on the Certificate of Insurance next to a person; and
 - the claim directly or indirectly arises from, or is exacerbated by, a pre-existing medical condition listed on the Certificate of Insurance for that person.

We only accept a claim if the total amount you are claiming is more than the excesses that apply to your claim.

Cooling-Off Period

You have 21 days from the date of issue of this policy (as shown on your Certificate of Insurance) to make sure this is the right policy for you (the 'cooling-off period'). Provided you have not started a trip and you have not and do not want to make a claim or exercise any other right under this policy, we will give you a full refund if you wish to cancel your policy during the cooling-off period.

If you have purchased the Cancellation Only Plan, no refund will apply after the cooling off period if you shorten or cancel your trip. This is due to the way that we calculate premiums for the Cancellation Only Plan.

For more information on cancelling a policy, refer to 'Cancelling Your Policy' in the 'Important Information' section.

When are Benefits Available

Your policy is valid only when you pay the premium and a Certificate of Insurance is issued to you.

Cover for Cancellation or Rescheduling costs (Section 1) and Financial Default (Section 11) begin on the date your policy is issued or for an Annual Multi-Trip Plan on the date you pay the initial deposit for a trip or the nominated policy start date, whichever comes last.

Cover for all other benefits commences on the date your trip begins. Cover terminates on:

- completion of your trip
- the expiry of the period of insurance shown on your Certificate of Insurance, or
- in the case of an Annual Multi-Trip Plan, expiry of the nominated trip duration, as per your Certificate of Insurance, from the date your trip begins

whichever occurs first.

Smartraveller Travel Advices

This policy contains exclusions for events arising directly or indirectly from travel in, to or through countries where the Australian government has issued a 'Reconsider your need to travel' or 'Do not travel' Advice on the Smartraveller website.

The Australian government provides travel advice or warnings for travellers on the www.smartraveller.gov.au website. Please check the www.smartraveller.gov.au website to make sure this policy is right for you and before travelling.

If you have already departed on a trip prior to a country being listed, please contact our Emergency Hotline for assistance if required.

Please refer to the 'Exclusions that Apply to All Sections' section for more information.

Please check our website or contact our office for more information.

3 What We Cover

Table of Benefits

Policy Section (Sub-limits apply)	International Plans*			Australian Plans*	
	Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
	International Annual Multi-Trip Plan^			Domestic Annual Multi-Trip Plan^	
1. Cancellation or Rescheduling	Unlimited	\$15,000	\$5,000	\$10,000	As nominated
2. Medical, Hospital, Dental and Related Expenses	Unlimited	Unlimited	Unlimited	\$10,000~	
3. Luggage and Personal Money	\$15,000	\$7,500	\$3,000	\$2,500	
4. Emergency Expenses	Unlimited	\$15,000	\$5,000	\$10,000	
5. Accidental Death	\$25,000	\$15,000			
6. Accidental Disability	\$25,000	\$15,000			
7. Legal Liability	\$2.5m	\$2m	\$1m	\$1m	
8. Rental Vehicle Cover	\$5,000	\$3,000	\$0 ⁿ	\$3,000	
9. Loss of Income	\$10,400	\$6,500			
10. Funeral Expenses	\$20,000	\$20,000	\$20,000	\$1,000	
11. Financial Default	\$2,500				
12. Domestic Pets	\$650				
13. Domestic Services	\$1,500				
14. Travel Delay	\$1,000	\$1,000			
15. Hijack and Kidnap	\$10,000				
16. Mugging	\$500				

Optional Covers

17. Rental Vehicle Excess Increase	Available	Available	Available	Available	
18. Specified Luggage Items Cover	Available	Available	Available	Available	
19. Ski and Winter Sports	Available - as below	Available - as below	Available - as below	Available - as below	
19.1 Cancellation of Passes and Fees	\$1,000	\$1,000	\$1,000	\$1,000	
19.2 Overseas Medical Expenses	Unlimited	Unlimited	Unlimited	\$10,000~	
19.3 Snow Ski Equipment	\$2,000	\$2,000	\$2,000	\$2,000	
19.4 Piste Closure	\$1,000	\$1,000	\$1,000	\$1,000	
19.5 Bad Weather and Avalanche Closure	\$1,000	\$1,000	\$1,000	\$1,000	
19.6 Lift Pass	\$500	\$500	\$500	\$500	
20. Cruise Cover	Available - as below	Available - as below	Available - as below		
20.1 Cancellation	Unlimited	\$15,000	\$5,000		
20.2 Onboard Medical Cover	Unlimited	Unlimited	Unlimited		
20.3 Formal Cruise Attire	\$2,000	\$2,000	\$2,000		
20.4 Emergency Expenses	Unlimited	\$15,000	\$5,000		
20.5 Marine Rescue Diversion	\$500	\$500	\$500		

* The most we will pay under this policy is the amount shown, for the Plan you have selected, per adult traveller (except for Section 8: Rental Vehicle Cover, Section 12: Domestic Pets and Section 13: Domestic Services - see 'Who We Cover' in the 'What We Cover' section). Cover for dependent children falls within and is subject to the limits applicable to the adult(s) listed on the Certificate of Insurance.

^ If an Annual Multi-Trip Plan is purchased the amounts for that Plan apply per adult traveller, per trip.

~ Cover for Medical Related Additional Expenses only (refer Section 2E).

ⁿ Default value is \$0 but can be increased through purchase of optional cover.

There are terms and conditions as well as some limitations and certain exclusions that apply to specific parts of your policy. To fully understand what your policy covers, please read the relevant sections of the PDS for details.

Who We Cover

The cover applies to the person or persons listed as traveller(s) on the Certificate of Insurance, including listed adults and dependent children.

Where more than one adult is listed as a traveller on the Certificate of Insurance all benefits, limitations, conditions and exclusions will be interpreted as if a separate policy was issued to each of those adults, other than:

- where claims are made arising from one event, an excess (if applicable) will only be applied once,
- in the case of luggage item limits, which apply to each item, and
- in the case of the following cover sections:
 - Section 8: Rental Vehicle Cover, which is only available once per vehicle for any one event, regardless of the number of insured travellers in the vehicle,
 - Section 12: Domestic Pets, for which the applicable Plan limit applies to the total of all claims combined regardless of the number of persons covered by your policy, and
 - Section 13: Domestic Services, which, if there are multiple travellers on the policy, is only payable to the traveller or travellers that are injured.

Some age restrictions apply depending on your destination and length of travel. Cover for dependent children falls within and is subject to the limits applicable to the adult(s) listed on the Certificate of Insurance. A claim can only be made in respect of a dependent child under the sum insured for one adult in respect of the one incident.

If an unaccompanied minor is travelling, they will be listed as the traveller on the policy, however a parent or guardian must purchase the policy on the minor's behalf. Where a policy is issued for an unaccompanied minor the applicable sum insured per adult will apply to the minor.

Plans

You have the choice of which plan best suits you. In choosing this policy it is important that you select all countries you will be travelling to if you want cover to extend to them.

You can also select an Annual Multi-Trip Plan, offering the same comprehensive cover as the Platinum Plan for an international policy, or the Domestic Plan for travel in Australia, which covers unlimited trips within any one period of insurance of 12 months. The maximum length of each trip is nominated when taking out the policy. All sums insured for the Annual Multi-Trip Plan are per trip.

We have 4 international and 3 domestic Plans to choose from:

International

Platinum Plan	Our top comprehensive cover
Premium Plan	An intermediate cover
Essentials Plan	Covering the basics
International Annual Multi-Trip Plan	Cover under the Platinum Plan for multiple international trips

Australian

Domestic Plan	Designed for travel in Australia
Cancellation Only Plan	Cover for pre-paid travel expenses for travel in Australia
Domestic Annual Multi-Trip Plan	Cover under the Domestic Plan for multiple Australian trips only

We will not cover any medical, hospital, dental or ancillary expenses incurred in Australia or for which we are prevented from paying due to any statutory legislation or government regulation.

If you are planning to go on a cruise in Australian coastal waters the medical facilities may not be covered by Medicare or your private health fund. Check with your cruise company. To be covered for medical and related expenses when cruising you must select an International Plan with the optional Cruise Cover.

Pre-existing Medical Conditions

Please read this section carefully.

Cover for pre-existing medical conditions is specifically excluded from this policy unless approved by us. This applies to you, your travelling companion, a relative or any other person whether or not they are a traveller covered under this policy.

There are some pre-existing medical conditions that we will cover you for automatically. Please read the information below to understand what is covered (refer to the 'Defined Terms' section for a definition of pre-existing medical condition). If you are unsure, need clarification or wish to ask specific questions, then please call us (contact details on front cover).

Claims directly or indirectly arising from, or exacerbated by, a pre-existing medical condition are not covered under this policy unless:

- the condition is one that is automatically covered, or
- you have applied to cover your pre-existing medical condition and we have offered cover for it, which you have accepted by paying the extra premium.

Once you purchase your policy, the additional cover will be shown on your Certificate of Insurance.

Cover Provided for Pre-existing Medical Conditions

There are four categories of pre-existing medical conditions:

- conditions we automatically cover
- conditions which we cannot cover

- conditions which we need to assess, and
- conditions of a non-travelling relative or a travelling companion.

Conditions we automatically cover

There are some pre-existing medical conditions that we will cover you for automatically. We will only cover them as listed below, provided:

- they are not associated with any other pre-existing medical condition you have
- they are stable and well controlled
- you have not been hospitalised (including day surgery or emergency department attendance) for any of these conditions in the past 12 months, and
- you are not waiting for treatment, results of medical tests or investigations in relation to any of these conditions.

Subject to these conditions, we will cover:

- Acne
- Allergies limited to Rhinitis, Chronic Sinusitis, Eczema, Food Intolerance, Hay Fever
- Asthma, providing you:
 - have no other lung disease, and
 - are less than 60 years of age at the time you purchased the policy
- Bell's Palsy
- Benign Positional Vertigo
- Bunions
- Carpal Tunnel Syndrome
- Cataracts
- Coeliac Disease
- Congenital Blindness
- Congenital Deafness
- Diabetes Mellitus (Type I or II), providing you:
 - were diagnosed over 12 months ago
 - have no eye, kidney, nerve or vascular complications
 - do not also suffer from a known cardiovascular disease, Hypertension, Hypercholesterolaemia or Hyperlipidaemia, and
 - are under 50 years of age at the date of policy purchase
- Dry Eye Syndrome
- Ear grommets (if you have no current infection)
- Eczema
- Epilepsy, providing:
 - there has been no change to your medication regime in the past 12 months, and
 - you are on no more than one anticonvulsant medication
- Gastric Reflux

- Gastric/Peptic Ulcer, if the condition has remained stable for more than six months
- Glaucoma
- Goitre
- Gout, if the condition has remained stable for more than six months
- Graves' Disease
- Hiatus Hernia, if no surgery is planned
- Hip/Knee replacement, if performed more than 12 months ago but less than 10 years ago
- Hormone replacement therapy
- Hypercholesterolemia (High Cholesterol), providing you do not also suffer from a known cardiovascular disease and/or Diabetes Mellitus (Type I or II)
- Hyperlipidaemia (High Blood Lipids), providing you do not also suffer from a known cardiovascular disease and/or Diabetes Mellitus (Type I or II)
- Hypertension (High Blood Pressure), providing you do not also suffer from a known cardiovascular disease and/or Diabetes Mellitus (Type I or II)
- Hypothyroidism, including Hashimoto's Disease, provided this is not as a result of a tumour
- Impaired glucose tolerance
- Incontinence
- Insomnia
- Insulin Resistance
- Macular Degeneration
- Meniere's Disease
- Menopause, provided you don't have Osteoporosis
- Migraine
- Nocturnal Cramps
- Osteopenia
- Plantar Fasciitis
- Pregnancy up to and including 24 weeks – but only for a single pregnancy, where no complications exist and the conception was not medically assisted. Please refer to 'Pregnancy' in the 'What We Cover' section for details.
- Primary iron deficiency and primary pernicious anaemia, excluding secondary iron deficiency or pernicious anaemia, i.e. caused by another disease or by pregnancy
- Raynaud's Disease
- Skin Cancer, provided your Skin Cancer
 - isn't a Melanoma,
 - has not required you to have chemotherapy or radiotherapy for this condition,
 - does not require any follow up treatment e.g. chemotherapy, radiotherapy or further excision
- Sleep Apnoea

- Solar Keratosis
- Trigeminal Neuralgia
- Trigger Finger.

Conditions we cannot cover

Under no circumstances is cover available for any travel, medical or dental expenses resulting from:

- chronic spinal problems you have had for more than 6 months requiring regular medication or ongoing treatment, such as physiotherapy
- chronic renal failure
- cystic fibrosis
- travel booked or undertaken against the advice of any medical practitioner
- conditions (or related conditions) for which you are travelling to seek treatment or review
- conditions involving drug or alcohol dependency
- any condition that has required you to have an organ transplant
- any condition or illness for which you are currently awaiting surgery, treatment, investigation or procedures, or
- any pre-existing medical condition of a relative, travelling companion, or any other person not listed as a traveller on the Certificate of Insurance, unless covered under 'Pre-existing medical conditions of a non-travelling relative or travelling companion'.

Conditions we need to assess

For conditions that fall outside the automatic cover and for all other pre-existing medical conditions that you, or any person insured under your policy may have, you may be able to cover these conditions by applying for this option on your policy.

If you have a pre-existing medical condition that is listed under 'Conditions we cannot cover' in this section, then you will be unable to apply for any other pre-existing medical conditions. This does not affect any cover you may have for any conditions we automatically cover (see 'Conditions we automatically cover' in this section).

You cannot apply for cover for pre-existing medical conditions of any person not insured under this policy.

We must agree to cover the pre-existing medical condition. If we approve your cover, and you select this option, you will need to pay us any additional premium we ask for.

Should an approved pre-existing medical condition change, deteriorate or you discover you require new treatment or surgery before you travel, you will need to reapply for pre-existing medical condition cover before you depart on your trip.

If the pre-existing medical condition is not approved after you have completed the medical assessment process or if you do not want cover for, or do not tell us about, your pre-existing medical condition we will not cover any loss directly or indirectly caused by any pre-existing medical condition.

You cannot declare and apply for pre-existing medical condition cover after you have departed on your trip.

You can complete an online medical assessment as part of your travel insurance quote or call us (contact details on front cover) for additional assistance.

Please also read the 'Exclusions that Apply to All Sections' section.

Pre-existing medical conditions of a non-travelling relative or travelling companion

We will cover you for claims arising from a pre-existing medical condition suffered by a relative not travelling with you who is hospitalised or dies in Australia after the policy is issued, or from a pre-existing medical condition of a travelling companion, provided:

- at the time of policy issue and travel departure date:
 - you were unaware of the likelihood of your relative's hospitalisation or death, or that your travelling companion's pre-existing medical condition may give rise to a claim
 - your relative or travelling companion was not on a waiting list, or knew they needed surgery, for inpatient treatment or tests
 - your relative or travelling companion did not have a terminal illness, and
 - the condition was stable, and this must be supported by the treating doctor, and
- the costs incurred are not covered elsewhere in the policy or covered by another policy or travel service provider.

The most we will pay in respect of all claims under all sections of the policy, for claims resulting from a pre-existing medical condition of a non-travelling relative or travelling companion, is \$2,000 per adult traveller.

Pregnancy

We automatically cover single non-complicated pregnancies, that were not medically assisted (e.g. through medical procedures such as IVF, prescribed medication and medical treatment), up to and including 24 weeks.

The following restrictions will apply for any person where a claim may arise in any way that is related to pregnancy.

Cover is only provided for:

- unexpected complications before the end of the 24th week, or
- childbirth before the end of the 24th week which was accelerated by accidental injury.

The 24th week is calculated using your estimated date of delivery given to us by your doctor. There is no cover for claims arising from pregnancy or childbirth after the end of the 24th week.

Sports and Activities

Whatever sport or activity you choose to do, it is a condition of cover that you act in a responsible way to protect yourself; this includes wearing any applicable safety equipment.

Most amateur sporting and adventure activities are covered at no extra cost, such as bicycling for leisure or amateur golf, provided you are not racing, and subject to the terms, conditions, limits and exclusions that apply to the section under which your claim is made. However, there are some sports that we cover only under certain conditions and some that we do not cover at all.

Below is an overview of those sports.

Sports and Activities Covered Under Certain Conditions

To participate in the following activities, these activities must:

1. be conducted through a licenced commercial operator
2. be available to the general public, and
3. not require any special skills or a high level of fitness to undertake.

Sports and Activities:

- abseiling
- assault course
- breathing observation bubble diving
- bungee jumping
- camel or elephant riding
- canoeing or kayaking (grade 3 and 4 rapids)
- canopy walking
- canyoning
- cave tubing
- coasteering
- fishing trips (overnight)
- go karting
- gorge or canyon swinging
- hot air ballooning
- urban mushing
- mud bugging
- ostrich riding
- paintballing
- scuba diving without an Australian or international PADI open water diving certificate, provided you are being directly supervised by a qualified diving instructor
- trekking or hiking below 3,000 metres where specialist climbing equipment is required
- tubing
- zip lining
- zorbing.

Motorcycles, Mopeds and Scooters

We will cover you under the sections of this policy when riding, or travelling as a passenger, on a motorcycle, moped or scooter (subject to the 'Exclusions that Apply to All Sections') provided when you are:

- riding a motorcycle, moped or scooter you have a current full Australian motorcycle licence even if the country you are in does not require you to hold a motorcycle licence. This does not include a learners permit or licence,
- travelling as a passenger on a motorcycle, moped or scooter that is under the control of another person, that person holds a current motorcycle or drivers' licence that is valid for the country you are in, and
- riding or travelling as a passenger on a motorcycle, moped or scooter you wear a helmet and follow the local safety laws.

Sports and Activities Not Covered

The following activities are not covered:

- trekking or hiking above 3,000 metres in height
- mountaineering or rock climbing using ropes or climbing equipment (other than for hiking or trekking under 3,000 metres)
- expeditions on the Kokoda Track/Trail
- racing or participating in any timed event (other than on foot)
- running of the bulls
- any kind of professional sport
- hunting
- activities involving firearms
- open water sailing
- polo
- motocross or motorcycle stunt riding
- quad biking
- participating in any rodeo activity, either as an amateur or as a professional
- travel in, or attached to, any air supported device (e.g. parachuting, paragliding, hang gliding) other than as a passenger in a fully licensed aircraft operated by an airline or charter company. This exclusion does not apply to regulated or licensed ballooning.
- scuba diving without an Australian or international PADI open water diving certificate where you are not being directly supervised by a qualified diving instructor
- for the following sections, any ski or winter sport activity unless you have purchased our Ski and Winter Sports optional cover (refer to the definition of 'winter sports' in the 'Defined Terms' section, Section 19 – Ski and Winter Sports; and the exclusions applicable to the relevant sections):
 - Cancellation or Rescheduling (section 1), unless you have a Cancellation Only Plan
 - Medical, Hospital, Dental and Related Expenses (Section 2), and
 - Sporting Equipment Hire (section 3D).
- the following ski and winter sports activities even if you have purchased our Ski and Winter Sports optional cover:
 - backcountry skiing
 - bob sleighing
 - lugging (on ice)
 - parapenting
 - heli-skiing
 - skijoring
 - any ski or winter sports activities undertaken for competition, including training or practising, purposes
 - skiing with any form of power assisted equipment, any kind of mechanized snow-mobiles except as provided by the recognized piste authorities for transport to and from areas designed for recreational skiing.

Optional Covers

Ski and Winter Sports

Available under our Platinum, Premium, Essentials, Domestic and Annual Multi-Trip Plans

If you wish to be covered under this policy for the following, you must purchase the Ski and Winter Sports optional cover and pay an extra premium:

- cancellation or rescheduling costs or fees for ski passes, ski hire, tuition fees, lift passes or other ski and winter sports activities. Note: this does not apply to cover under Section 1 if you have a Cancellation Only Plan,
- overseas medical and hospital expenses relating to an accident that occurs while on the ski slopes, and
- the cost of hiring ski equipment.

If you do purchase this optional cover it is a condition of cover that you act in a responsible way to protect yourself as set out in Section 19, Ski and Winter Sports.

You cannot purchase sections of this pack individually. For full details of the terms, conditions, limits and exclusions of the cover refer to Section 19, Ski and Winter Sports.

Cruise Cover

Available under our Platinum, Premium, Essentials and International Annual Multi-Trip Plans.

If you are planning to go on a cruise during your trip you can purchase the optional Cruise Cover.

For any cruise with a duration of 3 nights or more you must purchase the optional Cruise Cover and pay an extra premium to be covered under the policy for the following:

- medical, hospital and evacuation expenses that are incurred during a cruise, including while on a shore excursion or tour associated with the cruise,
- cancellation or rescheduling costs or fees for a cruise, including excursions or tours associated with the cruise, and
- emergency expenses incurred on a cruise.

You cannot purchase sections of this pack individually. For full details of the terms, conditions, limits and exclusions of the cover refer to Section 20, Cruise Cover.

Specified Luggage Items Cover

Available under our Platinum, Premium, Essentials, Domestic and Annual Multi-Trip Plans

This policy provides cover for lost, damaged or stolen luggage up to the item limits shown in Section 3A Lost, Damaged or Stolen Luggage, and the benefit limit for the Plan you have selected shown in the 'Table of Benefits' in the 'What We Cover' section, subject to the terms and conditions of Section 3A and applicable exclusions.

You can increase an item limit, under Section 3A, by specifying individual items and paying an additional premium at the time you purchase your policy. Increased item limit cover is only available for the types of items that we give you the option to nominate when you purchase your policy.

Details of the specified luggage items cover purchased and the amount covered will be shown on your Certificate of Insurance. The terms and conditions of Section 3A and applicable exclusions otherwise apply.

For full details of the cover refer to Section 18, Specified Luggage Items Cover.

Rental Vehicle Excess Increase

Available under our Platinum, Premium, Essentials, Domestic and Annual Multi-Trip Plans

This optional cover allows you to increase the amount of cover provided under Section 8A for the Plan you have selected, or in the case of the Essentials Plan, to add cover under Section 8A.

For full details of the cover refer to Section 17, Rental Vehicle Excess Increase.

4 Defined Terms

Within this policy certain words have certain meanings; it is important that you are aware of them.

accident or accidental

a sudden, unexpected and unintended event which was not intended or expected by you or anyone else insured under this policy.

additional accommodation, meal and travelling expenses

only those reasonable expenses over and above what you expected to pay for accommodation, meal and travelling expenses (including emergency personal telephone calls) had the trip gone ahead as planned. For clarity, reasonable additional accommodation expenses are to be of the same standard originally booked, and reasonable additional travelling expenses are to be of the same fare class originally booked, unless we approve otherwise.

adult

the person or persons listed as traveller(s) on the Certificate of Insurance, excluding any persons noted as dependents.

backcountry skiing

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

business partner

a person who is in a legal, commercial partnership with you in Australia and who must be a permanent resident of, and living in, Australia.

Certificate of Insurance

the document we give you outlining the terms and conditions of your policy.

cruise

means a large boat or ship on which you are travelling for 3 or more consecutive nights either:

- outside of Australia, or
- in Australian coastal waters where there are medical facilities on board that are not covered by Medicare or your private health fund.

A large boat is one where there are paid crew on-board (even if you are one of the crew), such as cruise ships, container ships, large sailing vessels, including where you have paid to join the crew.

dentist

a registered dental practitioner who has the qualifications required to practise dentistry.

dependent child or dependent children

your children or grandchildren up to the age of 21, who are financially dependent on you and not working full time. They must be travelling with you on the same itinerary and be listed on your Certificate of Insurance as travellers and dependents.

disrupted

an unexpected event or natural disaster occurring that prevents you from continuing your trip as planned. This does not include you choosing to change, curtail or cancel your trip where the unexpected event or natural disaster has no impact on your itinerary, tours, travel arrangements or pre-booked accommodation.

doctor

a general medical practitioner registered to practise medicine.

financial default

insolvency, bankruptcy, provisional liquidation, liquidation, financial collapse, appointment of a receiver, manager or administrator, entry into any official or unofficial scheme of arrangement, statutory protection, restructuring or composition with creditors, or the happening of anything of a similar nature under the laws of any jurisdiction.

home

your usual residential address in Australia.

incident

a single occurrence or a series of occurrences, including an accident or series of accidents, arising out of one event.

injury or injured and ill or illness

an injury or illness (as applicable) which requires medical or dental treatment by a doctor or a dentist.

limbs

any part of the arm between the shoulder and the wrist or any part of the leg between the hip and the ankle.

luggage

personal items, including valuables, sporting equipment, hearing aids, dentures and/or dental prostheses designed to be worn or carried by you, which you take with you or buy during your trip, unless they are excluded under Exclusions that Apply to All Sections or Section 3 Luggage and Personal Money.

motorcycle, moped or scooter

any two or three wheeled motor vehicles, other than a:

- bicycle or pedal cycle (including an electric bicycle)
- wheelchair, or
- mobility scooter used as a mobility aid or a golf buggy, unless they are registered and permitted to be used on public roads.

natural disaster

an event resulting from the natural processes of the earth, including but not limited to floods, hurricanes, volcanic eruptions, earthquakes, bushfires, tsunamis and storms.

off-piste

any skiing on an open ski route which is marked and partly supervised by ski patrol, but is not groomed and is away from prepared ski runs but within the designated areas of a ski resort's boundaries.

open water sailing

sailing in waters outside the territorial jurisdiction of any country.

original policy

the policy issued to you before you leave your home in Australia.

period of insurance

the period during which you are insured and is shown on your Certificate of Insurance.

Cover for Cancellation or Rescheduling Costs (Section 1) and Financial Default (Section 11) begin:

- for a Single-Trip Plan, on the date your policy is issued, or
- for an Annual Multi-Trip Plan, on the date you pay the initial deposit for a trip or the start date of your policy, whichever comes last.

Cover for all other benefits commences on the date your trip begins. Cover terminates on:

- completion of your trip
- the expiry of the period of insurance shown on your Certificate of Insurance, or
- in the case of an Annual Multi-Trip Plan, expiry of the nominated trip duration, as per your Certificate of Insurance, from the date your trip begins,

whichever occurs first.

If you need to prolong your trip because of an incident we have agreed to cover we will automatically extend your period of insurance and continue to cover you free of charge until you can reasonably complete your trip.

policy

the contract between you and us and includes this document, any applicable supplementary PDS(s) and the Certificate of Insurance.

pre-existing medical condition

a medical or dental condition:

- that has been documented as ongoing prior to the policy purchase or travel departure date
- that is currently being investigated or treated
- that manifested itself, became acute or exhibited symptoms, which would have caused a reasonable person to seek diagnosis, care or treatment, within 90 days prior to booking a trip or your travel departure date
- for which you are taking prescribed medication
- for which you have had surgery in the last 12 months
- for which you are on a waiting list or have knowledge of the need for surgery, treatment or investigation, or
- that first manifested during the original policy if you reschedule or extend your travel insurance policy

and includes any complication directly or indirectly related to that condition.

public place

any place the public has access to, including but not limited to shops, airports, streets, hotel foyers, private car parks, boat, railway and bus stations, terminals and depots, parks, public swimming pools, beaches and playgrounds.

quad bike

any motorised vehicle (including an ATV) designed to travel on four or more wheels with a seat straddled by the rider and a set of handlebars or a steering wheel that is used for controlling the steering.

relative

your spouse or de facto spouse, parent, step-parent, parent-in-law, grandparent, child, stepchild, grandchild, brother, brother-in-law, sister, sister-in-law, son-in-law, daughter-in-law, uncle, aunt, niece, nephew, first cousin, fiancé, fiancée or guardian, permanently residing in Australia.

rental vehicle

a car (sedan, station-wagon, coupe and hatchback), SUV, four-wheel drive, minibus or a campervan/motorhome rented or hired by you from a recognised motor vehicle rental company for the carriage of passengers. It does not include any vehicle designed to be used for the carriage of commercial goods.

resident of Australia

is either:

- an Australian permanent resident, or
- a temporary Australian resident, provided you:
 - hold a current Australian Visa (not a tourist or working holiday visa) that will remain valid beyond the period of your return and allow you to re-enter Australia
 - hold a return ticket to Australia, and
 - have a primary place of residence in Australia that you intend to return to after the trip.

ski or skiing

skiing and snowboarding.

sum insured

the maximum amount that we will pay as shown in the 'Table of Benefits' in the 'What We Cover' Section or as otherwise provided elsewhere in the policy or indicated on the Certificate of Insurance.

terrorism

any act which may involve the use of, or threat of, force, violence or biological or chemical warfare, or nuclear pollution or contamination or explosion where the purpose of the act is to further a political, religious, ideological aim or to intimidate or influence a government or any section of the public.

transport provider

any airline, bus line, shipping line or railway that has accepted your fare.

travel service provider

any scheduled service airline, hotel, accommodation provider, tour operator, motor vehicle rental or hire agency, bus line, shipping line or railway company.

travelling companion

the person who is to travel with you for at least 75% of the trip and who planned to accompany you before you began the trip. A travelling companion must be a permanent Australian resident and either arrive or depart with you.

trip

means the travel you are undertaking and commences from the time you leave your home or place of departure to start that travel (provided this is on the trip start date for a Single-Trip Plan, or during the period of insurance for an Annual Multi-Trip Plan, as shown on your Certificate of Insurance) until you return home or:

1. in respect of any Single-Trip Plans, until the end of the period of insurance shown on the Certificate of Insurance, whichever is sooner
2. in respect of any Annual Multi-Trip Plans, until the end of the period of insurance shown on the Certificate of Insurance, whichever is sooner. The length of any one trip cannot exceed the nominated trip duration shown on your Certificate of Insurance.

unattended

means the item is:

- not on your person at the time of loss, including on the beach or beside the pool where you swim, or at a distance where you are unable to prevent it from being unlawfully taken
- left with a person other than your relative or travelling companion
- left behind, forgotten, walked away from or left in a public place.

valuables

passports, travel documents, jewellery, watches, items made from precious metals or from semi-precious stones/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic equipment, computers, drones, wearable technology, mobile phones and tablets and any items you have purchased additional specified luggage cover for.

we, our, us

Insurance Australia Limited, ABN 11 000 016 722, AFSL 227681 trading as NRMA Insurance.

winter sports

leisure bigfoot skiing, cat skiing (along areas monitored and patrolled by the ski resort), cross country skiing (along a designated cross-country ski route only), glacier skiing, ice hockey, mono skiing, off-piste skiing (with a professional guide only), recreational ski racing, recreational skiing (including acrobatic skiing), snowmobiling and tobogganing, dog sledding, snow rafting (with a licenced operator only) and recreational ski racing. In all cases "skiing" also means snowboarding. It does not mean any of the above activities when they are undertaken for competition, including training or practising, purposes.

you, your, yourself

the person or persons listed as traveller(s) on the Certificate of Insurance, including listed adults and dependent children.

5 The Cover

Section 1: Cancellation or Rescheduling

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
Unlimited	\$15,000	\$5,000	\$10,000	As nominated

1A Unforeseen Cancellation

We will cover any amount you have paid in advance for travel and accommodation arrangements that are unused, and you are unable to recover in any other way, less any refunds due to you, if your trip is cancelled at any time, through circumstances beyond your control that you did not expect or intend and that we agree to cover, including:

- you, your relative, travelling companion, travelling companions' relative or your business partner dies or becomes injured or ill. For anyone not travelling with you, this means a life-threatening injury or illness
- you are retrenched unexpectedly and not voluntarily
- severe weather or natural disasters
- you or your travelling companion's permanent residence becoming uninhabitable due to a natural disaster
- cancellation of a wedding, conference, pre-paid concert, course, or sporting event and the sole purpose of the trip is to attend that event
- your annual leave being cancelled by your employer after you have booked your holiday, provided you are a fulltime employee of armed forces, police, fire or ambulance services, and your employer must cancel your leave:
 - for you to attend an unforeseen emergency, or
 - to relocate you overseas unexpectedly.

We will also cover the cost of pre-paid tickets for tours and theme parks if you are unable to use them through circumstances beyond your control and are unable to recover the costs from anyone else.

If we pay a claim under Sections 2D or 4C then you cannot claim for unused non-refundable tickets that are for the return trip to Australia.

1B Travel Agent Cancellation Fees

If your trip is cancelled at any time, through circumstances beyond your control that you did not expect or intend and that we agree to cover, we will refund fees you have been charged by your travel agent if you are unable to recover the costs in any other way, however we will not pay more than the loss of the normal remuneration available to the agent had the trip gone ahead as planned.

The maximum we will pay per adult under Section 1B, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$4,000	\$500	--	\$500	As nominated

1C Loss of Reward Points

If your trip is cancelled at any time, through circumstances beyond your control that you did not expect or intend and that we agree to cover, and where your airline ticket or other travel arrangements were purchased using frequent flyer or similar reward scheme points, we will pay you for the points lost following cancellation of your travel arrangements paid for with those points. The amount payable will be calculated as follows:

- if the reward scheme provider will not refund your points, we will refund to you the cost of equivalent travel arrangements, based on the quoted retail price at the time of assessment of the claim, or
- if the reward scheme provider will only refund a portion of your points, we will refund to you the cost of equivalent travel arrangements, based on the quoted retail price at the time they were purchased, less the value of the portion of your points refunded back to you.

For this benefit to become payable:

- the reason for cancellation must be covered under this section of the policy, and
- the loss of such points cannot be recovered from any other source.

Before you submit a claim under this section you must first request the reward scheme provider refund your points.

1D Rescheduling

Alternatively, prior to the commencement of your trip, we will cover the costs of rescheduling your trip if you are unable to travel on your original departure date due to circumstances beyond your control that you did not expect or intend and that we agree to cover, provided that this cost is not greater than the cancellation fees or the lost deposits which would have been incurred had the trip been cancelled.

If the reason for rescheduling a trip was due to an illness or injury, this illness or injury will become a pre-existing medical condition for the new trip and may not be covered.

If this happens you can apply for cover for any pre-existing medical condition of yours prior to your new departure date.

Section 1 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 1.1 delays due to a transport provider, including the rescheduling, cancellation or breakdown of your transport.
- 1.2 you not complying with your ticket conditions.
- 1.3 a fault or a mistake in your travel arrangements made by you, a travel agent, tour operator, or travel wholesaler.
- 1.4 tours being cancelled because there were not enough people to go. This does not apply in relation to pre-paid travel arrangements purchased separately to get to and/or from your destination.
- 1.5 any financial or contractual obligations of you, or any other person.
- 1.6 claims arising from your business or employment, including but not limited to, not being able to take leave from that employment. This exclusion will not apply if:
 - you are involuntarily and unexpectedly retrenched from your usual full-time employment in Australia, or
 - you are a full-time employee of armed forces, police, fire or ambulance services, and your leave is cancelled for you to attend an unforeseen emergency, or to relocate you overseas unexpectedly.
- 1.7 any act or threat of terrorism.
- 1.8 any reason you were aware of, before your period of insurance commenced, that may cause your trip to be cancelled, abandoned or shortened.
- 1.9 the financial default of a travel services provider, travel agent, tour wholesaler, tour operator or booking agent. Refer to Section 11.

We will not cover:

- 1.10 rescheduling costs incurred after you have departed on your trip.
- 1.11 the non-refundable unused portion of travel or accommodation arrangements where alternative travel or accommodation is paid for by us as part of a claim under this policy. This exclusion will not apply where the unused portion of the accommodation arrangements result directly from the hospitalisation or death of you or your travelling companion and are agreed by us.
- 1.12 cancellation or rescheduling costs or fees for a cruise, including excursions or tours associated with the cruise, unless you have purchased the optional Cruise Cover under an International Plan. Refer to Section 20.
- 1.13 cancellation or rescheduling costs or fees for ski passes, ski hire, tuition fees or lift passes, unless you have purchased the Ski and Winter Sports optional cover. Refer to Section 19. This exclusion does not apply if you have purchased the Cancellation Only Plan.
- 1.14 any expense following your disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 2: Medical, Hospital, Dental and Related Expenses

If you are hospitalised, you or a member of your travelling party must contact us as soon as reasonably possible. You must also contact us if you are being treated as an outpatient and the total cost of such a treatment will exceed \$2,000. If any costs or expenses are incurred without our approval and before contacting us, we will only cover such costs or expenses or for any evacuation/repatriation or airfares if we would have approved them up to an amount we would have otherwise incurred had contact been made and approval provided.

Please note that we do not cover any medical, hospital or dental expenses incurred in Australia.

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
Unlimited	Unlimited	Unlimited	\$10,000 (Section 2E only)	--

2A Overseas Medical and Hospital Expenses

We will cover you for the unexpected overseas medical and hospital expenses you must pay as a result of an injury or illness you incur while on an overseas trip. All medical treatments must be authorised and provided by a legally qualified medical practitioner and our doctor must agree the treatment was reasonable.

We will also cover any physiotherapy or manipulative therapy required during the trip following an injury, provided your treating doctor recommends it in writing.

We will pay your overseas medical and hospital expenses for up to 12 months from the time you first received treatment for the injury or illness, or until the end of your period of insurance, whichever ends sooner.

2B Cash in Hospital

If you are hospitalised overseas for more than 48 hours due to an injury or illness, we will provide you with \$50 for each 24 hour period you are in hospital from the first day of hospitalisation.

We will only pay this benefit if your hospitalisation is covered under this policy. We will pay this amount in addition to any medical expenses covered under this policy.

The maximum we will pay per adult under Section 2B, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$6,000	\$3,000	\$1,000	--	--

2C Emergency Overseas Dental Expenses

We will cover your emergency overseas dental expenses incurred following an injury to sound and natural teeth caused solely and directly by an accident and which does not result from an illness or disease, but not treatment that can be delayed until you return to Australia.

We will only cover these costs:

- for treatment you receive to healthy natural teeth or gums to stop sudden pain resulting from an accident during your trip, and
- if your treating dentist authorises the treatment and our doctor agrees the treatment was reasonable.

The maximum we will pay per adult under Section 2C, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$2,000	\$1,000	\$1,000	--	--

2D Overseas Evacuation or Repatriation

We will cover the cost of moving you to another country or to bring you home to Australia if you are travelling internationally and it is medically necessary. After discussion with you, we will decide on which action to take subject to medical restraints and as advised by our medical adviser in consultation with your treating doctor or dentist.

If we agree to return you to Australia, we will also pay for any ambulance that is required to transport you to the nearest hospital or to your place of residence in Australia.

Travel must be at the same fare class as originally selected by you, unless our doctor agrees otherwise based on a written recommendation by your treating doctor.

If we bring you home to Australia, we will use your return ticket towards our costs. If you have not already booked and paid for a return ticket before we return you to Australia we will deduct the cost of this fare from any claim.

2E Medical Related Additional Expenses

We will cover costs for additional accommodation, meal and travelling expenses you incur during a trip (but not during any time that you are hospitalised) if you or your travelling companion suffers an injury or illness and you are unable to continue on your original itinerary or an amended itinerary.

Cover is only provided if on the advice from your treating doctor (and we agree) that you or your travelling companion are unfit to continue with your original itinerary or an amended itinerary.

We will only cover these costs until you are able to either resume your trip, return home or the policy period ends (whichever comes first).

The maximum we will pay per adult under Section 2G, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
Unlimited	\$15,000	\$5,000	\$10,000	--

2F Non-medical Escort

We will pay the additional accommodation, meal and travelling expenses of either your travelling companion or relative to travel to see you, stay with you or escort you to Australia or another place, as agreed by us, if we agree with your treating doctor that you need assistance.

2G Unsupervised Children or Grandchildren

If you are hospitalised, die or are evacuated whilst overseas and any of your dependent children are left without supervision, we will cover the costs to care for them until we can arrange:

- their return to Australia, or
- for a relative to arrive to care for them,

provided you, your travelling companion or a relative, contacts us first and obtains our agreement.

Section 2 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 2.1 you not following the medical advice you or we have obtained. We will also not be responsible for any subsequent medical, hospital or evacuation expenses.
- 2.2 you not notifying us as soon as reasonably practicable of your admittance to hospital.

We will not cover:

- 2.3 medical, hospital, dental, evacuation costs or any ancillary expenses incurred in Australia or for which we are prevented from paying due to any statutory legislation or government regulation. This includes ambulance services provided to you in Australia unless we have specifically agreed to cover these under this policy.
- 2.4 private hospital or medical treatment where public funded services or care is available under any reciprocal health agreement between the Government of Australia and any other country or where you have contacted our emergency assistance team and they have recommended or advised you of an appropriate public funded service or care. Please visit www.dfat.gov.au for details of the agreements with Australia.
- 2.5 any medical or dental expenses if you travel in order to get that medical or dental treatment, including travel to get treatment for a pre-existing medical condition that we have agreed to cover. This includes any medical or dental expenses arising from complications from this treatment.
- 2.6 an accident that occurs while on the ski slopes unless you have purchased the Ski and Winter Sports optional cover. Refer to Section 19.
- 2.7 an injury or illness that occurs while on a cruise, including while on a shore excursion or tour associated with the cruise, unless you have purchased the optional Cruise Cover under an International Plan. Refer to Section 20.
- 2.8 routine medical or dental treatment, even if it relates to a pre-existing medical condition that has been approved.

- 2.9 the cost of any medical or dental treatment that can be delayed until you return to Australia.
- 2.10 dental treatment due to an illness, disease, normal wear and tear or deterioration/decay of teeth, or ongoing maintenance of teeth or gums.
- 2.11 dental expenses resulting from damage to bridges, crowns, braces or implants.
- 2.12 you, if we ask you to move and you, your spouse, or your relatives refuse to let you be moved when we decide, in consultation with your treating doctor, that you can be moved. We will stop covering you from the date we ask you to move and you will then be responsible for any ongoing or additional costs relating to or arising out of the event you have claimed for.
- 2.13 the cost of a return ticket if you have not purchased a return air ticket to Australia. We will deduct from your claim the cost of the fare between your last intended place of departure to Australia, at the same fare class as your initial departure fare.
- 2.14 the cost of consultation fees to replace prescription medication, and the cost of that replacement prescription medication, unless your medication was lost, damaged or stolen during the trip.
- 2.15 medical, hospital, dental or any ancillary expenses incurred more than 12 months from the time you first received treatment for the injury or illness.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 3: Luggage and Personal Money

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$15,000	\$7,500	\$3,000	\$2,500	--

3A Lost, Damaged or Stolen Luggage

If your personal luggage items are lost, damaged or stolen during your trip we will, at our option:

- repair the luggage
- replace the luggage with nearest equivalent new luggage, or
- pay you the cost of repair or replacement.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

We will reduce the amount we pay by any amount we pay you for Section 3C, Luggage Delay, if you make a claim for both lost luggage and purchase of essential clothing and personal items from the same incident.

If we agree to replace or pay the cost of replacement of your luggage any salvage becomes our property.

The most we will pay for each item depending on the Plan you have selected is:

Item	Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
cameras, laptop computer or tablet	\$3,000	\$1,500	\$750	\$1,500	--
smart phones or mobile phones	\$1,500	\$1,000	\$350	\$500	--
dental prosthesis	\$500	\$500	\$350	\$500	--
other items	\$1,500	\$1,000	\$350	\$500	--

However, if you have purchased optional cover for increased specified item limits, we will pay up to the increased limit selected by you and shown on your Certificate of Insurance for any one item or for all items of the nominated item type combined if more than one such item is damaged.

Regardless of any increased specified item limit purchased, we will not pay more than the original purchase price of any item or, if you can provide a valuation of the item dated prior to the loss, damage or theft, the amount of the valuation.

A pair or set of items is treated as one item (e.g. a pair of earrings, a camera body and its standard lens and accessories, or a set of golf clubs), and the appropriate benefit limit will be applied.

Luggage left in a motor vehicle is only covered if it is locked in the boot or locked luggage compartment and forced entry was gained. No cover applies for:

- items left unattended in the passenger compartment
- any items left overnight in the motor vehicle even if the items are in the locked boot or locked luggage compartment, or
- cameras, video cameras, laptop computers or tablets, specified items or any other valuables left unattended in a motor vehicle at any time, regardless of whether the vehicle is locked or not.

3B Travel Documents

If your travel documents, credit cards or traveller's cheques carried with you are lost or illegally used by someone other than you, your relative or travelling companion, we will cover the amounts you must pay to replace them or resulting from their fraudulent use.

We will not cover this cost if you have not taken reasonable steps to comply with all the terms and conditions on which the cards were issued or have not taken reasonable steps to minimise your loss. Any loss payable will be reduced to the extent the failure to comply with all the terms and conditions, or failure to take reasonable steps to minimise the loss, caused or contributed to the loss or misuse.

The course of action we take when you fail to comply with all the terms and conditions on which the cards were issued and have done everything you can to minimise your loss will be considered in each circumstance based on what impact or effect your failure to comply caused or contributed to the claim.

Travel documents include, but are not limited to, passports, visas, traveller's cheques, itineraries and your travel insurance Certificate of Insurance.

The maximum we will pay per adult under Section 3B, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$3,000	\$2,000	\$1,000	\$500	--

3C Luggage Delay

If the luggage you checked in with your travel provider for storage in the cargo hold of your transport is delayed by more than 10 hours, we will reimburse you for essential clothing and personal items.

However, we will not reimburse you for essential clothing and personal items if your luggage is delayed by your transport provider on the final part of your trip.

Receipts must be provided as proof of purchase of essential clothing and personal items purchased and must be dated prior to the date of recovery of your delayed luggage. If you are unable to obtain receipts or written proof, please contact us to discuss what alternative evidence may be required. The amount paid by us will be deducted from any luggage claim payable under Section 3A that arises from the same event.

Following a loss under this Section we will allow on settlement one automatic reinstatement of the sum insured.

The maximum we will pay per adult under Section 3C, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$750	\$500	--	\$500	--

3D Sporting Equipment Hire

If your sporting equipment is lost, stolen, delayed or damaged while on a trip (other than whilst in use), we will pay the necessary cost of hiring replacement equipment for use on the trip, up to \$500 per adult, on the **Platinum & International Annual Multi-Trip Plans only**.

However, we will not pay the cost of hiring replacement equipment to be used in a sport or activity we automatically exclude under this policy (refer to 'Sports and Activities Not Covered' in the 'What We Cover' section) or the cost of hiring ski equipment (refer to Ski and Winter Sports – Section 19).

Any claim must be supported by receipts. If you are unable to obtain receipts or written proof, please contact us to discuss what alternative evidence may be required.

3E Personal Money

If your money is stolen whilst overseas, then we will pay the value of this money, up to \$500 per adult, on the **Platinum & International Annual Multi-Trip Plans only**.

At the time of the theft the money must have been carried on your person or secured in a locked safe or strong room.

Any theft must be reported to the police (and transport provider where applicable) within 24 hours or as soon as reasonably possible and a written report, or confirmation in writing, must be obtained at the time of making the report. If you are unable to obtain written confirmation, please contact us in order to resolve what alternative evidence of the accident may be required.

Section 3 Exclusions

We will not cover:

- 3.1 electrical or mechanical breakdown.
- 3.2 brittle or fragile items like glassware, china, ceramics, pottery etc. or an electronic component that becomes broken or scratched unless it is either:
 - the lens of spectacles, laptop computers, binoculars, photographic, video equipment, or
 - a breakage or scratch caused by an accident involving any vehicle you were travelling in.
- 3.3 loss of luggage or money not reported to the transport provider, police, hotel or appropriate authority within 24 hours or as soon as reasonably possible of you becoming aware of the loss and where no written report is obtained. If you are unable to obtain a written report, please contact us in order to resolve what alternative evidence may be required.
- 3.4 loss or damage caused by any process of cleaning, ironing, repair, alterations, ordinary wear and tear, deterioration, atmospheric or climatic conditions, insects, birds, rodents or vermin, mould or fungus.
- 3.5 luggage that you leave unattended, unless secured in your accommodation, a safe or a secure luggage locker.
- 3.6 luggage:
 - left in a motor vehicle unless it is locked in the boot or locked luggage compartment, or
 - left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.
- 3.7 valuables or specified items left unattended in a motor vehicle at any time regardless of whether the vehicle is locked or not.
- 3.8 valuables or specified items you have put in the cargo hold of any aircraft, ship, train or bus (this includes any loss from the point of check-in until you receive the goods), unless security regulations prevented you from keeping the valuables or specified items with you.
- 3.9 damage to sporting equipment, including but not limited to surfboards, golf clubs and boogie boards, while being used. This includes any sporting equipment you have hired.
- 3.10 loss or damage to sporting equipment that is used solely for an activity we do not cover. Refer to 'Sports and Activities' in the 'What We Cover' section.
- 3.11 mechanical or machine parts, items for sale or cargo taken with you or purchased overseas.

- 3.12 items that you send or leave somewhere else and that won't be travelling with you on your trip.
- 3.13 accidental damage, loss or theft of any stock in a business, trade or profession, or goods purchased for re-sale or consignment.
- 3.14 items left behind in any accommodation after you have checked out or items left behind in any form of public or private transport.
- 3.15 negotiable items, gold or precious metals, precious unset or uncut gemstones.
- 3.16 loss of value of money or shortages of money caused by mistakes of any person.
- 3.17 losses due to devaluation or depreciation of currency.
- 3.18 money not carried on your person unless secured in a locked safe or strong room where available.

We will not pay:

- 3.19 if you are entitled to compensation from the bus line, airline, shipping line or rail authority you were travelling on for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 4: Emergency Expenses

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
Unlimited	\$15,000	\$5,000	\$10,000	--

4A Additional Expenses

We will cover your additional accommodation, meal and travelling expenses including emergency personal telephone calls that result from your trip being disrupted because of:

- the loss or theft of, or damage to, your passport or travel documents
- severe weather or a natural disaster
- an accident involving your means of transport, provided you have written confirmation from the transport provider involved in the accident. If you are unable to obtain written confirmation from the transport provider, please contact us in order to resolve what alternative evidence of the accident may be required.
- the transport you booked being cancelled, delayed or diverted due to riot, strike or civil commotion, but only those expenses you cannot claim from someone else.

4B Special Events

If you are attending a pre-arranged special event, including a wedding, funeral, conference or sporting event, which cannot be delayed due to your late arrival and your trip is delayed because of something unexpected and outside your control, we will pay you the reasonable cost of using alternative public transport to arrive at your destination on time.

We will only cover this cost if you had already booked and paid for the original transport with a registered transport provider.

The maximum we will pay per adult under Section 4B, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$5,000	\$2,500	\$1,000	\$2,000	--

4C Return to Australia

We will cover your additional accommodation, meal and travelling expenses, including emergency personal telephone calls to return you to your home in Australia, if during your overseas trip:

- there is an unexpected death or sudden injury or illness involving:
 - you
 - your travelling companion
 - a relative of either you or your travelling companion, or
 - your business partner

who permanently resides in Australia. For anyone not travelling with you an injury or illness means a life-threatening injury or illness.

- your residence where you normally live in Australia is destroyed by fire, explosion or a natural disaster.

Expenses in Section 4C can only be incurred with our consent.

If the return to Australia was as a result of a medical condition you must provide us with a letter from the treating doctor to support your claim that it was medically necessary, or the condition was serious enough to warrant your early return home.

4D Resumption of Overseas Trip

We will cover your transport costs to resume your original trip overseas if we have returned you to Australia because of the death, injury or illness of:

- a travelling companion
- a relative of either you or your travelling companion, or
- your business partner

who permanently resides in Australia. For anyone not travelling with you, this means a life-threatening injury or illness.

We will only cover this cost if you re-join your trip within 30 days of returning to Australia and provided there is at least 14 days of your trip remaining at that time.

If we have used your original return ticket to return you to Australia, we will provide you with a new return ticket matching your original return date at the same fare class originally selected by you.

While you are in Australia your travel insurance cover will be suspended and will recommence once you resume the trip, subject to the original expiry date.

The maximum we will pay per adult under Section 4D, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$6,000	\$2,500	--	--	--

Section 4 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 4.1 delays due to a transport provider, including the rescheduling, cancellation or breakdown of your transport
- 4.2 mechanical breakdown of any means of transport
- 4.3 a fault or a mistake in your travel arrangements made by you, a travel agent, tour operator, or travel wholesaler
- 4.4 you not complying with what your ticket conditions require
- 4.5 any business, financial or contractual obligations of you, or any other person
- 4.6 any act or threat of terrorism
- 4.7 the financial default of a travel services provider, travel agent, tour wholesaler, tour operator or booking agent. Refer to Section 11.

We will not cover:

- 4.8 expenses incurred to resume your trip after we have returned you to Australia following you becoming ill or injured
- 4.9 additional accommodation expenses where we have also paid a claim for cancellation costs on bookings in respect of the same period. This exclusion will not apply where the additional accommodation expenses are incurred directly as a result of the hospitalisation or death of you or your travelling companion and are agreed to by us.
- 4.10 the cost of a return ticket if you have not purchased a return air ticket to Australia. We will deduct from your claim the cost of the fare between your last intended place of departure to Australia, at the same cabin class as your initial departure fare.
- 4.11 any emergency expenses incurred on a cruise, including while on a shore excursion or tour, unless you have purchased the optional Cruise Cover under an International Plan. Refer to Section 20.
- 4.12 travel expenses if you have tickets that allow your dates of travel to be changed
- 4.13 any expense following your disinclination to travel or to continue with your trip when official directives from the local or national authority state it is acceptable to do so.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 5: Accidental Death

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$25,000	\$15,000	--	--	--

The maximum limit in respect of dependent children is \$12,500 for each child on the Platinum & International Annual Multi-Trip Plans and \$7,500 for each child on the Premium Plan, up to the Plan limit.

5A Death

We will pay you or your estate a lump sum benefit following the accidental death of you or your dependent children as a result of an injury caused by an accident or terrorist act (subject to policy terms and exclusions) during your trip provided the death occurs:

- solely, directly and independently of any other cause (including sickness or disease)
- by violent, external and visible means, and
- within 12 months of that accident or terrorist act.

5B Disappearance

We will pay you or your estate a lump sum benefit following the disappearance of you or your dependent children because your means of transport disappeared, sank or was wrecked and your or your dependent children's bodies have still not been found 12 months later.

Section 5 Exclusions

We will not cover:

- 5.1 death caused by sickness or disease
- 5.2 any death that occurs more than 12 months after the trip has concluded
- 5.3 any claims under this Section if you or your estate cannot provide us with a certified copy of the death certificate or any other evidence needed to support the claim.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 6: Accidental Disability

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$25,000	\$15,000	--	--	--

The maximum limit in respect of dependent children is \$12,500 for each child on the Platinum & International Annual Multi-Trip Plans and \$7,500 for each child on the Premium Plan, up to the Plan limit.

We will pay you a lump sum benefit if during your trip, you or your dependent children suffer an injury from an accident that is caused:

- solely, directly and independently of any other cause (including sickness or disease)
- by violent, external and visible means, and
- within 12 months of the date of the accident results in your or your dependent child's permanent:
 - total entire and irrecoverable loss of sight in one or both eyes
 - total physical loss or loss of use of one or more limbs, or
 - brain injury which prevents you or your dependent child from doing the same work you or they did prior to the accident or completing the same study you or they were undertaking prior to the accident.

Section 6 Exclusions

We will not cover:

- 6.1 disability caused by sickness or disease
- 6.2 any disability that occurs more than 12 months after the trip has concluded.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 7: Legal Liability

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$2,500,000	\$2,000,000	\$1,000,000	\$1,000,000	--

7A Legal Liability

We will cover your legal liability if, as a result of an incident during your trip, you injured someone, caused someone to die, or lost or damaged someone's property.

If someone is making a liability claim against you, you must not:

- pay or promise to pay for the claim, or
- admit responsibility for the claim.

7B Legal Costs

We will also cover your reasonable legal costs and expenses for settling and defending a claim made against you which is covered under Section 7A provided you have incurred them with our approval.

Section 7 Exclusions

We will not cover:

- 7.1 death, bodily injury or disease caused to you, your relative, your travelling companion, your business partner, any person you employ, or anyone you have covered under a workers' compensation legislation, ordinance or agreement

- 7.2 any incident where another insurance policy which is required by law covers you for the liability
- 7.3 loss of or damage to property belonging to or in the care or control of you, a relative of yours, your travelling companion, or an employee of any of the aforementioned
- 7.4 a claim arising out of your business, profession or trade activities, including you providing professional advice or service
- 7.5 any fine or penalty, punitive, aggravated or exemplary damages
- 7.6 a claim against you arising out of ownership, use or possession of any motor vehicle or mechanically propelled vehicle; aircraft; watercraft; or firearms
- 7.7 any conduct intended to cause bodily injury, property damage, death or liability with reckless disregard for the consequences of you or any person acting with your knowledge, consent or connivance
- 7.8 any act or threat of terrorism
- 7.9 assault and/or battery committed by you or at your direction
- 7.10 loss, damage or liability for, related to, or directly or indirectly caused by sexually transmitted or transmittable diseases, or any disease transmitted by you
- 7.11 any admission of liability by you to the extent that you would not have been liable had you not made the admission.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

6 Additional Benefits

Section 8: Rental Vehicle Cover

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$5,000*	\$3,000*	--*	\$3,000*	--

* Additional cover can be added for an additional premium. Refer to Section 17.

8A Rental Vehicle Excess

We will cover you for the excess or deductible which you become legally liable to pay under your rental vehicle hire agreement if the rental vehicle is accidentally damaged or is stolen during the rental period.

This benefit is only available once per vehicle for any one event, regardless of the number of insured travellers in the vehicle.

This cover does not replace rental vehicle insurance and only provides cover for the excess component up to the applicable benefit limit stated on your policy or the cost of repairing the vehicle, whichever is lower.

8B Return of Rental Vehicle

If your doctor or dentist certifies that you are unfit to drive, we will pay to return your rental vehicle to the owner's nearest depot.

This benefit is only available once per vehicle for any one event, regardless of the number of insured travellers in the vehicle.

The maximum we will pay per adult under Section 8B is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$500	\$500	--	\$500	--

Conditions Applying to 8A & 8B:

- you must be a licenced driver and be nominated as a driver on the rental agreement
- the rental vehicle must be rented from a recognised rental agency
- you must be the driver
- the hiring arrangement must incorporate comprehensive motor insurance against loss or damage to the rental vehicle, and
- you must comply with all requirements of the rental organisation under the hiring agreement and of the insurer under such insurance.

We may reduce your claim to the extent that your failure to comply with these requirements increased the costs incurred which are the subject of your claim.

Section 8 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

- 8.1 loss or damage arising from operation of the rental vehicle in violation of the terms of the rental agreement
- 8.2 loss or damage which occurs beyond the limits of any public roadway
- 8.3 loss or damage arising from operation of the rental vehicle while affected by alcohol or any other drug in a way that is against the law of the place you are in
- 8.4 loss or damage arising from operation of the rental vehicle without a licence for the purpose that you were using it.

We will not cover:

- 8.5 administrative charges or fees of the rental company that are not part of a motor vehicle insurance excess
- 8.6 loss or damage to tyres and windscreens which does not form part of the excess.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 9: Loss of Income

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$10,400	\$6,500	--	--	--

We will cover you for loss of your usual income up to \$400 per week (to a maximum of 26 weeks, up to the Plan limit) if you are injured in an accident caused by violent, visible and external means while on a trip and you cannot do your normal permanent work when you return to your home in Australia.

We will only cover this if:

- you arranged to resume your usual work within 30 days of returning from your trip
- your inability to resume work occurred less than 60 days after the accident, and
- you provide us with a certificate from your Australian doctor stating the dates that you are unable to resume work.

Section 9 Exclusions

We will not cover you for:

- 9.1 the first 4 consecutive weeks after you planned to resume your original employment
- 9.2 any further benefit after we have paid you for 26 weeks
- 9.3 any inability to work as a result of sickness or disease
- 9.4 any injury that did not occur on your trip during your period of insurance
- 9.5 any dependent children under 21 years of age
- 9.6 claims that are not notified to us within 60 days of your return to your home in Australia.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 10: Funeral Expenses

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$20,000	\$20,000	\$20,000	\$1,000	--

If you or your dependent children die while on a trip, we will provide cover towards the cost of the:

- funeral or cremation costs
- preparation and transportation of you or your dependent children's remains or ashes to Australia or the nearest funeral home to your permanent residence,

provided you, your travelling companion or relative contacts us first and obtains our agreement.

Section 10 Exclusions

We will not cover you for:

- 10.1 any claims under this Section if you or your estate cannot provide us with a certified copy of the death certificate or any other evidence we reasonably request to support the claim

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 11: Financial Default

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$2,500	--	--	--	--

11A Travel Re-arrangement

If you must re-arrange your trip prior to the original departure date of your trip (as shown on your Certificate of Insurance for the Platinum Plan or as per your original itinerary for the International Annual Multi-Trip Plan) due to the financial default of a travel services provider, we will pay the reasonable costs for you to arrange the same or similar standard of transport and accommodation. The maximum we will pay will not exceed the non-recoverable costs you would have incurred if the trip were cancelled.

11B Trip Cancellation

If your trip has to be cancelled because you cannot rearrange it due to the financial default of a travel service provider, we will pay the non-recoverable unused portion of your pre-paid travel costs. You must first cancel your trip and claim any refund that may be available from your travel service providers or their administrators, liquidators or similar. We will also pay for the cancellation fee charged by your travel agent, but we will not pay more than the loss of the normal remuneration available to the agent had the trip gone ahead as planned.

11C Additional Travel Expenses

We will also pay the reasonable additional accommodation, meal and travelling expenses incurred if you must return home due to the financial default of a travel service provider and have incurred necessary additional expenses in doing so.

Section 11 Exclusions

We will not cover you for:

- 11.1 financial default of any travel agent, tour wholesaler or booking agent
- 11.2 financial default, if it had already occurred at the time your Certificate of Insurance was issued or the date your trip was paid for, whichever occurs last

- 11.3 accommodation expenses incurred after the date you originally planned to return home.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 12: Domestic Pets

The maximum amount we will pay under this Section for the total of all claims combined regardless of the number of persons covered by your policy, for the Plan you have selected, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$650	--	--	--	--

12A Additional Boarding Fees

We will reimburse you up to \$25 for each 24 hour period for additional boarding kennel or cattery fees for domestic dogs and cats owned by you if you are delayed beyond your original return date (as shown on your Certificate of Insurance for the Platinum Plan or as per your original itinerary for the International Annual Multi-Trip Plan), due to an event covered under this policy.

Only one person can claim in respect of each domestic dog or cat, regardless of the number of persons covered by your policy.

12B Veterinary Treatment

We will cover the reasonable costs of veterinary treatment if your pet suffers an injury during your trip and requires treatment, provided that at the time of the injury your pet was in the care of a relative, friend or boarding kennel or cattery in Australia.

Section 12 Exclusions

We will not cover you:

- 12.1 for any boarding kennel or cattery fees incurred outside of Australia
- 12.2 if the delay was your fault.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 13: Domestic Services

The maximum amount we will pay under this Section, per adult, for the Plan you have selected, is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$1,500	--	--	--	--

We will reimburse you up to \$50 per day up to the relevant limit in respect of expenses incurred in the provision of housekeeping services that you are unable to fully perform yourself if you are injured during your trip and become disabled as a result of the injury and the disablement continues after your return home.

If there are multiple travellers on the policy, this benefit is only payable to the traveller or travellers that are injured.

Section 13 Exclusions

We will not cover you:

- 13.1 if you do not have a medical certificate confirming your disablement and verifying the need for housekeeping services while disabled
- 13.2 where an injury did not occur on your trip during your period of insurance.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 14: Travel Delay

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$1,000	\$1,000	--	--	--

If your scheduled transport is delayed for at least 6 hours for reasons outside your control we will cover your additional accommodation, meal and travelling expenses including emergency personal telephone calls, provided you are unable to recover these costs from anyone else.

If you claim this benefit, we will not pay for additional accommodation, meal and travelling expenses in Section 4A for the same event.

Section 14 Exclusions

We will not cover you:

- 14.1 for additional accommodation, meal and travelling expenses where we have also paid a claim for cancellation costs on bookings or emergency expenses in respect of the same period. This exclusion will not apply where the additional expenses are incurred directly as a result of the hospitalisation or death of you or your travelling companion and are agreed by us.
- 14.2 if the delay was your fault.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 15: Hijack and Kidnap

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$10,000	--	--	--	--

If you are hijacked or kidnapped, we will pay \$1,000 per adult for each 24 hours that you are held captive. The most we will pay is for up to 10 days.

We will not pay any amount in respect of any dependent children under this benefit where the accompanying adult traveller is also hijacked or kidnapped. However, if a dependent child is hijacked or kidnapped without an accompanying adult traveller, we will pay \$1,000 per kidnapped or hijacked dependent child for each 24 hours that the dependent child is held captive, up to 10 days and subject to the applicable Plan limit.

Section 15 Exclusions

We will not cover:

- 15.1 any incident resulting from any act of terrorism.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 16: Mugging

The maximum amount we will pay under this Section, per adult, for the Plan you have selected is:

Platinum Plan	Premium Plan	Essentials Plan	Domestic Plan	Cancellation Only Plan
\$500	--	--	--	--

We will pay you \$500 if you are travelling overseas and are injured and hospitalised as a result of a mugging.

We will only cover you if you report the mugging to the police within 24 hours or as soon as reasonably possible after the incident taking place, and you can provide written proof that you have made the report. If you are unable to obtain written proof that you have made the report please contact us to resolve what alternative evidence may be required.

Section 16 Exclusions

We will not pay:

- 16.1 for any incident resulting from any act of terrorism.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

7 Optional Covers

Section 17: Rental Vehicle Excess Increase

You only have this optional cover under your policy if you have specifically chosen and paid an additional premium for it and it is shown on your Certificate of Insurance as added to the policy. If you wish to purchase this cover during your trip this can only be done prior to you entering into a rental vehicle hire agreement.

This option is available on the Platinum, Premium, Essentials, Domestic and Annual Multi-Trip Plans.

If you have purchased this option, we will cover you under Section 8A up to the total of your Plan limit for Section 8A (if any) plus the nominated limit for this benefit as shown on your Certificate of Insurance.

All Section 8 exclusions apply to this Section as well.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 18: Specified Luggage Items Cover

You only have this optional cover under your policy if you have specifically chosen and paid an additional premium for it and it is shown on your Certificate of Insurance as added to the policy.

This option is available on the Platinum, Premium, Essentials, Domestic and Annual Multi-Trip Plans.

If you have purchased this option, we will cover your specified items under Section 3A up to the relevant specified item limit, up to a maximum combined total for all specified items of \$10,000. Increased item limit cover is only available for the types of items that we give you the option to nominate when you purchase your policy.

Specified items are covered up to the amount specified and shown on your Certificate of Insurance even if this amount exceeds the limit for Section 3: Luggage and Personal Money as set out in the 'Table of Benefits' in the 'What We Cover' section. The terms and conditions of Section 3A otherwise apply.

Regardless of any increased specified item limit purchased, we will not pay more than:

- the original purchase price of any item. You must provide a receipt dated prior to the loss, damage or theft as evidence. If you are unable to obtain receipts or written proof, please contact us to discuss if alternative evidence may be sufficient, or
- if you can provide a valuation of the item dated prior to the loss, damage or theft - the amount of the valuation.

All Section 3 exclusions apply to this Section as well.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 19: Ski and Winter Sports

You only have this optional cover under your policy if you have specifically chosen and paid an additional premium for it and it is shown on your Certificate of Insurance as added to the policy.

This option is available on the Platinum, Premium, Essentials, Domestic and Annual Multi-Trip Plans.

This option applies to certain ski and winter sports as defined (refer to the definition of 'winter sports' in the 'Defined Terms' section).

Ski and winter sports are not covered when they are undertaken for competition, including training or practising, purposes.

If you take part in any of them, it is a condition of cover that you act in a responsible way to protect yourself and that:

- you follow the safety guidelines for the ski and winter sport concerned and where applicable, you use the appropriate and recommended safety equipment
- you are on-piste (or if off-piste, you are with a professional guide at all times)
- you are not racing and the ski and winter sport is not part of a competition or tournament
- the ski and winter sport is not undertaken on a professional basis, and
- the ski and winter sport is not excluded by the policy or listed in Exclusions that Apply to All Sections.

Section 19.1 Cancellation of Passes and Fees

The maximum amount we will pay under this Section, per adult, is \$1,000.

If, as a result of your unexpected injury or illness during your trip, you are unable to utilise the full duration of your pre-booked and pre-paid ski passes, ski hire, tuition fees or lift passes, we will reimburse you the unrecoverable cost of the unused portion for each insured person.

You must obtain a medical certificate from a doctor in support of your claim for your injury or sickness.

The maximum amount we will pay applies to the total of all claims combined regardless of the number of persons the claims relate to.

Section 19.1 Exclusions

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 19.2 Overseas Medical Expenses

We will cover you for unexpected overseas medical, hospital and related expenses as listed under Section 2, which you must pay as a result of an injury whilst participating in ski or winter sports during your trip. The terms, conditions and limits of cover of Section 2 apply.

Section 19.2 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

19.2.1 all matters set out in the Exclusions under Section 2.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 19.3 Snow Ski Equipment

The maximum amount we will pay under this Section, per adult, is \$2,000.

19.3A Loss, Theft or Damage

If your snow ski equipment is lost, damaged or stolen during your trip we will provide cover as listed under Section 3A.

We will also cover ski's, poles and snowboards that you have left in a locked ski rack between the hours of 8am and 6pm.

The terms and conditions of Section 3A apply, subject to the limit of this Section 19.3.

19.3B Snow Ski Equipment Hire

We will pay for the cost of hiring alternative snow skiing equipment if your snow skiing equipment is lost, damaged or stolen and we have accepted a claim for that loss, damage or theft.

19.3C Delayed Equipment

We will cover the cost to hire alternative snow skiing equipment following the misdirection or delay by your transport provider, of snow skiing equipment owned by you, for a period of more than 24 hours.

19.3D Snow Ski Equipment Hire Excess

We will also reimburse the snow ski equipment hire insurance excess which you become legally liable to pay under your hire agreement if the hired snow ski equipment is damaged or stolen during the hire period.

The maximum amount we will pay applies to the total of all claims combined regardless of the number of persons the claims relate to.

Section 19.3 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

19.3.1 loss or damage to hired equipment arising from use of the equipment in violation of the terms of the hire agreement.

We will not cover:

19.3.2 any snow ski or winter sports equipment you have left behind or left unattended. This does not include skis, poles and snowboards that you have taken all reasonable care to protect and have left in a locked ski rack between the hours of 8am and 6pm.

19.3.3 administrative charges or fees from the hire company that are not part of the insurance excess.

19.3.4 all matters set out in the Exclusions under Section 3.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 19.4 Piste Closure

The maximum amount we will pay under this Section, per adult, is \$1,000.

We will pay up to \$100 per 24 hour period if you are unable to ski as a result of not enough snow, bad weather, power failure or all lift systems are closed for more than 24 hours, in your pre-booked holiday resort.

We will pay for either:

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

You need to obtain a written statement from the appropriate authority confirming the piste closure and how long it lasted. If you are unable to obtain a written statement from the appropriate authority, please contact us in order to resolve what alternative evidence may be required.

Section 19.4 Exclusions

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 19.5 Bad Weather and Avalanche Closure

The maximum amount we will pay under this Section, per adult, is \$1,000.

We will cover the reasonable additional accommodation, meal and travelling expenses that you need to pay if your pre-booked outward or return trip is delayed for more than 12 hours from your scheduled departure time because of an avalanche or bad weather.

Section 19.5 Exclusions

We will not pay you:

19.5.1 to the extent permitted by law, unless you obtain a written statement from the appropriate authority confirming that the reason for the delay was related to either an avalanche or bad weather, and how long it lasted. If you are unable to obtain a written statement from the appropriate authority, please contact us in order to resolve what alternative evidence may be required.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 19.6 Lift Pass

The maximum amount we will pay under this Section, per adult, is \$500.

We will pay the unrecoverable costs of your lift pass if it is lost or stolen.

Claims under this section are calculated according to the expiry date of the lift pass – depending on how many days there are left to run on the original lift pass, any payment we make is pro-rated, based on the original value of the pass, less any amounts recoverable by you in any other way.

Section 19.6 Exclusions

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 20: Cruise Cover

You only have this optional cover under your policy if you have specifically chosen and paid an additional premium for it and it is shown on your Certificate of Insurance as added to the policy.

This option is available on the Platinum, Premium, Essentials and International Annual Multi-Trip Plans.

Section 20.1 Cancellation

We will cover any amount you have paid in advance as listed under Section 1, less any refunds due to you, if you have to cancel or reschedule your pre-paid cruise, shore excursions or tours through circumstances beyond your control and that we agree to cover.

The terms, conditions and limits of cover of Section 1 apply (excluding Domestic and Cancellation Only Plans for which this option is not available).

Section 20.1 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

20.1.1 all matters set out in the Exclusions under Section 1.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 20.2 Onboard Medical Cover

20.2A Medical, Hospital and Related Expenses

We will cover you for unexpected overseas medical, hospital and related expenses as listed under Section 2A, 2C, 2D, 2E, 2F or 2G, which you must pay if you are injured or become sick while travelling on a cruise, including while on a shore excursion.

The terms, conditions and limits of cover of Section 2 apply (excluding Domestic and Cancellation Only Plans for which this option is not available).

20.2B Cabin Confinement

We will provide you cover under Section 2B as though you were hospitalised overseas if, as a result of injury or illness during your journey, you are confined to your cabin or the cruise vessel's hospital by the onboard doctor.

The terms, conditions and limits of cover of Section 2B apply.

Section 20.2 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

20.2.1 all matters set out in the Exclusions under Section 2.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 20.3 Formal Cruise Attire

The maximum amount we will pay under this Section, per adult, is \$2,000.

20.3A Lost, Damaged or Stolen Formal Attire

If, during your journey, your formal wear is lost, damaged or stolen we will, at our option:

- repair the items
- replace the items with nearest equivalent new items, or
- pay you the cost of repair or replacement of the items.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

We will not pay more than the original purchase price of an item.

Loss or theft must be reported to the transport provider, police, hotel or appropriate authority within 24 hours or as soon as reasonably possible after you become aware of the loss and a written report obtained. If you are unable to obtain a written statement from the appropriate authority, please contact us in order to resolve what alternative evidence may be required.

If we agree to replace or pay the cost of replacement of your formal wear, any salvage becomes our property.

20.3B Formal Attire Delayed, Misdirected or Misplaced

We will reimburse you for your reasonable expenses if your formal attire is delayed, misdirected or misplaced by your transport services provider for over 10 hours while on the outward portion of your trip, from the time you boarded the cruise vessel, and it is necessary to purchase or hire replacement formal wear.

Receipts must be provided as proof of purchase or hire of such items and be dated prior to the date of recovery of your delayed luggage. If you are unable to obtain receipts or written proof, please contact us to discuss what alternative evidence may be required.

Section 20.3 Exclusions

We will not cover you for:

- 20.3.1 the loss, theft or damage to, or of, formal wear left behind in any hotel or motel room after you have checked out or cruise vessel cabin after you have disembarked, or items left behind in any aircraft, ship, train, tram, bus, taxi or private or rental vehicle.
- 20.3.2 formal wear that you send or leave somewhere else and that won't be travelling with you on your trip.
- 20.3.3 loss or damage caused by any process of cleaning, ironing, repair, alterations, ordinary wear and tear, deterioration, atmospheric or climatic conditions, insects, birds, rodents or vermin, mould or fungus.
- 20.3.4 formal wear you leave unattended or with someone you do not know looking after it.
- 20.3.5 formal attire left in a motor vehicle unless it is locked in the boot or locked luggage compartment or left overnight in a motor vehicle even if it is in the locked boot or locked luggage compartment.

We will not pay:

- 20.3.6 if you have claimed for the items under Section 3, Luggage and Personal Money.
- 20.3.7 if you are entitled to compensation from the transport provider you were travelling with for the relevant amount claimed. However, if you are not reimbursed the full amount, we will pay the difference between the amount of your expenses and what you were reimbursed, up to the limit of your cover.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

Section 20.4 Emergency Expenses

We will cover:

20.4A Emergency Expenses

If your cruise is disrupted, we will cover you as set out under Section 4, Emergency Expenses.

20.4B Missed Cruise Departure

If you miss the scheduled departure at the start of your pre-booked cruise, we will cover your reasonable additional accommodation, meal and travelling expenses, up to \$5,000 per adult, to get you to the nearest port in your itinerary, but only if you missed the departure due to:

- an accident involving your means of transport, provided you have written confirmation from the transport provider of the accident. If you are unable to obtain written confirmation from the transport provider, please contact us in order to resolve what alternative evidence of the accident may be required.
- your scheduled transport being cancelled, delayed or diverted due to riot, strike or civil commotion, but only those expenses you cannot claim from someone else, or
- severe weather or a natural disaster.

Section 20.4 Exclusions

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

20.4.1 you missing a scheduled departure during the cruise.

20.4.2 all matters set out in the Exclusions under Section 4.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this section as well.

Section 20.5 Marine Rescue Diversion

We will pay \$100 per adult for each day, up to a maximum of 5 days, if during your journey your cruise vessel diverts from its scheduled course in order to affect a marine rescue in accordance with obligations under international conventions governing the Law of the Sea, and Search and Rescue.

Section 20.5 Exclusions

We will not pay:

20.5.1 if your cruise vessel diverts from its scheduled course for any reason other than to affect a marine rescue.

All exclusions in the 'Exclusions that Apply to All Sections' section apply to this Section as well.

8 Exclusions that Apply to All Sections

The following exclusions apply to all Sections of your policy. These are in addition to any exclusions listed under each Section of cover.

We will not cover:

1. any cost or expense payable by or recoverable from the tour operator, airline, hotel or other provider of services.
2. unused prepaid travel tickets from your last intended place of departure to Australia where we have repatriated you home.
3. telephone or transport costs in connection with any claim, unless cover is specifically listed under the policy.

4. to the extent permitted by law, losses covered under any other policy or scheme, including a private health scheme, workers' compensation scheme, or other accident compensation schemes or any other similar type of legislation.

5. any event or incident where to do so would breach any sanction, prohibition or other restrictions imposed by law or regulation on us, the insurer. This includes where restrictions apply on travelling to a country sanctioned by the United Nations or Australian government.

Please refer to <https://www.dfat.gov.au/international-relations/what-you-need-know-0> for a complete list.

6. any loss or damage to electronic equipment or data as a result of:

- a) an electronic malfunction or failure;
- b) a mechanical malfunction or failure; or
- c) a virus or processing error.

7. the cost of reinstalling or replacing electronically stored files.

We will not cover you for losses or expenses that are for, related to, or directly or indirectly caused by:

8. any incident that does not occur during the period of insurance.

9. anything you are aware of at the time of purchasing the policy that would give rise to you making a claim under this policy, including you arranging to travel when you know of circumstances that may lead to your trip being disrupted or cancelled.

10. you not acting in a responsible way to:

- protect yourself, including your failure to wear and/or use appropriate safety equipment and avoid engaging in any hazardous work, or
- safeguard your property, including failure to use locks on luggage, or use any lockers, safe or safety deposit facility made available to you.

11. consequential loss of any kind, except if specifically covered by this policy. This means we will not pay for direct or indirect financial or economic loss. For example, loss of use or enjoyment, loss of profits or depreciation.

12. errors or omissions in any booking arrangements.

13. breach of any government prohibition or regulation, or the government of any country not allowing you to enter or stay in that country.

14. failure to adhere to local immigration laws, including the failure to obtain the relevant visa, passport or work permit when you are required to do so.

15. any illegal or unlawful act by you, including any loss because of your legal detention or the legal confiscation or destruction of your property.

16. any act of violence or intentional damage by you, or any intentional, wilful or reckless act by you.

17. the effects of alcohol or drugs, except a drug prescribed to you by a medical advisor and taken in accordance with their instructions.

18. travel in any aircraft other than as a passenger in a fully licensed passenger aircraft operated by an airline or air-charter company.

19. you:

- driving a motor vehicle without a current Australian driver's licence or a valid driver's licence for the country you are in, even if that country does not require you to hold a licence
- riding a motorcycle, moped or scooter without a current Australian motorcycle licence even if the country you are in does not require you to hold a motorcycle licence
- riding, or travelling as a passenger on, a quad bike
- travelling as a passenger on a motorcycle, moped or scooter that is under the control of a person who does not hold a current motorcycle or driver's licence that is valid for the country you are in
- riding or travelling as a passenger on a motorcycle, moped or scooter bike without wearing a helmet
- driving a motor vehicle or riding a motorcycle, moped or scooter while performing stunts or participating in any competition or motocross
- driving a motor vehicle or riding a motorcycle, moped or scooter and you are not following the local safety laws, or
- driving a motor vehicle or riding a motorcycle, moped or scooter with a learner permit or licence.

20. a) a human pandemic, epidemic or any other outbreak of infectious disease declared by the Australian Government or World Health Organisation or similar authority including any derivative or mutation of such viruses, or the threat or perceived threat of any such pandemic, epidemic or outbreak. Refer to **www.who.int** and **www.smarttraveller.gov.au** for more information.

b) any disease determined to be a 'listed human disease', or any disease in respect of which a 'biosecurity emergency' or 'human biosecurity emergency' is declared, under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation.

Exclusions 21(a) and (b) will not apply to cover under Section 2. Medical, Hospital, Dental and Related Expenses if your Certificate of Insurance was issued before an alert or warning was made regarding any (or any possible) human pandemic, epidemic or outbreak of infectious diseases or before any disease was determined to be a 'listed human disease' or declared a 'biosecurity emergency' or 'human biosecurity emergency' under the Biosecurity Act 2015 (Cth) including any amendment, replacement, re-enactment, successor, equivalent or similar legislation including delegated legislation.

21. a) you not following advice in the mass media or any government or other official body's warning or you not taking appropriate action to avoid or minimise any potential claims under your policy (including delay of travel to, or leaving, the country or part of the country referred to in the warning).

b) travel in, to or through countries where a claim results from an event that or regions in relation to which the Australian government advises or warns travellers to 'reconsider your need to travel' or 'do not travel'.

Refer to **www.who.int** and **www.smarttraveller.gov.au** for more information.

22. any act of war, whether declared or not, or from any invasion, rebellion, revolution, civil war, insurrection, act of a military power, act of foreign enemy, hostilities or usurped power.

23. a nuclear reaction or contamination from nuclear weapons or radioactivity.

24. biological and/or chemical materials, substances, compounds, or the like used directly or indirectly for the purpose to harm or to destroy human life and/or create public fear.

25. any loss, injury, damage or legal liability sustained directly or indirectly by you if you are a:

- terrorist
- member of a terrorist organization
- narcotics trafficker, or
- purveyor of nuclear, chemical or biological weapons.

26. a change of plans because you or your travelling companion change your mind and decide to change your plans or not to proceed with your trip.

27. the failure of any travel agent, tour operator or travel service provider to provide services or accommodation due to their insolvency, or the financial insolvency of any person, company or organisation they deal with, except as provided for under Section 11, Financial Default.

28. any advice given, services provided or any acts or omissions of any travel agent, tour operator, accommodation provider, airline or other carrier, car rental agency or any other travel or tourism service provider including, without limitation, providers of medical services, transportation, security personnel, legal services or any other third-party provider.

29. you travelling against medical or dental advice regardless of whether or not we have approved pre-existing medical condition cover for the relevant condition/s.

30. a pre-existing medical condition, or any medical condition related to or associated with any pre-existing medical condition, of any person whether or not they are a traveller covered under this policy, except as provided for under 'Pre-existing Medical Conditions' in the 'What We Cover' section.

31. you intentionally injuring yourself.

32. any claim associated with pregnancy, childbirth or a related complication of you or any other person, including the health of a newborn child born during the trip, except as provided for under 'Pregnancy' in the 'What We Cover' Section.

33. any medical condition that results in you deciding not to travel, even if pre-existing medical condition cover for the particular medical or dental condition has been purchased, unless you have a medical certificate from a registered doctor or dentist advising you are unfit to travel for the relevant period.

- 34. the cost of medication in use at the time your trip began or for maintaining a course of treatment you were on prior to your trip. This does not include damage to, or loss or theft of, your prescription medication during your trip.
- 35. suicide or attempted suicide of any person.
- 36. the death, injury or illness of any relative who is not a permanent resident in Australia.
- 37. the death, injury or illness of any person living outside Australia.
- 38. an injury or illness you suffered during your period of insurance once your original policy expires if you ask for an extension of your original policy while you are still overseas or are medically fit to return to Australia but decide not to after your original policy expires. This does not apply if your trip is extended due to an incident we have agreed to cover.
- 39. or connected with elective surgery or treatment.
- 40. a consequence of complications from medical, surgical or dental procedures or treatments that are not for an injury or illness that would otherwise be covered by this policy.
- 41. any sporting activity for which you receive or are eligible to receive a financial reward (such as an appearance fee, a wage or salary) from training for or participating in that sporting activity, regardless of whether or not you are a professional sports person.
- 42. sporting and adventure activities listed in the 'Sports and Activities' section under 'Sports and Activities Not Covered', or under 'Sports and Activities Covered under Certain Conditions' if the conditions listed do not apply.
- 43. you not following the advice of authorities on the ski slopes relating to safety, including but not limited to the closure of ski runs due to insufficient snow cover.
- 44. travel in, to or through any country or region that is not listed as a 'Destination' on your Certificate of Insurance, unless you are transiting through that country or region for less than 24 hours.

- be truthful and frank in any statement you make in connection with your policy
- pay your premium
- take reasonable steps to ensure you and anyone acting on your behalf obeys all relevant laws
- not make a fraudulent claim under this insurance policy or any other policy
- follow the conditions of this policy.

Your Responsibilities When You are Making a Claim

When you make a claim for incident cover, or legal liability, there are a number of responsibilities that you must meet.

You must:

- be truthful and frank in any statement you make in connection with a claim
- take safe and reasonable steps to prevent any further loss, damage or liability occurring
- report loss, damage or theft of your luggage to the Police, transport provider or any appropriate authority within 24 hours or as soon as reasonably possible after each incident taking place and obtain written proof of the report. The lost, damaged or stolen items must be listed in the report. If you are unable to obtain written proof of the report, please contact us to discuss alternatives.
- give us any information or assistance we require to investigate and process your claim. We will only request information or assistance that is relevant to your claim and provide an explanation as to why it is needed. For example, Police reports, declarations or evidence of ownership
- not pay or promise to pay for a claim or admit responsibility for a claim.

In addition, you also give us your rights to claim from anyone else:

- if you have a right to claim from anyone else for an incident covered by us, you give us your rights to make that claim, to conduct, defend or settle any legal action and to act in your name – you must not do anything which prevents us from doing this and you must give us all the information and cooperation that we require. We will only request information or cooperation that is relevant to our entitlement to make a claim against anyone else or conduct, defend or settle any legal action, and provide an explanation as to why it is needed.

If You Do Not Meet Your Responsibilities

If you do not meet your responsibilities, we may refuse or reduce a claim, cancel your policy, or do both. The course of action we take when you fail to meet your responsibilities will be considered in each circumstance based on what impact or effect your failure to comply caused or contributed to the claim or our decision to issue your policy. If we cancel your policy, we will advise you in writing.

9 Your Responsibilities to Us

Your Responsibilities When You are Insured With Us

There are responsibilities that you must meet when you are insured with us.

You must tell us if:

- any changes have been made to your travel plans
- anyone listed as an insured under your policy:
 - has any pre-existing medical conditions, or
 - is no longer travelling with you
- there are any changes in circumstances during the period of insurance.

In addition, you must also:

10 Our Commitment to You

The General Insurance Code of Practice

The purpose of the Code is to raise the standards of practice and service in the general insurance industry.

The objectives of the code are:

- to commit us to high standards of service
- to promote better, more informed relations between us and you
- to maintain and promote trust and confidence in the general insurance industry
- to provide fair and effective mechanisms for resolving complaints you make about us, and
- to promote continuous improvement of the general insurance industry through education and training.

The Code Governance Committee is an independent body that monitors and enforces insurers' compliance with the Code.

We have adopted and support the Code and are committed to complying with it.

Please contact us if you would like more information about the Code or the Code Governance Committee (see front cover for contact details).

The Basis on Which We Will Provide this Insurance to You

We provide insurance cover to you based on the understanding that:

- you are a resident of Australia
- you intend to return to your home in Australia after your trip
- you will purchase your policy in Australia before you commence your trip
- the travel date on your original policy of insurance is the date you leave your residence to start your trip
- you are medically fit, and
- you do not know of any reason why your trip may need to be cancelled or disrupted.

If you become involved in legal proceedings relating to cover under this policy, we may take over the action on your behalf. You must cooperate with us and assist us if we try to recover from the person who caused the loss.

Your Privacy is Important to Us

We value the privacy of personal information we collect about you.

We collect your personal information directly from you and through others including those listed in our Privacy Policy, such as our related entities, agents and distributors.

How We Use Your Personal Information

We and the parties listed in our Privacy Policy will use your personal information for the purposes it was collected for. Those purposes usually include to provide you with assistance, a product or service you requested and to deal with claims.

Your personal information may also be used for other purposes that are set out in our Privacy Policy. You may choose to not give us your personal information. However, not giving us your personal information may affect our ability to provide you with a product or service, including processing a claim.

Further Information

We may disclose your personal information to:

- our related entities;
- our service providers – which includes some service providers that may be based overseas; and
- other parties as set out in our Privacy Policy.

Our Privacy Policy provides more information about how we collect, from whom we collect and how we hold, use and disclose your personal information.

Our Privacy Policy also provides information about how you can:

- access your personal information;
- ask us to correct your personal information; and
- complain about a breach of the privacy principles set out in the Privacy Act 1988 (Cth) and how we will deal with your complaint.

Your Consent

You agree to us collecting, holding, using and disclosing your personal information as set out in our Privacy Policy when you:

- provide us with your personal information; and
- apply for, use or renew any of our products or services.

To get a free copy of our Privacy Policy:

Visit: www.nrma.com.au/privacy-security

Call: 132 132

Financial Claims Scheme

You may be entitled to payment under the financial claims scheme in the event that we become insolvent. Access to the scheme is subject to eligibility criteria. Information about the scheme can be obtained from <http://www.fcs.gov.au>.

Taxation Information

The amount payable by you for this policy may include an amount for Goods and Services Tax (GST). The GST amount will be shown on the schedule.

When we pay a claim, your GST status will determine the amount we pay. Details about the GST in relation to payment under this policy, if we agree to settle your claim, are shown under 'GST' in the 'How We Settle Your Claim' section of this policy.

Receiving Your Policy Documents

You may choose to receive your policy documents:

- electronically – that is, by email; or
- by post.

If we send your policy documents to you by email, we will send them to the person and email address you have nominated for receiving policy documents. Any policy documents we send to this email address will be considered to have been received by you 24 hours from when we send them.

If we send your policy documents to you by post, we will send them to the person and mailing address you have nominated for receiving policy documents.

You are responsible for making sure the person and email or mailing address we have for your policy documents is up to date. So, you need to tell us straight away if this email or mailing address change.

11 Important information

Limits, Exclusions and Conditions

Limits, exclusions and conditions apply to the cover you have chosen:

- throughout this PDS, we set out any specific limits, exclusions and conditions with the cover they apply to;
- we set out the general exclusions that apply to all covers and benefits under your policy in the 'Exclusions that Apply to All Sections' section; and
- we set out your responsibilities when you are insured with us in the 'Your Responsibilities to Us' section.

Special Conditions and Embargoes

We may apply special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter at the time that You purchase the Policy. For example, we may not cover you for some incidents like a natural disaster, pandemic or political unrest if they cause loss or damage during a specific period which is also known as an embargo period.

Your current Certificate of Insurance shows any special conditions including any embargo periods that apply to your policy.

In addition, we may apply special conditions during the period of insurance that limit your ability to make changes to coverage, sums insured and your policy terms.

Changes to Your Policy

You may want to make a change to your policy (for example, adding optional covers to increase your cover or changing your trip). To make a change to your policy please contact us.

If we agree to make the change, we will:

- tell you if any additional premium applies to the change and require you to pay this amount; or

- refund any amount we owe you due to the change; and
- issue you with a Certificate of Insurance.

Optional covers cannot be removed from your policy after you depart on your trip for a Single-Trip Plan, or after the start of the period of insurance for an Annual Multi-Trip Plan.

For a Single-Trip Plan:

- no refund will apply after the cooling off period if you shorten your trip and you have purchased the Cancellation Only Plan. This is due to the way that we calculate premiums for the Cancellation Only Plan,
- no refund will apply if you have submitted, or plan to submit a claim; and
- we will require written proof of the date your trip ended if you contact us to shorten your trip after that date.

Extending Your Policy

If you need to extend your trip because of an incident we have agreed to cover, we will automatically extend your period of insurance and continue to cover you free of charge, up until you can reasonably complete your trip.

If you choose to extend your trip for other reasons you can apply for an extension of your policy by contacting us at least 5 business days prior to the expiry date of your original policy or a previous extension.

Extension of cover is subject to our approval and your payment of any additional premium. Where we have agreed to extend cover, we will issue you with a new Certificate of Insurance.

The new extended travel period, when added to the period on your original Certificate of Insurance and any previous extensions, cannot exceed a combined maximum period of 24 months.

You must tell us of any claims made or pending, as well as any factors that could lead to a claim being made in the future, as an extension may not be available or special terms may be imposed.

You cannot extend:

- cover for any pre-existing medical condition that was not declared, approved and purchased on your original policy and continued on any previous extensions. This exclusion does not apply for conditions automatically covered within the specified criteria listed under 'Conditions we automatically cover' in the 'Pre-existing Medical Conditions' section,
- cover for any condition that you were required to seek medical or dental treatment for during the term of your original policy or previous extensions,
- cover where you have not advised us of any circumstance that has given (or may give) rise to a claim under your original policy or previous extensions, or
- the period of insurance of an Annual Multi-Trip Plan. However, you can request an increase to the nominated trip duration on the policy, up to the highest duration limit available.

Cancelling Your Policy

We provide a cooling-off period that lets you cancel your insurance for a full refund within 21 days of us issuing your policy to you. However, your cooling-off period no longer applies once you commence your travel or make a claim within this time.

You can still cancel your policy at any time after the cooling-off period, unless you have a Single-Trip Plan and you have commenced your travel (Note: you may be able to change the details of your trip – see ‘Changes to Your Policy’ in the ‘Important Information’ section).

If you cancel your policy after the cooling-off period:

- no refund will apply if you have purchased the Cancellation Only Plan. This is due to the way that we calculate premiums for the Cancellation Only Plan;
- no refund will apply if you have submitted, or plan to submit a claim; or
- in all other cases, if you have:
 - an Annual Multi-Trip Plan – we will provide a pro-rata refund of the costs of your policy; or
 - a Single-Trip Plan – we will refund the amount you paid, less an administration fee of \$25 (plus GST if you have a Domestic Plan).

For a Single-Trip Plan, if you cancel your policy after the departure date noted on your Certificate of Insurance has passed, we will require written proof of the cancellation of the trip.

Your Premium

In return for paying your premium, we provide the cover you have chosen.

The total costs of taking out your cover will comprise the premium and compulsory Government charges, including stamp duty and any applicable levies.

1. How We Calculate Your Premium

To calculate your premium, we take several factors into consideration including some or all of the following:

- where you are travelling
- the length of your trip
- the number of travellers and their ages
- the Plan you select
- pre-existing medical conditions
- any optional cover you select, and
- excesses that apply.

This is not an exhaustive list of our pricing factors.

Other commercial factors may affect the premium you pay, including costs associated with operating our business. Your premium will be shown on your Certificate of Insurance.

Your premium, including any discounts you may be eligible for, are subject to minimum and maximum premiums. We consider the minimum and maximum amounts we are prepared to sell the policy for and may adjust your premium to ensure it does not fall outside that range. Any discounts will be applied to your policy only to the extent any minimum premium is not reached. This means any discount you may be eligible for may be reduced.

2. How to Pay Your Premium

You must pay your premium in one lump sum and we must receive your payment before you commence any travel.

3. What Happens if You Don't Pay on Time

If we do not receive your payment before the start date of your period of insurance, you will not be insured.

We may cancel your policy if you do not pay your premium, or your payment is dishonoured by your financial institution.

4. Interest on Unallocated Premium

If we are unable to issue your insurance when we receive your application, we are required to hold your premium in a trust account on your behalf until your insurance can be issued. We will retain any interest payable by our bank to meet, among other things, bank fees and other bank costs we incur in operating the account.

12 How to Make a Claim

1. When You Have an Emergency While Travelling

If something unexpected happens while you are away, we want to ensure we can help make it as stress free as possible. Our team will help you if you have medical problems, including locating facilities and bringing you home if medically needed. They will keep you in touch with your family and colleagues in an emergency and can help you locate embassies and consulates around the world.

They will also help you in other emergency situations.

If you have an emergency while travelling contact our assistance team immediately 24 hours a day, 7 days a week (see the ‘24-hour Emergency Hotline’ section for contact details).

If you are hospitalised or being treated as an outpatient and the total cost of such treatment will exceed \$2,000, you or a member of your travelling party must contact us as soon as reasonably possible. If any costs or expenses are incurred without our approval and before contacting us, we will only cover such costs or expenses or any evacuation/repatriation or airfares if we would have approved them up to an amount we would have otherwise incurred had contact been made and approval provided.

You are free to choose your own medical advisor or we can appoint an approved medical advisor to see you, unless you are being treated under a reciprocal health agreement. It is important that you advise us of your admittance to hospital or of your early return to Australia based on written medical advice. If you do not get the medical treatment you expect then we can assist you. We however are not liable for any problems that occur because of you choosing your own medical adviser.

2. For General Claims - Contact Us or Your Insurance Adviser to Make a Claim

We will give you immediate advice and assistance with your claim lodgement, 24 hours a day, 7 days a week. We will ask you a range of questions to help us assess your claim.

You must tell us of any claims as soon as reasonably possible of completing or cancelling your trip.

Our contact details are on the front cover.

3. Provide Us With All the Information We Need to Assess Your Claim

Providing us with the information we need helps us to make timely and accurate decisions about your claim. When you contact us, we will let you know what you need to do and how the process will work. We will not be able to assess your claim unless you provide us with all the information we require. We can reduce your claim by the amount of any prejudice we have suffered due to any delay by you in submitting the required information.

For all claims, we require evidence of the insured event you are claiming for, including but not limited to receipts, reports, proof of ownership and bank or credit card statements. Any costs or expenses associated with obtaining these reports will be at your own cost.

For all claims, we will only request information or documents that are relevant to your claim and we will tell you why they are needed.

If you cannot provide supporting documents for your claim, then we may reduce or refuse to pay your claim. We may also refuse to pay a claim under this policy if you do not observe any of the conditions of this policy. The course of action we take when you fail to observe any policy conditions will be considered in each circumstance based on what impact or effect your failure caused or contributed to the claim.

Examples of supporting documents required.

For cancellation fees and lost deposit claims:

- full itinerary
- original receipts, travel invoices for all pre- booked costs being claimed
- a letter from the travel agent showing any charges to re-arrange or cancel your trip

- written confirmation of any compensation or refund applicable or any credits being held by your transport or accommodation provider. If you are unable to obtain a written confirmation from the transport provider, please contact us in order to resolve what alternative evidence may be required.
- if you are claiming due to medical reasons, a medical certificate confirming you are unfit to travel and stating the relevant medical condition, we may also request a copy of your medical history
- if claiming due to the death or illness of a travelling companion or a relative, we will require a copy of the death certificate or a medical report/certificate/history.

For medical, dental or hospital claims:

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

For luggage or personal money claims:

- if lost or stolen, a copy of the report you lodged with the Police or other appropriate authority from where the loss or theft was reported
- if damage or misplacement occurs caused by an airline or any other operator or provider of accommodation, please report the incident to an appropriate official and obtain a written report with any offer they might make for settlement. If you are unable to receive written confirmation from the operator or provider, please contact us in order to resolve what alternative evidence may be required.
- proof of ownership e.g. receipts, bank statements, valuation certificates dated prior to the relevant loss, damage or theft
- lost or stolen mobile phones, proof that your phone has been blocked and the IMIE blocked
- if claim is for damaged items, proof of damage and repair report/invoice.

For emergency expenses or travel delay claims:

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

We will only request information or documents that are relevant to your claim and we will tell you why they are needed.

You must not admit fault or liability

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

How We Settle Your Claim

Claims are Payable in Australian Dollars

We will pay all claims in Australian dollars. We will pay you unless you tell us to pay someone else. All conversions will be calculated using the Oanda rate at the time you incurred the expense. Alternatively, you can provide a copy of your credit card statement to show the conversion rate used by your bank for the expense.

Claims Processing

To assess your claim, you will need to provide us with all the necessary supporting documentation. If we need any additional information, a request will be sent to you.

If You Can Claim from Anyone Else

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

If You Need to Pay an Excess

If any excesses apply to your policy, they will apply to each separate event and will be deducted from your claim.

If We Agree to Settle Your Claim

The maximum amount we will pay for all claims in total under each section of the policy for the plan you have selected is shown in the 'Table of Benefits' in the 'What We Cover' section and in the relevant cover sections under 'The Cover'.

Where we make a payment under this policy for acquisition of goods, services, supply or compensation, we will reduce the payment by deducting any input tax credit you are entitled to under A New Tax System (Goods and Services Tax) Act 1999.

If We Agree to Settle Your Luggage Claim

We will decide whether to:

- repair the luggage
- replace the luggage with nearest equivalent new luggage, or
- pay you the cost of repair or replacement of the luggage.

Our choice will have regard to the circumstances of your claim and consider any preference you may have.

You must provide a receipt or valuation dated prior to the relevant loss, damage or theft. We will not pay more than the original purchase price of any item or, if you provide a valuation dated prior to the relevant loss, damage or theft, the amount of the valuation. We will reduce the amount we pay by any amount we pay you under Section 3C Luggage Delay, if you make a claim for both lost luggage and Luggage Delay from the same incident. We will not pay more than the applicable item limits (see Section 3A Lost, Damaged or Stolen Luggage), or if you have purchased optional Specified Luggage Items Cover, more than the nominated value.

If we agree to settle your luggage claim any salvage becomes our property.

If We Agree to Settle Your Cancellation Claim and You Have Used Frequent Flyer Points or a Similar Scheme to Purchase Your Ticket

We will:

- obtain the cost of an equivalent class airline ticket based on the quoted retail price at the time we assess the claim
- less your financial contribution
- then multiply this figure by the total number of points lost, and
- divide by the total number of points used to obtain your original ticket.

Subrogation

If you are aware of any third party that you or we may recover money from, you must let us know.

We may, at our discretion and subject to applicable law, undertake in your name and on your behalf, control and settle proceedings for our own benefit to recover compensation or secure indemnity from any party in respect of anything covered by this policy.

You are to assist as required by us for the purpose of recovering compensation or securing indemnity from other parties to which we may become entitled to or subrogated upon us under this policy regardless of whether we have yet paid your claim and whether or not the amount we pay you is less than full compensation for your loss. We will only request assistance or cooperation that is relevant to our pursuit of any recovery action or securing indemnity, and provide an explanation as to why it is needed.

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

1. to us, our costs (administration and legal) arising from recovery.
2. to us, an amount equal to the amount that we paid to you under your policy.
3. to you, your uninsured loss (less excess).
4. to you, your excess.

If we have paid your total loss and you receive a payment from someone else for that loss or damage, you must pay us the amount of that payment up to the amount of the claim we paid you.

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

Fraud

We will not pay if your claim is fraudulent.

GST

All dollar values described in your policy include GST, unless we say they don't.

How GST affects your claim

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

Claim Payment Examples

These claim payment examples show you how a claim settlement may be calculated based on some practical scenarios. These are examples only and any actual claim settlement amount will depend upon the facts of each case.

Claim Example 1

Policy section	Section 1 Cancellation or Rescheduling
Plan	Premium
Sum insured	\$15,000
Excess	\$200
Loss or damage	Cancellation due to unexpected illness
How we settle a claim	We pay you \$3,800 as follows: <ul style="list-style-type: none">• Cost of pre-paid travel arrangements \$6,000• Less \$2,000 refund received from tour operator• Less \$200 excess• Total \$3,800

Claim example 2

Policy section	Section 3 Luggage and Personal Money
Plan	Essentials
Sum insured	Video camera - \$750
Excess	\$300
Loss or damage	Your video camera has been stolen
How we settle a claim	We pay you \$450 as follows: <ul style="list-style-type: none">• Video camera valued at \$1,500• Policy Plan item limit \$750• Less \$300 excess• Total \$450

Claim example 3

Policy section	Section 2 Medical, Hospital, Dental and Related Expenses
Plan	Platinum
Sum insured	Unlimited
Excess	\$100
Loss or damage	You contract food poisoning and a doctor prescribes medication for you
How we settle a claim	We pay you \$160 as follows: <ul style="list-style-type: none">• Doctor's consultation \$200• Prescribed medication \$60• Less excess \$100• Total \$160

Claim example 4

Policy section	Section 8 Rental Vehicle Cover
Plan	Domestic
Sum insured	\$3,000
Excess	\$200
Loss or damage	The rental car company charge you the excess on a rental vehicle due to minor damage caused while you were driving it.
How we settle a claim	We pay you \$1,300 as follows: <ul style="list-style-type: none">• You are not registered for GST purposes• Rental car company charge you the excess of \$1,500• Less excess \$200• Total \$1,300


13 What to Do if You Have a Complaint and Other Important Information

We will always do our best to provide you the highest level of service but if you are not happy or have a complaint or dispute, here is what you can do.

If you experience a problem or are not satisfied with our products, our services or a decision we have made, let us know so we can help.

Call us on 132 132 or go to our website for more information: nrma.com.au

We will try to resolve complaints at first contact or shortly thereafter. If we are not able to resolve your complaint when you contact us or you would prefer not to contact the people who provided your initial service, our Customer Relations team can assist:

 **Free Call:** 1800 045 517

 **Email:** Customer.Relations@iag.com.au

Customer Relations will contact you if they require additional information or have reached a decision. Customer Relations will advise you of the progress of your complaint and the timeframe for a decision in relation to your complaint.

We expect our procedures will deal fairly and promptly with your complaint. If you are unhappy with the decision made by Customer Relations you may wish to seek an external review, such as referring the issue to the Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to customers. AFCA has authority to hear certain complaints. AFCA will confirm if they can assist you:

Free Call: 1800 931 678

Email: info@afca.org.au

Mail: Australian Financial Complaints Authority
GPO Box 3, Melbourne VIC 3001

Visit: <http://www.afca.org.au>

Further information about our complaint and dispute resolution process is available by contacting us.